



After the death of a loved one, it can take a while before the financial implications sink in. Dealing with the practicalities is often done without contemplation or reflection, but eventually, concerns about funeral costs as well as the cost of day to day living will surface.

For those who are unemployed or retired there are a variety of sources of financial support available but the benefits system is not necessarily easy to navigate, particularly at a difficult and emotional time. The MND Scotland Welfare & Benefits Service is available to offer you support at this time, with advice and practical assistance, if required. Below is a quick guide to bereavement benefits that you may be entitled to claim.

Funeral Payments are administered by the Social Fund. They are intended to assist with the basic cost of funeral provision.

You can apply for a Funeral Payment if you, or your partner, are in receipt of a qualifying benefit, and accept responsibility for the cost of a funeral. Qualifying benefits include:

- Income Support
- Pension Credit
- income-based Jobseekers' Allowance or ESA
- Child Tax Credit, at a rate that exceeds the family element (basic level)
- Working Tax Credit, at a rate that includes the disability or severe disability element

- Housing Benefit
- Council Tax Benefit

In order to be eligible for a Funeral Payment, you must also be able to show that it is reasonable for you to accept the responsibility for the funeral costs. This may be because you are a spouse or partner, or a close relative or friend of the person who has died.

You cannot get a payment as a close relative or friend if:

- The person who died had a partner; or,
- There is a parent, son or daughter who is over 18 and is not in receipt of a qualifying benefit, unless they were estranged from the person who died; or,
- There is a close relative who was in closer contact with the person who died than you were, or had equally close contact and is not getting a qualifying benefit.

Funeral Payments will not cover every aspect of planning a funeral. They will only cover the following costs:

- The necessary costs of purchasing a new burial plot with exclusive rights plus necessary fees, or the necessary costs of cremation including medical fees
- The cost of documentation required to release the assets of the person who has died
- The reasonable costs of transport for the portion of the journeys in excess

MND Scotland is the working name of the Scottish Motor Neurone Disease Association, the only charity funding research and providing care and information for those affected by MND in Scotland.

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of 50 miles, undertaken to transport the body within the UK to a funeral director's premises or a place of rest and to transport the coffin, bearers and mourners in two vehicles to the funeral

- The necessary costs of one return journey from your home for you, or your partner, to arrange or attend the funeral if you are responsible for the funeral costs
- Up to £700 for other funeral expenses (or £120 if you have a pre-paid funeral plan that does not cover these expenses)

Money can be deducted from a Funeral Payment if there are any funds available from the estate of the person who has died. This includes lump sums from insurance policies, pensions or burial clubs. Other assets that can be considered include contributions from relatives or charities, or funds available through a pre-paid funeral plan.

Claims must be submitted within 3 months of the date of the funeral.

Bereavement Payment is a tax-free lump sum of £2,000 for spouses or civil partners. You must have been under state pension age when your spouse or civil partner died, unless they were not in receipt of a Category A state pension. Your entitlement is also dependent upon your spouse or civil partner's national insurance contribution record.

If you were living with another person as part of a couple but you were not married at the time of your partner's death, you will not qualify.

Widowed Parent's Allowance is a regular payment for bereaved men and women who have at least one dependent child or qualifying young person.

Payments are dependent on your spouse or civil partner's national insurance contributions. If your spouse or civil partner met the national insurance conditions then the full rate is payable. If it was incomplete, you will receive a proportionately reduced amount of Widowed Parent's Allowance.

You can receive Widowed Parent's Allowance until you have no further entitlement to Child Benefit or until you live with another partner. It cannot be paid to you beyond state pension age (currently 60 for women and 65 for men).

Bereavement Allowance is payable if you were aged 45 or over when your spouse or civil partner died. It is payable for 52 weeks from the date of his/her death. You cannot claim Widowed Parent's Allowance and Bereavement Allowance at the same time.

The amount you are paid is dependent on your age when your spouse or civil partner died. Like Widowed Parent's Allowance, the amount you receive will be reduced if your spouse or civil partner's national insurance contribution record was incomplete.

Bereavement Allowance cannot be paid beyond state pension age.

Other benefits may be paid in place of Widowed Parent's Allowance or Bereavement Allowance. Bereavement and widow's benefits overlap with contributions-based ESA, Incapacity Benefit, Carer's Allowance, contributions-based Jobseeker's Allowance, Maternity Allowance and state pension. You cannot receive two overlapping benefits at the same time, so you will receive the higher of the overlapped benefits.

State pension entitlements are re-assessed by the Pension Service when

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your spouse or civil partner dies. Your spouse or civil partner's national insurance contribution record will be considered along with your own and your own entitlement to state pension will be adjusted accordingly.

This will be arranged as quickly as possible following the return of the DB8

death notification to the Pension Service. Sometimes, the Pension Service will arrange to visit you and they will also look at any entitlement to Pension Credit. This will be adjusted to take into account your change of circumstances.

Sources of Support and Further Information

MND Scotland Welfare & Benefits Officer

76 Firhill Road, Glasgow, G20 7BA

Telephone No: 0141 945 1077

E-mail: vicki.cahill@mnd.org.uk

Website: www.mndscotland.org.uk

Direct Gov Website: www.direct.gov.uk/

Disability Alliance Website: www.disabilityalliance.org

Department of Work and Pensions Website: www.dwp.gov.uk

Further Reading:

Factsheet 7	Bereavement and Children
Factsheet 13	Coping after Bereavement
Factsheet	After Bereavement