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Bereavement Support Payment Guide

The DWP benefit available to widows, widowers and surviving civil partners — eligibility, the claim, and what happens next.

B-16 · BEREAVEMENT

"The DWP does not chase you. The claim window closes. Eighteen months is the limit."

Bereavement Support Payment (BSP) is a tax-free DWP benefit paid to surviving spouses and civil partners following the death of their partner. It comprises a lump sum followed by up to **18 monthly payments**. This guide sets out the

eligibility criteria, the two payment rates, the claim process, and how BSP interacts with other benefits and support available after bereavement.

> **How to use this guide.**
>
> Six sections cover: what BSP is and its history (I); who qualifies (II); the two payment rates (III); how and when to claim (IV); how BSP interacts with other benefits (V); and further financial support available after bereavement (VI). This guide is general reference — it does not constitute advice on any individual's entitlement.

What Bereavement Support Payment Is

OVERVIEW · BACKGROUND & STRUCTURE

BSP is the primary DWP benefit for bereaved spouses and civil partners, introduced in April 2017 to replace three earlier schemes.

ORIGIN — Replacement of Three Earlier Benefits

BSP replaced Bereavement Allowance, Bereavement Payment, and Widowed Parent's Allowance, all of which closed to new claimants from 6 April 2017. People already receiving one of those three benefits before that date generally continue on the original scheme and do not move to BSP. If a bereavement occurred before 6 April 2017, the older rules apply.

STRUCTURE — Lump Sum Plus Monthly Payments

BSP is paid in two parts: a one-off lump sum at the start of the award, followed by monthly payments for **up to 18 months**. The total number of monthly payments depends on when the claim is made relative to the date of death — claims made promptly receive the maximum 18 payments.

TAX STATUS — Fully Exempt

BSP is entirely free of income tax. Recipients are not required to declare it on a self-assessment return, and it does not count toward taxable income for any purpose. This applies to both the lump sum and the monthly payments.

MEANS-TESTING — Not Applied to BSP Itself

BSP is not means-tested: savings, income, and other assets have no bearing on whether a claimant qualifies or on the amount paid. However, BSP receipts may be counted as income when assessing entitlement to certain other means-tested benefits — this is covered in Section V.

ADMINISTERING BODY — Department for Work and Pensions

BSP is managed by DWP's Bereavement Service. Claims and queries are handled centrally; local Jobcentre Plus offices do not administer BSP directly. The primary contact route is the freephone Bereavement Service number (see Section IV).

Who Qualifies

ELIGIBILITY · CONDITIONS & EXCLUSIONS

All eligibility conditions must be met at the date of the spouse's or civil partner's death; most cannot be remedied retrospectively.

RELATIONSHIP — Married or Civil Partnered at Date of Death

The claimant must have been legally married to, or in a registered civil partnership with, the deceased at the exact date of death. A couple who had separated but not formally divorced or dissolved their civil partnership would generally still satisfy this condition. This is a hard boundary — cohabiting partners, regardless of the length of their relationship or any financial dependency, do not qualify for BSP.

NATIONAL INSURANCE — 25 Weeks of Contributions Required

The deceased must have paid, or been credited with, at least **25 weeks** of Class 1 or Class 2 National Insurance contributions. The contributions do not need to be consecutive. Where the deceased was self-employed, Class 2 contributions count. Periods of NI credits — for example, while receiving certain benefits or caring for a child — may also count toward the threshold.

AGE — Claimant Must Be Under State Pension Age

The surviving spouse or civil partner must be under State Pension age at the date of the deceased's death. State Pension age is currently being phased from 66 to

67 (the increase runs 6 April 2026 – 6 April 2028); the exact age depends on date of birth — check gov.uk/state-pension-age. There is no minimum age for the claimant — the benefit can be paid to someone of any age under 66, including those with young children.

EXCLUSIONS — Prison and Remarriage

A claimant who is in prison at the date of the death does not qualify. Monthly payments cease if the claimant remarries or enters a new civil partnership during the 18-month payment period. Notably, cohabiting with a new partner does not stop payments — only a new legal marriage or civil partnership triggers cessation.

COHABITING PARTNERS — Not Eligible

BSP eligibility does not extend to unmarried partners, regardless of the length of cohabitation or presence of children. This is a significant gap in provision for cohabiting families. Cohabiting partners may wish to look at other sources of support including Universal Credit, Child Tax Credit (where applicable), and their own pension entitlements. The Valoren brief on Cohabiting Partners & Inheritance covers the broader position.

The Two Payment Rates

PAYMENT RATES · HIGHER & STANDARD · FY 2026-27

BSP is paid at one of two rates depending on whether the claimant is pregnant or has a dependent child at the time of the claim.

RATE	LUMP SUM	MONTHLY PAYMENT	DURATION
Higher rate	£3,500	£350	Up to **18 months**
Standard rate	£2,500	£100	Up to **18 months**

HIGHER RATE — Pregnancy or Dependent Children

The higher rate applies where the claimant is pregnant at the date of the spouse's death, or where the claimant has at least one dependent child for whom they are receiving Child Benefit (or would be eligible to receive

it). The higher rate comprises a **£3,500** lump sum plus **£350** per month for **up to 18 months** — a total potential award of **£9,800**.

STANDARD RATE — All Other Eligible Claimants

The standard rate applies to all eligible claimants who are not pregnant and do not have a qualifying dependent child. This includes claimants whose children are grown-up or who have no children. The standard rate comprises a **£2,500** lump sum plus **£100** per month for **up to 18 months** — a total potential award of **£4,300**.

TOTAL AWARD — Dependent on Claim Timing

The maximum award (18 monthly payments) is available only to those who claim **within 3 months** of the date of death. Claims made between 3 and **21 months** after the death still attract the lump sum from the date of claim, but the number of monthly payments is reduced accordingly. The lump sum amount does not vary by timing — only the number of monthly payments is affected.

RATE CHANGES — Annual Uprating

BSP rates are typically reviewed annually and may be uprated in line with the Consumer Prices Index or government policy. The figures shown reflect the rates in force for FY 2026-27. Claimants should verify current rates at gov.uk/bereavement-support-payment before making a claim.

How to Claim IV

CLAIM PROCESS · DEADLINES & DOCUMENTATION

BSP claims are time-sensitive: the date of claim determines both the lump sum start date and the number of monthly payments available.

TIMING — Claim Within 3 Months for Full Award

Where a claim is made **within 3 months** of the date of death, DWP will backdate the lump sum to the date of death and pay the full 18 monthly instalments. Claims made after **3 months** but **within 21 months** of the death are still accepted, but the lump sum runs only

from the date the claim is received — no backdating applies — and the remaining payment months are reduced accordingly.

DEADLINE — No New Claims After 21 Months

DWP does not accept new BSP claims made more than **21 months** after the date of the spouse's or civil partner's death. This is an absolute cut-off: there is generally no discretion to accept late claims beyond this point. Where a claimant is approaching the 21-month limit, a protective claim should be submitted immediately and the details confirmed with DWP.

HOW TO CLAIM — Phone or Postal Form

The primary route is by telephone: DWP's Bereavement Service can be reached on **0800 151 2012** (freephone, available Monday to Friday). Alternatively, Form BSP1 can be downloaded from gov.uk/bereavement-support-payment, completed by hand, and posted to the address shown on the form. Online claims are not currently available for BSP.

WHAT TO HAVE READY — Information Needed

Claimants will typically be asked to provide: their own National Insurance number; the deceased's National Insurance number; the date and, if available, cause of death; the date of the marriage or civil partnership registration; and bank or building society account details for payment. Having the **death certificate** and marriage/civil partnership certificate to hand is advisable, though DWP may be able to verify some details independently.

DECISION TIMELINE — Usually a Few Weeks

DWP aims to process straightforward BSP claims within a few weeks of receipt. Where the deceased's NI record needs verification or other checks are required, processing may take longer. Claimants can contact the Bereavement Service to check the status of a pending claim. If a claim is refused, there is a right to ask for a mandatory reconsideration and, if still unsuccessful, to appeal to an independent tribunal.

Interaction with Other Benefits

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BENEFIT INTERACTIONS · UNIVERSAL CREDIT · PENSION CREDIT

BSP is tax-free and does not affect most benefits, but its monthly payments may be counted as income under some means-tested assessments.

UNIVERSAL CREDIT — Lump Sum Disregarded for 12 Months

The BSP lump sum is disregarded as capital for Universal Credit purposes for **12 months** from the date it is received. During that period it does not reduce a UC award. After **12 months**, any portion of the lump sum that remains unspent and held as savings may be counted as capital in the UC assessment. Monthly BSP payments may be treated as income in the UC calculation after the first payment — claimants should notify DWP's UC service when monthly payments begin.

PENSION CREDIT — Monthly Payments May Affect Award

Where a surviving spouse is above the qualifying age for Pension Credit, BSP monthly payments may be treated as income and reduce the Pension Credit award. The lump sum position under Pension Credit should be confirmed with DWP at the time of claim, as treatment can vary depending on the individual assessment. Claimants already receiving Pension Credit should inform the Pension Service when BSP payments begin.

HOUSING BENEFIT & COUNCIL TAX SUPPORT — Generally Unaffected Initially

BSP does not affect Housing Benefit or Council Tax Support in the initial assessment period. However, because these benefits are locally administered and means-tested, the position can vary and may change as BSP monthly payments continue. Claimants receiving Housing Benefit or Council Tax Support are advised to inform their local authority that BSP payments have started.

CHILD BENEFIT — Not Affected

BSP receipt has no effect on Child Benefit entitlement. Claimants receiving Child Benefit before the death will continue to receive it on the same basis. Where a

surviving parent is not already claiming Child Benefit for a qualifying child, claiming it may unlock the higher rate of BSP (see Section III).

LEGACY CLAIMANTS — Pre-2017 Schemes Continue Unchanged

People who were already receiving Bereavement Allowance or Widowed Parent's Allowance before 6 April 2017 remain on those schemes for their existing award duration. They do not transfer to BSP and cannot opt in. The interaction rules for those legacy benefits differ from BSP; anyone on a legacy scheme who has questions about their position should contact DWP directly.

Other Financial Support After Bereavement VI

FURTHER SUPPORT · DWP · LOCAL AUTHORITY · NHS

BSP is one of several forms of support available to bereaved families; a number of other grants, reductions, and schemes may also apply depending on circumstances.

COUNCIL TAX — Potential Exemption or Reduction

If the deceased was a co-occupant of the property, the surviving spouse may become the sole adult in the home. Councils typically apply a 6-month council tax exemption on a property where the deceased was the sole occupant, or reduce the bill where the survivor now occupies the property alone. Anyone who was previously paying a discounted rate should contact their local council promptly to notify them of the change in household composition and ask about available reductions.

FUNERAL EXPENSES PAYMENT — DWP Contribution Toward Costs

Families who are on qualifying means-tested benefits — such as Universal Credit, Pension Credit, Income Support, or Housing Benefit — may be eligible for a Funeral Expenses Payment from DWP. This can contribute toward burial or cremation fees and other necessary costs. The application is made on Form SF200, available at gov.uk, and must be submitted **within 6 months** of the date of the funeral. The payment is recovered from the estate if the estate has assets.

BUDGETING ADVANCE — Short-Term Help via Universal Credit

Claimants on Universal Credit who face immediate financial difficulty following a bereavement may be able to apply for a Budgeting Advance — an interest-free loan repaid through future UC payments. The advance can help cover one-off expenses such as essential household items or travel costs. Eligibility depends on the claimant's UC award and repayment history; the amount available varies.

NHS LOW INCOME SCHEME — Help with Health Costs

Where a surviving spouse is on a low income and not automatically entitled to free NHS treatment through their benefits, the NHS Low Income Scheme (HC1 form) may cover prescriptions, dental treatment, sight tests, and glasses. The scheme is assessed on income and capital and is separate from any means-tested benefit claim. HC1 forms are available from GP surgeries, hospitals, and gov.uk.

COLD WEATHER PAYMENTS & FUEL DIRECT — Automatic Where Eligible

Where a surviving spouse receives qualifying benefits such as Pension Credit or certain forms of Universal Credit, Cold Weather Payments may be triggered

automatically when local temperatures fall below 0°C for seven consecutive days. Fuel Direct is a separate arrangement — available through some suppliers for those receiving certain benefits — which allows energy payments to be deducted from benefits and paid directly to the supplier to help manage arrears.

LOCAL AUTHORITY DISCRETIONARY FUNDS — Worth Investigating

Most English and Welsh local authorities operate discretionary welfare assistance or hardship funds, sometimes referred to as Local Welfare Provision or Household Support Fund grants. These are typically aimed at residents facing short-term financial crisis and may be available as cash grants or vouchers for food, utilities, or essential items. Availability, eligibility criteria, and application routes vary by council; the relevant council's welfare or benefits team is the starting point.

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