

# StChristopher's

**Your bereavement:  
claiming welfare  
benefits**

## **If your partner has died and you are over pension age**

### **State Retirement Pension**

If you are married and over pension age when your wife, husband or civil partner dies you may be able to claim extra retirement pension based on their national insurance record if it is better than yours. This should be sorted out automatically by the Department of Work and Pensions once they have been informed of your spouse's death. You should only need to make a new claim if you do not already get a retirement pension.

*Pension age is currently age 65 for men and this is not due to change until 2018. Women's pension age was age 60 until April 2010 but is now gradually rising. By November 2018 it will be 65. Women reaching their 60th birthday between April 2010 and April 2018 will need to check when they will reach pension age. Minimum Pension Credit age is set in line with women's pension age for both men and women.*

### **Work or personal pensions**

You may be able to inherit some of your partner's personal pensions or pension from work. Each pension provider has their own rules. You will need to contact the provider to let them know of your partner's death and enquire about inheritance rights.

### **Pension Credit**

People over minimum Pension Credit age may be entitled to Pension Credit to top up their income.

If you were claiming as a couple you will need to make a new claim even if you were getting it before your partner died. If you have savings or a work pension, you might still qualify for Pension Credit.

The amount you get depends on your income (which may include other benefits). You may be able to claim extra Pension Credit if you are paying a mortgage and for service charges. Getting Pension

Credit means that you are entitled to some health care benefits.

Contact the Pension Credit application line to make a claim.

## **If your partner has died and you are under pension age**

### **Bereavement benefits**

If you were married to or in a civil partnership with someone who has died recently, you may be able to claim one or more of the Bereavement Benefits listed below.

You can claim for them all on form BB1, available from your local Jobcentre Plus.

### **Bereavement Payment**

This is a one-off payment of £2,000. You can get a Bereavement Payment if you are under pension age, your husband, wife or civil partner worked and paid the right amount of national insurance in any year before their death, and you claim within a year of their death. You can get the Bereavement Payment as well as one of the following two benefits. If you are over pension age you can claim this only if your husband, wife or civil partner was under pension age when they died or they were not claiming state pension.

### **Widowed Parents Allowance**

If you are under pension age when your spouse or civil partner dies and you have a dependent child or children for whom you get Child Benefit, or you are pregnant with their child, you can claim Widowed Parents Allowance. This is a weekly benefit.

The amount you get depends on how much national insurance your spouse or civil partner paid. It is paid either until your youngest child leaves school, or you reach pension age, or you remarry or enter into a civil partnership, whichever comes first.

You cannot get Widowed Parents Allowance while you are co-habiting or married or in a civil partnership with someone else. Widowed Parents Allowance cannot be paid together with certain other benefits; you will be paid whichever benefit is the highest. You can get Widowed Parent's Allowance if you are working, it is not affected by the money you earn.

### **Bereavement Allowance**

You can claim Bereavement Allowance if you are aged between 45 and pension age when your wife, husband or civil partner dies. It is a weekly payment.

The amount you get will depend on the amount of national insurance your spouse or civil partner paid and your age when she or he died. It is paid for 52 weeks unless you get married or enter into a civil partnership before the 52 weeks end. You cannot get the benefit while you are co-habiting.

You can get the Bereavement Allowance if you are working, it is not affected by the money you earn. Bereavement Allowance cannot be paid together with some other benefits; you will be paid whichever benefit is the highest.

## **Benefits for children living with you**

### **Child Benefit**

You can claim Child Benefit for dependent children living with you. A child is someone aged up to 16 or a young person aged 16-19 in full time education up to and including A-level equivalent (the upper age can be extended to age 21 in some circumstances). You will need to make a new claim if the deceased was the one claiming the Child Benefit. Contact the Child Benefit Office to claim or claim online.

### **Guardian's Allowance**

Guardian's Allowance is paid in addition to Child Benefit for any dependent children who are living with you where both parents have died or one is absent and has had no recent contact with the child. You can claim through the Child Benefit Office.

## **Child Tax Credit**

If you have a dependent child or children you may also be able to get Child Tax Credit. Most families are claiming this already but you will need to make a new claim when your partner has died even if the benefit was being paid to you. The amount you get depends on your family circumstances and the income you have coming in.

If you get high levels of Child Tax Credit your family will be entitled to free school meals and health care benefits.

Contact the Tax Credit Helpline to make a claim and to inform them of a change in circumstances.

## **Other benefits to which you could be entitled**

### **Carer's Allowance**

If you were claiming Carer's Allowance for looking after the person who has died (or had an underlying entitlement because you claimed and got another benefit instead) you can continue to receive it for eight weeks after their death. This may mean that you would also get extra Pension Credit, Income Support, Employment and Support Allowance, Housing Benefit and Council Tax Support if you qualify for these benefits during this period.

### **Council Tax**

If you are now the only adult living in your home you may be entitled to the Single Person's Discount on your Council Tax. This will be 25% off the total Council Tax Bill. Contact your local authority Council Tax Office. You will also need to let them know if you were getting a disability or carer discount which no longer applies.

### **Council Tax Support**

If you are on a low income you may also be able to claim Council Tax Support to help pay the Council Tax. The amount you get will depend on your income and savings. If you were already getting

Council Tax Support with your partner, you will need to inform the local authority Council Tax Support section and make a new claim.

### **Housing Benefit**

If you pay rent and you are on a low income you may be able to claim Housing Benefit. The amount you get will depend on your income and savings. If you were already getting Housing Benefit with your partner, you will need to inform the local authority Housing Benefit section and make a new claim. You may need to get the tenancy transferred into your name to be able to claim this.

### **Health care benefits**

You will be entitled to free prescriptions, free dental treatment, free optical services and fares to hospital if you get Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Pension Credit (Guarantee Credit), or high levels of Child Tax Credit.

You may also be entitled to some help with the above if you do not get these benefits but you have a low income. You need to make a separate claim on form HC1 which is available from your local post office.

### **Top-up benefits**

You can claim other benefits to top-up your weekly income if it is very low. You may be able to claim additional help to pay service charges or mortgage interest:

- Pension Credit if you are over minimum Pension Credit age; or
- Income Support if you are under minimum Pension Credit age and you are a single parent with a child under five, or a carer claiming Carer's Allowance and you have savings of less than £16,000; or
- Jobseeker's Allowance if you are under pension age and can sign on as available for work; or

- Employment and Support Allowance if you are under pension age and unable to work through sickness.

## **Working Tax Credit**

If you are working for 16 hours a week or more and have dependent children or a disability or illness yourself and you are now on a low income you may be able to claim Working Tax Credit to top up your income. The amount you get depends on your income. Any childcare costs you pay will be taken into account when calculating the Working Tax Credit. Contact the Tax Credits Helpline for a claim form.

*Please note: most of these benefits usually only apply if you have no restrictions on your right to remain in the UK. If you have an uncertain immigration status, please get further advice.*

## **Useful contacts**

You may find the following phone numbers useful:

Child Benefit Helpline

**0300 200 3100**

Carers Allowance Helpline

**0345 608 4321**

DWP Bereavement Service

**0345 608 8601**

NHS Health Costs Enquires

**0300 3301 343**

Tax Credits Helpline

**0345 300 3900**

Jobcentre Plus new claims

**0800 055 6688**

Pension Credit new claims

**0800 99 1234**

State Pension new claims

**0800 731 7898**

## Help during your bereavement

If at any time you feel that you need help during your bereavement please speak to a member of hospice staff. For details of the services offered and who to contact, please see the separate leaflet *An introduction to the St Christopher's Bereavement Service*. If you live outside our catchment areas but are able to travel to us we will be pleased to offer you support. Alternatively, if you are looking for more local support, contact your GP surgery or library for details of local bereavement services.

## Other leaflets in this series

*Your bereavement: cancelling pensions and benefits*

*Your bereavement: dealing with the financial affairs of someone who has died*



### St Christopher's Hospice

51-59 Lawrie Park Road, Sydenham, London SE26 6DZ

Telephone 020 8768 4500 Fax 020 8659 8680

### St Christopher's Bromley

Caritas House, Tregony Road, Orpington BR6 9XA

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