



Department  
for Work &  
Pensions

# Bereavement Services Customer Experience Survey Report

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# 1 Code of practice for statistics

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

- Trustworthiness – is about having confidence in the people and organisations that publish statistics
- Quality – is about using data and methods that produce assured statistics
- Value – is about publishing statistics that support society's needs for information

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

## 1.1 Trustworthiness

This research was externally commissioned and conducted independently by Ipsos MORI. The design, delivery and analysis:

- was carried out impartially
- complies with the Market Research Society Code of Conduct

Additionally, the survey has robust processes to protect data confidentiality and to ensure legal obligations are met. Ipsos MORI abide by Data Protection Act 2020 and General Data Protection Regulation (GDPR).

## 1.2 Quality

Data for this research was collected through a telephone survey of customers who had accessed DWP services approximately six months prior to fieldwork. Ahead of carrying out the main stage of fieldwork, both cognitive testing and a pilot were carried out.

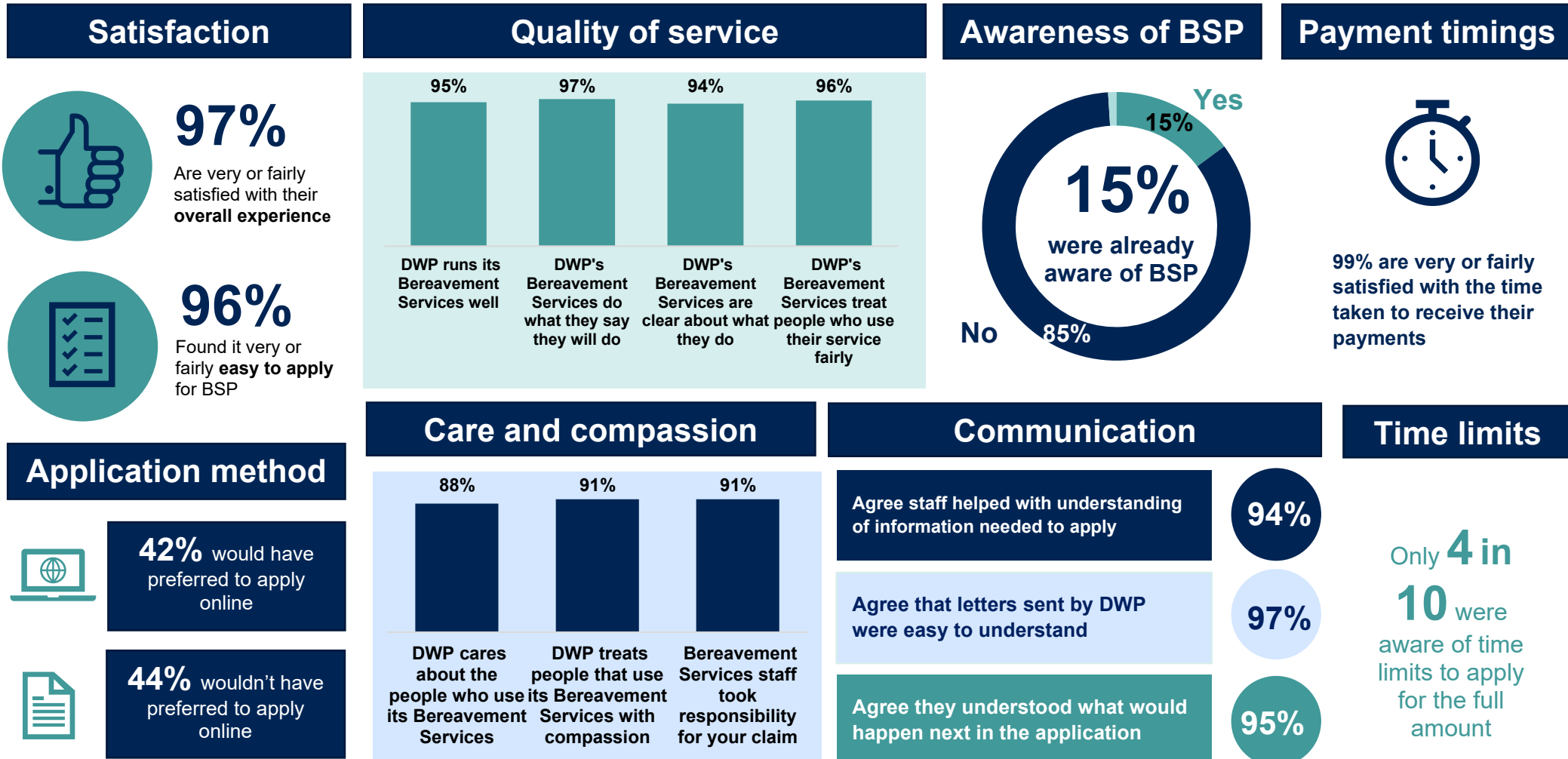
The data contained within this report has been scrutinised and approved both within DWP and by the independent contractor Ipsos MORI. All datasets were subject to a rigorous process of checking and cleaning by the Ipsos MORI research team. The process of data checking and cleaning was first conducted on the unweighted data and comprised of extensive checking of data labels, base sizes, coding and routing. After the weighting was applied to the datasets, this was checked by comparing weighted and unweighted values for all the variables used for weighting. This report measures statistical significance at the 95% confidence level. This means you would only expect to see the result caused by chance 1 in 20 times.

## 1.3 Value

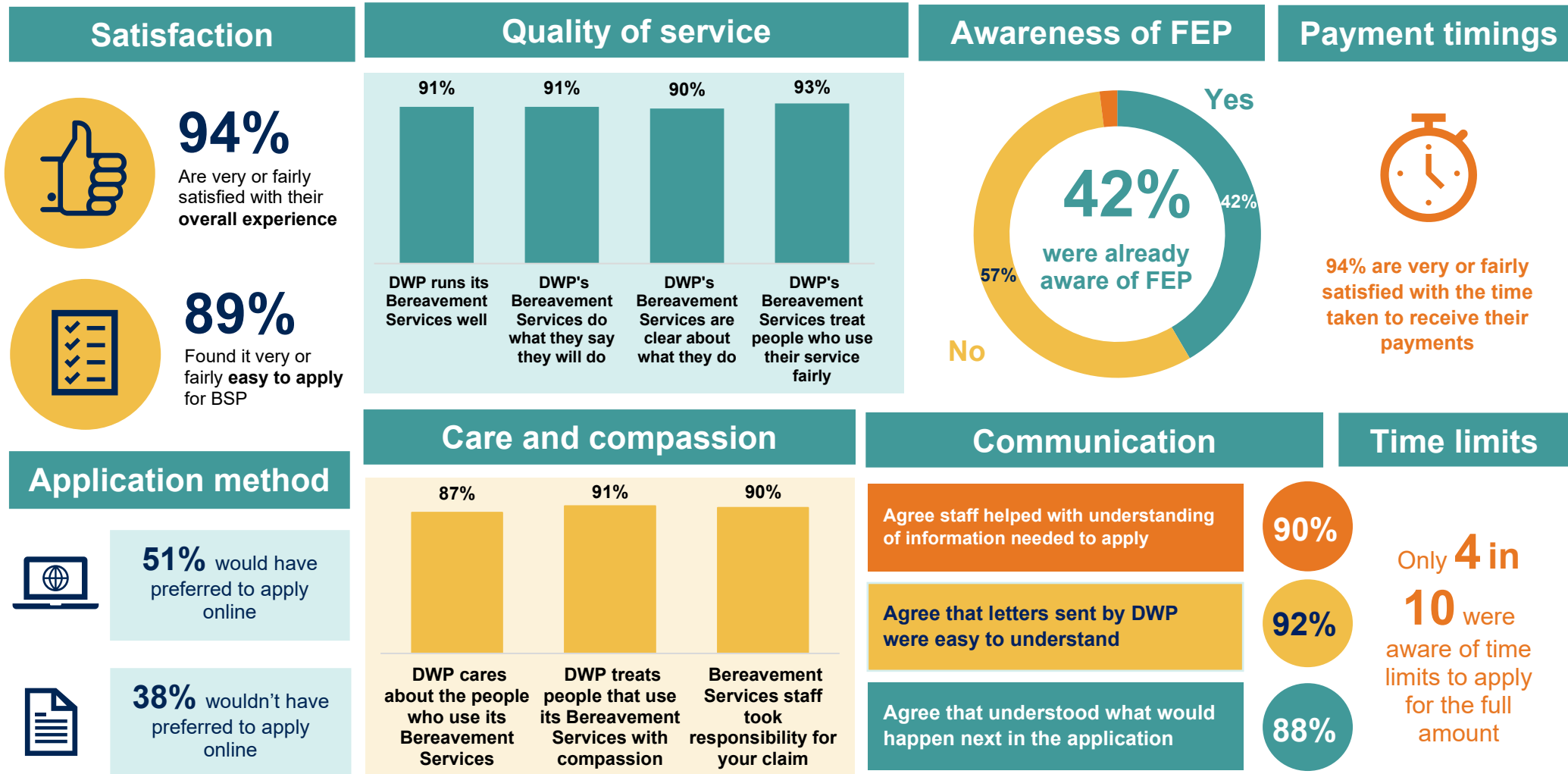
The data contained within this report is used to report on customer satisfaction with DWP's Bereavement Services.

It will be used to inform decisions on the best ways to provide high quality services in the most efficient manner to customers.

# BEREAVEMENT SUPPORT PAYMENT: **Headline findings**



# FUNERAL EXPENSES PAYMENT: **Headline findings**



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From Ipsos MORI, we would like to thank Patricia Pinakova and Juliette Albone who run the core Customer Experience Survey for their support, as well as Orla Leggett who supported the delivery of the study and Kevin Pickering who oversaw the sampling.

## 3 Authors

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## 4 Introduction

### 4.1 Background

The DWP's Bereavement Service is a cross cutting service delivering payments for customers who have recently experienced a bereavement. Payments are either delivered through receipt of Bereavement Support Payment (BSP) or Funeral Expenses Payment (FEP).

Bereavement Support Payment is a universal benefit available to customers under State Pension age who have lost their husband, wife or civil partner in the 21 months prior to making a claim. To receive the full amount, a claim must be made within 3 months of a death, however, a claim can be made up to 21 months after the death, resulting in smaller payments. It is not means tested and customers receive an initial lump sum followed by up to 18 monthly payments. Customers with dependent children receive a higher rate, those without receive the standard rate.

Funeral Expenses Payment is a one-off, means tested payment designed to help towards the cost of a funeral of a partner, close friend, or relative. Customers who claim this payment must already receive a qualifying benefit<sup>1</sup> and claim within 6 months of the date of the funeral.

The Department for Work and Pensions commissioned Ipsos MORI to conduct research on DWP's Bereavement Services to understand customer experiences and how satisfied they are with the process of applying for, and receiving, either benefit and to help DWP identify any potential areas for improvement along the customer journey.

### 4.2 Methodology

Data was gathered on DWP's Bereavement Services through a telephone survey. DWP provided contact details for customers who had claimed either BSP or FEP about six months prior to fieldwork being conducted (i.e. those who had made a claim in March 2020 for the pilot fieldwork and between June and August 2020 for the mainstage fieldwork). Please note that this sample was drawn in the period that the COVID-19 pandemic was taking place which could have affected customers' experiences of the Bereavement Services.

Ahead of mainstage fieldwork being conducted, cognitive interviews and a pilot were carried out to check that customers felt comfortable completing the survey, that the survey length was appropriate and that their preferred answer option was available, including 'don't know' and 'prefer not to say'.

At both the pilot and mainstage fieldwork all eligible customers in the sample received a letter in advance of being contacted by the Ipsos MORI telephone team allowing them to opt out of the research if they preferred. Certain types of customers were excluded from the sampling frame, including customers residing abroad and customers who opted out of being contacted for any research.

In total, 1,529 responses were achieved (765 from customers claiming BSP and 764 from customers claiming FEP) and the co-operation rate<sup>2</sup> for the survey was 74%. Response rates are less meaningful in a quota survey, as samples may not be fully worked to a final outcome, which is why the co-operation rate is reported instead. Mainstage fieldwork was carried out between 14 and 30 January 2021. The results were weighted by age, gender and award status (BSP only) to ensure they are representative of the sample population.

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<sup>1</sup> Qualifying benefits include: Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Pension Credit, Housing Benefit, the disability or severe disability element of Working Tax Credit, Child Tax Credit, Universal Credit.

<sup>2</sup> The co-operation rate is the proportion of all respondents who agreed to complete an interview, excluding those who refused or abandoned the interview.



Customers were asked if they had help completing their application and screened out of the survey if someone had completed the application entirely on their behalf, or if they selected that they didn't know or couldn't remember as it was felt that they would not be able to answer the survey questions reliably.

- For BSP, 109 customers said someone else had applied entirely on their behalf and 28 customers said they don't know or can't remember if they had help completing their application;
- For FEP, 221 customers said someone else had applied entirely on their behalf and 15 customers said they don't know or can't remember if they had help completing their application.

Further information on the methodology can be found in the technical annex at the end of this report.

### 4.3 Notes for the reader

Although the same survey was carried out among BSP and FEP customers, findings are reported separately among these two groups. This is because the two services differ in terms of eligibility and how they are paid to customers meaning that the experience of claiming these payments is not often directly comparable.

This report measures statistical significance at the 95% confidence level. This means you would only expect to see the result caused by chance 1 in 20 times. Where there are notable significant differences within subgroups of BSP or FEP customers this data has also been reported. For reasons of confidentiality and reliability, this data has only been reported on if the subgroup included at least 30 customers.

Percentages are rounded to the nearest whole number. Where percentages do not add up to 100, this may be due to computer rounding or multiple responses. To ensure the charts are easy to read, where a response is three per cent or lower the figure is not shown.

There were two open-ended questions in the survey. These responses reflect the view of the respondent who made them; they have not been verified for accuracy and do not reflect the views of Ipsos MORI or DWP.

### 4.4 Report contents

This section details what is covered in the remainder of this report.

Chapter 5 reports on overall satisfaction with the BSP and FEP services. Chapter 6 then provides customers' views on specific aspects of DWP's Bereavement services and customers' interactions with staff. Chapter 7 focuses on customers' awareness of BSP and FEP before using the service and where customers found out about the payment. Chapter 8 discusses customers' experience of the application process and Chapter 9 their communication with DWP. The final chapter on findings, Chapter 10 covers awareness of payment timelines and receipt of the payment.

Chapter 11 is a summary of key conclusions from the report. This is followed by Annex A and B which are demographic summaries of BSP and FEP respondents respectively. At the end of the report is a technical annex (Annex C) providing more detail on the methodology.

## 5 Overall satisfaction

### 5.1 Overall satisfaction with DWP's Bereavement Services

The majority of customers claiming BSP and FEP were satisfied with their overall experience of the service (97% and 94% very or fairly satisfied, respectively).

#### Bereavement Support Payment

The overwhelming majority (97%) of customers claiming BSP were either very, or fairly satisfied with their overall experience, with 81% of customers reporting that they were very satisfied. A small percentage (2%) of customers were either fairly or very dissatisfied (Figure 5.1).

Figure 5.1 Satisfaction with overall experience



#### Funeral Expense Payment

Most customers (94%) claiming FEP were either very, or fairly satisfied with their overall experience, with 74% of customers reporting that they were very satisfied. One in twenty (5%) customers were either fairly or very dissatisfied (Figure 5.2).

Figure 5.2 Satisfaction with overall experience



### 5.2 Reasons for Satisfaction

Following on from being asked how satisfied they were with DWP's service customers were given the opportunity to give reasons why they felt this way. The top three reasons given for satisfaction with BSP were: fast service / no delays (29%), the service being easy / straightforward (27%), and staff are helpful / supportive / offered guidance (20%).

***“Because I didn’t know I was entitled. It all ran smoothly and no hiccups.”*** Female, 55-64, BSP

***“There was no hassle, everything was straightforward. I was really in need, it really helped us.”*** Male, 55-64, BSP

FEP customers cited the same top three reasons for satisfaction with the service: Staff are helpful / supportive / offered guidance (23%), fast service / no delays (22%), and service being easy / straightforward (16%).

***“I sent it off and it was granted straight away. I had one short phone call and the lady on the phone was very nice and gentle. I didn’t feel uncomfortable at all.”*** Male, 45-54, FEP

***“I thought it would be hard, but found it easy even though I have mental health issues.”*** Female, 55-64, FEP

Customers were also asked what, if anything, would have improved the claim process. With the overwhelming majority of BSP and FEP customers reporting that they were overall satisfied with the

service, it is unsurprising that very few customers gave suggestions for ways to improve the claim process: of BSP customers, 71% said 'nothing could have made my claim easier' of FEP customers 67% said this.

### 5.3 Reasons for Dissatisfaction

Customers were also given the opportunity to share the reasons they felt dissatisfied. Although overall satisfaction was very high, there were a very small number of BSP customers who reported being very or fairly dissatisfied with their experience (n=15). The top three reasons given for dissatisfied BSP customers were: disagree with decision / unfair outcome<sup>3</sup> (n=6); poor information/communication about claims, payments or processes (n=5); not treated well by staff (n=3).

***“It's difficult having lots of different agencies to ring, being on hold is very painful, telling lots of people, repeating information to tell strange people that your husband died is very upsetting. It was a terrible experience.” Female, 55-64, BSP***

Likewise, a small number of FEP customers reported being very or fairly dissatisfied with their experience (n=37). The top three reasons given for dissatisfaction by FEP customers were: disagree with decision / unfair outcome<sup>3</sup> (n=25); insufficient help was offered / they did not offer any help at all (n=8); and poor information/communication about claims, payments or processes (n=6).

***“I was entitled to a pension and I had to give the funeral directors that money - I was only paid £300 in funeral expenses. I lost my pension. I am really angry.” Male, 45-54, FEP***

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<sup>3</sup> Please note that all customers interviewed had successful BSP or FEP claims, therefore, disagreeing with the decision or seeing an outcome as unfair might relate to the customer being unhappy with the amount they received.

# 6 Views of DWP's Bereavement Services and staff

## 6.1 Overall views on DWP's Bereavement Services, Bereavement Services staff and the DWP

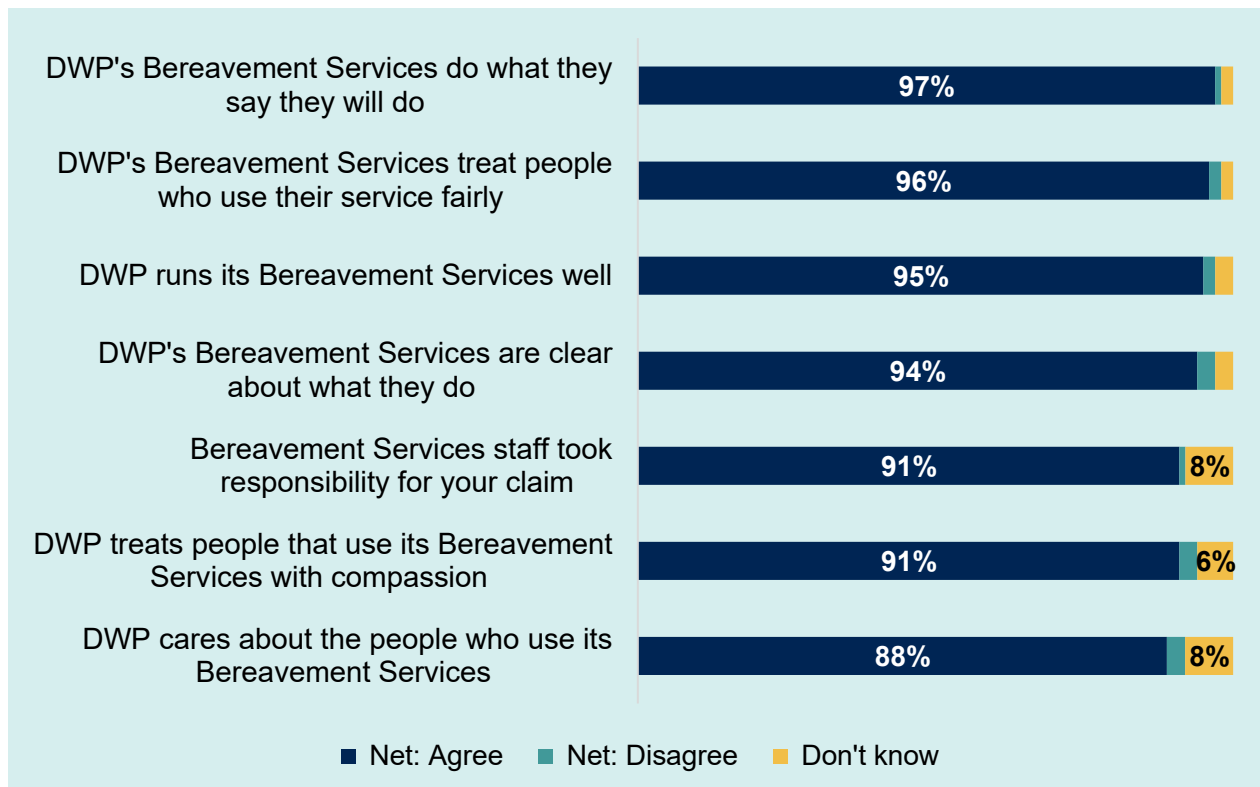
Both BSP and FEP customers were positive about DWP's Bereavement Services overall and the staff they had interacted with.

### Bereavement Support Payment

In line with high levels of overall satisfaction, most BSP customers were positive about their interaction with DWP's Bereavement Services. The vast majority of BSP customers agreed that DWP Bereavement Services; *do what they say they will do* (97%), *treat people who use their services fairly* (96%), *run the service well* (95%), and *are clear about what they do* (94%). The majority also agreed that *staff took responsibility for their claim* (91%), that *DWP treats people who use its Bereavement Services with compassion* (91%) and that *DWP cares about the people who use its Bereavement Services* (88%) (see Figure 6.1)

A significantly higher proportion of customers from ethnic minority groups (5%) and customers for whom English was not their first language (4%) disagreed with the statement *DWP's Bereavement Services do what they say they will do*, compared to the total (1%), though this number was still low.

**Figure 6.1 To what extent do you agree or disagree with the following statements?**



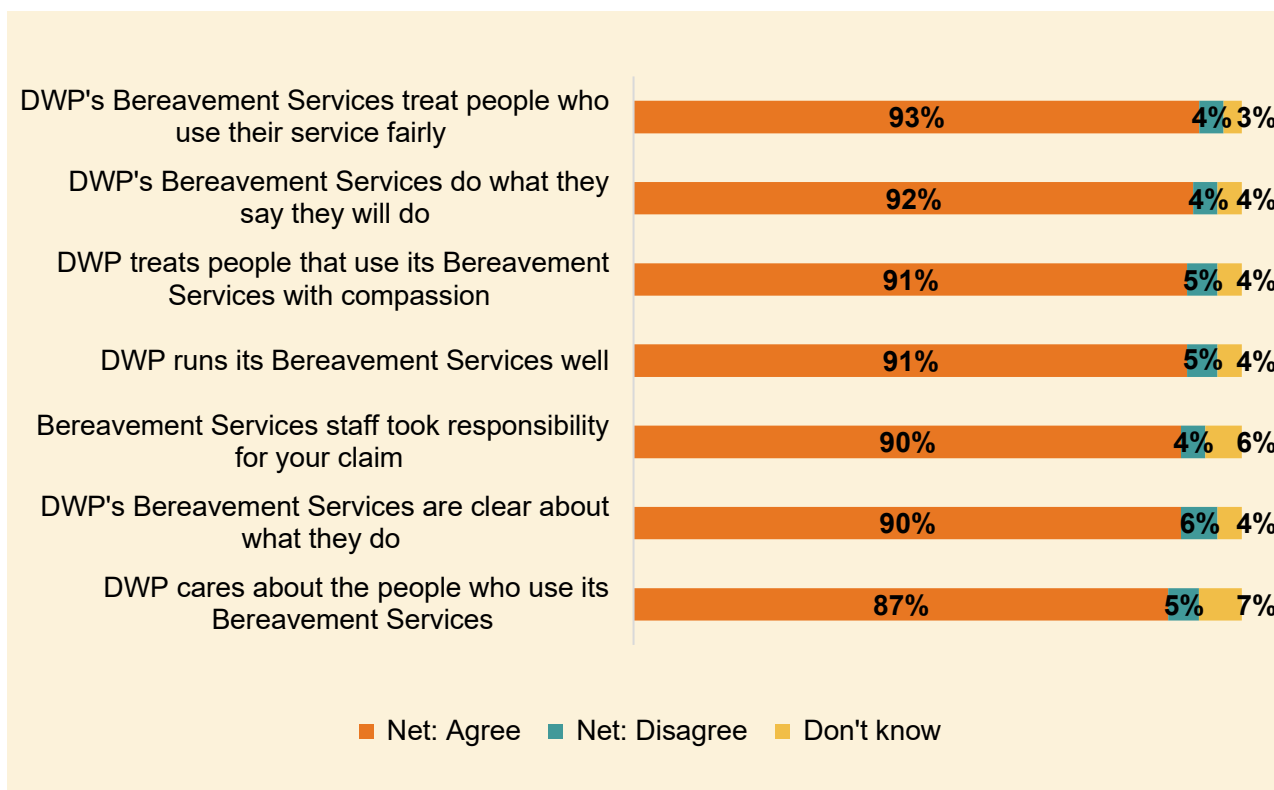
Base: All Bereavement Support Payment respondents (765)

### Funeral Expenses Payment

At least nine in ten FEP customers agreed that DWP's Bereavement Services: *treat people who use their services fairly* (93%), *do what they say they will do* (92%), *treats people that use its Bereavement Services with compassion* (91%) and *runs its Bereavement Services well* (91%). The majority also agreed that *staff took responsibility for their claim* (90%), *were clear about what they do* (90%), and *DWP cares about the people who use its Bereavement Services* (87%) (Figure 6.2).

A significantly higher proportion of customers with a disability disagreed with the statement *'DWP runs its Bereavement Services well'* and *DWP's Bereavement Services are clear about what they do'*, compared to the total (7% vs. 5% and 8% vs. 6% respectively), but were a minority of customers overall.

**Figure 6.2 To what extent do you agree or disagree with the following statements?**



Base: All Funeral Expenses Payment respondents (764)

### 6.2 Reasons for positive views on DWP's Bereavement Services

When asked why customers felt very or fairly satisfied, the majority of BSP customers reported positive experiences with the service and staff.

***"I was really impressed - they sent me a text message ... that the payment would be in the bank in the next 3 days [and it was]."*** Male, 55-64, BSP

***"I was crying my eyes out, very upset and the lady was so lovely, empathetic, kind and understanding. She actioned my claim immediately and I really couldn't have been dealt with better, she was so friendly and professional."*** Female, 55-64, BSP

Likewise, when asked why customers felt very or fairly satisfied most FEP customers were positive about their experience with the DWP services and staff:

***"They were very helpful, because they helped me pay for the funeral and it came through quite quickly. They were very helpful and asked me if I wanted different kinds"***

*of help.” Female, 75-84, FEP*

*“They were quite clear when you spoke to them to say what to do. Everything got done pretty quick within the time limit. The lady who I spoke to was quick and helpful and gave me all the information I needed.” Male, 75-84, FEP*

### 6.3 Reasons for negative views on DWP's Bereavement Services

Albeit rare, when asked why they were very or fairly dissatisfied a very small number of BSP customers (n=3) reported that they did not feel treated with compassion, as reflected in these findings:

*“It felt very scripted, it was as if someone was reading it without any feeling at all, “we're sorry for your loss” was read out quickly with no compassion at all, when I came off the phone I felt so bad, it felt like a sales call, it felt like someone was just doing their job, but didn't mean anything they were saying, it was an awful experience.” Female, 54-65, BSP*

Like BSP, a small number of FEP customers reported feeling very or fairly dissatisfied with their treatment by staff (n=4). Customers referenced similar reasons for dissatisfaction, such as not getting enough support with applying, as reflected here:

*“Very hard to apply and when they paid, the amount came, there was no one to talk to in between. When it did come it was only £1200. I had to pay the rest and it was really upsetting and no one to help me, it was lockdown and a really cold experience, no where to appeal. I would have if I could, no one gave me a number to talk to someone.” Female, 45-54, FEP*

# 7 Awareness of the services and sources of information

## 7.1 Customer awareness of the services before using them

The majority of both BSP and FEP customers said they were not aware of the services before accessing them. However, there were notable differences in awareness between BSP and FEP customers

### Bereavement Support Payment

The majority (85%) of customers claiming BSP had not heard of the benefit before they used DWP's Bereavement Services (Figure 7.1).

A significantly higher proportion of men (90%) said they were unaware of the benefit compared to women (83%).

Interestingly, a significantly higher proportion of those with a disability (89%) and those with no formal educational qualifications (90%) said they were unaware compared to the average.

When asked what, if anything could have made a customer's claim easier, of those who had a suggestion, the highest proportion (9%) mentioned 'awareness of the payment'.

***"It was all a nice surprise and relieving, as I didn't know about the benefit." Male, 55-64, BSP***

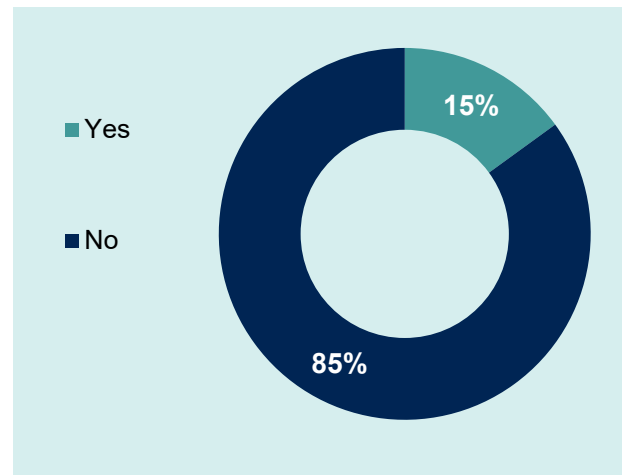
### Funeral Expenses Payment

Of those claiming FEP, 57% had not previously heard of the benefit before using DWP's Bereavement Services, while 42% of customers said they were already aware of FEP (Figure 7.2).

Customers whose Funeral Expenses Payment was made directly to a funeral home were significantly more likely to already be aware of the benefit compared to FEP customers on average (51% compared to 42%).

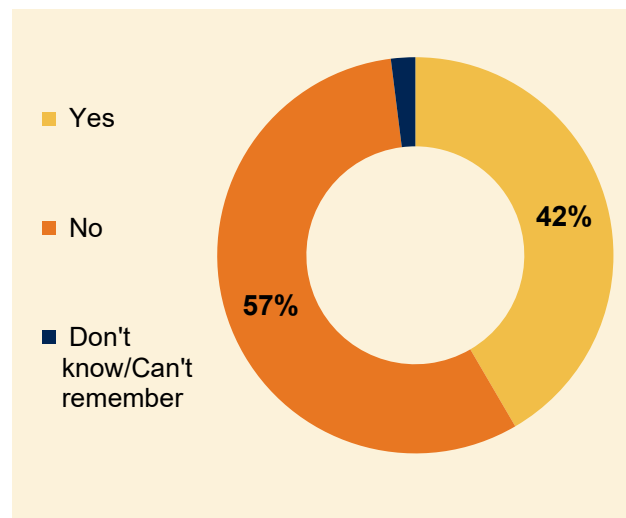
***"Advertise a bit more, as we weren't aware of this service, we were worried about the lack of funds we had. Luckily, the funeral director informed us of the funds available via DWP." Female, 75-84, FEP***

**Figure 7.1 Before using the Bereavement Services provided by DWP, were you already aware of BSP?**



Base: All Bereavement Support Payment respondents (765)

**Figure 7.2 Before using the Bereavement Services provided by DWP, were you already aware of FEP?**



Base: All Funeral Expenses Payment respondents (764)

## 7.2 How customers were first made aware of the benefit

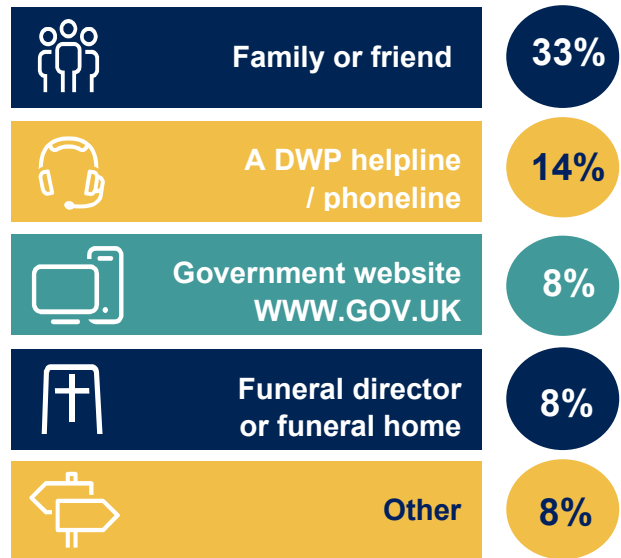
There are many different ways that customers could be made aware of BSP and FEP. The top sources being family or friends, the DWP helpline or phonenumber, the government website or a funeral director or funeral home; though the order of these differed between BSP and FEP.

### Bereavement Support Payment

The most common ways that customers first heard about BSP were via family and friends (33%), the DWP helpline (14%), and the government website (8%) (Figure 7.3).

There were some sub-group differences in how customers claiming BSP were first made aware of the benefit. Perhaps unsurprisingly, customers who applied with help from someone else were significantly more likely to be made aware through family or friends compared with all respondents (49% compared with 33%).

**Figure 7.3 Please can you tell me how you were first made aware of it? (Top 5 responses)**



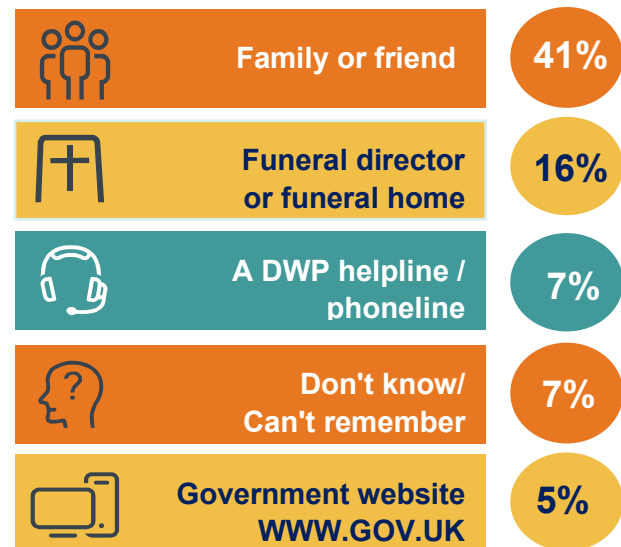
Base: All Bereavement Support Payment respondents (765)

### Funeral Expenses Payment

The most common ways that customers first heard about FEP were via family and friends (41%), funeral directors or funeral homes (16%), and the DWP helpline (7%) (Figure 7.4).

Customers who applied for FEP with the help of someone else were significantly more likely to be made aware through family or friends (47%) compared to the total (41%). A significantly higher proportion of FEP customers who did not have English as a first language were made aware of the benefit by a funeral director or funeral home compared with all respondents (28% compared with 16%). It is difficult to say exactly why this may be, but it highlights the role funeral directors and funeral homes play in signposting FEP to those who are unaware.

**Figure 7.4 Please can you tell me how you were first made aware of it? (Top 5 responses)**



Base: All Funeral Expenses Payment respondents (764)



### 7.3 Where customers went for further information about making a claim

Although few customers reported first hearing about the benefit through the government websites, this was the most popular way of finding out more information about making a claim, followed by the DWP helpline.

BSP and FEP customers with a disability were significantly more likely to use the DWP helpline than those without a disability and compared to the total. Although there are multiple possible explanations for this, it may indicate that some sources of information are more easily accessible for certain people.

#### Bereavement Support Payment

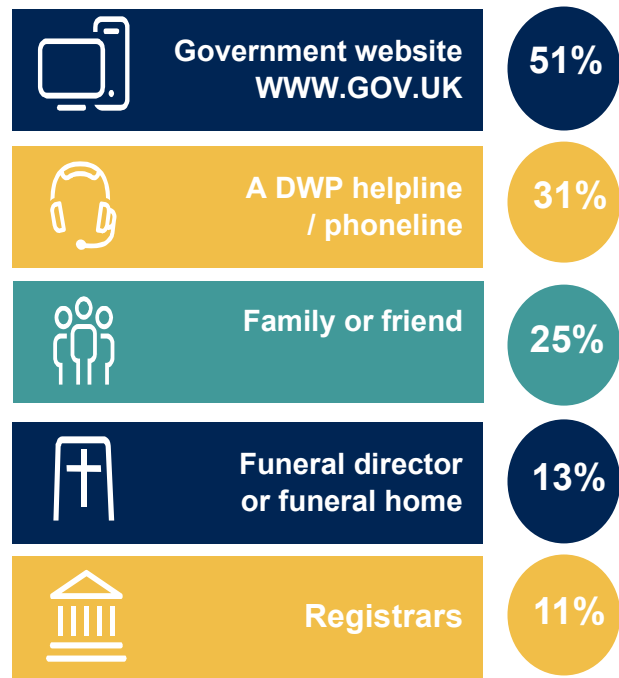
The most common sources of information that BSP customers used were the government website (51%), the DWP helpline (31%), and family and friends (25%) (Figure 7.5).

Customers who applied for BSP with help from someone else were significantly more likely to source information from family or friends compared to the total (39% vs. 25%).

A significantly higher proportion of BSP customers with a disability used the DWP helpline (36%) for information compared to those without a disability (28%). Likewise, a significantly higher proportion of customers without a disability (56%) used the government website for information compared to those with a disability (45%).

Customers with university degrees were significantly more likely to find information about making a claim using the government website than those with no formal qualifications (65% vs. 33%), or than the total (51%). This suggests that this information on the website may be more accessible to some customers, and that the DWP helpline is an important resource for a range of customers.

**Figure 7.5** When you were looking for information about making a claim, which of the following sources, if any, did you use? (Top 5 sources)



*Base: All Bereavement Support Payment respondents (765)*

### Funeral Expenses Payment

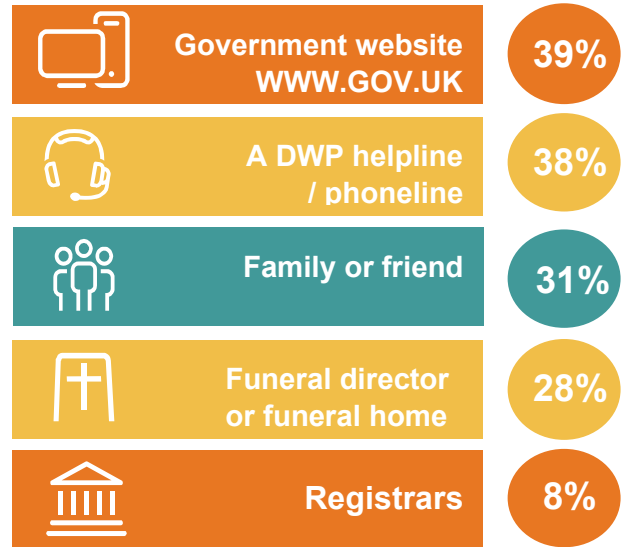
The most common sources of information that FEP customers used were the government website (39%), a DWP helpline (38%), family and friends (31%), and a funeral home or director (28%) (Figure 7.6).

Unsurprisingly, customers who applied for FEP with help from someone else were significantly more likely to be made aware through family or friends compared to the total (41% vs. 31%).

Those with educational qualifications (lower secondary 47%, upper secondary 60%, vocational qualifications 49% and university degrees 60%) were significantly more likely to use the government website for information compared to those with no formal qualifications (21%) or the total (39%).

A significantly higher proportion of customers with a disability (42%) used the DWP helpline for information compared to the total (38%). Likewise, a significantly higher proportion of customers without a disability (45%) used the government website for information compared to the total (39%).

**Figure 7.6** When you were looking for information about making a claim, which of the following sources, if any, did you use? (Top 5 sources)



Base: All Funeral Expenses Payment respondents (764)

### 7.4 Awareness of time limits for applying

Customers were asked whether they were aware of the time limits for applying for BSP and FEP. Overall, a mixed level of awareness of time limits was similar for both benefits, with two in five BSP and FEP customers (40% and 41%) saying they were aware of these.

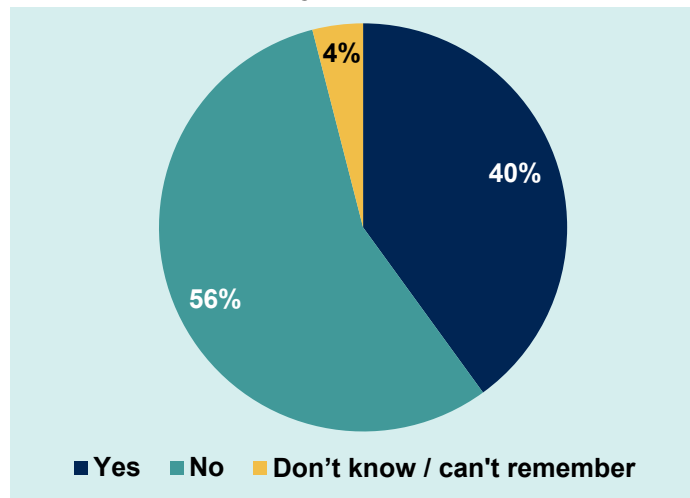
### Bereavement Support Payment

Four in ten (40%) BSP customers had heard of the time limits for claiming, while over half (56%) said they were not aware of them (Figure 7.7). The majority of BSP customers who applied by post were aware of the time limits for submitting a claim. This is significantly higher compared to those who applied by phone, of whom only a third were aware of them (59% vs. 34%).

*“There needs to be more clarity on timescales of making claims as many people will miss out as this is not advertised.”*

Female, 55-64, BSP

**Figure 7.7** There are time limits for applying for Bereavement Support Payment. In order to receive the full entitlement, the claim needs to be submitted within 3 months of a bereavement. Were you aware of this?



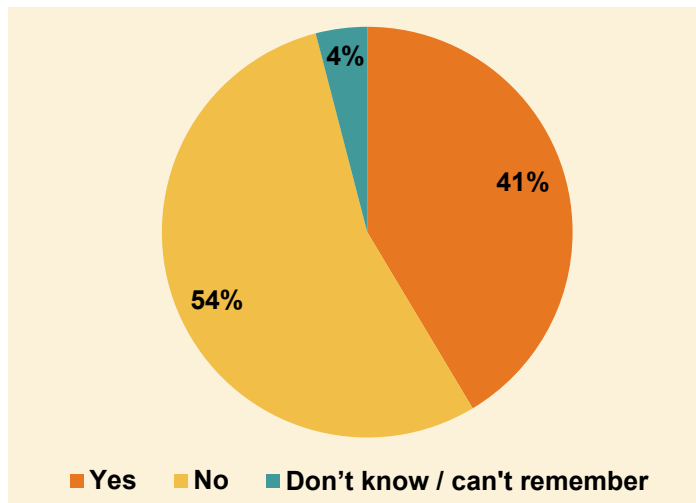
Base: All Bereavement Support Payment respondents (765)

### Funeral Expenses Payment

Two fifths (41%) of customers had heard of the time limit for claiming FEP, while 54% were not aware of this (Figure 7.8).

FEP customers who applied over the phone were more likely to say they were not aware of the time limits around submitting their claim, opposed to those who applied by post (58% vs. 49%). Additionally, FEP customers who were not already using government services online were also less aware of the time limits associated with the application than those who were using these services (61% vs. 52%).

**Figure 7.8 There are time limits for applying for Funeral Expenses Payment. In order to receive a payment, the claim needs to be submitted within 6 months of the funeral? Were you aware of this?**



*Base: All Funeral Expenses Payment respondents (764)*

## 8 The application process

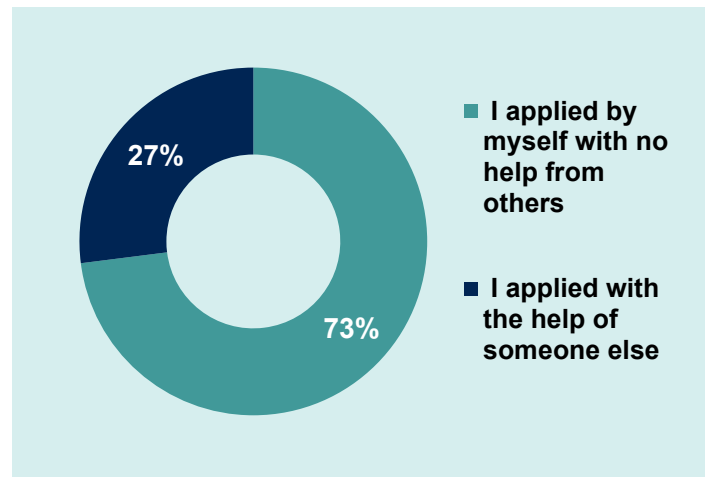
### 8.1 Application help

Of the BSP and FEP customers surveyed, most had applied for the benefit themselves without help. However, it is important to note that BSP and FEP customers who had someone else apply entirely on their behalf, or who could not remember, were not included in the survey.

#### Bereavement Support Payment

The majority of BSP customers surveyed applied for the benefit by themselves with no additional help (73%). Around a quarter (27%) said that they had applied with the help of someone else (Figure 8.1). BSP customers with no formal qualifications were more likely to have applied with the help of someone else than the average (40% as opposed to 27%).

**Figure 8.1** What help, if any, did you have in applying?



Base: All Bereavement Support Payment respondents (765)

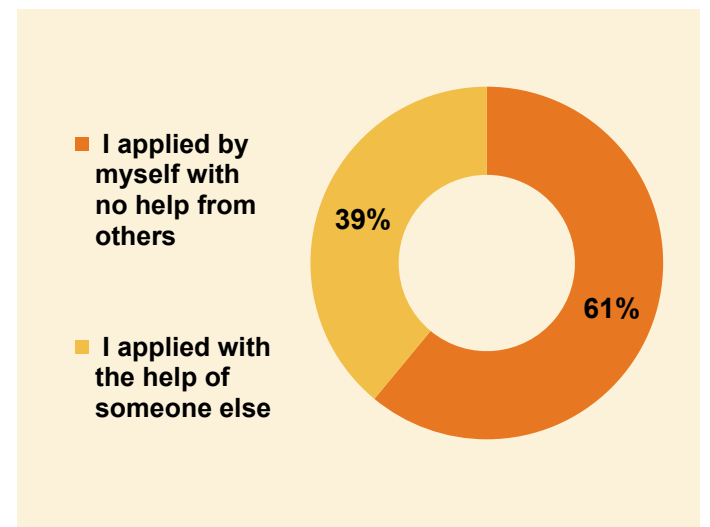
#### Funeral Expenses Payment

Two in five (39%) FEP customers surveyed applied by themselves without help, while three in five (61%) had help from someone else when completing their application (Figure 8.2).

Specific subgroups were also more likely to have had help applying. A higher proportion of FEP customers with no formal qualifications applied with the help of someone else than the average (48% vs. 39%). In addition to this, those who did not have English as a first language were more likely to have the help of someone else with their application than the average (56% vs. 39%).

When asked about improving the application process, a small portion of FEP customers (4%) mentioned that the process could be made more accommodating to those with accessibility needs.

**Figure 8.2** What help, if any, did you have in applying?



Base: All Funeral Expenses Payment respondents (764)

***“I can’t read or write very well and my neighbour helped me, to explain some of the wording in the forms I needed to fill out.”***

*Female, 45-54, FEP*

## 8.2 Method of application

There are currently two options for applying for BSP and FEP: over the phone by calling the DWP helpline, and by sending an application by post.

### Bereavement Support Payment

Around two-thirds of BSP customers (65%) completed their application on the phone by calling the DWP helpline/phoneline, while around a quarter completed their application by sending the form in the post (24%) (Figure 8.3). BSP customers already claiming a means tested benefit were more likely to have applied over the phone than on average (70% vs. 65%).

Figure 8.3 How did you apply?



Base: All Bereavement Support Payment respondents (765)

### Funeral Expenses Payment

Completing an application on the phone via the DWP helpline/phone line was the most common means of applying for FEP, with 58% of customers reporting this. A third of FEP customers applied for their payment by sending a form in the post (32%) (Figure 8.4).

Figure 8.4 How did you apply?



Base: All Funeral Expenses Payment respondents (764)

### 8.3 Online applications

When asked if they would have preferred to apply online if it was possible, customers' views were split: around four in ten BSP customers and half of FEP customers said that they would *not* prefer to apply online (44% and 51%, respectively).

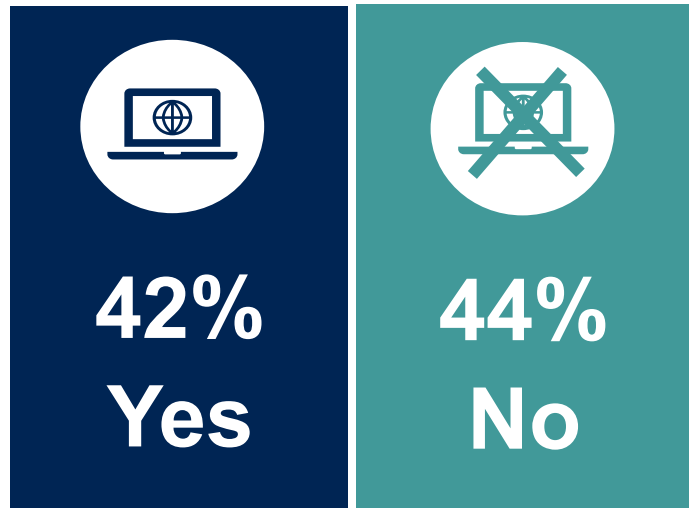
#### Bereavement Support Payment

BSP customers were divided on whether they would have preferred to have applied online. Four in ten (42%) said they would have preferred to apply online, while 44% said that they would not have preferred this (Figure 8.5). One in ten (11%) had no preference and 3% said don't know.

BSP customers with a disability were more likely to say that they would not prefer to apply online than on average (53% vs. 44%).

BSP customers already using government services online were more likely to say they were in favour of applying for Bereavement Support Payment online if it was possible, than on average (47% vs. 42%). These customers are likely to be more familiar and comfortable with the GOV.UK website and the process of submitting applications for government services online.

**Figure 8.5 Would you have applied online if possible?**



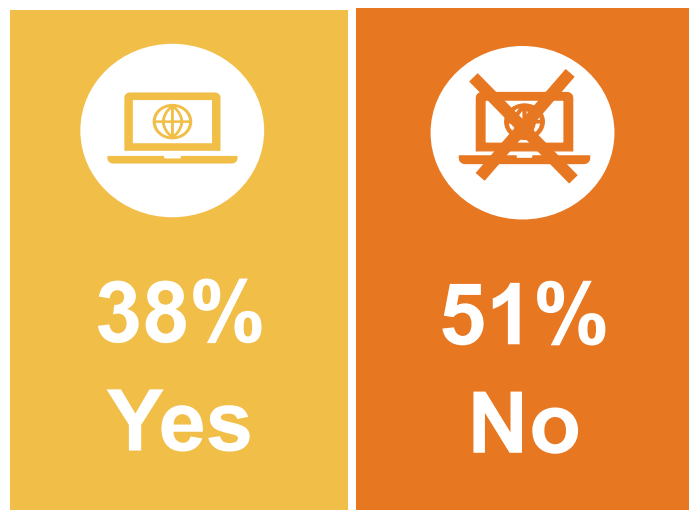
*Base: All Bereavement Support Payment respondents (765)*

#### Funeral Expenses Payment

Overall, over half of FEP customers would not have preferred to apply for Funeral Expenses Payment online (51%), but four in ten said they would have preferred to apply online (38%) (Figure 8.6). Another 9% had no preference and 3% said don't know.

FEP customers who were employed (57%) were more likely to favour online applications compared to the average.

**Figure 8.6 Would you have applied online if possible?**



*Base: All Funeral Expenses Payment respondents (764)*

## 8.4 Ease of making a claim

The majority of both BSP and FEP customers found the process of making a claim for their payment very or fairly easy.

### Bereavement Support Payment

Overall, the majority of BSP customers (96%) found the process of making a claim very or fairly easy. Just 2% reported finding the process either very or fairly difficult (Figure 8.7).

When asked what would have made making a claim easier, a small proportion (6%) of BSP customers mentioned better communication and more easily accessible information.

Additionally, offering alternative ways of making a claim was mentioned spontaneously by 4% of BSP and FEP customers respectively.

***“It could be a shorter form and if it was online it would be a better option.” Female, 45-54, BSP***

### Funeral Expenses Payment

Amongst FEP customers, nine in ten (89%) said that they found the process of making a claim very or fairly easy, while one in ten (9%) found it very or fairly difficult (Figure 8.8).

When asked what would have made making a claim easier, the highest proportion of FEP customers who had a recommendation would have liked better communication and more information (9%).

**Figure 8.7 Thinking specifically about the process of making a claim, please can you tell me how easy or difficult you found it?**



Base: All Bereavement Support Payment respondents (765)

**Figure 8.8 Thinking specifically about the process of making a claim, please can you tell me how easy or difficult you found it?**



Base: All Funeral Expenses Payment respondents (764)

## 9 Communication with DWP

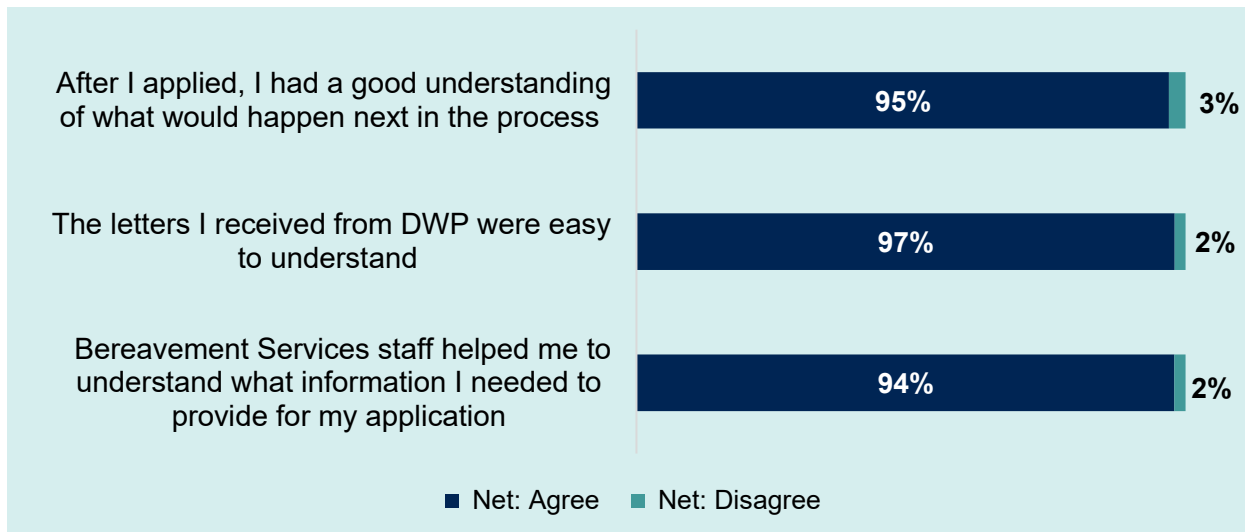
Customers of both BSP and FEP were overwhelmingly positive about their communication with DWP's Bereavement Services. This included customers' understanding the next steps in the process, the ease of understanding letters received from DWP, and being helped by staff to understand the information they needed to provide for the application.

### Bereavement Support Payment

The majority of BSP customers agreed that they understood the communication from DWP and next steps in the claims process.

Customers for whom English was not their first language were more likely to disagree that the letters received were easy to understand than on average (7% as opposed to 2%) (Figure 9.1).

**Figure 9.1 To what extent do you agree or disagree with the following statements?**



*Base: All Bereavement Support Payment respondents - excluding Not Applicable (765, 751 and 685 respectively)*

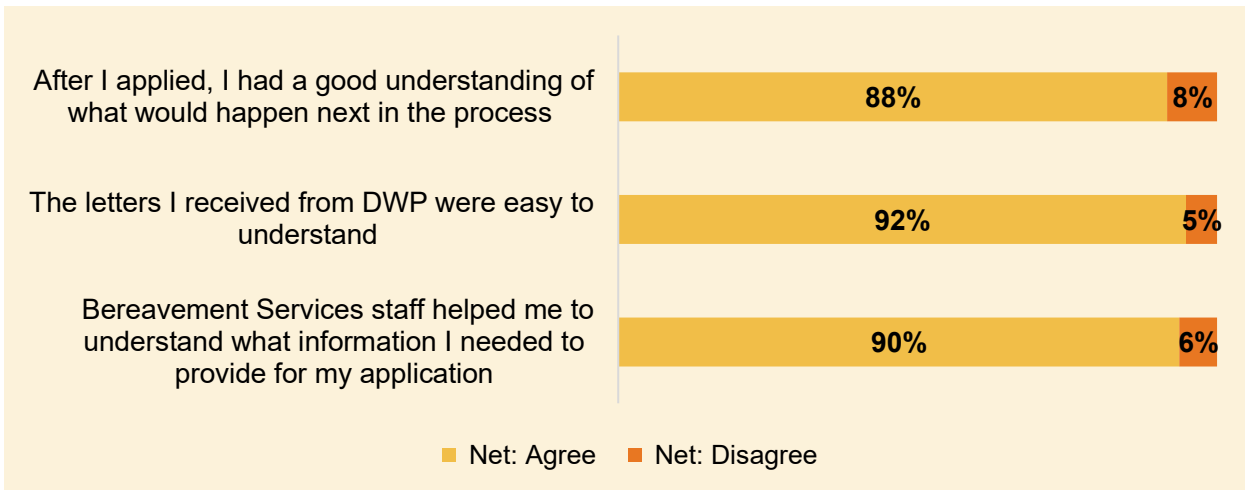
### Funeral Expenses Payment

Overall, around nine in ten FEP customers agreed that they understood the communication from DWP and next steps in the claims process.

Customers who were very satisfied with the service overall were significantly more likely to agree with each of these statements when compared to FEP customers overall (94%, 96% and 93% respectively) (Figure 9.2).



**Figure 9.2 To what extent do you agree or disagree with the following statements?**



Base: All Funeral Expenses Payment respondents - excluding Not Applicable (764, 748, 712 respectively)

*“The forms were simple to fill in and I was kept informed throughout the process about when it would be received and that feedback would be made soon, notification of payment would come through soon. It was great and payment was quick.” Female, 35-44, FEP*

# 10 Outcome and payment timeliness

## 10.1 Satisfaction with timeliness of claim outcome

The overwhelming majority of both BSP and FEP customers were satisfied with time taken by DWP's Bereavement Services to tell them the outcome of their claim.

### Bereavement Support Payment

Almost all (99%) of BSP customers were very or fairly satisfied with the time taken for DWP to tell them the outcome of their claim, with 88% saying they were very satisfied and 1% saying they were fairly dissatisfied or very dissatisfied (Figure 10.1).

**Figure 10.1 How satisfied or dissatisfied were you with the time it took for the Bereavement Services to tell you the outcome of your claim?**



*Base: All Bereavement Support Payment respondents (765)*

### Funeral Expenses Payment

Over nine in ten (94%) FEP customers were very or fairly satisfied with the time taken for DWP to tell them the outcome of their claim, with 68% saying they were very satisfied and 5% saying they were fairly dissatisfied or very dissatisfied (Figure 10.2). When asked what would have made making the claim easier, 4% of FEP customers mentioned a faster process.

**Figure 10.2 How satisfied or dissatisfied were you with the time it took for the Bereavement Services to tell you the outcome of your claim?**



*Base: All Funeral Expenses Payment respondents (764)*

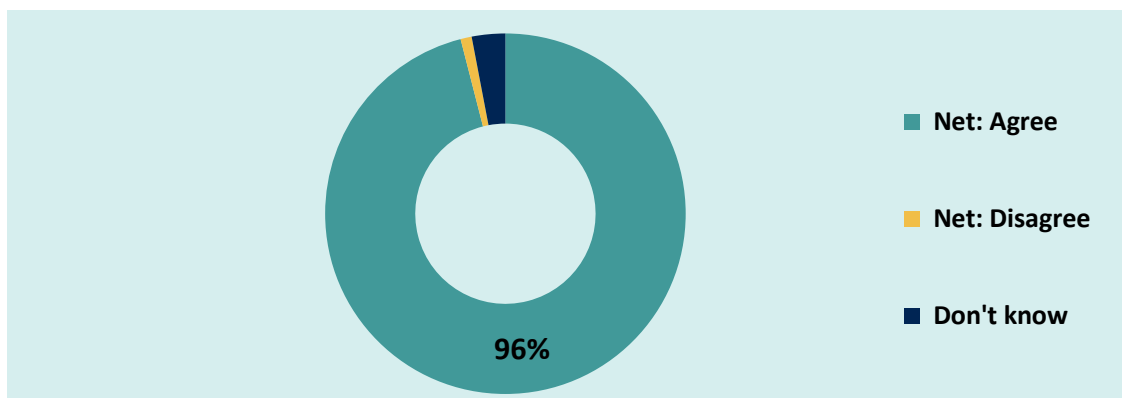
## 10.2 Explanation of when to expect a payment

The majority of customers agreed that DWP clearly explained when they could expect to receive a payment.

### Bereavement Support Payment

Over nine in ten BSP customers said that DWP clearly explained when they could expect to receive a payment (96%), just one percent disagreed with this (Figure 10.3).

**Figure 10.3: To what extent to you agree or disagree with the following statement: DWP clearly explained when I could expect to receive a payment?**

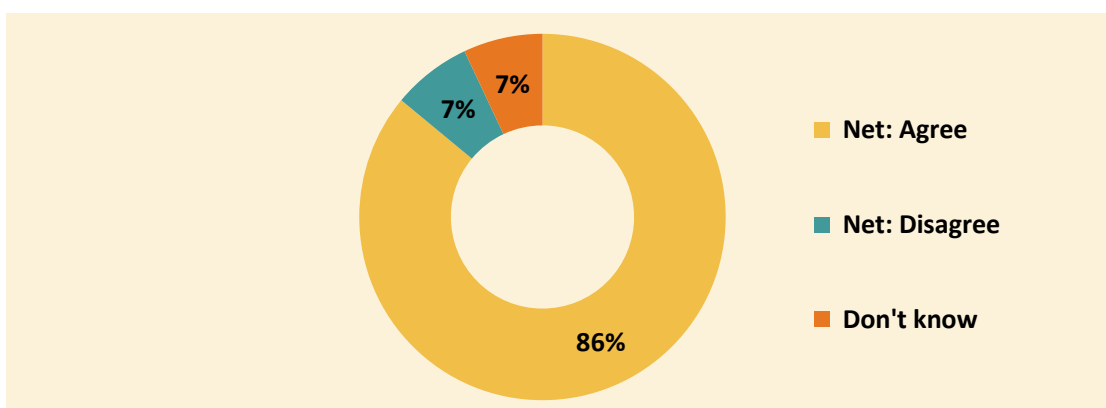


Base: All Funeral Expense Payment respondents - excluding Not Applicable (652)

### Funeral Expenses Payment

The majority of FEP customers said that DWP clearly explained when they could expect to receive a payment (86%) (Figure 10.4).<sup>4</sup>

**Figure 10.4: To what extent to you agree or disagree with the following statement: DWP clearly explained when I could expect to receive a payment?**



Base: All Bereavement Support Payment respondents - excluding Not Applicable (749)

<sup>4</sup> Those who chose the response “Not applicable – I was not given a payment timeline” were excluded from the base of the question when calculating the figures above. However, it is worth noting that 122 out of the 764 FEP customers who took part in the survey reported that they were not given a payment timeline.

### 10.3 Timeliness of payments

As outlined in the Background section (Chapter 5), BSP customers are eligible to receive a lump sum followed by 18 monthly payments; FEP customers receive a one-off payment. For BSP customers, the payments are transferred directly into their bank account. FEP customers have the option of receiving the payment directly or for the payment to be made to a funeral home instead. The majority of both BSP and FEP customers reported that they received all their payments on time.

#### Bereavement Support Payment

Almost all BSP customers said that they received their payment(s) on time (97%), with less than 1% of customers reporting a delay in all or some of their payments (Figure 10.5).

**Figure 10.5 Did you receive your payments for Bereavement Support according to the timeline DWP gave you?**



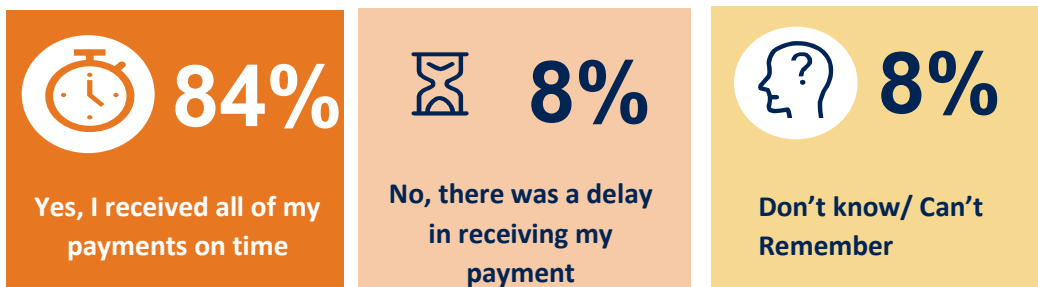
Base: All Bereavement Support Payment respondents - excluding Not Applicable (751)

*“It was done over the phone quickly. Staff were very helpful and all payments were received on time.” Female, 54-65, BSP*

#### Funeral Expenses Payment

Over a quarter (27%) of FEP customers had the payment made directly to the funeral home and therefore could not comment on the timeliness of payment. Among those who received the payment themselves, 84% said that they had received their payment on time. Eight per cent said there was a delay in receiving their payment and another eight per cent could not remember (Figure 10.6).

**Figure 10.6 Did you receive your payments for Funeral Expenses according to the timeline DWP gave you?**



Base: All Funeral Expense Payment respondents who received the payment themselves (718)

# 11 Conclusions

Almost all BSP and FEP customers had a positive experience of accessing DWP's Bereavement Services throughout the customer journey. Awareness of both the existence of the services and the time limits for submitting a claim are the main areas in which the services could be improved.

## Aspects of the services that are working well

Overall satisfaction with DWP's Bereavement Services was very high for both BSP (97%) and FEP (94%), which was also reflected in customers' agreement that they felt treated well and fairly by staff and the service.

The application process was seen as easy, and the majority commented that they didn't know what, or nothing, could have made the process easier - 71% of BSP and 67% FEP customers.

Customers agreed that they understood the communications they received from DWP during the application process and nearly all customers (99% BSP and 94% FEP) were satisfied with the time taken to find out the outcome of their claim.

The majority (96% BSP and 86% FEP) agreed that DWP clearly explained when they could expect to receive a payment and that they received their payments on time.

## Suggestions for improvement

### Awareness of time limits for submitting a claim

There was mixed awareness of the time limits for submitting a claim: only two in five BSP and FEP customers (40% and 41%) were aware of these, with awareness higher in those applying by post. A lack of awareness of the time limits for submitting a claim could result in lower payments or no payment at all for those who may be eligible.

### Awareness of the services

In general, awareness of both services could be improved. Before using the service, there was higher awareness of the existence of FEP among FEP customers (42%), than awareness of the existence of BSP among BSP customers (15%).

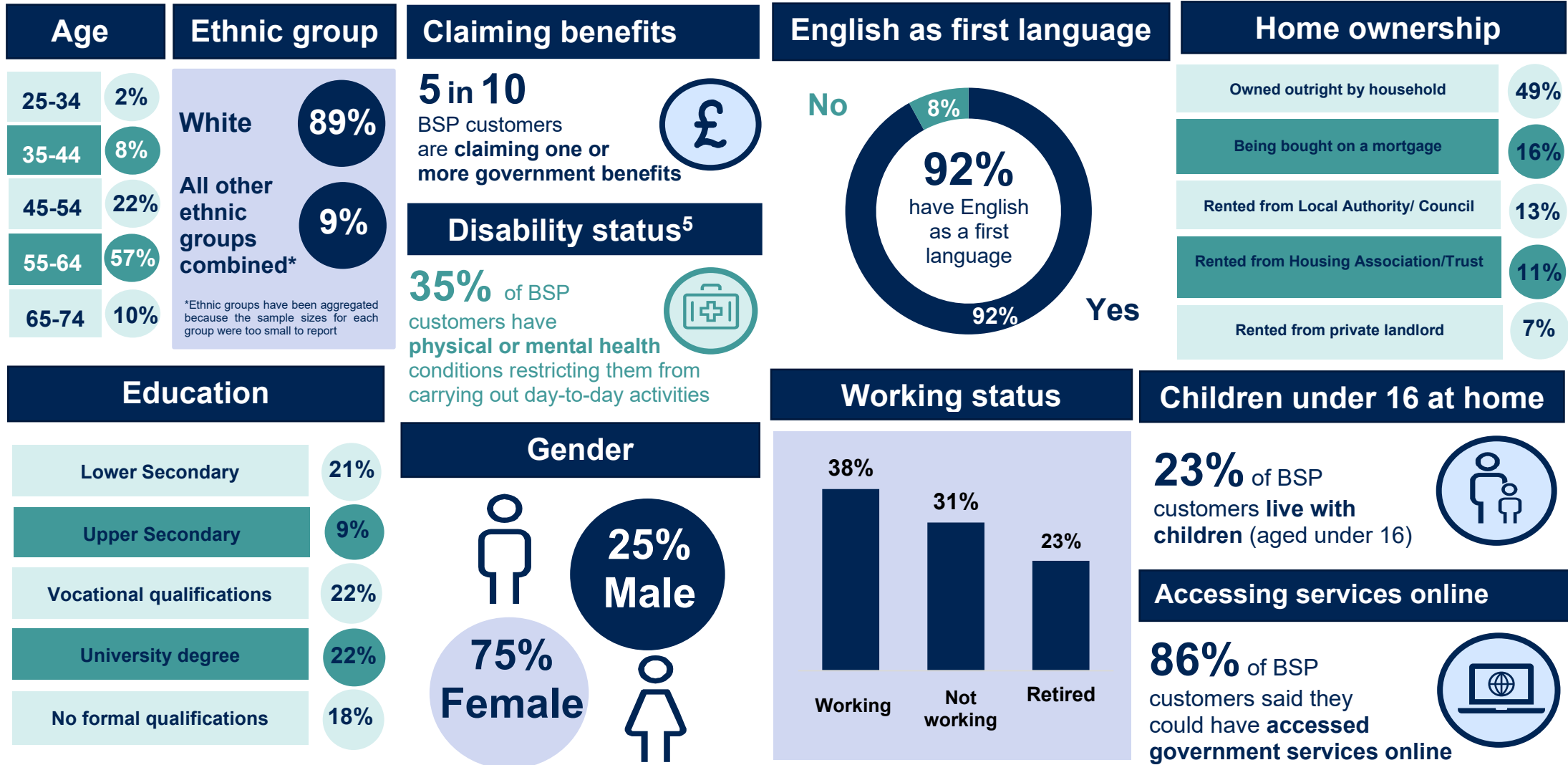
While customers of both BSP and FEP were most likely to have first been made aware of the services by family or friends, for FEP customers, the second most common way to have first heard of the benefit was through a funeral director / home. This highlights the role funeral directors / homes play in signposting to FEP.

### Mixed demand for more digital services

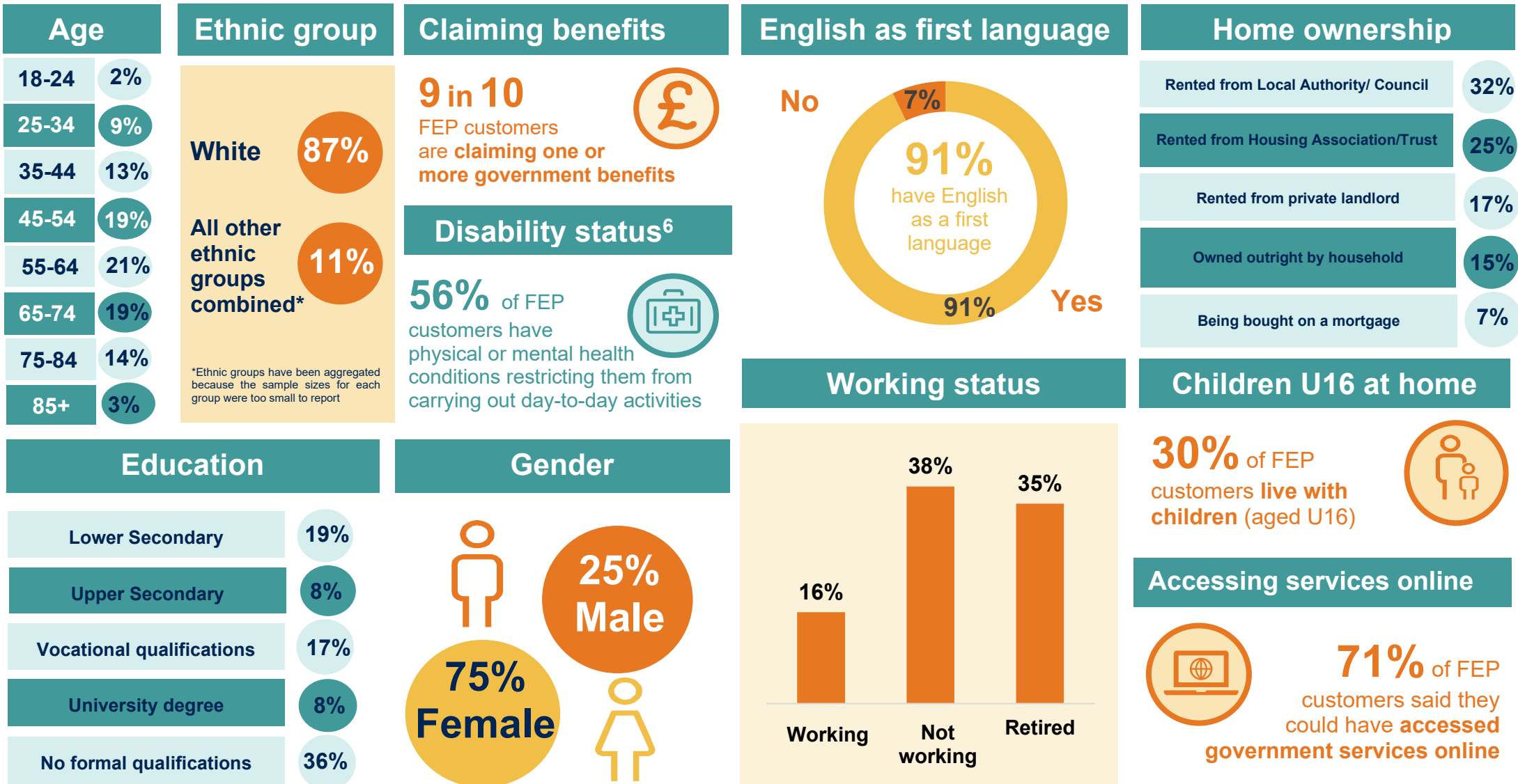
Customers were divided over whether they would have preferred to make their claim online. Across the two benefits, customers with qualifications of any level were more likely to favour an online application, compared to customers with no formal qualifications.

# Appendix

# Annex A: Demographics – BSP



# Annex B: Demographics - FEP





# Annex C - Technical annex

This annex provides technical details of the 2021 Bereavement Services Customer Experience Survey. This survey is part of the wider DWP Customer Experience Survey (CES) research programme conducted by Ipsos MORI.

## Summary of methodology

The Bereavement Services Customer Experience Survey was a quantitative random probability telephone survey of 765 Bereavement Support Payment customers and 764 Funeral Expenses Payment customers. The sample was taken from a database held by DWP of these customers.

## Questionnaire development

The questionnaire was designed by Ipsos MORI and DWP. The questions cover key elements of the claim process from awareness and initially finding out about the benefit through to receiving the payments. This survey was designed to ensure consistency of structure, style and language with the core CES and some questions were adapted from this.

Ipsos MORI also carried out both cognitive testing and a pilot of the questionnaire before mainstage fieldwork was conducted.

## Questionnaire structure

Overview of sections and questions covered within them.

**Table of questionnaire sections**

Section name	Description and key notes	Number of questions
<b>Screeners</b>	This section ensured we spoke to someone who had claimed BSP or FEP and who had some involvement in claiming the payment (rather than someone else applying entirely on their behalf).	3
<b>Overall satisfaction/customer relationship</b>	This section asked about satisfaction with the service overall as well as in relation to specific criteria.	5
<b>Customer journey – core touchpoints/information gathering</b>	This section looked at initial awareness of the benefits and sources of information used.	3
<b>Making a claim</b>	This section asked about how easy or difficult making a claim was, and included questions on specific aspects of the claim process.	6
<b>Payment timeline</b>	This section asked about whether customers were given a payment timeline and whether they received payments on time.	2
<b>Demographics</b>	This final section asked customers details about themselves in order to monitor the experiences that different groups have when dealing with DWP.	11

The questionnaire included 3 open-ended responses and 9 other specify questions that allowed customer to give free text answers in their own words.

### Cognitive testing

Ipsos MORI initially carried out cognitive testing of the questionnaire due to the sensitive nature of the survey content. The purpose of the cognitive testing was to make sure the survey was capturing the correct information and that customers felt comfortable answering the survey questions.

The cognitive testing fieldwork for this research was carried out between 2 and 9 November 2020, and 15 interviews were completed. Quotas for these interviews are set out below. Participants were screened out if someone else had completed the payment claim process on their behalf.

**Table of cognitive testing customer breakdown**

	Group	Number of interviews achieved
Payment type	Bereavement Support Payment (BSP)	7
	Funeral Expenses Payment (FEP)	8
Gender	Male	5
	Female	10
Age	18-34	2
	35-54	3
	55-64	5
	65+	5
Type of Claim	By phone	12
	By post	3
Region	East Midlands	1
	East of England	1
	London	1
	North East	1
	Northern Ireland	1
	South East	2
	South West	1
	Wales	3
	West Midlands	2
	Yorkshire and The Humber	2
<b>Total</b>		<b>15</b>

### Pilot amends and questionnaire changes

Ahead of the main stage fieldwork Ipsos MORI carried out a pilot, the main purpose of this was to check the quality of the sample, questionnaire length and recall of accessing the service. The interviewers were briefed prior to the pilot and were all given feedback forms to fill out with comments and suggestions for

improvements. They were also asked to pay attention to specific questions that either Ipsos MORI or DWP had flagged as being potentially confusing, uncomfortable or too long.

## Sampling approach

### Overview of DWP sampling approach

#### *Sampling eligibility*

The sampling strategy was designed to speak to a cross-section of those who had accessed DWP's Bereavement Services to claim BSP or FEP. It was important that customers were interviewed recently enough that they could recall accessing the services but not so recently that it would be upsetting to discuss their experience with interviewers. It was decided that 6-months was an appropriate time period based on scoping of studies conducting research with those who had suffered a bereavement<sup>5</sup>. As such two separate samples were drawn (one for the cognitive testing and pilot sample, and one for the mainstage sample) to allow for this 6-month gap between someone claiming the payment and being contacted to take part in the research.

Customers were excluded from the sample if their claim had been rejected or if they had made an international claim.

Some customers were excluded from the survey sample for ethical reasons in line with Government Social Research practice. Customers were excluded from being selected by DWP for the sample if they were identified as one or more of the following:

- Those with missing details
- Those with an Appointee
- Someone who had been previously sampled
- A prisoner
- They were terminally ill

#### *Sampling strategy*

For the mainstage study DWP provided a sample of 5,000 BSP and 5,000 FEP customers from those that had claimed in June to August 2020. The sample was randomly stratified by age, gender and award status (BSP only) with the sample weighted more towards selecting males and younger age groups which were less represented in the sample, as to ensure some interviews among these smaller groups of customers.

The sample was cleaned and quality checked to remove any duplicates and to remove any cases where relevant contact details were missing or not available, for example; name, address or telephone number.

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<sup>5</sup> For example we looked at findings from the National Survey of Bereaved People (VOICES):  
<https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthcaresystem/bulletins/nationalsurveyofbereavedpeoplevoices/england2015#sample-information>  
[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/215503/dh\\_128825.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/215503/dh_128825.pdf)

## Fieldwork

### Overview of approach

Ahead of each stage (cognitive testing, pilot and mainstage fieldwork) customers were sent an advance letter. This letter explained the purpose of the study, reasons for their inclusion in the sample and how the survey would take place. The letters included a freephone number and email address to contact if someone did not wish to be contacted further (opt out) or if they required further help or information about the study. There total number of opt outs received was 450 (5%).

### Fieldwork periods and survey outcomes

#### Pilot fieldwork

The pilot was conducted between 7 and 9 December 2020, 299 customers were contacted, 30 interviews were achieved with an equal split of BSP and FEP customers.

The purpose of the pilot was to check routing, comprehension and questionnaire timings, as well as fieldwork procedures. The data gathered as part of the pilot did not then become used as part of the mainstage data, this is for two reasons:

- Changes were made to the survey content after the pilot was conducted which could have led to people answering differently;
- The sample for the pilot and mainstage were drawn at different times so could not be weighted in the same way.

Interviews were conducted by a small group of experienced interviewers, which was especially important given the sensitive subject matter. They were issued with detailed fieldwork materials and briefed by the research team.

#### Mainstage fieldwork

Ipsos MORI carried out all main stage fieldwork between 14 and 30 January 2021 using a Computer-Assisted Telephone Interviewing (CATI) script. In total 1,529 interviews were completed, 765 among BSP customers and 764 among FEP customers. The average interview length was 14 minutes.

Response rates are less meaningful in a quota survey, as samples may not be fully worked to a final outcome, which is why the co-operation rate is reported instead. The co-operation rate is the ratio of all cases interviewed out of all customers that were successfully contacted by phone, and for this survey the co-operation rate achieved was 74%.

### Breakdown of sample used and response rate

	All sample	
	N	%
Completed interviews	1529	18
Refusals (including abandoned interviews)	539	6
Suspended (out of quota)	985	n/a
Unresolved <sup>6</sup>	4774	55
Bad numbers	1,438	16

<sup>6</sup> These are cases in which at the end of fieldwork the sample lead was not converted to a completed interview and was not confirmed as an unusable lead or refusal. The vast majority of these cases had an outcome of reaching an answerphone or no answer.

Screened out/opt out	450	5
Total sample	10,000	n/a
<b>Total (without over quota sample)</b>	<b>8,730</b>	<b>100%</b>

<b>Co-operation rate (complete/(complete + refusal))</b>	<b>74%</b>
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## Weighting

The data was weighted to reflect the population frequencies. The rationale for weighting in this way was to make the weighted profiles match the population figures so that any sub-groups that are under-represented in the sample due to differential non-response will be in their correct proportions in the analyses. The weighted participating sample should be approximately representative of the overall eligible population.

The weighting approach was based on population frequency data supplied by DWP, which included the population age, gender and claim type (BSP only) frequencies. This was to make the data reflective of the actual population profile. The BSP and FEP datasets were weighted separately to reflect the differences in the population profile of those that claim them. All analysis was conducted on the final weighted data.