

DEATH AND BENEFITS

There is a range of benefits available if someone close to you dies:

1. Bereavement Allowance (previously Widow's Pension)
2. Bereavement Payment
3. Child Benefit if a child or parent dies
4. Funeral Payments
5. Guardian's Allowance
6. War Widow(er) Pension
7. Widowed Parent's Allowance
8. Your benefits, tax and pension after the death of a spouse

All of these have different eligibility criteria and application processes and we have included information on all of these here, using information taken from the Direct.Gov website. If you have any further questions or need support, call an adviser here at **DIAL on 01737 759500**.

1. Bereavement Allowance (previously widow's pension)

- Overview
- What you'll get
- Eligibility
- How to claim
- Further information

OVERVIEW

You might be able to claim Bereavement Allowance (previously known as Widow's Pension) if you were widowed between 45 and [State Pension age](#). And your husband, wife or civil partner died before 6 April 2017.

You can get it for up to 52 weeks from the date your husband, wife or civil partner died.

If your spouse or civil partner died on or after 6 April 2017 you may be eligible for Bereavement Support Payment instead.

WHAT YOU'LL GET

The amount you get depends on:

- the overall level of your husband, wife or civil partner's [National Insurance contributions](#)
- your age at the time of their death.

Your age at your husband, wife or civil partner's death	Maximum weekly rate
45 years old	£35.13
46 years old	£43.33

47 years old	£51.52
48 years old	£59.72
49 years old	£67.92
50 years old	£76.12
51 years old	£84.31
52 years old	£92.51
53 years old	£100.71
54 years old	£108.90
55 years old to State Pension age	£117.10

The [benefit cap](#) limits the amount of benefit that most people aged 16 to 64 can get. Some individual benefits aren't affected, but it may affect the total amount of benefit you get.

ELIGIBILITY

You may get Bereavement Allowance if all the following apply:

- you were 45 or over when your husband, wife or civil partner died
- you're under [State Pension age](#)
- your late husband, wife or civil partner paid National Insurance contributions, or they died as a result of an industrial accident or disease.

You won't get Bereavement Allowance if you:

- are bringing up children - you can claim [Widowed Parent's Allowance](#) instead
- remarry or form a new civil partnership
- live with another person as if you're married or in a civil partnership
- were divorced from your husband, wife or civil partner before their death
- were over State Pension age when you were widowed or became a surviving civil partner - you may be able to get extra [State Pension](#)
- are in prison.

Use a [benefits calculator](#) to check your eligibility.

Other bereavement benefits

You may also be eligible for a [Bereavement Payment](#).

You don't have to apply more than once - you'll be considered for all bereavement benefits when you apply for one.

If you live abroad

Contact the International Pension Centre to find out if you can claim if you've moved abroad.

International Pension Centre

Tel: +44 (0) 191 218 7608

[Find out about call charges](#)

Department for Work and Pensions
Bereavement and widows' benefits
International Pension Centre
Tyneview Park
Newcastle-upon-Tyne
NE98 1BA

HOW TO CLAIM

Download a [Bereavement Benefits pack \(form BB1\)](#) or order it over the phone from your local [Jobcentre Plus](#). The pack has help notes on how to fill in the claim form.

Take the completed form to your local [Jobcentre Plus](#) or send it to:

Dover Benefit Centre
Post Handling Site B
Wolverhampton
WV99 1LA

Claims can only be backdated 3 months and are dated when the office gets them.

Apply by phone

Contact the Bereavement Service to make a claim by phone.

Bereavement Service helpline

Tel: 0800 731 0469
Welsh language: 0800 731 0453

Textphone: 0800 731 0464
Welsh language: 0800 731 0456

Monday to Friday, 8am to 6pm

2. Bereavement Payment

- What you'll get
- Eligibility
- How to claim
- Further information

WHAT YOU'LL GET

If your husband, wife or civil partner died before 6 April 2017 you may be able to get a Bereavement Payment: a one-off, tax-free, lump-sum payment of £2,000.

ELIGIBILITY

You may be able to claim a Bereavement Payment if all the following apply:

- you were under State Pension age when your husband, wife or civil partner died
- your husband, wife or civil partner wasn't entitled to Category A State Retirement Pension when they died
- they paid National Insurance contributions, or they died as a result of an industrial accident or disease.

You can't get a Bereavement Payment if any of the following are true:

- you were divorced from your husband, wife or civil partner before their death
- you're living with another person as husband, wife or civil partner
- you're in prison.

Contact [The Pension Service](#) if you aren't sure what pension they were getting.

Contact the Bereavement Service for more information.

Bereavement Service

Tel: 0800 731 0469

Monday to Friday, 8am to 6pm

[Find out about call charges](#)

Other bereavement benefits

You may also be eligible for:

- [Widowed Parent's Allowance](#) - if you're bringing up children
- [Bereavement Allowance](#)

You don't have to apply more than once - you'll be considered for all bereavement benefits when you apply for one.

If you're abroad

Contact the International Pension Centre to find out if you can claim if you've moved abroad.

Department for Work and Pensions

Bereavement and widows' benefits

International Pension Centre

Tyneview Park

Newcastle-upon-Tyne

NE98 1BA

Bereavement and widows' benefits if you're abroad

Tel: +44 191 21 87608

[Find out about call charges](#)

You must include your full name, date of birth and National Insurance number (if you know it).

HOW TO CLAIM

Download a [Bereavement Benefits pack \(form BB1\)](#) or order it over the telephone from your local [Jobcentre Plus](#). The pack has help notes on how to fill in the claim form.

Take the completed form to your local [Jobcentre Plus](#) or send it to:

Dover Benefit Centre

Post Handling Site B

Wolverhampton

WV99 1LA

Claims can only be backdated 12 months and are dated when the office gets them.

Apply by phone

Contact the Bereavement Service to make a claim by phone.

Bereavement Service helpline

Tel: 0800 731 0469

Welsh language: 0800 731 0453

Textphone: 0800 731 0464

Welsh language: 0800 731 0456

Monday to Friday, 8am to 6pm

FURTHER INFORMATION

Effect on other benefits

The one-off Bereavement Payment does not usually affect your entitlement to other benefits. But your savings and Bereavement Payment may reduce the amount of means-tested benefits you get, including Income Support, Income-based Jobseekers Allowance, Housing Benefit, Employment and Support Allowance and Universal Credit. Call an adviser on 01736 759500 for more information.

How Bereavement Payment is paid

Bereavement Payments are paid into an account, eg your bank account.

National Insurance contributions

For more information about your National Insurance contributions contact:

National Insurance Contributions Office

Tel: 0300 200 3500

Monday to Friday: 8am to 8pm, Saturday: 8am to 4pm

[Find out about call charges](#)

Appeal a decision

You can [appeal to the Social Security and Child Support Tribunal](#) if you disagree with a decision. You must usually [ask for 'mandatory reconsideration'](#) before you appeal.

3. Child Benefit if a child or parent dies

- If a child dies
- If one or both parents die

IF A CHILD DIES

You'll usually get Child Benefit for 8 weeks after the child dies. If they would have had their 20th birthday before the 8 weeks are up, Child Benefit will stop on the following Monday.

If you've already claimed

You'll need to tell the Child Benefit Office as soon as possible if a child you're getting Child Benefit for dies.

You can do this [online](#), [by phone](#) or [by post](#). You must include the date of death.

The Child Benefit Office will let other parts of HM Revenue and Customs (HMRC) know, so you only have to get in touch with HMRC once.

If you haven't claimed yet

If the child died before you sent a claim form, you can still send one (unless the child was stillborn).

How to claim

1. Make a claim for Child Benefit.
2. Attach a note with the date of the child's death.
3. Put your contact details and National Insurance number on the note.
4. Send the child's birth or adoption certificate with your claim form (you don't have to send their death certificate).

If you don't have the child's birth or adoption certificate, you can [order a new one](#) and send it in later.

If your child died before the end of the week they were born in, the 8 weeks will start from the Monday following the death.

Child Benefit can only be backdated for up to 3 months. The longer you leave your claim, the less you'll get.

You won't have to pay the [High Income Child Benefit tax charge](#) on any Child Benefit received after the child dies.

IF ONE OR BOTH PARENTS DIE

You may be able to get Child Benefit if you become the main carer for the child or children of someone who has died.

Report the death

Tell the [Child Benefit Office](#) as soon as possible about the death.

You can [report the death online](#). You must include the exact date of death, where the child is living now and who's looking after them.

Once you tell them about the death, the Child Benefit Office will:

- cancel payments
- write to confirm this within 20 days.

Make a claim

Child Benefit won't be transferred to you automatically. You'll need to [make a new claim for Child Benefit](#) if you're not the person named as the claimant on the original claim form.

Once reported, Child Benefit stops from the Monday following the death. It can only be backdated for up to 3 months.

Bank accounts

You can confirm the [bank account](#) you want the money paid into on the claim form.

If you're the person getting Child Benefit but the money was paid into the deceased's account, you should choose a different account.

Extra help

You might be eligible for either [Guardian's Allowance](#) or [Widowed Parent's Allowance](#) on top of Child Benefit.

4. Funeral Payments

- Overview
- What you'll get
- Eligibility
- How to claim

OVERVIEW

You could get a Funeral Payment if you're on a low income and need help to pay for a funeral you're arranging.

How much you get depends on your circumstances and if you [qualify](#).

Repayments

You'll usually have to pay back any money you get from the deceased person's estate (if they have one).

The estate includes any money or property they had but not a house or personal things left to a widow, widower or surviving civil partner.

WHAT YOU'LL GET

How much you get depends on your circumstances.

The Funeral Payment can help pay for:

- burial fees and exclusive rights to burial in a particular plot
- cremation fees, including the cost of the doctor's certificate
- up to £700 for funeral expenses, eg funeral director's fees, flowers, coffin
- travel to arrange or go to the funeral
- the costs for moving the body within the UK - but only for the part of the journey that's over 50 miles.

If the person who died had a pre-paid funeral plan, you'll only get help for items not covered by the plan.

You can find the full list of what can be included in the Funeral Payment in [claim form SF200](#).

How the money is paid

Usually, if the funeral director hasn't been paid, the money is paid to them.

If the funeral director has been paid, the money is [paid into your account](#) - eg a bank account.

ELIGIBILITY

To get a Funeral Payment you must be responsible for the funeral and:

- claim in time
- get certain benefits or tax credits
- meet the rules on your relationship with the deceased.

The rules are different if the person [died outside the UK](#).

When to claim

You must apply within 6 months of the funeral. You can make a claim even if you're waiting for a decision on a qualifying benefit.

Rules on your relationship with the deceased

You must be one of the following:

- the partner of the deceased when they died
- a close relative or close friend of the deceased
- the parent of a baby stillborn after 24 weeks of pregnancy
- the parent of the deceased child, if they were under 16 (or under 20 and not in full-time education).

If the parent is 'absent', you must be responsible for the child and the absent parent must get a qualifying benefit.

Benefits and tax credits

You (or your partner) must get one of:

- 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](#)
- One of the extra elements of [Child Tax Credit](#)
- Universal Credit

How much you get also depends on any other money available, eg from an insurance policy or the deceased's estate.

If there's a close relative of the deceased who isn't getting one of the qualifying benefits you may not be able to claim Funeral Payment.

HOW TO CLAIM

You can claim a Funeral Payment using form SF200 or over the phone. You must claim within 6 months of the funeral.

There's a different way to claim if you live in [Northern Ireland](#).

Fill in the form

Print off and fill in the [Funeral Payment \(SF200\) claim form](#). You can then either:

- take it to your [local Jobcentre plus](#)
- post it to Balham Benefit Centre

Balham Benefit Centre
 Freepost RTGG-ZBGG-HYHT
 Mail Handling Site A
 Wolverhampton
 WV98 1HJ

Apply over the phone

Call the Bereavement Service helpline. The adviser will also help you claim any other bereavement benefits you're entitled to.

Bereavement Service helpline

Tel: 0800 731 0469
 Welsh language: 0800 731 0453
 Textphone: 0800 731 0464
 Welsh language: 0800 731 0456
 Monday to Friday, 8am to 6pm

[Find out about call charges](#)

What you need to know

You must apply within 6 months of the funeral, even if you're waiting for a decision on a [qualifying benefit](#).

You can make a claim before the funeral if you've got an invoice from the funeral director. An estimate won't be accepted.

If you get Universal Credit, you won't get a decision on your claim until after your next payment.

Appeals

You can [appeal to the Social Security and Child Support Tribunal](#) if you disagree with a decision. You must usually [ask for 'mandatory reconsideration'](#) before you appeal.

5. Guardian's Allowance

- Overview
- What you'll get
- Eligibility
- How to claim
- Further information

OVERVIEW

You could get Guardian's Allowance if you're bringing up a child whose parents have died. You may also be [eligible](#) if there's one surviving parent.

The [Guardian's Allowance rate](#) is £17.20 a week. You get it on top of [Child Benefit](#) and it's tax-free.

You must tell the Guardian's Allowance Unit about certain [changes to your circumstances](#).

WHAT YOU'LL GET

The Guardian Allowance rate is:

- £17.20 a week per child
- tax-free
- paid on top of your [Child Benefit](#) payments.

How the money is paid

Usually, the money is paid into a [bank account](#) every 4 weeks. It can be paid weekly if you're a single parent or getting certain other benefits, eg Income Support.

The money **can't** be paid into:

- Child Trust Fund accounts
- children's accounts
- business and building society accounts that use a passbook
- National Savings and Investments (NS&I) accounts (apart from NS&I Investment Accounts and Direct Saver Accounts)
- some mortgage accounts
- a Nationwide account in someone else's name.

ISAs (Individual Savings Accounts) have limits on the amount of money that can be paid into them. It's recommended you don't use these for Guardian's Allowance.

Effect on other benefits

Guardian's Allowance doesn't count as income if you're claiming tax credits, Income Support, income-based Jobseeker's Allowance or income related Employment and Support Allowance.

Guardian's Allowance is not affected by the [High Income Child Benefit charge](#). If you decide not to be paid Child Benefit your Guardian's Allowance can continue.

The [benefit cap](#) limits the amount of benefit that most people aged 16 to 64 can get. Some individual benefits aren't affected, but it may affect the total amount of benefit you get.

ELIGIBILITY

To get Guardian's Allowance all of the following must apply:

- you're bringing up someone else's child
- the child's parents are dead (see conditions for one surviving parent below)
- you qualify for [Child Benefit](#)

- one of the parents was born in the UK (or was living in the UK since the age of 16 for at least 52 weeks in any 2-year period).

If you adopt a child you may still get Guardian's Allowance as long as you were getting it before you adopted the child.

One parent survives

You could get Guardian's Allowance if one of the following is true:

- you don't know where the surviving parent is
- the parents were divorced or their civil partnership had dissolved, the surviving parent doesn't have custody and isn't maintaining the child and there isn't a court order in place saying they should
- the parents weren't married, the mother has died and the father is unknown
- the surviving parent will be in prison for at least 2 years from the date of death of the other parent
- the surviving parent is in a hospital by court order.

HOW TO CLAIM

To avoid losing money, claim Guardian's Allowance as soon as the child comes to live with you.

1. Fill in the [claim form \(BG1\)](#).
2. [Send it to the Guardian's Allowance Unit](#) with the child's full birth certificate and the parents' death certificates (or certificate if one parent has died) - send originals.

You should also [claim Child Benefit](#) as soon as possible.

Guardian's Allowance can be backdated for up to 3 months.

You can also [call the Guardian's Allowance Unit](#) and ask for a claim pack.

FURTHER INFORMATION

Changes to your circumstances

If your circumstances change, your entitlement to Guardian's Allowance could be affected or your payments could stop.

You must report changes straight away. You can do this online if:

- the child [goes to live with someone else](#)
- you go abroad, either [temporarily](#) (for more than 8 weeks), or [permanently](#) (for more than 1 year)
- the child leaves [full-time education or approved training](#)
- your [bank or contact details](#) change
- you find out [where the surviving parent is](#)
- the surviving parent [comes out of hospital or prison](#) (or has their sentence shortened)
- the surviving parent [makes a payment](#) towards their child's upkeep

You can also report a change of circumstance by [phone or post](#).

Appeal a decision

You can [appeal to the Social Security and Child Support Tribunal](#) if you disagree with a decision. You must usually [ask for 'mandatory reconsideration'](#) before you appeal.

6. War Widow(er) Pension

- Overview
- What you'll get

- Eligibility
- How to claim
- Further information

OVERVIEW

You may be entitled to a War Widow's or Widower's Pension if your wife, husband or civil partner died as a result of their service in Her Majesty's (HM) Armed Forces or during a time of war.

WHAT YOU'LL GET

War Widow's or Widower's Pension is paid at different rates depending on your age and circumstances. Find the rate in the leaflet '[Rates of War Pensions and allowances 2014-2015](#)'.

How War Widow's or Widower's Pension is paid

All benefits, pensions and allowances are paid into an account, e.g. your bank account.

ELIGIBILITY

You may be entitled to a War Widow's or Widower's Pension if any of the following apply.

Your husband, wife or civil partner:

- died as result of their service in HM Armed Forces before 6 April 2005
- was a civil defence volunteer or a civilian and their death was a result of the 1939 to 1945 war
- was a merchant seaman, a member of the naval auxiliary services, or a coastguard and their death was a result of an injury or disease they got during a war or because they were a prisoner of war
- died as a result of their service as a member of the Polish Forces under British command during the 1939 to 1945 war, or in the Polish Resettlement Forces
- was getting a War Pensions Constant Attendance Allowance at the time of their death, or would have been had they not been in hospital
- was getting a War Disablement Pension at the 80% rate or higher and was getting Unemployability Supplement.

You may be entitled to a pension if you lived with a partner as husband and wife or as civil partners.

If your spouse, civil partner or partner served after 6 April 2005, you may claim from [the Armed Forces Compensation Scheme](#).

HOW TO CLAIM

To claim War Widow's or Widower's Pension you can:

- phone the Veterans UK helpline and ask for a claim form
- download a [claim form](#).

Veterans UK helpline

veterans-uk@mod.uk

Tel: 0808 1914 2 18

Send the completed form to:

Veterans UK
 Norcross
 Thornton Cleveleys
 Lancashire
 FY5 3WP

If you live overseas: +44 1253 866 043

Monday to Friday, 8.00 am to 5.00 pm

FURTHER INFORMATION

Changes in your circumstances

If you're a War Widow or War Widower whose late spouse or civil partner left service before 31 March 1973, you can keep your pension if you remarry or start to live with a partner after 6 April 2005.

Otherwise you must tell Veterans UK straight away, this is because your War Widow's or Widower's Pension will stop, although if you're getting children's allowances you may continue to get them.

Your pension may be restored if any of the following apply:

- you become widowed again
- your marriage ends in divorce or judicial separation
- your civil partnership ends due to death
- your civil partnership ends in dissolution
- you stop living with the person as their partner or civil partner.

Make sure you tell Veterans UK of any changes in your circumstances so you get the right amount of pension.

How to appeal

If you disagree with a decision about your claim you can appeal to an independent Pensions Appeal Tribunal.

Before you appeal it's a good idea to:

- ask Veterans UK for more information about how the decision was reached
- ask for the decision to be reconsidered if there are some facts Veterans UK may not have known when they made their decision

If you're still unhappy with the outcome [contact the Veterans UK](#) to let them know that you want to appeal.

Funeral Expenses

Veterans UK may be able to pay a grant of up to £2,200 towards a funeral to a widow or widower, next of kin or person paying for the funeral if:

- death was due to service before 6 April 2005
- War Pensions Constant Attendance Allowance was being paid or would have been paid if the war pensioner had not been in hospital when they died
- Unemployability Supplement was being paid at the time of death and the War Disablement Pension was assessed at 80% or more

You must make a claim within 3 months of the funeral.

7. Widowed Parent's Allowance

- Overview
- What you'll get
- Eligibility
- How to claim
- Further information

OVERVIEW

You might be able to claim Widowed Parent's Allowance if you're widowed under [State Pension age](#) and have at least one dependent child.

You may also be able to claim if you're pregnant and your husband has died, or you're pregnant after fertility treatment and your civil partner has died.

You can get Widowed Parent's Allowance until you stop being entitled to [Child Benefit](#).

WHAT YOU'LL GET

The amount you get is based on how much your late husband, wife or civil partner paid in National Insurance contributions. In some cases, you may be entitled to an additional pension. The maximum Widowed Parent's Allowance (WPA) is £117.10 a week.

If your husband, wife or civil partner died as a result of an industrial accident or disease, you may claim WPA even if they didn't pay National Insurance contributions.

You can get WPA until you stop being entitled to [Child Benefit](#). If your WPA ends within 52 weeks of your husband, wife or civil partner's death, you may be able to get [Bereavement Allowance](#) for the rest of the 52 weeks.

The [benefit cap](#) limits the amount of benefit that most people aged 16 to 64 can get. Some individual benefits aren't affected, but it may affect the total amount of benefit you get.

ELIGIBILITY

You may get Widowed Parent's Allowance (WPA) if all the following apply:

- you're under [State Pension age](#)
- you're entitled to [Child Benefit](#) for at least one child and your late husband, wife or civil partner was their parent
- your late husband, wife or civil partner paid National Insurance contributions, or they died as a result of an industrial accident or disease.
- Your husband, wife or civil partner died before 6 April 2017

You may also claim WPA if you're pregnant and your husband has died, or you're pregnant after fertility treatment and your civil partner has died.

You can't claim WPA if you:

- were divorced from your husband, wife or civil partner when they died
- remarry or are living with another person as if you're married to them or as if you've formed a civil partnership
- were over State Pension age when you were widowed or became a surviving civil partner – you may be able to get [extra State Pension](#)
- are in prison.

Other bereavement benefits

You may also be eligible for:

- [Bereavement Allowance](#) (once your Widowed Parent's Allowance has ended)
- a [Bereavement Payment](#).

You don't have to apply more than once - you'll be considered for all bereavement benefits when you apply for one.

If you live abroad

Contact the International Pension Centre to find out if you can claim if you've moved abroad.

International Pension Centre

Telephone: +44 191 21 87608

[Find out about call charges](#)

Department for Work and Pensions
Bereavement and widows' benefits
International Pension Centre
Tyneview Park
Newcastle-upon-Tyne
NE98 1BA

You must include your full name, date of birth and National Insurance number (if you know it).

HOW TO CLAIM

Download a [Bereavement Benefits pack \(form BB1\)](#) or order it over the telephone from your local [Jobcentre Plus](#). The pack has help notes on how to fill in the claim form.

Take the completed form to your local [Jobcentre Plus](#) or send it to:

Dover Benefit Centre
Post Handling Site B
Wolverhampton
WV99 1LA

Apply by phone

Contact the Bereavement Service to make a claim by phone.

Bereavement Service helpline

Tel: 0800 731 0496

Welsh language: 0800 731 0453

Textphone: 0800 731 0464

Welsh language: 0800 731 0456

Monday to Friday, 8am to 6pm

[Find out about call charges](#)

Apply for Widowed Parent's Allowance within 3 months of the date of death to avoid losing any money.

8. Your benefits, tax and pension after the death of a spouse

- Tax and National Insurance
- Benefits
- Pensions

TAX AND NATIONAL INSURANCE

Your income will probably change after the death of your husband, wife or civil partner.

If you get extra money from pensions, annuities, benefits or an inheritance, you may need to pay more tax.

You may be on a lower income and need to pay less tax.

Your tax allowances - the income you don't pay tax on - may also change.

Income Tax

You'll need to tell HM Revenue and Customs (HMRC) about your change of income, including:

- benefits
- pensions
- savings
- share dividends
- rental income.

If you don't, you may end up paying too much or too little tax.

[Phone HMRC](#) to tell them about your change of income if:

- your employer pays your tax through their payroll (PAYE)
- you're on benefits
- you receive a private pension
- you'll reach State Pension age within 4 months.

If you're registered for Self Assessment you can tell HMRC about your change of income in your next [Self Assessment tax return](#).

Tax allowances

If you pay Income Tax, you'll have a [Personal Allowance](#) - income you don't pay tax on. Your allowance may change if your income changes.

HMRC will automatically adjust your Personal Allowance when you tell them about your change of income.

Married Couple's Allowance

If you or your husband, wife or civil partner were born before 6 April 1935, you may have been claiming [Married Couple's Allowance](#). You'll still get the allowance for the current tax year (up to 5 April) but HMRC will automatically stop it after that and you'll get just your [Personal Allowance](#).

Blind Person's Allowance

If your husband, wife or civil partner was claiming [Blind Person's Allowance](#), ask HMRC to transfer what's left of their Blind Person's Allowance for the current tax year (up to 5 April) to you.

HMRC Blind Person's Allowance enquiries

Tel: 0300 200 3301

Monday to Friday, 8am to 8pm

Saturday, 8am to 4pm

[Find out about call charges](#)

Reduced rate National Insurance

If you're a widow and you were married before April 1977, you might be paying a [reduced rate of National Insurance](#) (sometimes called the 'small stamp').

You may be able to keep paying the reduced rate. [Contact HMRC](#) to find out what you should do.

BENEFITS

You'll have to make new claims for some benefits that your husband, wife or civil partner was claiming for your family.

You may also be able to claim other benefits to help with your bereavement or if you're on a lower income because of the death.

Bereavement benefits

You may be able to get benefits to help with your bereavement:

- [Funeral Payments](#) - to help towards the cost of a funeral if you're on a low income

- [Bereavement Allowance](#) - if you're aged between 45 and State Pension age
- [Bereavement Payment](#) - if your husband, wife or civil partner paid National Insurance
- [Widowed Parent's Allowance](#) - if you have at least one dependent child.

Phone the Department for Work and Pensions (DWP) Bereavement Service to check if:

- you can get bereavement benefits
- the death will affect any other benefits you're already claiming

DWP Bereavement Service

Tel: 0800 731 0469

Textphone: 0800 731 0464

[Find out about call charges](#)

You'll have to make new claims for Child Benefit and tax credits if your husband, wife or civil partner was claiming them.

Child Benefit

You'll need to make a new claim for [Child Benefit](#) if you weren't the person named as the claimant on the original claim form.

Tax credits

You should tell the Tax Credit Office about the death within one month if you haven't already heard from them. Phone the [Tax Credit Helpline](#) to report the death.

If your income is lower

You may be able to get benefits if you're on a lower income following the death of your husband, wife or civil partner. Use a [benefits calculator](#) to work out what benefits you can get and find out how to claim.

You may also be able to apply for:

- [Winter Fuel Payment](#) - if you were born on or before 5 May 1953
- [Cold Weather Payment](#) - if you're on a low income
- [Warm Home Discount Scheme](#)

You may have to pay [Income Tax on some benefits](#) you claim.

PENSIONS

You may be able to get extra pension payments from your husband, wife or civil partner's pension or National Insurance contributions.

State Pension

What you get and how you claim will depend on whether:

- you've reached [State Pension age](#)
- you reach State Pension age before or after 6 April 2016.

If you're over State Pension age

Contact the [Pension Service](#) to check what you can claim from your husband, wife or civil partner's State Pension.

If you'll reach State Pension age before 6 April 2016

You'll reach State Pension age before 6 April 2016 if you're a man born before 6 April 1951 or a woman born before 6 April 1953.

You'll get any [State Pension](#) based on your husband, wife or civil partner's National Insurance contribution when you claim your own pension.

You won't get it if you remarry or form a new civil partnership before you reach State Pension age.

If you'll reach State Pension age on or after 6 April 2016

You'll reach State Pension age on or after 6 April 2016 if you're a man born on or after 6 April 1951 or a woman born on or after 6 April 1953.

You'll receive the 'new State Pension' and you may be able to [inherit an extra payment](#) on top of your pension.

Private pensions

You may get payments from your husband, wife or civil partner's workplace, personal or stakeholder pension - it will depend on the pension scheme. Contact the pension scheme to find out.

You'll have to pay [tax on those payments](#) if the pension provider doesn't pay it for you.

War Widow's or Widower's Pension

You may be able to get [War Widow's or Widower Pension](#) - if your husband, wife or civil partner died because of their service in the Armed Forces or because of a war.

If you need any further support or information please contact DIAL on 01736 759500 or you can refer directly to the link below:

www.disabilityrightsuk.org

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