

# KINGSTON BEREAVEMENT SERVICES

## BENEFITS GUIDANCE

The government introduced a new system of bereavement benefits for widows & widowers in April 2001. Only working-age women can claim widow's benefits & the changes will not affect those already in receipt of widow's benefits.

There are three bereavement benefits, which replaced the previous widow's benefits. To be entitled to the benefits you must have been legally married & your late husband or wife must have paid National Insurance (NI) contributions. **Your own NI contributions do not count.** You **cannot** get bereavement benefits if:

- You are divorced
- You remarry
- You are living with someone else as husband & wife without being legally married
- You are in prison or being held in legal custody

### 1. Bereavement Payment

A tax free lump sum of £2,000 as soon as you are widowed, as long as you meet the conditions that:

- Your late husband or wife met the NI contribution conditions or his or her death was caused by their job
- Your late husband or wife was not entitled to Retirement Pension when he or she died, or you were under the state pension age when your partner died

### 2. Widowed Parent's Allowance

A taxable weekly benefit worth the same as the current Widowed Mother's Allowance, as long as you meet the conditions that:

- Your late husband or wife met the NI contributions conditions, or his or her death was caused by their job
- You have a child who you get (or could get) Child Benefit for, or you are a woman expecting your late husband's baby

### 3. Bereavement Allowance

A taxable weekly benefit for 52 weeks after your husband or wife dies, as long as you are aged 45 or over. The Bereavement Allowance replaces the Widow's Pension but the amount will be the same. The amount you will receive will depend on your age at the time of your partner's death.

If you are aged 55 & over when widowed, you will get the full rate of Bereavement Allowance. If you are aged between 45 & 54 you will only get part of the full rate. This amount is fixed & will **not increase** with each birthday, nor will the DSS pay you SERPS. You will be able to get Bereavement Allowance if:

- Your late husband or wife met the NI contributions conditions or his or her death was caused by their job
- You were aged 45 or over when your husband or wife died
- You do **not** get Widowed Parent's Allowance

The DSS – New Bereavements Benefits leaflet can be obtained by contacting the DSS:

- **Telephone: 0845 731 32 33**
- **Textphone: 0845 604 02 10**
- **Internet: [www.dss.gov.uk](http://www.dss.gov.uk)**