MP Briefing notes

Our key message: Many bereaved families face a significant gap in financial support once Bereavement Support Payment ends after 18 months – yet the responsibilities of raising bereaved children alone last for many years.

Our ask: We are asking MPs to call on the Minister to commit to a broader review of the financial support available to bereaved families.

When a parent dies, the surviving parent not only faces the profound loss of their partner, they also have to help their children grow up without their father or mother. That is the sad reality for many members of the charity **WAY Widowed and Young**, which has been supporting young widowed people across the UK since 1997. Just over two-thirds of our members (69%) have children.

Until 2017, **Widowed Parent's Allowance** (WPA) provided a surviving spouse or civil partner with longer-term financial support to help meet a family's ongoing living costs following a death. Support could continue until children left full-time education, a new relationship was formed, or the surviving parent reached State Pension age.

In April 2017, that long-term support was slashed to just **18 months** for newly bereaved families, when WPA was replaced by **Bereavement Support Payment** (BSP).

WAY campaigned vociferously alongside other bereavement charities against this proposed cut. Labour, Liberal Democrat and Scottish National Party MPs also opposed the change in the parliamentary vote on 15 March 2017.

The consequences of the change, introduced on 6 April 2017, are stark: according to the **Childhood Bereavement Network** (CBN), 91% of families with grieving children were left with support that lasted less time than under the old system, and 75% are worse off than they would have been.[1] Behind these figures are families trying to rebuild their lives while raising children through grief.

According to CBN, the median claim under the previous system lasted 5–6 years, with claims extending up to 20 years in the most extreme cases. The contrast with today's 18-month limit is profound.

Campaigners from **Widows Fight**, whose petition sparked this debate, are experiencing first-hand the devastating consequences of these cuts.[2] Their fight exposes the human cost of a system that withdraws financial support after less than two years – leaving thousands of bereaved families to face the long-term financial realities of raising children alone.[3]

[1] See Childhood Bereavement Network website for more details.
[2] See Widows Fight full report for further evidence and testimonies:
https://www.widowsfight.co.uk/_files/ugd/253980_e2c59fa880b54f35a4b80e1e21ffb1b8.pdf
[3] For statistics, see Department for Work and Pensions

Registered Charity Number: 1164988
Email: enquiries@widowedandyoung.org.uk
Phone: 0300 201 0051
Address: WAY Widowed and Young, Advantage House, Stowe Court, Stowe Street, Lichfield, WS13 6AQ

When Bereavement Support Payment ends, the financial pressure does not

Bereavement Support Payment provides a £3,500 initial lump sum, followed by 18 monthly payments of £350 for eligible parents with dependent children. But grief does not follow an 18-month timetable, and neither do the financial responsibilities of raising children alone. Once BSP ends, many families face a significant gap in support at a time when they are still rebuilding their lives.

- 90% (n=71) of widowed parents whose BSP had ended reported that this made it harder to put their children's needs first, according to a survey carried out by the Childhood Bereavement Network.[4]
- In a recent survey of WAY members (all widowed before their 51st birthday):
  - 44.4% had to increase their working hours when BSP ended.
  - 30.6% were forced to rely on additional means-tested benefits.
  - 29.2% struggled to meet increased childcare costs.
  - 11.1% were forced to move home.

These figures expose the reality behind the policy: when BSP ends, the financial pressure does not disappear. It is simply transferred to already vulnerable families.

Eighteen months of support – many years of responsibility

A surviving parent takes on, single-handedly, everything that two parents once shared: earning, running the household, and caring for children who are grieving. Those responsibilities do not end after 18 months. A parent widowed when their youngest child is a toddler can expect to bring that child up alone for well over a decade – while BSP covers only the first year and a half.

The everyday costs of a home – housing, bills, food, school costs and childcare – continue at much the same level after a death, but must now be met from one income rather than two. The question for this debate is whether an 18-month payment provides adequate financial protection for the years that follow.

Time or money: the difficult choices bereaved parents face

When support ends, many surviving parents have to make up the lost income by working longer hours – as nearly half of WAY members surveyed did. But more time at work means less time at home with children who have lost a parent, at the very point they most need the one they have left. Longer hours can also bring higher childcare costs, eroding the extra income they were meant to provide.

No parent should have to choose between keeping their family financially secure and being there for their bereaved children.

Payments have remained frozen for ten years

By April 2027, families will have endured ten years without any increase in BSP. Inflation has eroded the real value of payments to bereaved families by more than 29%. The £350 monthly

[4] https://committees.parliament.uk/writtenevidence/103059/html/

payment now provides considerably less support at a time when the cost-of-living crisis is pushing the everyday costs of feeding, heating and raising children ever higher.

These payments are based on the National Insurance contributions made by the parent who died – a lifetime of contributing should count when their family needs support most.

The lasting impact of childhood bereavement

The consequences of losing a parent extend far beyond the immediate financial shock:

- Research indicates that the consequences of parental bereavement can emerge or intensify well beyond the immediate aftermath of a death, with some young people experiencing serious emotional or behavioural problems two or three years after the death of a parent.[5]
- Bereaved children are also overrepresented in the criminal justice system, with 17% of persistent offenders in one study reporting a parental bereavement.[6]
- 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.

These children are not simply coping with the loss of a parent. They are growing up with the consequences of that loss, often while their surviving parent is struggling financially and emotionally.

A welfare system that withdraws support after 18 months cannot be said to recognise the long-term needs of bereaved children and their families.

Calls to action

We are asking MPs to call on the Minister to commit departmental resources to an urgent review of the financial support available to bereaved families, to make sure that the experiences of widowed families inform meaningful and lasting reform.

That review should examine:

1. **The adequacy of support after BSP ends:** Reconsider the 18-month limit and restore longer-term protection for bereaved families, giving them the breathing space they need to get back on their feet and thrive for the long term.[7]
2. **The value of support:** End the decade-long freeze and restore the real value of payments through annual inflation-linked increases.
3. **Families' longer-term financial circumstances:** Collect evidence on what happens to bereaved families' finances after BSP ends, including income, poverty, employment, childcare costs and reliance on means-tested benefits.

[5] https://committees.parliament.uk/writtenevidence/55408/html/
[6] https://understandingbereavement.org/research/youth-justice-bereavement
[7] The independent UK Commission on Bereavement – supported by the National Bereavement Alliance – recommended that BSP should be extended for six years or until completion of one year of secondary education for the youngest child, whichever is longer.

Related matters for future consideration

Alongside the central question of longer-term financial support, WAY members also raise other issues that we hope can be considered in future:

- **Awareness of support:** One in six eligible claimants are missing out on BSP, according to figures cited in *Which?* magazine,[8] backed up by a 2021 Ipsos MORI survey for the Department for Work and Pensions.[9] Many WAY members find out about BSP by chance.
- **Universal Credit capital rules:** How life insurance and death-in-service payments intended to protect children's futures are treated.
- **Disability-related National Insurance credits:** How these credits are treated when deciding eligibility for bereavement support.

The current system is failing too many families, and the time for a proper review of the financial support available to bereaved families is now. We hope bereaved families can count on your support.

For more information, visit www.widowedandyoung.org.uk or email enquiries@widowedandyoung.org.uk

[8] https://www.which.co.uk/news/article/britains-forgotten-bereavement-benefit-atF695W7eftu
[9] https://www.gov.uk/government/publications/bereavement-support-payment-evaluation/bereavement-support-payment-qualitative-research#conclusions