

## Stand up for bereaved families campaign: Briefing notes

### 1) Overview of the issue: extending Bereavement Support Payments

Until 2017, if a parent died, **Widowed Parent's Allowance** was paid to their surviving spouse or civil partner to help them bring up the couple's children until they left full-time education or they reached State Pension age.

In April 2017, that support was slashed to just **18 months** for newly bereaved families. Old-style Widowed Parent's Allowance was replaced with the new-style **Bereavement Support Payment** – a “heartless cut” that was highlighted in the Liberal Democrat's [Manifesto](#) for the July 2024 General Election and at their [party conference](#) in September 2024.

WAY campaigned vociferously alongside other bereavement charities in 2016 and 2017<sup>1</sup> and this policy change was opposed by Labour, Liberal Democrats and Scottish National Party MPs in the parliamentary vote.

Introduced on 6 April 2017, the change left 91% of families with grieving children supported for a shorter time than they would have been under the old system, and 75% are worse off than they would have been, according to the Childhood Bereavement Network.

The median claim under Widowed Parent's Allowance was 5-6 years, with a maximum claim of up to 20 years in the most extreme cases.

### **Eighteen months is simply too short a time**

Stopping payments after 18 months has a significant impact on grieving families' finances. Financial instability is very common, sometimes resulting in the loss of the family home – a recent study among WAY members showed that the cost-of-living crisis has left 65 per cent of members feeling concerned for their finances.

The financial impact of bereavement is particularly stark for WAY members with children of all ages, who make up 70 per cent of the charity's membership. Overnight, a household income can be reduced by more than 50 per cent (and sometimes considerably more if the person who died was the main breadwinner). This has only been exacerbated by the cost-of-living crisis, which has left many widowed people struggling to pay household bills, cope with childcare costs and put food on the table.

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<sup>1</sup> <https://www.theguardian.com/money/2017/jan/29/young-bereaved-cuts-to-financial-support-12000>



## **We believe that cutting support for bereaved families is storing up problems for bereaved children and their parents in later life.**

Many families report that the second and subsequent years following bereavement are even harder than the first, as the reality of their new circumstances sinks in. Studies indicate a ‘late effect’ of bereavement with some children showing new and greater difficulties two or three years after the death of a parent, despite a relatively mild initial reaction.

Regardless of the age at which they were bereaved, children often revisit or re-experience their grief as they mature cognitively and emotionally and face additional changes such as starting or changing schools, bringing new parenting challenges and costs for their surviving mother or father – from early years through to adolescence.

Childcare and access to flexible working can be a significant barrier to returning to work – both for those who had been working prior to their bereavement, and for those who had previously been stay-at-home primary carers.

### **Call to action**

**As members of the charity WAY Widowed and Young, we are asking for your urgent help in calling on the Secretary of State for Work and Pensions Liz Kendall to prioritise restoring long-term support for bereaved families.**

The independent [UK Commission on Bereavement](#) – supported by the [National Bereavement Alliance](#) – has recommended that Bereavement Support Payment should be extended for six years or until completion of one year of secondary education for the youngest child, whichever is longer.

**Restoring payments for at least six years would help to give families the vital security they need to rebuild their lives after loss and get back on an even keel.**

### **Responding to specific points raised by MPs**

- **Universal Credit:** The Conservative Government in 2017 (and now Labour MP responses to our recent letters) have argued that Universal Credit is in place to meet longer term income support needs for bereaved families. However, we know there are difficulties with claiming UC, and the conditionality requirements make it a very different style of support. We also believe that there is very limited knowledge of the easements available to parents of bereaved children – and that these easements are very restricted and unnecessarily complicated. See the Work and Pensions Select Committee 2019 recommendations on this on p17 onwards [here](#):

*“Universal Credit claimants will usually be required to look for work six months after their partner has died. In many cases this will be far too short. The six month ‘easement’ available to claimants, to exempt them from having to look for work, may be appropriate*



*for some but may fail to take account of households' different circumstances and the potentially seismic effect of bereavement on their lives."*

- **Paying/costs for the extension of BSP:** We understand there are a lot of competing demands on the Government's finances. However, Bereavement Support Payments are based on the National Insurance contributions of the late partner – they are basically the pension contributions that these parents will sadly never get the chance to draw down.

As former Conservative Minister Baroness Ros Altmann argued back in 2017: *"What is the welfare state for if not to support families in such desperate situations?"*<sup>23</sup>

The Explanatory Memorandum to the Bereavement Support Payment regulations in 2017 showed that – after two years of reform – steady state savings were expected to be around £100m per year. These are benefits that have been taken away from grieving families.<sup>4</sup>

Restoring spending on bereavement benefits to their level before the Conservative Government's cuts (2016-17 levels in real terms) would cost £440 million a year by 2028-29, according to calculations made by the Liberal Democrats for their manifesto.<sup>5</sup>

We are also aware that there was a lower than expected take up of retrospective payments when BSP and WPA were extended to cohabiting parents in [February 2023](#). We are asking for any funds saved to be earmarked to help bereaved families.<sup>6</sup>

## 2) Upating Bereavement Support Payments

We are also calling on Bereavement Support Payments to be uprated in line with inflation – these vital payments have not been increased since they were first introduced in April 2017, leading to a significant decrease in value over the past seven years as the cost-of-living crisis has seen prices skyrocketing.

Goods and services costing £350 in 2017 would cost more than £450 today, according to the Bank of England's [inflation calculator](#).

- The Conservative Government argued at the time that these payments were not intended to be a cost-of-living benefit but to help with the immediate costs of bereavement

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<sup>2</sup> <https://www.thejc.com/news/baroness-altmann-says-bereavement-benefit-cut-is-against-jewish-values-ecjfk12w>

<sup>3</sup> Further details of parliamentary debate and arguments raised in 2017 can be found on Hansard. For example: <https://hansard.parliament.uk/Commons/2017-02-27/debates/6ed82618-e0a2-450d-8cb1-f21736e438d2/DraftBereavementSupportPaymentRegulations2017>

<sup>4</sup> See: [https://www.legislation.gov.uk/uksi/2017/410/pdfs/uksiem\\_20170410\\_en.pdf](https://www.legislation.gov.uk/uksi/2017/410/pdfs/uksiem_20170410_en.pdf)

<sup>5</sup> <https://www.libdems.org.uk/press/release/lib-dems-announce-pound400-million-boost-to-bereavement-payments-reversing-heartless-conservative-cuts>

<sup>6</sup> <https://www.bbc.co.uk/news/business-68170546>



- We'd argue that people are using the benefit to support their everyday living costs – which have of course gone up with inflation
- And 'the immediate costs of bereavement' are no less subject to inflationary pressures – for example, the cost of a basic funeral went up 7.9% between 2017 and 2023, according to the Sun Life report.

## Call to action

**The Government has confirmed that Bereavement Support Payments (BSP) will be reviewed on a discretionary basis as part of the annual uprating process. We are calling on MPs of all political parties to ask the Secretary of State for Work and Pensions Liz Kendall for clarity on the following points:**

- what criteria were used to evaluate the value of BSP during the most recent annual uprating process?
- what criteria will be used to evaluate the value of BSP during the annual uprating process this year, and when this will be done?
- can the Government make a commitment to:
  - uprate BSP payments (lump sum and monthly payments) by 25% to make sure they are more in line with 2017 values
  - uprate BSP (lump sum and monthly payments) in line with inflation going forward to help bereaved families make ends meet?

### 3) Bereavement support in numbers

Since April 2017, the Bereavement Support Payment (BSP) has grown steadily, peaking at 58,000 recipients in April 2021. Since then, the numbers of recipients fell by about 7% to 54,000 in October 2021, before more recently fluctuating between 50,000 and 56,000.

As of September 2023, there were 52,000 people receiving BSP. 41,000 (79%) were receiving the standard rate of BSP, while 11,000 (21%) were receiving the higher rate. The higher rate is paid to claimants entitled to Child Benefit.<sup>7</sup>

The caseload of parents claiming Widowed Parent's Allowance in August 2018 was 34,254.<sup>8</sup>

**Note:** On 9 February 2023, Bereavement Support Payment eligibility was extended to unmarried cohabiting parents bereaved on or after 6 April 2017 who were living together on the date of death. Previously it was only available to eligible bereaved parents who were married or in a civil partnership. Depending on the circumstances of the claim, newly eligible claimants may receive a backdated lump sum payment back to 30 August 2018.

<sup>7</sup> <https://www.gov.uk/government/statistics/dwp-benefits-statistics-february-2024/dwp-benefits-statistics-february-2024>

<sup>8</sup> Childhood Bereavement Network: <https://www.ncb.org.uk/about-us/media-centre/news-opinion/thousands-grieving-cohabiting-families-children-be-made-eligible>



#### 4) Further information

More information is available on WAY's website: [www.widowedandyoung.org.uk/campaign](http://www.widowedandyoung.org.uk/campaign)

A template letter for MPs is available on WAY's website [here](#)

More information and FAQs are also available on the Childhood Bereavement Network website [here](#)

For more details, email Vicky Anning on [media@widowedandyoung.org.uk](mailto:media@widowedandyoung.org.uk)

[www.widowedandyoung.org.uk](http://www.widowedandyoung.org.uk)

Registered Charity Number: 1164988  
Email: [enquiries@widowedandyoung.org.uk](mailto:enquiries@widowedandyoung.org.uk)  
Phone: 0300 201 0051

Address: WAY Widowed and Young, Advantage House, Stowe Court, Stowe Street, Lichfield, WS13 6AQ

