

Bereavement benefits



Department
for Work &
Pensions

Other ways to communicate with us

If you need braille, British Sign Language, a hearing loop, translations, large print, Easy Read, audio or something else, please contact us on **0800 151 2012**.

If you use Relay UK dial 18001 followed by our telephone number.

Help for widows, widowers and surviving civil partners

- Bereavement Payment
- Widowed Parent's Allowance
- Bereavement Allowance

This pack contains:

- more information about bereavement benefits
- a bereavement benefits claim form

Treating people fairly

We are committed to the Equality Act 2010 and treating people fairly. To find out more about this law, search 'Equality Act' on **www.gov.uk**

What are bereavement benefits?

We use bereavement benefits to mean any of these:

- Bereavement Payment
- Widowed Parent's Allowance
- Bereavement Allowance

They are all based on your spouse or civil partner's National Insurance (NI) contributions.

By your spouse or civil partner we mean the person you were legally married to, or were in a civil partnership with, at the time of their death.

For people who live or have lived in Scotland

Please get in touch with us if you live or have lived in Scotland and you are not sure if you were legally married.

Can I get bereavement benefits?

You may be able to get bereavement benefits if your spouse or civil partner had paid enough NI contributions.

You cannot get bereavement benefits if at the time of death:

- you were divorced from your spouse, or
- your civil partnership had been dissolved, or
- you were living together as if you were married, but you were not legally married, or
- you had remarried or formed a civil partnership, or
- you were living with another person as if you were married

The information in these notes will help you see if you are able to get any of the bereavement benefits.

You can find out more about bereavement benefits at

www.gov.uk/browse/benefits/bereavement

But if you are still not sure if you can get bereavement benefit, claim anyway.

Bereavement Payment

Answer these 3 questions to find out if you may be able to get a Bereavement Payment.

1 Were you under state pension age when your spouse or civil partner died?	No <input type="checkbox"/>	Yes <input type="checkbox"/>
2 Was your spouse or civil partner under state pension age when they died?	No <input type="checkbox"/>	Yes <input type="checkbox"/>
3 Was your spouse or civil partner over state pension age when they died and not entitled to a basic pension based on their own contributions? We call this a category A pension.	No <input type="checkbox"/>	Yes <input type="checkbox"/>

You may be able to get a Bereavement Payment:

- if you have answered Yes to at least one of these questions, and
- if your spouse or civil partner had paid enough NI contributions

The way HM Revenue and Customs (HMRC) collects Class 2 NI contributions has changed since the 2015/16 tax year.

This means the contributions will be collected as part of the Self-Assessment Tax return for the majority of customers and HMRC will no longer collect Class 2 NI contributions during the tax year. This may affect how much bereavement benefit we can pay you.

HMRC can give you information on your late spouse or civil partner's NI records and about paying Class 2 NI contributions for your late spouse or civil partner for benefit purposes. There is more information at www.gov.uk

If you are entitled to a Bereavement Payment, it will be paid as a lump sum.

You may be able to get Widowed Parent's Allowance or Bereavement Allowance as well as a Bereavement Payment.

Widowed Parent's Allowance

Please answer these questions to find out if you may be able to get Widowed Parent's Allowance.

1 Are you entitled to Child Benefit for one of your children or one of your spouse or civil partner's children?	No <input type="checkbox"/>	Yes <input type="checkbox"/>
2 Are you entitled to Child Benefit but not getting it because you or your late spouse or civil partner fell into the High Income Child Benefit charge group?	No <input type="checkbox"/>	Yes <input type="checkbox"/>
3 Was your spouse or civil partner getting Child Benefit?	No <input type="checkbox"/>	Yes <input type="checkbox"/>
4 If you are a woman, are you pregnant?	No <input type="checkbox"/>	Yes <input type="checkbox"/>

You may be able to get Widowed Parent's Allowance if:

- you have answered **Yes** to at least one of these questions, and
- your spouse or civil partner had paid enough NI contributions

But if you have answered **No** to all these questions, you may still be able to get Bereavement Allowance.

If you are entitled to Widowed Parent's Allowance, the amount that you can get is based on the NI contributions of your spouse or civil partner. It may include an Additional Pension based on their earnings since 1978. It may also include an Additional Pension based on caring responsibilities contribution-based Employment and Support Allowance, or Incapacity Benefit since April 2002.

You can usually get Widowed Parent's Allowance as long as you are entitled to Child Benefit.

If you fall into the High Income Child Benefit charge group and you have not claimed Child Benefit, you must do so for your claim for a Widowed Parent's Allowance to be considered.

If you fall into this group please contact HMRC to make your claim.

Widowed Parent's Allowance continued

If you stop being entitled to Child Benefit within 52 weeks of the death of your spouse or civil partner, you may be able to receive Bereavement Allowance for the remainder of the 52 weeks. This does not apply to you if you are a man whose wife died before 9 April 2001.

If your late spouse or civil partner was claiming Child Benefit and you have not yet made a claim to transfer the Child Benefit to your name, you must do so for your claim for a Widowed Parent's Allowance to be considered.

If you fall into this group please contact HMRC to make your claim.

More information

For more information

- go to www.gov.uk/child-benefit/how-to-claim
- telephone the HMRC Helpline on **0300 200 3100**.

Bereavement Allowance

Answer this question to find out if you may be able to get Bereavement Allowance.

1 Were you aged 45 or over when your spouse or civil partner died?

No

Yes

You may be able to get Bereavement Allowance:

- if you have answered **Yes** to this question, and
- if your spouse or civil partner had paid enough NI contributions

If you are entitled to Bereavement Allowance, the amount that you can get depends on your age when your spouse or civil partner died and your spouse or civil partner's NI contributions.

If you were aged 55 or over, you may get the full rate of Bereavement Allowance. But if you were aged under 55, you will get less than the full amount.

Bereavement Allowance continued

Bereavement Allowance cannot include any Additional Pension and is paid at the basic rate only.

You can usually get Bereavement Allowance for 52 weeks. It will stop if you become entitled to State Pension before the end of the 52 weeks.

To find out when you can get State Pension visit

www.gov.uk/calculate-state-pension

If you were getting Widowed Parent's Allowance for less than 52 weeks and it stops because you are no longer entitled to Child Benefit, you may be able to get Bereavement Allowance which is paid at the basic rate only:

- for the remainder of the 52 weeks, or
- until you are entitled to State Pension whichever comes first

How to claim

Just fill in claim form **BB1**.

We are sorry that we have to ask you some questions about your spouse or civil partner. This is because bereavement benefits are based on your spouse or civil partner's NI contributions.

If you have any difficulty filling in this claim form, someone else can do it for you. You can ask a friend, a relative or an advice centre. Or ask at your Jobcentre Plus office.

Please make sure that you sign the Declaration in **Part 7** of the claim form, if you can.

When to claim

You should send us the claim form **BB1** as soon as possible.

- You must send us your claim form within 3 months of the death of your spouse or civil partner. Failure to do so may affect your entitlement to benefit.
- If your spouse died on or after 1 April 2003 your claim for a Bereavement Payment can be accepted for up to 12 months.
- If your civil partner died on or after 5 December 2005 your claim for a Bereavement Payment can be accepted for up to 12 months.

More about benefits for widows, widowers and surviving civil partners

Are benefits for widows, widowers and surviving civil partners affected by earnings?

No – if you work, your bereavement benefit will not go down because of the money that you earn.

Are benefits for widows, widowers and surviving civil partners taxable?

Bereavement Payment

This benefit is paid as a lump sum and is tax-free.

Widowed Parent's Allowance or Bereavement Allowance

These benefits are taxable. If you have to pay tax, they are counted as part of your income when tax is worked out.

What happens if you are also entitled to contribution-based Employment and Support Allowance or Incapacity Benefit?

If you are getting contribution-based Employment and Support Allowance or Incapacity Benefit and

- the amount that you get is less than your bereavement benefit, or
- your contribution-based Employment and Support Allowance stops because you have received it for 365 days

you will not lose money. We will pay you an amount of benefit to make up your full entitlement.

You will pay tax on contribution-based Employment and Support Allowance from the first day you get it.

Help and advice

If you want more information about bereavement benefits, or any other benefit, or if you would like advice about employment and training opportunities, please get in touch with your Jobcentre Plus office.

You can find the phone number and address on the advert in the business numbers section of the phone book. Look under **Jobcentre Plus**.

Help and advice continued

You can get a bereavement benefits claim pack (form **BB1**) by phoning **0800 151 2012**. Calls to **0800** numbers are free from landlines or mobiles.

You can download a claim pack at

www.gov.uk/browse/benefits/bereavement

Please complete the form and send to the Jobcentre Plus address on the claim form or to your nearest Jobcentre Plus office as soon as possible.

How DWP collects and uses information

When we collect information about you we may use it for any of our purposes. These include:

- social security benefits and allowances
- child maintenance
- employment and training
- investigating and prosecuting tax credits offences
- private pensions policy and
- retirement planning

We may get information about you from other parties for any of our purposes as the law allows to check the information you provide and improve our services. We may give information about you to other organisations as the law allows, for example to protect against crime.

To find out more about our purposes, how we use personal information for those purposes and your information rights, including how to request a copy of your information, please visit **www.gov.uk/dwp/personal-information-charter**

Voluntary organisations that may be able to advise you

- Your local Citizens Advice Bureau.
- Cruse Bereavement Care offers emotional support to the bereaved.

You can contact them on

Helpline **0808 808 1677** (freephone number)

Email **helpline@cruse.org.uk**

Website **www.cruse.org.uk**

This organisation is not able to give advice on bereavement payments, other benefits or financial matters.