

# The **Potteries Gold** Post

## **BEREAVEMENT BENEFITS SUPPORT FOR WIDOWS AND WIDOWERS TO CHANGE THIS SPRING.**

From **April 2017**, the benefits you can claim if your spouse (husband or wife) dies while you are of **working age** are changing. Bereavement Payment, Bereavement Allowance and Widowed Parent's Allowance are being replaced by new **Bereavement Support Payments**.

### **WHO CAN CLAIM?**

You can only claim Bereavement Support Payments if your late spouse paid enough **National Insurance Contributions**, unless he or she died as a result of an industrial accident or disease. In any one tax year, they must have paid NI Contributions on earnings worth at least **25 times the 'lower earnings limit'** for that year. For example, the lower earnings limit for National Insurance in 2016/17 is £112 per week, so the earnings on which NI was paid would need to be at least 25 x £112, which is £2,800.

You will not be able to claim Bereavement Support Payments unless you were **married** to the person who has died or you were in a **civil partnership**. You cannot get a Bereavement Support Payment if you and the person who has died were just living together, even if s/he was the mother or father of your children. This was also true for the old bereavement benefits.

### **HOW MUCH IS BEREAVEMENT SUPPORT PAYMENT?**

Bereavement Support Payment is made up of a lump sum and a monthly payment. There is a **standard rate** and a **higher rate**.

Claimants with children, or who are pregnant at the time of their spouse's death, can receive the higher rate. This is an initial payment of **£3,500** and up to **18 monthly payments** of **£350**.



Widows and widowers without children can receive the standard rate. This is an initial payment of **£2,500** and up to **18 monthly instalments of £100**.

## **HOW IS THIS DIFFERENT FROM THE OLD SYSTEM?**

- At the moment, the lump sum Bereavement Payment is £2,000. The new payment is higher.
- Bereavement Allowance, for widows and widowers without children, is only paid for 12 months. The new payment lasts for up to 18 months.
- Bereavement Payment is **not taxable**, is **disregarded** when working out means-tested benefits and **doesn't count towards the Benefit Cap**.
- You cannot claim Bereavement Allowance if you are under 45 and, the younger you are, the less you get. The new Bereavement Support Payment has **no lower age limit** (except the limits for legal marriage/civil partnership) and is a flat rate for all.
- The old bereavement benefits stopped if you remarried or formed a new civil partnership. The new Bereavement Support Payment does not.

But

- The total maximum Bereavement Support Payment for people without children is less than the old Bereavement Payment and Bereavement Allowance for widows and widowers aged 47 or over.
- Widowed Parent's Allowance used to be paid until the youngest child stopped getting Child Benefit (which could be up to 20). In many cases this meant it was paid for much longer than 18 months.

Many widows and widowers who don't qualify for Bereavement Support Payment may be entitled to **other benefits**. Those who do may be entitled to other benefits as well as their Bereavement Support Payment.

A call to our helpline **03444 111 444** is a good way to check.

Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system

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