



Ministry
of Defence

War Widows Recognition Payment Scheme Review

July 2025



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Executive Summary

We are conducting a review of the War Widows Recognition Payment Scheme (WWRPS) to ensure its effectiveness, fairness, and alignment with the Policy. This evaluation aims to enhance transparency, accountability, and the overall efficiency of the Scheme in meeting the needs of those it serves. Our objective through this Scheme review is to continually enhance the support provided to eligible individuals.

The WWRPS, launched, for two years, on October 16, 2023, has successfully provided compensation to 240 widow(er)s who had previously received no financial recognition due to the service-attributable death of their partners before 2015. This one-off payment of £87,500 reflects the Government's dedication to supporting the Armed Forces, their families, and veterans.

The Scheme, administered by Defence Business Services (DBS) under the Ministry of Defence, embodies a key principle of the Armed Forces Covenant by offering special provision to those who have sacrificed the most. Eligibility criteria were carefully designed to address the needs of those who had forfeited their entitlement to survivor's pensions prior to 2015 and had not had them restored due to their relationship status.

With a total projected cost of £33.6 million, the Scheme has been efficiently managed, with approximately £177,000 per year allocated for implementation expenses. The average processing time for claims has been 57 days, less than that initially envisaged, demonstrating DBS's commitment in administering and running this important Scheme.

Despite challenges in the initial communication of the eligibility criteria, the Scheme has seen a positive response, with no formal complaints received to date. While some widow(er)s did not qualify for the scheme, efforts were made to ensure transparency and manage customer expectations throughout the application process.

Feedback from applicants who have received payments has been positive, highlighting the Scheme's impact in providing financial recognition of their sacrifice. As the Scheme approaches its closure in October 2025, there has been a decreasing number of applications, indicating the successful reach of the scheme to eligible individuals. This also supports the view that there would be little benefit in extending the period for which the Scheme remains open to applications.

In conclusion, the WWRPS has effectively fulfilled its objective of supporting those who previously lacked any financial recognition of their loss, clearly demonstrating the Government's continuing commitment to honouring the sacrifices of Service personnel and their families.

Background

History

Launched on October 16, 2023, the War Widows Recognition Payment Scheme (WWRPS) aims to provide compensation to widow(er)s (including civil partners and unmarried cohabiting partners) of service personnel who forfeited their pensions due to a service-attributable death occurring before 2015. This was mandated by the rules of the War Pension Scheme (WPS) at the time and reflected common practice across a range of public sector schemes, including a number of older Armed Forces schemes. Originally the forfeiture of pension was permanent, but in 1995 a change was made to the law to allow restoration of the pension where the widow(er) become single again.

It is not possible to reinstate forfeited pensions, and the Scheme does not attempt to do this, nor does it attempt to compensate for the loss of such pensions. Instead, it represents a formal recognition of the sacrifice for those who currently receive no form of compensation. There is a long-standing principle of not making retrospective changes to Government Pension Schemes. This principle ensures the long-term sustainability and affordability of these schemes.

The WWRPS offers a one-off payment of £87,500, reflecting the Government's commitment to supporting the Armed Forces, their families, and veterans. The scheme is administered by Defence Business Services (DBS), previously known as Vets UK, which operates under the Ministry of Defence.

The WWRPS embodies a crucial principle of the Armed Forces Covenant: providing special provision for those who have

sacrificed the most, such as the bereaved and injured.

Eligibility Rules

In addition to a War Widow(er)s Pension, under certain older occupational pension schemes for the Armed Forces, surviving spouses received enhanced survivor's pensions due to service-related deaths. This enhancement, known as the Armed Forces Attributable Benefit (AFAB), served as compensation and was distinct from the occupational pension, although often paid together.

Since 2000, AFAB for surviving spouses have been guaranteed for life and are not subject to forfeiture or suspension upon remarriage or the formation of a new relationship. If a widow(er) was receiving both a War Widow(er)s Pension under the War Pension Scheme and an AFAB payment related to the same individual, and they remarried after 2000, only their war widow(er)'s pension would have been forfeited. In these circumstances they are not eligible for the WWRPS as they continue to receive the attributable pension that acknowledges their loss.

Scope of the Scheme

To be eligible for the Scheme therefore, claimants must meet the following criteria:

- **they must have forfeited their entitlement to a service attributable survivor's pension and/or a pension in accordance with the rules of the War Pension Scheme prior to 2015 for the**

death of a member of the UK Armed Forces

and

- has not had either pension restored because they are still in a relationship.

The term "UK Armed Forces" encompasses regular and reservist members of the Army, Navy, or Royal Air Force, aligning the 'Scheme' with the Armed Forces Covenant.

The Scheme is open for two years and is due to close in October 2025.

The WWRPS criteria were specifically designed to consider those who were bereaved due to service and are not currently receiving any monetary recognition as a distinct cohort who deserve special consideration under the Armed Forces Covenant, rather than linking eligibility criteria to a single pension/compensation scheme.

Financial Overview

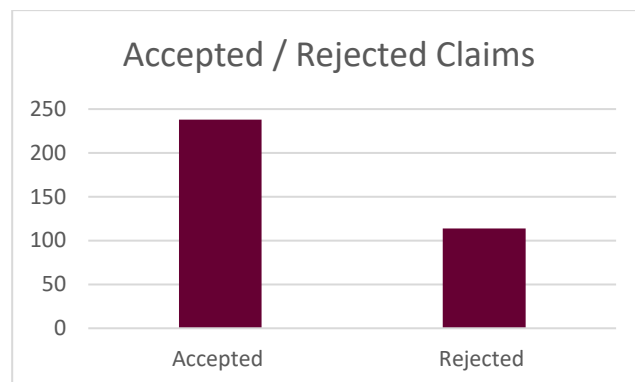
The scheme is projected to cost a total of £33.6 million throughout its duration, calculated on the ex-gratia payment of £87,500 for each qualifying widow(er). Approximately £177,000 per year has been earmarked for DBS implementation expenses.

The value of the ex-gratia payment is representative of 10 years of the approximate average of an annual pension plus a 20% increase to mitigate the impact of taxation. However, it was later confirmed that the payment would be tax-free, although not exempt from other benefits' means testing.

Claims

Statistics

From the outset it was anticipated there would be circa 300¹ eligible claimants. To date there has been a total of 357 claims, of which 240 were eligible with a total of £21,000,000 being awarded.



Significantly, while some widow(er)s do not qualify for the WWRPS, it was discovered that 12 claimants were entitled to have their full Widow(er)s Pension restored. Further analysis indicates that nearly 77% of the rejected claims were from individuals who are currently already receiving some form of award or payment.

Decisions Made	357
Accepted	240
Total Rejected Cases (Reasons below)	117
Armed Forces Attributable Pension in payment	52
War Widows Pension previously Rejected	11
War Widows Pension in payment	22
No evidence to confirm entitlement / support application	15

¹ The War Widows Association's '300' Campaign referred to this figure however it is not known how many widows would be entitled to the Scheme.

Death in service claim under for Armed Forces Compensation Scheme awarded	3
Eligible for Restored Widows Pension	12
Other	2

Out of the 357 claims received, only 26 applicants (less than 8%) were found to be ineligible for the WWRPS while not in receipt of any Armed Forces-related payments. This was mainly due to their War Widow(er)s Pension previously being rejected and/or because they had no evidence to support their application or entitlement to the scheme.

Turnaround

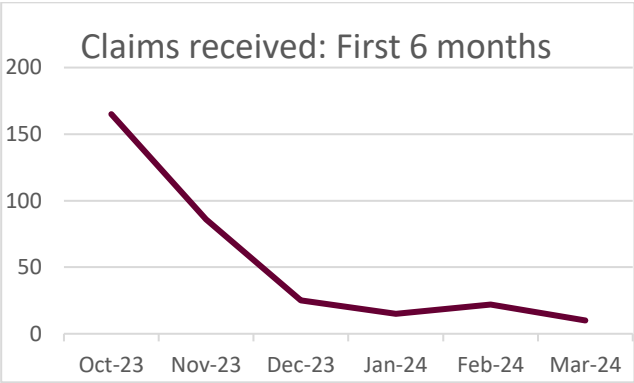
The average time taken to handle the claims has been 57 days. This is due to the high volume of claims being received at the start of the process but processing times decreased as the Scheme continued. 161 decisions were issued in January 2024 once confirmation of the process had been received.

Claims Received	Qtr 1	Qtr 2	Qtr 3	Qtr 4
2023				286
2024	47	17	10	6
2025	5	-	-	

The process from claim to payment was expected to take up to 70 days. The application timeline was included as part of the policy for full transparency and to manage customer expectations. Considering the high number of claims received in the initial 3 months of the scheme, DBS's commitment in not only meeting the 70-day target but also reducing the process by 13 days on average should be recognised.

Where there was difficulty in obtaining evidence, decisions were made in absence

of the file relating to the deceased, which undoubtedly meant that delays were reduced.



Complaints

No formal complaints have been received to date although correspondence has been received from widow(er)s who were unhappy following rejection, and some have asked for internal reviews.

30 internal reviews have been carried out with 29 rejected decisions upheld following further assessment.

Feedback

Since the scheme has been running, DBS has received some positive feedback from applicants who have received their payment. This has been communicated via telephone, email and letter.

Challenges

Criteria Clarity

Shortly after the launch of the scheme the War Widows Association (WWA) expressed their concern that the eligibility criteria had not been fully shared with them or their members i.e. that applicants would have needed to have forfeited both elements of

their War Widow(er)s Pension to be eligible for the WWRPS.

Whilst there was engagement with the WWA during the development of the scheme, it is recognised that the eligibility criteria could have been better explained and communicated prior to the launch of the scheme. This would have ensured that expectations would not have been needlessly raised. It would also have alleviated the work involved in dealing with the correspondence received by the MOD specifically related to widow(er)s who thought they would have been entitled but were in fact not. A conservative estimate of 42 enquiries were received between September 2023 and December 2024.

However we used the opportunity when releasing our most recent communication on the closure of the scheme to ensure that the eligibility criteria was made clear.

Communications

Launch

The WWRPS was officially launched on October 16, 2023. The government encouraged individuals to register their interest before the launch to facilitate immediate application processing once the scheme opened. Publicity efforts included the Scheme's promotion on gov.uk², where policy details and application forms are available.

The scheme will remain open for applications for two years. As expected, there was an initial surge of applications, which has since slowed approximately one year into the scheme's operation.

A year on

To ensure that all eligible individuals are aware of the scheme and apply before the closing date of October 15, 2025, messaging was issued a year on to the service charities through the Defence Families Bereavement Group (DFBG) and on the Armed Forces Covenant Website.



Summary

Conclusion

The WWRPS has run successfully to make payments to 240 widow(er)s who, prior to 16 October 2023 were in receipt of no financial recognition of their sacrifice, and that of their partners, on behalf of the country.

Whilst applications are slowing down the operations team in Norcross continue to process applications. However, with applications decreasing there does not appear to be case for the scheme to continue after October 2025. At the start of the campaign in October 2023, 165

² <https://www.gov.uk/government/publications/war-widowers-recognition-payment#Overview>

applications were received. This year we have only received 5.

2025	Jan	Feb	Mar
Claims Received	3	2	0

Further communications will be issued towards the end of August to announce the closure of the Scheme on October 15, 2025, utilising the same communication channels as previously used.

It should be noted, however, that activity and initiatives to recognise the sacrifice of those who lost their partners due to Service to their country, continues through the auspices of such groups as the DFBG.

In summary, the WWRPS has provided financial support to widows and widowers who previously received no assistance, reflecting the government's commitment to recognising the sacrifices made by Service personnel and their families.



