



Department
for Work &
Pensions

BEREAVEMENT SUPPORT PAYMENT

Qualitative research

Ipsos MORI



1 Executive summary

Background

Ipsos MORI were commissioned to carry out qualitative research on behalf of the Department for Work and Pensions. The aim was to explore the experiences of claimants of Bereavement Support Payment (BSP) and understand how payments were used. BSP is a contributory benefit and consists of a lump sum and 18 monthly instalments. The research comprised 60 in depth telephone interviews between February and May 2021.

Awareness and experiences of claiming

Participants typically had not heard of BSP prior to being bereaved and often found out shortly after their bereavement, mostly through family or friends. Limited prior knowledge about the benefit did not hinder the application process which was considered to be quick and easy. Indeed, most participants completed this independently.

Participants did not generally know about the 3 months' time window for claiming the full amount, but most had claimed as soon as they found out about the benefit. A very small number had claimed after the 3 months but within the 21 months limit for accessing any BSP.

Distribution of payment funds

The payment distribution was generally considered to be right, with the initial lump sum often helping towards funeral costs, and 18 monthly payments easing the adjustment to new levels of household income. Many participants used the monthly payments to help with day-to-day living expenses. This helped to cover the shortfall in income caused by the bereavement or enabled the surviving spouse or civil partner to take unpaid time off work.

The role of BSP in managing finances

The ability to successfully manage finances following the bereavement depended on prior financial resilience. For many participants, the payments formed an important part of their monthly budget and helped to ensure that they did not struggle financially following the bereavement. These participants were adequately supported and were able to make changes to their income and outgoings in order to prepare for the payments ending. For those who were already financially stable, the benefit had little impact on their overall financial health. For those already struggling financially, BSP was a considerable help but did not go far enough to ease their difficulties.

Some demographic differences also influenced expectations and perceptions of BSP. Those who were long-term carers or parents to young children often found the payments to be very helpful, but could struggle to adapt to them ending. For carers, this reflected their older age and distance from the labour market. For parents, this was related to balancing childcare with paid work or because their caring responsibilities impacted their ability to increase income or reduce outgoings. Older women were more likely than other groups to hold an expectation of receiving bereavement benefits. On the other hand, those aged under 45 without dependent children, were least likely to have an expectation of being entitled to any financial support following the bereavement.

Preparing for the end of payments

While some participants were well aware and prepared for payments coming to an end, others were not. Although all had been informed of the time limits at the outset, participants found it difficult to take in information at the time of their bereavement, so this could easily be forgotten. These participants would have valued a reminder of payments coming to an end, and in some cases signposting to additional financial support.

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3 Authors

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4 Background to research

Ipsos MORI were commissioned to carry out qualitative research on behalf of the Department for Work and Pensions, to explore the experiences of those who have claimed Bereavement Support Payment (BSP). This forms part of an evaluation of Bereavement Support Payment, and was preceded by a telephone survey of Bereavement Support Payment (BSP) and Funeral Expenses Payment (FEP) claimants, which had a particular focus on the application process. The research covered in this report explores the following areas:

1. Expenses following a bereavement
2. The distribution of payments
3. Time frame for making a claim
4. Duration of the benefit and experience of payments ending

4.1 About Bereavement Support Payment (BSP)

4.1.1 What is BSP?

BSP was introduced in April 2017 and is a contributory benefit intended to meet the immediate costs of bereavement for working age people whose spouse or civil partner has died. It consists of a lump sum and 18 monthly instalments. BSP is paid out tax-free to claimants, and the amount is unaffected by any income-related benefits that the claimant may also be receiving.

4.1.2 Who is eligible?

The deceased must have paid National Insurance contributions for at least 25 weeks in one tax year since 6 April 1975 or died because of an accident or disease caused by work. BSP must be claimed within 3 months of the spouse or civil partner's death to receive the full amount (lump sum and 18 subsequent monthly payments). However, it can be claimed up to 21 months after the bereavement, though payments will be proportionately lower¹.

4.1.3 How much do people get?

There are two payable rates of BSP:

Rate	Initial lump sum	Monthly payment
Standard rate	£2,500	£100 (payable for 18 months)
Higher rate	£3,500	£350 (payable for 18 months)

The higher rate is paid to those in receipt of Child Benefit (or those entitled to it) or who were pregnant when their spouse or civil partner died. Otherwise the standard rate is payable².

4.1.4 How can BSP be claimed?

The benefit can be applied for over the phone (Bereavement Services helpline) or using a paper form. To apply, claimants must provide a marriage or civil partnership certificate, their partner's National Insurance number, the certificate of Registration of Death and Child Benefit reference number (to receive the higher rate).³

¹ <https://www.gov.uk/bereavement-support-payment>

² <https://www.gov.uk/bereavement-support-payment/what-youll-get>

³ <https://www.gov.uk/bereavement-support-payment/how-to-claim>

4.2 Purpose and methodology

The purpose of this research was to better understand people's financial circumstances and expenses following a bereavement, and their experiences of claiming BSP.

During the interviews we explored:

- which expenses participants used BSP to cover,
- thoughts on the current payment structure (one lump sum and monthly follow-on payments), and
- how they are preparing or prepared for BSP coming to an end.

4.2.1 Sample

In total we conducted 60 in-depth telephone interviews with BSP claimants. The sample was split into **two groups**:

- Group 1: DWP provided a sample of those who had claimed BSP between 6 to 10 months prior to fieldwork being conducted.
- Group 2: the sample included those whose BSP payments had recently come to an end or were coming to an end during the fieldwork period.

Selecting these two groups allowed us to explore the financial impact of the bereavement on participants while they were in receipt of payments and after the payments had ended⁴.

Due to the sensitive nature of the research we took additional steps to minimise potential distress of participants. We excluded those whose bereavement anniversary fell during the fieldwork period, and those participants (in the Group 1 sample) who had experienced the bereavement less than 6 months before the start of the fieldwork period.

4.2.2 Recruitment

Recruitment was conducted by Paton Williamson Limited (PWL) Recruitment, who specialise in qualitative recruitment. All eligible participants in both samples received a letter in advance of being contacted by the recruiter. This letter explained the purpose of the research, the reasons for their inclusion in the sample and an overview of the interview. A freephone number and email address were also included that could be used to gain further information, or to opt out of the research. Anyone who opted out was not contacted by the recruiter.

A range of sampling criteria were applied, including: age, gender and BSP rate received (standard or higher). We used a short questionnaire at the recruitment stage to screen-out any participants who had someone else apply for BSP on their behalf⁵, and collected additional information on other government benefits participants were receiving in order to contextualise findings. The appendix shows target quotas and demographics of those recruited (table 11.1). All participants were given a £40 Love2Shop voucher after completing the interview as thank you.

⁴ Certain groups were excluded, such as those living abroad and those who had previously opted out of being contacted for research.

⁵ It was agreed that we would not interview participants who did not apply for BSP themselves as they would be unable to comment on their experience of the application process.

4.2.3 Fieldwork

Pilot

To ensure the discussion guide was suitable and did not cause unnecessary distress to participants, we conducted a total of 5 pilot interviews per group (10 interviews in total)⁶. Although the pilots were small, we recruited a mix of participants to ensure they reflected a range of age-groups, family circumstances (e.g. a mix of higher rate and standard rate) and regions. The pilot interviews lasted between 30-60 minutes and were deemed successful. We made one minor addition to the discussion guide following the Group 1 pilot, to capture how participants felt their expenditure might have been affected by the COVID-19 pandemic. Following the Group 2 pilot, very minor changes to the ordering and phrasing of questions to improve the clarity and flow of interviews were made.

Mainstage

Group 1 mainstage interviews were conducted between 25 March and 4 May 2021, and Group 2 between 8 April and 10 May 2021. In total, we conducted 25 mainstage interviews per group (50 in total). The interviews lasted between 30-60 minutes. Although in some cases they were emotional for both interviewers and interviewees, the feedback from interviewees about participating was positive, and participants shared an appreciation that DWP were interested in their experiences.

4.2.4 Analysis

Analysis was underpinned by **thematic frameworks** for the study which were developed following pilot interviews. Data management was conducted using the Framework Approach, supporting comprehensive thematic analysis. Thematic code frames were used to systematically summarise the full dataset which included detailed interview notes for each interview. Regular team discussions to facilitate data analysis were held throughout the fieldwork period, a crucial component of any qualitative methodology which also supported the data management process.

4.3 Notes for the reader

Please note that this sample was drawn from the period when the COVID-19 pandemic was taking place, which could have affected participants' experiences and financial circumstances in addition to the effects of the bereavement alone.

As we were conducting this research during the pandemic, we were conscious of the additional need for sensitivity. While our approach to the sampling of BSP participants sought to minimise the likelihood of selecting a participant who had had lost their partner to coronavirus, the ongoing nature of the pandemic meant that it was a possibility. We ensured that our team of recruiters and interviewers had experience in dealing with sensitive research topics such as this.

When considering these findings, it is important to bear in mind what a qualitative approach provides. It explores the range of attitudes and opinions of participants in detail. It provides an insight into the key reasons underlying participants' views. Findings are descriptive and illustrative, not statistically representative.

As mentioned above, Ipsos MORI also conducted quantitative research which explored claimants' experiences of using DWP's Bereavement Services and satisfaction with the process of applying for and receiving BSP. **While the quantitative research is not the focus of this report, the findings from this element will be presented in turquoise boxes, where relevant.**

⁶ Group 1 pilot interviews were conducted between 18 and 26 February 2021 and Group 2 between 18 and 23 March 2021.

5 Awareness of BSP

5.1 Summary

- Very few participants were aware of the benefit prior to their bereavement.
- Participants typically found out about BSP while talking to someone informally or while using other bereavement-related services.
- Other participants came across BSP while carrying out bereavement-related administrative tasks or engaging with bereavement-related services.
- Participants were typically unaware of the time limits for applying, but the majority were able to apply within the time limits.
- Participants would have liked more general information about what administrative tasks they needed to undertake following a bereavement, both in the public domain and specifically targeted at those experiencing a bereavement.
- Low awareness of BSP prior to experiencing bereavement had neither prevented participants from successfully claiming the benefit, or negatively impacted their experience of the application process.

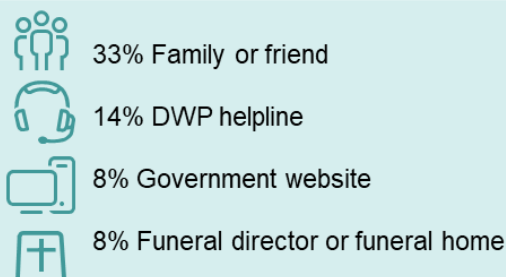
5.2 How participants found out about BSP

For many participants the period following their bereavement was particularly hard to recall, either because it brought back painful memories, or because participants had been in a ‘blur’. This made it difficult for some to recall exactly how they first found out about BSP.

Participants found out about BSP through a range of ways: the most common ways were through family and friends, via the DWP website or the via the DWP helpline. This was also reflected in the quantitative findings (see Figure 5.1).

Figure 5.1: How participants were first made aware of BSP

Quantitative findings: Top 4 ways claimants were first made aware of BSP



Base: All Bereavement Support Payment respondents (765)

Participants were typically unaware of BSP prior to being bereaved. Though all those interviewed had found out about within the claim window BSP, they often felt that they had stumbled upon the information “by chance”. As a result, many participants commented that they had felt lucky to have come across it. This was particularly relevant to those who were made aware via ‘informal’ sources. In addition, participants who found it particularly challenging to cope with their bereavement speculated that had they

not found out when they did, they may not have been able to explore what type of support was available to them at that time.

"I had never heard of it before, and to be honest I don't think I'd ever have got around to looking into it or found out about it from anyone else, thinking about it, it really was a huge stroke of luck that I found out when I did." [found out via a member of staff working for a Housing Authority]
Female, 60+, Standard rate

Although they were not necessarily looking for information about BSP, some participants came across it while they were looking for other bereavement-related information using the DWP webpage or helpline.

"I remember stumbling across it while I was looking for something else on the DWP website, I don't even know how I ended up clicking on it but it felt a bit like Alice down the rabbit hole, it wasn't easy to find."
Male, 46-56, Higher rate

Others were signposted to information about BSP by organisations like the Citizens Advice Bureau, Housing Associations and JobCentre Plus in the process of dealing with separate bereavement-related tasks, such as cancelling their partner's benefits.

Some participants were told about the BSP through the registrar or funeral director and recalled being given a 'pack' or 'leaflet' by them which contained information about BSP and instructions about how to claim. Others recalled the registrar or funeral director mentioning BSP to them verbally, which had prompted them to investigate it themselves. Participants who had lost their partner following a period of illness were more likely to have found out through community health care teams or Macmillan⁷.

A small number of participants knew about BSP prior to experiencing the bereavement. These participants tended to know a friend or family member who had experience of claiming BSP, or because of their line of work (for example, working in a local council).

5.3 General awareness of bereavement-related financial support

It is important to note that most participants were unaware of there being any form of government support available to help with bereavement-related costs prior to being bereaved and finding out about BSP. As such, participants were surprised about both the existence of BSP, and about their eligibility for claiming the benefit. While participants acknowledged that there was no reason they should have already known about it, it provides context for why many felt they had found out about it 'by chance'.

On this basis, participants felt that they would have benefited from having a more general awareness of the availability of bereavement-related financial support before they experienced a bereavement. Some felt that there needed to be greater awareness and information about the benefit in the public domain, for instance, through more advertising, public awareness campaigns and better signposting by relevant organisations (e.g. GPs, hospitals, funeral directors). Although it was acknowledged that they may not have taken this information fully onboard at a time that it wasn't relevant to them, they felt that people may recall having seen or heard something, especially if awareness was raised through multiple

⁷ Macmillan is a specialist health care, information and financial support charity which helps people affected by cancer.

sources. They also suggested targeting some information at those who were expecting to be bereaved in the near future, such as those whose partner or spouse were suffering from a terminal illness.

Some participants felt that knowledge of bereavement-related financial support prior to the bereavement would have alleviated some of their financial stress, mainly around covering the immediate funeral costs. This was particularly relevant to those who struggled financially following the bereavement.

“In the weeks after I lost [my partner] I was so anxious about how I could pay for the funeral and everything, if I’m honest it was the main worry on my mind at the time, so I think if I’d been aware that there was something, some financial support available for people like me it would have relieved me of so much stress at that time.”

Female, under 45, Higher Rate

5.4 Participants’ understanding of BSP

Understanding of BSP varied considerably. The amount of information participants had about BSP depended on several factors: how they found out about BSP, how they applied, whether they had help applying, and the frame of mind they were in at the time of application.

Many participants spoke about how difficult they found processing information following the bereavement, and again, some struggled to recall exact details from this period. In some cases, participants had received information about BSP but had not read it until several months later, while others had simply forgotten the information they had been given at the time. As such, it was difficult to gauge how well participants understood BSP. Nevertheless, it is important to note that the application process for BSP was generally seen as easy, regardless of prior information about it.

Overall, those who had found out about BSP via the DWP website or had gone to the DWP website to find more information, tended to know more about the benefit. Those who both found out about and made their application over the phone tended to know less. Participants applying via the DWP helpline recalled DWP staff making a conscious effort to keep things as smooth and simple as possible. Some participants felt that they were only given information about BSP which was directly relevant to their claim to avoid unnecessary confusion, which they appreciated. Others recalled being given additional information at the time but admitted that they had forgotten much of what they were told.

“I can’t remember much about [BSP], I’m sure I was told at the time but it is all a bit of a blur.”

Female, 46-59, Higher Rate

5.5 Awareness of the time limits for applying for BSP

BSP must be claimed within 3 months of the spouse or civil partner’s death to receive the full amount (lump sum and 18 subsequent monthly payments). However, it can be claimed up to 21 months after the bereavement, with payments being proportionately lower. Our sample included only those who had claimed within 21 months. Participants had little awareness of the time limits; however, the majority of had successfully claimed within the 3 months – usually as soon as they had found out about BSP. As such, many felt that they had never needed to be made aware of this information. Those who were aware of time limits had often found out about BSP via the government website or had used the website to find additional information after hearing about it another way.

Participants who were not aware of the time limits were surprised by the 3 months claim window to receive BSP in full. Some participants, particularly those who had help applying, felt this was too short; they felt that without help, they may not have been able to apply within that time.

A small number of participants recalled being sent a letter from DWP which outlined the time limits for claiming the benefit around 3 months after the bereavement had occurred.

5.6 Additional information participants would have liked about BSP

Some participants would have liked more information about how BSP interacts with other benefits. Although monthly BSP payments do not affect any Universal Credit (UC) entitlement, some participants were unclear about this, as well as the impact of the lump-sum on UC entitlement⁸.

“Initially I had it in my head that I would get 12 payments of £100 but after that it would start to result in a reduction in the amount of my Universal Credit⁹. I got very very confused, I don’t know where I got that from.”

Female, 46-59, Standard Rate

Receiving BSP does not affect eligibility for Funeral Expenses Payment (FEP), however some participants reported being unable to claim FEP because they had made their BSP claim first¹⁰. Alongside clearer BSP guidance, participants would have liked clearer guidance on eligibility for FEP.

The uncertainty surrounding how BSP interacts with other benefits had nearly dissuaded some from applying for BSP. Some were put off by negative experiences of claiming other DWP benefits and were concerned they might experience similar difficulties. For example, participants who had previously claimed benefits mentioned feeling concerned that the BSP application would require “*jumping through hoops*” to provide significant evidence to prove their eligibility. Their initial concern was compounded by the fact that they were already struggling to cope with their loss, and in many cases did not feel ready to go through a process which they thought might be complicated and stressful.

5.7 Implications of awareness levels

Although the participants we spoke to had successfully claimed BSP, they felt that improving the awareness of BSP prior to experiencing a bereavement was important. In addition to raising awareness of BSP, some participants felt that they would have also benefited from having more general information about what is required following the death of a partner. For example, participants who had lost their partner relatively young (under 45) were often surprised by bereavement-related costs, such as funeral costs, probate and legal fees. They felt they would have benefited from having a greater awareness of the average cost of funerals and the importance of life insurance. Additionally, participants across all age groups suggested there should be more public information about the way in which benefits, tax and pensions are affected after the death of a spouse or civil partner.

However, it is important to emphasise that the low awareness of BSP prior to experiencing bereavement had neither prevented participants from successfully claiming the benefit, or negatively impacted their experience of the application process. Although participants felt that more could be done to raise awareness of the availability of bereavement-related financial support in the public domain, this was largely down to how positive participants overall experience of claiming BSP had been.

⁸ An interaction with the lump-sum is likely to be rare as “... the one-off payment can be treated as capital for the purposes of calculating UC entitlement if it is not used within 12 months, which means an individual’s UC entitlement may be reduced or stopped altogether, depending on how much other capital (such as savings) they have.” Source: [Bereavement Support Payment - Work and Pensions Committee - House of Commons \(parliament.uk\)](#)

⁹ Note that this is an incorrect assumption.

¹⁰ Note that the FEP claim form states that “We will not take into account any arrears of benefit or any lump sum Bereavement Payment.” Source: [Funeral Expenses Payment claimant: adult \(publishing.service.gov.uk\)](#)

6 The application process

6.1 Summary

- Participants found the application process to be easy.
- Gathering the relevant evidence was typically not an issue, and where it was it generally didn't hinder ability to make a claim within the timeframe.
- Some participants had support to complete their application – this ranged from informal emotional support to formal guidance by external organisations.

6.2 Ease of application process

Overall, participants found the application process to be easy and straightforward, as reflected in the quantitative research, where 96% of participants said they found the process easy and 2% said they found it difficult. Participants who applied over the phone were very positive about the service they received from DWP Bereavement Services staff. They reported that staff were helpful, sensitive and empathetic, and dealt with their claim very quickly.

“The last thing you want is a 20 page form, or being on the phone for half an hour when you are in that situation - people could not cope with that. But I could not fault [the application process].”
Female, 46-59, Standard Rate

Participants who applied via the postal form were relieved that it was straightforward to complete, particularly for those who had already completed a lot of bereavement-related paperwork. Not all participants were aware that there were different application methods, but those who were aware found it useful to be able to choose the option best suited to their situation. For example, some participants felt it would have been too upsetting to apply over the phone, while others found speaking to DWP staff provided extra comfort.

However, it is important to note that we only spoke to people who successfully applied, so we are unable to report on those who may have had difficulties that prevented them from applying.

6.3 Help with the application process

The majority of participants applied by themselves, much like the quantitative findings, where 73% said they applied on their own and 27% said they applied with the help of someone else. However, the degree to which people had help applying varied considerably. While some participants received practical support when making their claim (i.e. help with the application itself), others spoke about receiving emotional support (e.g. help with the bereavement process).

Participants spoke about receiving both practical and emotional support from a range of sources, including friends, family and external organisations (e.g. social workers, Citizen's Advice Bureau, JobCentres, Housing Association and Macmillan nurses).

In most cases participants received support because they were not in the right frame of mind to deal with the process at the time. A very small number, generally older participants, mentioned having trouble

accessing or completing the form on their own. Those who struggled mentioned difficulties with the technical aspects of the application, such as downloading and printing the form.

“My eldest son had to help me apply, [...] when you lose someone, there is so much paperwork. It's massive. You lose yourself in it.”

Female, 46-59, Standard Rate

6.4 Experience of gathering evidence to make the claim

Very few participants reported issues with gathering the correct evidence for making a claim. Again, it is important to note that we only spoke to those who successfully applied and cannot report on those who may have had difficulties gathering evidence which prevented them from applying.

Some participants struggled to recall details around making the claim, either because it was hard to think back to that point in time or because they had help with their application. Others, specifically those who completed their application over the phone, said that they didn't recall being asked to provide evidence because the DWP staff already had access to everything they needed to complete the application.

“It was really simple because the coroner put the code of the death certificate onto their webpage or database and gave the D.O.B of my husband to the DWP, when I called to apply for the bereavement support they said they already had access to the death certificate and approved it straight away over the phone.”

Female, 46-59, Standard Rate

Of the small number who reported issues with gathering evidence, the issues included:

- Being unable to locate the marriage certificate and having to wait until receiving a new copy.
- A delay getting the death officially registered due to a post-mortem.
- Some participants, specifically fathers, were unaware that their wife had received child benefit and experienced delays while they gathered the necessary evidence which enabled them to claim for the higher rate of BSP.

Of those who did report issues gathering evidence, the issue generally did not hinder their ability to make a claim within the time frame, either because they had applied for BSP very soon after the bereavement or because DWP processed the claim very quickly. The small number who did struggle to gather evidence within the claim window reported that the benefit payment was back-dated as soon as their claim was processed.

7 Managing finances

7.1 Summary

- The lump sum was typically used for funeral expenses; it rarely covered the cost in full.
- The monthly payments were often used towards routine household expenses – this helped to cover the shortfall in income caused by the bereavement, or enabled the surviving spouse to take unpaid time off work.
- How participants managed their finances was largely contingent on their existing financial circumstances – some struggled significantly even with BSP, while for others, the payments supported them adequately and gave them a financial buffer. Others still, who were already financially stable, were largely unaffected by the payments.

7.1.1 The role of the lump sum in managing finances immediately after bereavement

BSP is designed to support individuals through the immediate period following a bereavement to cover additional costs like funeral expenses. Across the board, the biggest expense in the immediate aftermath of the bereavement was reported to be the funeral costs, which the lump sum was used for in almost all cases. In a few cases, participants had borrowed money from family or friends to cover the costs, and then used the lump sum to pay this back. The BSP lump sum rarely covered the cost of the funeral in full despite many participants having smaller funerals due to Covid-19 restrictions. Nevertheless, participants felt that having the lump sum helped to ease financial stress. Some described it as a helpful buffer which meant that they did not need to worry so much about money at a difficult time.

“I did the best I could. [Financially] anything to do with the funeral took priority over anything else and carrying out my wife's wishes. [BSP] went a long way to paying for the funeral that she wanted and everything else on top of it.”

Male, 60+, Standard Rate




In addition to supporting the funeral costs, the lump sum was sometimes used to help deal with shortfalls in income that occurred immediately following the bereavement. For instance, those who had been long-term carers for the deceased experienced an immediate loss in benefits. This was as a result of losing their carer's allowance, and the cessation of their late spouse or civil partner's benefits such as disability benefits or Personal Independence Payments (PIP). A small number of participants had also experienced issues due to probate or had been unable to access the bank account(s) of their deceased spouse or civil partner, so the lump sum provided some financial stability during this time.

“[The] initial payment was very useful as it came at a time where I didn't have any of my normal money, I was without my husband's money but had the same outgoings, the lump sum really came into play here and I needed that money to help me move forward and organise things.”

Female, 46-59, Standard Rate

7.1.2 The role of monthly payments in managing finances in the months following bereavement

Figure 7.1: Summary of expenses covered by the monthly payments




Bereavement-related expenses 	Routine expenses 	Other 
Paying off the deceased's debts	Day to day household expenditure	Unexpected costs such as household repairs
Solicitors fees	Household bills	Added to savings
	Covering the shortfall in household income	

The monthly payments were often used towards routine household expenses – this helped to cover the shortfall in income caused by the bereavement or enabled the surviving spouse or civil partner to take unpaid time off work. Bereavement-related expenses at this stage included legal fees and paying off debts that had been accrued by the deceased. In some cases, participants had been unaware of debts until after the bereavement, and these occurred as an unexpected cost.

The monthly payments were also used to help with unexpected household costs such as repairs. Where participants had not needed the monthly payments to cover routine or bereavement-related expenses, they were able to contribute to their savings.

Participants’ ability to manage financially following the bereavement was largely contingent on their initial financial situation prior to, or as a result of, the bereavement. On this basis, participants have been categorised into three groups:

Figure 7.2: Financial stability groups

Financially stable 	Adequately supported by BSP 	Struggling financially 
BSP payments did not form a significant proportion of their monthly income.	BSP alleviated initial financial burden.	Needed BSP to make ends meet.
Generally unaffected by BSP payments ending.	BSP provided a buffer, allowing them to get on top of their finances while readjusting to a new income.	Tended to rely on BSP and other benefits for longer than they might have planned to, and struggled to adjust to payments ending.

These categories have been used throughout this report; however, it is important to note that they are generalisations and that every bereavement is different. There are a multitude of other factors that will affect how individuals cope financially – these include but are not limited to personal resilience, age, support networks, cause of death, and extent to which the bereavement was expected or unexpected.

7.2 Understanding the role of BSP in supporting participants to manage finances

The role of BSP in supporting participants to manage their finances varied considerably depending on their financial situation.

7.2.1 Financially stable

For participants in a stable financial position, BSP was a welcome addition but did not make a substantive difference to day-to-day life and did not need BSP to successfully manage their finances. These participants were typically in circumstances where the bereavement had not resulted in a substantial reduction in income, or they had enough savings to offset this. This included:

- Where participants had substantial savings or had benefited from a life insurance policy, this provided financial resilience. They were able to cover all their main expenses without concern for any income they may have lost.
- Where the surviving spouse/civil partner had been the main or sole breadwinner the household income had not changed considerably. Though in some cases, the surviving spouse or civil partner had experienced some loss in income due to taking unpaid leave, or reducing work hours, this was not substantial enough to affect their ability to manage financially.
- Some participants, even if they did not have a substantial income, had very modest outgoings. This was the case for some older participants who did not have dependents or substantial housing costs or had paid off a mortgage. These participants lived quite frugally and were therefore able to manage their finances without any reliance on BSP. They reported saving their monthly BSP should they need it in the future.

“Personally, I didn’t need it, but it is nice that you get it without being penalised, it should be given to everyone, especially if you’ve worked all your life and not claimed a thing.”

Female, 46-59, Standard Rate

Financially stable



- F is woman in her late 50s. Her husband has passed away after a short terminal illness. The bereavement had minimal impact on her financial situation because her husband had made plans for his funeral, and due to his line of work, the funeral costs were covered by his employer.
- She was financially stable prior to the bereavement, as they had no mortgage to pay off, no debt and a good income.
- Although she did not need to sell her home for financial reasons, she did not feel comfortable living there alone. She now lives with her son and his family.
- Despite not needing the income, she has continued with her part time job to keep herself busy and retain some independence. As she did not need the money from BSP she transfers it monthly into a savings account.

“To be honest I didn’t need the money because [my husband] told me we were secure, we had no mortgage, we had no debt, we never had credit cards [...] I don’t really need to work, but I carry on just to keep myself busy.”

Female, 46-59, Standard Rate

7.2.2 Adequately supported by BSP

For those participants who were adequately supported by BSP, the payment made the difference between struggling and not struggling financially. These participants typically had some financial

difficulties but usually as a result of their bereavement, rather than due to pre-existing issues. They were likely to have experienced a considerable reduction in household income as a result of the bereavement. They may have been equal earners with the deceased, or may not have benefited from a life insurance policy. Some of those in this group had some savings to fall back on, but not so much as to offset the reduction in their income. There was a significant financial transition for these participants post-bereavement. BSP provided a buffer, allowing them to get on top of their finances while adjusting to their new financial situation.

"Just knowing that I had some additional money coming in and we weren't having to rely on my wages, it helped to sort me out and take some pressure off."

Female, 46-59, Standard Rate

It also helped to alleviate some financial stress, which meant they were able to have some time to grieve rather than worry about finances. For some who did not feel emotionally ready to return to work, BSP enabled them to take some additional time off.

"Everything just seemed to come all at once, it was hard to manage all these things after losing [my partner], I wasn't in the right mindset to get things sorted straight away, especially thinking about finances, that was the last thing I wanted to think about. I've only just felt ready to start looking for work."

Female, 46-59, Standard Rate

Adequately supported by BSP



- T is a father of two children aged 12 and 14. He works full time, currently from home. He had paid for part of the funeral with the initial lump sum.
- Prior to the bereavement, both he and his wife had worked and contributed towards the household income. While he had not encountered any specific longer-term bereavement-related expenses, he needed to adjust to a reduction in household income.
- During this time, BSP has been a helpful buffer, enabling him to transition to a lower income and adjust his outgoings to accommodate this. He feels that when BSP comes to an end, this will affect him adversely, but that he will be able to adjust his spending to manage this.
- It has taken him some time to establish where he can make savings on his bills, and obtain single occupancy council tax, as well as work out his child benefit entitlements and access his wife's pension. His wife had previously dealt with their child benefit payments, and he wasn't aware that the family was entitled to this until he started going through the finances. He has found the duration of BSP to be appropriate in terms of allowing him enough time to make the necessary changes.

"When [wife] died, her contributions to the family pot ended so any sort of benefits goes part way to infill that void. I'm certainly worse off financially than I was before and when it comes to an end, I'll need to make some adjustments."

Male, under 45, Higher Rate

7.2.3 Struggling Financially

This group were typically already in a financially precarious situation, or lacked financial resilience, which was exacerbated by the bereavement. They relied on BSP to make ends meet, and would struggle once it came to an end. Circumstances that resulted in a precarious financial situation included:

- People in unstable employment (also affected by Covid-19) or who did not have a set income, such as those with ad hoc or casual work where (low) income fluctuated month to month.
- People in low-paid employment – including being employed as well as receiving Universal Credit.
- People who were unemployed – this included those who were job seeking as well as those who were currently (or long-term) unable to work due to health issues.

People lacking financial resilience refers to those who would find it difficult to adapt to changes in their financial situation. Circumstances that led to a lack of financial resilience included:

- Where the main breadwinner had passed away and the surviving partner was not working or in low paid or unstable employment – particularly where household outgoings remained largely unchanged.
- Where the deceased and surviving spouse/ civil partner were equal earners and household outgoings were largely unchanged.
- Where people did not have a financial safety net to fall back on, such as substantial savings or a life insurance policy. Where the bereavement had been unexpected, participants often had not had time to consider financial preparation.
- Where people had significant caring responsibilities that prevented or limited them accessing employment – particularly those caring for family members other than children, and those with very young children (before their free childcare entitlements).

Struggling financially



- B is a woman, aged 60+ and lives with her two adult children, one of whom has a disability. She does not work due to long-term sickness. She had been caring for her deceased husband, and her child. She struggles with anxiety and depression, which has been exacerbated by her financial difficulties. Neither of her children are able to contribute to household bills.
- BSP has been a “lifeline”, without which she believes her family would have been made homeless. She was painfully aware of exactly how much money she had, and she said that BSP allowed her to sleep at night and relieved some of her anxiety about finances which was extremely important for her during the time after the bereavement.
- She was very worried about coping once the payments come to an end and found it hard to talk about this. Now that she is no longer receiving carers benefit / her husband’s PIP and disability benefits, and the rent, as well as council tax, was increasing she felt there was minimal ‘wiggle room’ to adjust when payments ended.




“...because I am not getting it [BSP] anymore there is a shortfall [...] if I lose another benefit like UC or my PIP, I’ve worked it all out and I would only have £16 to live on for food, this is why if we want to keep a roof over our heads we have to scrimp and scrape by.”

Female, 60+, Standard Rate

7.2.4 Impact of Covid-19 on BSP use

For a minority of participants, the Covid-19 lockdowns and restrictions had an impact on how they spent the monthly payments. For instance, some of those who were financially stable or adequately supported reported that, had it not been for Covid-19 restrictions, they would have put some of the money from their monthly payments towards social outings or activities.

Figure 7.3: Impact of Covid-19 on BSP use

Financially stable 	Adequately supported by BSP 	Struggling financially 
If it hadn't been for Covid-19 some would have put the money toward social outings and other activities.	If it hadn't been for Covid-19 some would have put the money toward social outings and other activities.	Covid-19 didn't change how they spent the money as they needed BSP simply to make ends meet.
Others didn't experience any impact from Covid-19 as the payments did not form a significant proportion of their monthly income.	Others needed the money from BSP to cover general household expenditure that they would have needed to pay for anyway.	This group were more likely to have faced additional difficulties due to Covid-19, such as losing work, or struggling to find new work.

Due to the Covid-19 pandemic, those struggling financially were relying on BSP and other benefits for longer than they might have planned to. Some had lost work or were employed on a casual basis without set hours, and their working hours may have reduced. For others finding work had become more difficult and some started looking at alternative sectors.

8 Experiences of specific groups

8.1 Summary

- Experiences of bereavement varied between individuals and were influenced by a multitude of factors, but some broad commonalities were seen across certain groups.
- These commonalities were reflected in the ways that they used BSP and the extent to which they depended on it.
- Those who had been long-term carers for the deceased were typically older and less likely to be in paid employment. They tended to be further from the job market, and struggled with adapting to their new financial circumstances.
- Older women were more likely to hold an expectation of accessing a Widows' Pension, and BSP felt inadequate in comparison. There was a feeling that BSP was unfair in comparison to the deceased having made lifelong National Insurance contributions.
- Some parents reported struggling with balancing paid work with the financial and emotional cost of using childcare. They had often relied on two incomes or on the income of the deceased, which impacted on their financial resilience.
- Under 45s on standard rate BSP were typically unaware that they would be entitled to any benefit so BSP was a pleasant surprise. In the absence of additional compounding factors, they had a reasonable level of financial resilience.

Experiences of bereavement varied between individuals and were influenced by a multitude of factors, including support from other family or friends, life stage and the extent to which the bereavement had been expected. However, the research identified some broad commonalities which were seen across certain demographic groups. These commonalities were reflected in their financial situations, the ways that they used BSP and the extent to which they depended on it.

8.2 Experiences of long-term carers

Participants in this group were generally unemployed, often relying on Carer's Allowance as income. They also tended to be older and had been out of the job market for quite some time. In addition, many of them had their own health issues or health concerns. These factors meant that this group were typically quite far away from the job market and relatively unprepared to return to part or full-time employment. The bereavement and subsequent change in benefit entitlement had a significant impact on their already low income.

While this describes a typical experience, it is important to note that, in some cases, the impact of being a long-term carer was mitigated by financial and personal resilience. Those who were financially stable did not have the same pressure to return to work and were generally less reliant on income from benefits.

Long-term carers



- G is a man aged 46-59 with two children - aged 17 and 20. When his wife was diagnosed with terminal cancer he stopped working and became her full-time carer for 3 years. Although it had been almost 15 months since she died, he was struggling with his mental health and did not feel ready to return to work.
- When his wife fell ill the household income dropped significantly. They used up their 'modest savings' and relied upon carer's allowance and PIP while his wife was unwell. Although BSP was a big help, it did not subsidise the combined loss of carer's allowance and PIP, which left him with a shortfall in household income.
- He currently receives UC, and has taken steps to reduce his outgoings (e.g. switched to an interest only mortgage, applied for council tax exemption and utility bill discounts, and cut down on overall household spending). He is worried about how he will make up the shortfall once BSP stops. However, he felt anxious about returning to '*the sad reality of a 9-5*' after such a long time caring for his wife. He felt that it would 'mark a shift in the grieving process' which he did not feel ready to come to terms with.

"I've only just about got my head straight to try and properly get a job again, since [my wife] died I've probably spent a year, 15 months wandering round in a fog. If I'd have had a job I would have lost it."
Male, 46-59, Higher Rate

8.3 Experiences of older women

While we did not ask participants about their expectations of bereavement benefits, or knowledge of benefits apart from BSP, some mentioned an awareness of legacy bereavement benefits¹¹.

Many of the older women who were interviewed were aware of legacy bereavement benefits and this influenced their expectations of what they should be entitled to. These women were generally close to pension age, in their late 50s to early 60s or their partner had been close to pension age. Although their knowledge about legacy bereavement benefits varied, there was a general understanding that, under previous benefits, women had received financial support for a longer period of time compared to BSP. This was in contrast to some other demographic groups, such as younger people who were sometimes surprised to receive any financial support at all. Even if BSP was adequate to meet their needs, some older women were disappointed with how it compared to their perception of what they might have been entitled to under legacy bereavement benefits.

In addition, there was also an expectation that the benefit should reflect the tax and National Insurance contributions of their deceased spouse / civil partner who would not be receiving a state pension after

¹¹ For context, previously, the "Widow's Pension" was a regular payment of pension which started on the Tuesday after being widowed. Widows aged between 45 and retirement age were eligible for a basic pension. Those aged 55 and over received the full rate of Widow's Pension, and 45-54 qualified for a percentage of the full rate. The Widow's Pension was replaced by the Bereavement Allowance in 2001. Under Bereavement Allowance, those whose spouse or civil partner passed away before 6 April 2017 were eligible to claim bereavement allowance for up to 52 weeks from the date of the bereavement. The amount they received was dependant on the age of becoming widowed, and the number of years their spouse or civil partner had made National Insurance contributions. After 6 April 2017 the Bereavement Allowance was replaced by the Bereavement Support Payment.

their death). As the benefit was not perceived to reflect these contributions, there was a sense of injustice.

However, some participants in this group had been left in a difficult financial situation following the bereavement – particularly if they were not old enough to access their own pension and did not have substantial savings. Some faced the difficult prospect of re-entering employment which was not something they had been prepared for as they neared retirement age. Others were getting by on other benefits (UC and PIP), while others still faced uncertainty.

“I fall into the gap of ladies who would have received their pension at 60 but don't, and now I don't receive a widow's pension because they changed that too. I would have received a full widow's pension until I retire, what changes after 18 months? They changed the goal posts. I'm being kicked from both sides, doubly punished.”

Female, 60+, Standard Rate

8.4 Experiences of parents with very young children

Parents of small children were generally younger and so were less likely to have accrued substantial savings. Often the bereavement had been somewhat unexpected. This affected their financial resilience as they may not have taken time to make any preparations for the new circumstances. From a personal resilience perspective, they also struggled with being bereaved at such an early stage in their lives.

Furthermore, some parents reported finding it difficult to adapt to their change in circumstances, especially with balancing paid work with the needs of their children. Some parents struggled to afford childcare to allow them to return to work – some were unable to earn enough to make a return to work financially worthwhile. This was particularly an issue for those with children under the age of three, who were ineligible for funded childcare hours. In these situations, BSP helped to ensure that the family was able to manage financially while the remaining parent was unable to earn. However, it could be difficult to plan for the end of BSP as childcare commitments affected their ability to increase their income to cover the shortfall. They therefore worried about how they would cope once BSP ended.

Where children were older, there were sometimes compounding factors which meant that the surviving parent did not feel able to leave the children home alone in order to go to work. For instance, one participant's spouse had committed suicide, which had resulted in significant trauma for the whole family, and the children struggled to be at home when their surviving parent was not there. This participant therefore felt that she could only return to work during school hours. So far, she had not been able to find any suitable work accommodating this need. Once again, BSP was a significant help and it gave them some time to look for ways to make up for the shortfall in income. Nevertheless, this could still be a struggle to do before BSP came to an end and there were concerns about planning for this.

On the other hand, some parents were able to access family support which helped mitigate the challenges they faced. For example, one participant had moved in with his own parents and rented out his marital home. This participant had two children, and his parents were able to provide childcare support. In this case the participant was managing financially as he had received a substantial life insurance payout. He was therefore less reliant on BSP, though still found it helpful to support his day to day expenses.

Parents with very young children



- B is a man under 45, with two children - aged 8 and 2. His wife was diagnosed with terminal cancer shortly after the birth of their second child. Up until this point they had both been working. He took unpaid leave after her diagnosis. He had planned to return to work after she died but had to leave his job as he couldn't afford childcare and is now a stay at home parent.
- He currently lives off savings, monthly BSP, and other small entitlements. He has a standing order to pay some savings into his account each month, but he worries about how long he will be able to support his family without a job, once BSP ends. Once BSP comes to an end his younger child will be entitled to some funded childcare, so he is hopeful he will be able to look for work. However, he is concerned about timings as he needs to have a job to apply for childcare a term in advance but cannot get a job until childcare is in place.
- He felt let down by the system; as he has worked and paid into it since he was 16 years old, he thought someone in his situation with such young children would receive more financial support.

“The childcare payments were more than my mortgage, I couldn't justify [paying for childcare], so unfortunately I lost my job.”

Male, Under 45, Higher Rate

8.5 Experiences of under 45s on the standard rate

This group of participants comprised people under the age of 45 who did not have dependent children and therefore were entitled to the standard rather than higher rate. This was a very small group within the sample, and experiences varied due to pre-existing financial situations.

They typically had limited awareness of what bereavement-related benefits were available, and what they may be entitled to. As a result, they did not have any expectations and found BSP to be a pleasant surprise. Indeed, before finding out about BSP many assumed they would not be eligible for any financial support because of their age.

Being bereaved at such a young age was emotionally very difficult and often unexpected. However, from a financial perspective this group were often quite resilient. Although their bereavement meant a reduction in household income, some had enough financial resilience to absorb this. This is because they did not have dependents to care for and they had some flexibility in terms of making adjustments to their outgoings or increasing income. For example, one participant had been very suddenly bereaved when her husband passed away only three weeks after receiving a cancer diagnosis. They had minimal savings and had made no preparations for this eventuality. In addition, the participant had not been in employment as she had been caring for her husband due to a disability. In spite of this, she has been able to adapt to her new circumstances by finding new employment.

However, in some cases compounding factors meant that participants were in a financially precarious situation or lacked financial resilience. For instance, they may have lost work because of the Covid-19 pandemic or had health issues that limited their ability to gain employment.

9 Distribution of payments and planning for the benefit ending

9.1 Summary

- The payment distribution worked well for most participants, and reflected the timings of bereavement-related expenses.
- The ability to prepare for and manage financially after the end of the payment was largely affected by pre-existing financial circumstances. Though a loss for all, the benefit ending affected those in precarious financial situations more severely.
- Participants did not always know or remember when their payments were coming to an end and some would have appreciated a reminder of this.
- Some participants would also have liked signposting to other financial support they might be eligible for.

9.2 How the current distribution of payments worked for participants

The payment is currently distributed as a larger initial lump sum, followed by smaller payments, in equal monthly instalments for 18 months. The research found that this distribution generally reflects timings of bereavement-related expenses and it softens the financial impact of the bereavement. While this was reflected across the whole sample, it was particularly notable amongst those who were struggling financially or who were adequately supported by the benefit. The distribution was of greater importance to these groups as the payments played a role in how they managed their finances month to month.

9.3 Advantages and disadvantages to current distribution

Generally, participants were happy with the distribution of payments and valued both the initial lump sum and the smaller monthly payments. The financial support BSP provided helped many avoid borrowing money and getting into (further) debt. While some had to borrow money, this tended to be from family or friends rather than credit institutions and often BSP helped them to pay this money back. This experience applied across all levels of financial resilience.

“[BSP] relieved a huge burden at a very difficult time.”

Female, 60+, Standard Rate

The lump sum was felt to be a ‘weight off the shoulders’ for most participants, as it gave them some relief from financial pressure in the immediate aftermath of the bereavement. Participants typically felt that an initial lump sum made sense as there were usually significant costs to be covered at this point in time.

“I have no idea how I would have got the money together to cover the funeral, I had no idea how expensive they were. The lump sum covered around half of the cost, and the other half was paid for out of our savings and some money lent by my wife’s family. I don’t know how I would have paid for it on my own.”

Male, 45-59, Higher Rate

Participants liked that the payments were split between a larger lump sum and smaller monthly payments as opposed to a larger one-off payment. Monthly payments helped them to budget effectively over a longer period of time. It also stopped them from spending the entire benefit at the start, when they were not in a good emotional state to make financial decisions.

Many participants had to make lifestyle changes to adapt to their new financial situation. They felt that monthly payments helped them to adjust to this gradually, and relieved financial worries during this transitional period. A very small number suggested a more gradual tapering down of payments to help encourage people to reduce reliance on BSP.

“It’s something less to worry about because it comes in each month.”

Male, 60+, Standard Rate

Very few participants had any concerns about the distribution. Those who would have preferred more money upfront tended to be more financially stable, in which case the monthly payments did not have an impact on their month to month budgeting. Some had experienced problems with accessing their spouses’ bank account or had long periods of probate. As a result, they would have preferred to have had access to all of their BSP entitlement while they were waiting for this to be resolved.

“A one-off payment would have been better for me to go towards the funeral. I needed more money at the start, not good to stretch over 18 months [...] If I didn’t have savings, what would I have paid the funeral and probate with?”

Female, under 45, Higher Rate

A few participants felt the distribution was of no importance to them as they would have adapted to whatever it had been. Both those who would prefer more money upfront and those who had no preference of distribution tended to be more financially stable.

A small number of participants expressed an issue with the payment date, as this had fallen on the same day of the month as the bereavement had occurred. As such it was a painful reminder each month and they would have preferred to have a different payment date.

9.4 Ability to prepare for BSP ending

Participants had all been made aware of the benefit duration when they applied. However, many participants had struggled to take in information immediately following the bereavement, so it was easy to forget. As a result, participants’ awareness of when payments would come to an end varied considerably. Even among those who remembered what the time limit was, several had lost track of the months and were unaware that payments would end soon. In some cases, particularly those whose payments were due to end soon, the invitation to participate in the research had provided a reminder.

“I don’t even know when that runs out, but I’m pretty sure it’s going to run out soon. That will be noticeable to me.”

Male, Under 45, Higher Rate

On the other hand, some participants were very aware of timings and had marked the end date in a calendar or written it down for themselves. Those who had recently started receiving the payments tended to be more aware of the end date, either because it was fresh in their mind or because they still had their confirmation letter to hand.

Those who were financially stable or adequately supported by BSP generally felt that 19 months of financial support (the lump sum followed by 18 monthly payments) gave them enough time to get back on their feet (emotionally, financially or both) following the bereavement. Those who were financially stable did not generally need to take any steps to prepare.

“I was lucky in the sense that my husband had a fairly substantial private pension, so I had money to fall back on. I used the pension to pay off a lump sum of the mortgage which has made my monthly contributions far more manageable for one person.”

Female, 46-59, Standard Rate

BSP ending when financially stable



- A Civil Servant in her late 40s, lives alone and has no children.
- The funeral was the only expense impacting on her financial situation, although the Covid-19 restrictions meant she couldn't have a wake, saving some money. She described the lump sum as being 'extremely useful' at the time.
- She felt that the monthly payments were helpful as they made planning and budgeting easier.
- She used the monthly payments to help cover her husband's share of the monthly mortgage contributions. “[The monthly payments] helped tide me over until I could access his pension”.
- Once she was able to access her husband's private pension she used it to pay off a substantial amount of their mortgage, allowing her to reduce her monthly mortgage contributions.
- She would have preferred to save the money from her husband's pension, but she needed to find a way to reduce her mortgage payments at the time.
- Monthly payments went toward her general living rather than specific expenses.
- Overall, she was able to adapt to having a lower household income. Therefore, while still working full time, she felt she would only need to make minimal adjustments to her spending when her payments came to an end.

“I'll just need to sit down and look at my finances, but I do this most months anyway. I might need to make a couple of adjustments, possibly tighten my belt slightly, but it won't have any significant impact on my situation” Female, 46-59, Standard Rate

For those adequately supported, 19 months felt to be a good timeframe to make the necessary changes and adapt to their new financial circumstances. They looked to offset the money they would be losing by seeking ways to increase their income or reduce outgoings. Typically, they started to prepare 3-6 months before the payments ended. However, in some cases they were able to implement changes earlier than this. This was often dependent on when they felt in a suitable headspace to start thinking about finances.

Strategies for reducing outgoings included:

- Applying for single occupancy council tax
- Reviewing utility bills and exploring whether there were options to change to a cheaper tariff or supplier
- Reviewing general household spending and looking for possible savings. For example, one participant said he would probably start dropping his children to school on the way to work, in order to save spending on the school bus

Strategies for increasing income included:

- Looking to start work or to move to more stable or better paid work
- Increasing work hours – particularly where they had reduced their hours following the bereavement
- Reviewing whether they were entitled to any other benefits

Adequately supported by BSP



- A retired driving instructor aged 60+, lost his wife unexpectedly. He lives alone, and has not moved house since his bereavement.
- He did not find out about BSP until almost 3 months after the bereavement. The lump sum payment was used to pay back money he had borrowed for the funeral costs and burial ground. After the bereavement it took around a year to go through probate. During this time the monthly payments topped up his income, meaning that he did not struggle to pay for day-to-day household expenses. In addition, his wife had built up some debt from shopping catalogues and the BSP payments helped him to pay these off. *“The set up was just what I needed, just when I needed it. So I was happy with that.”*
- He has prepared for the end of BSP by reviewing his household expenditure and choosing cheaper tariffs for utilities where possible. He felt that 18 months was an adequate time for him to get organised after the bereavement, and he is confident that he will be able to manage financially through his pensions once BSP ends.

“I think I will be fine [when BSP ends] because I’ve had the time to get myself organised. It has given me just that little bit of time to get ... everything sorted and work out what I do need to pay for.” Male, 60+, Standard Rate

Those who were struggling financially did not always feel that 19 months was long enough and were often unable to make necessary adaptations during this time. In some cases, this was directly linked to the bereavement – for instance, participants with young children did not feel ready to return to work yet. In other cases, there were multiple factors involved, including precarious finances irrespective of the bereavement. In some cases, participants in this group were striving to find ways to change employment to increase their income but often they felt quite powerless to prepare. Participants who were struggling would have liked additional support either through BSP or another form of income.

Some older women, particularly those who were aware of the Widows’ Pension, felt they should have received bereavement-related financial support until they were able to access their own pension.

“There’s no widows’ pension. After 18 months they wash their hands of me.”
Female, 46-59, Standard Rate

BSP ending when struggling financially



- A factory worker in his early 50s lost his wife, who had been a care worker, to cancer. Leading up to the bereavement, he had taken time off work (and hence had lost wages) to care for his wife.
- At a loss as to what to do, he contacted the Citizen's Advice Bureau, who put him in touch with DWP to claim BSP. The lump sum was very important for him in paying towards the £4,000 funeral, helped further by a small insurance pay-out, as he had no savings. In addition, there was a £3,000 credit card debt from his wife. For this and the funeral, he borrowed money from his parents and still has outstanding debts.
- The monthly payments of £100 helped him make ends meet, including repayments on a car he had bought to enable the hospital visits to see his wife. Learning that the payments were coming to an end (from our invitation letter, he thought they continued in perpetuity) came as a shock, and he had not been able to make plans for the payments ending.
- He felt it was important for DWP to write to BSP claimants well before the end of the 18 months, taking the opportunity to add where they can go for help and advice should they need it.

"I don't know how I will make ends meet."

Male, 46-59, Standard Rate

9.5 Communication about payments ending

Participants had different experiences and opinions about communications relating to the end of BSP. A small number of participants reported to have received an email from DWP about BSP ending; however, many said the only communication they had received regarding the date of the final payment was the letter they were sent confirming that their BSP application had been successful.

While many participants knew the payments were coming to an end, some would have appreciated communication from DWP to remind them, ideally between two to three months beforehand. This reflected the fact that some had lost track of time or forgotten about the time limit altogether. They felt that a reminder letter would help to adequately prepare for the ending.

"About 3 months [before the final payment] would be adequate. If you are not prepared within 3 months you aren't very organised. A letter, info that would help you prepare makes it easier to prepare for things."

Female, 46-59, Higher Rate

In addition to alerting participants of the payment end, some would have appreciated signposting to other financial support they might be eligible for, given the reduction in household income. This was particularly pertinent for those who were struggling and not easily able to take steps to prepare.

On the other hand, some participants had no preference for being sent a reminder or signposting information. These participants tended to be already well aware of when payments would end. They were also well prepared or financially stable enough to not need to prepare.

"I'm not bothered about receiving more info - wouldn't have minded either way although wouldn't want to be constantly pestered."

Male, 60+, Standard Rate

10 Conclusions

- Knowledge of BSP prior to bereavement was low, in line with findings from the quantitative survey.
- The application process was found to be quick and easy.
- The payment distribution was generally considered to be right, with the lump sum often helping towards funeral costs, and monthly payments easing the adjustment to new levels of household income.
- The ability to successfully manage finances following the bereavement, and the ability to plan for the end of the benefit, depended on prior financial resilience.
- Advance notice of payments ending and information on where to go for financial support would have been appreciated by some participants, however, others were well aware and prepared for payments ending.

Overall, knowledge of BSP prior to the bereavement was low. As the sample was comprised of those who had successfully claimed, they had all found out about BSP in enough time to claim. However, participants did not recognise there to be a clear, formal route for finding out about BSP. Indeed, many had found out through conversations with family or friends. Nevertheless, awareness of the benefit did not appear to be linked to the ease of the application process, which was found to be quick and easy. Most participants had managed to make the claim by themselves without any problems. Participants were also positive about their interactions with DWP during the process.

In terms of the benefit itself, participants were happy with the distribution of payments and felt that this reflected when they needed the money most. The lump sum typically helped towards funeral costs, and relieved some financial stress at an otherwise very difficult time. The monthly payments helped participants to transition into their new financial circumstances and to budget effectively over that transitional period. Many participants used the monthly payments to help with day-to-day living expenses. This helped to cover the shortfall in income caused by the bereavement or enabled the surviving spouse / civil partner to take unpaid time off work. In some cases, the payments also contributed towards bereavement-related expenses such as legal fees and paying off debts that had been accrued by the deceased. Where participants had not needed the monthly payments immediately, in order to cover routine or bereavement-related expenses, they were able to contribute to their savings.

However, the ability to manage finances was impacted greatly by their existing financial situation and financial resilience. For many participants, the payments formed an important part of their monthly budget and helped to ensure that they did not struggle following the bereavement. These participants were adequately supported and were able to make changes to their income and outgoings in order to prepare for the payments ending. For those who were already financially stable, the benefit had little impact on their overall financial management. At the other end of the spectrum, for those who were already struggling financially, the payments were a considerable help but did not go far enough to stop them from struggling.

Some demographic differences also influenced how participants managed their finances and their perceptions of BSP. Those who were long-term carers were typically older and had been out of employment for a long time. They were further away from the job market and could struggle to adapt to their new circumstances. Those with young children tended to be younger and the bereavement more

unexpected. BSP was valuable to them, particularly if they hadn't accrued substantial savings. However, they struggled balancing childcare and paid work, and some were concerned about coping when BSP ended. Older women were more likely than other groups to hold an expectation of receiving bereavement benefits. But this expectation was based on an awareness of legacy bereavement payments, so was outdated. As a result, they could be disappointed with what they received under BSP as it was less than they had anticipated. On the other hand, those aged under 45 and receiving the standard rate, were least likely to have an expectation of being entitled to anything. Though this was a very small group within the sample, they were generally pleasantly surprised to be entitled to BSP.

While some participants were well aware and prepared for payments coming to an end, others were not. Many struggled to take in information at the time of bereavement and so it was easy to forget when the end date would be. These participants would have valued a reminder of payments coming to an end, and in some cases signposting to additional financial support. The ability to plan for the end of the payments depended on their awareness of payments ending, and on the participant's financial situation. Those who were financially stable already, typically did not need to do anything to prepare. Those who were adequately supported were able to prepare in the months leading up to the end of payments. They prepared by looking at ways to increase their income or decrease their outgoings. For instance, some reviewed their utility bills and looked for cheaper alternatives. Those who were struggling financially also struggled to prepare for the payments ending as there was often little they could cut back on. In addition, some struggled to increase their income as they were constrained by commitments such as caring for dependents, or for health reasons.

In conclusion, the research found that BSP was very well received and broadly successful in its aim to reduce financial stress around the time of bereavement, and when adjusting to new levels of household income. The positive effects of the benefit could be enhanced even further by increasing general awareness of the benefit.

11 Appendix

Table 11.1: Target quota and achieved sample recruited

	Sub-group	Target (per group)		Recruited (Group 1)		Recruited (Group 2)	
		Number	%	Number	%	Number	%
BSP rate	Higher rate	5	17	8	27	6	20
	Standard rate	25	83	22	73	24	80
Gender	Male	7	23	7	23	8	27
	Female	23	77	23	77	22	73
Age	Under 45	7	23	10	33	6	20
	46-59	12	40	10	33	13	43
	60+	11	37	10	33	11	37
Region	Mix of regions						
Type of Claim	Under 45 on higher rate	Minimum 1		7		3	
	Under 45 on standard rate	Minimum 4		2		3	

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