Widowed?

A basic guide to

benefits and tax

credits for women

and men who have

been widowed
This guide went to press in October 2005. Changes to the law after that date may affect some of the rules explained here. In particular, the Civil Partnership Act 2004 is expected to come into force on 5 December 2005. This will change the way we treat same-sex couples. When that happens, people of the same sex who have formed a civil partnership will be treated, as far as possible, in the same way as a married couple. Surviving civil partners will have the same State Pension rights as widowers.
It can be difficult to make ends meet when you are used to having someone to share responsibilities with. You may be bringing up children on your own, or you may not have enough money coming in to look after yourself.

Sometimes you may need social security benefits or tax credits to give financial help for yourself and your family if you have one.

If you have been widowed there are some special kinds of help and benefits you may be able to get, as well as help and benefits which are available to anyone else.

This leaflet gives basic advice on the benefits and tax credits you may be able to get. We want to make sure you and your family get the right help, at the right time, in the right way.

A new system of bereavement benefits for men and women was introduced in April 2001. The new system will not affect women who were already getting benefits under the previous scheme as long as they continue to qualify under the rules.

If you have a question which is not answered in the leaflet, or if you just want more advice, please contact your Jobcentre Plus office, Jobcentre or social security office. See Where to get help and advice on page 15 of this leaflet for details.
Help you may be able to get

Check first what benefit, benefits or tax credits you may be able to get.

If you were under state pension age when your husband or wife died, or your husband or wife was not entitled to a Category A Retirement Pension when they died:
**check Bereavement Payment**  
» see page 6.

If you have been widowed and any of the following apply:
• you are bringing up a child or children  
• you are expecting your late husband’s child  
• you are expecting a child as a result of artificial insemination or in-vitro fertilisation:
**check Widowed Parent’s Allowance**  
» see page 6.

If you were aged 45 or over when your husband or wife died and you are not bringing up any children:
**check Bereavement Allowance**  
» see page 6.

If you are able to work, but not working or working on average less than 16 hours a week:
**check Jobseeker’s Allowance (JSA)**  
» see page 7.

If you are responsible for a child or children aged under 19:
**check Child Benefit and Child Tax Credit**  
» see pages 8 and 9.

If you work and are on a low or middle income:
**check Working Tax Credit**  
» see page 9.

If you get a low-income benefit and need help paying for a funeral:
**check Social Fund Funeral Payments**  
» see page 10.

If you need help with an expense which is difficult to pay for out of your regular income:
**check The Social Fund**  
» see page 10.

If you are on a low income and any of the following apply:
• you are sick or disabled  
• you are aged 60 or over  
• you are a lone parent  
• you are caring for someone who is ill or disabled  
• you are registered blind:
**check Income Support (Minimum Income Guarantee)**  
» see page 11.

If you pay rent or council tax:
**check Housing Benefit and Council Tax Benefit**  
» see page 12.
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**National Insurance (NI)**

For some benefits you must have paid or be treated as having paid NI contributions. For more information contact your Jobcentre Plus office, Jobcentre or social security office.
Bereavement benefits

A new system of bereavement benefits for men and women was introduced in April 2001. The new system will not affect women who were already getting benefits under the previous scheme as long as they continued to qualify under the rules.

There are 3 bereavement benefits for men and women. **All of these are based on the NI contributions of your late husband or wife.**

**Bereavement Payment**
- Based on your late husband’s or wife’s NI contributions
- One-off payment

**Are you:**
- Under age 60 for women, 65 for men (state pension age)?
- Over state pension age and your late husband or wife was not entitled to a Retirement Pension based on their own contributions when they died?

If YES to one, claim a Bereavement Payment.

**Widowed Parent’s Allowance**
- Based on your late husband’s or wife’s NI contributions
- For widows or widowers bringing up children
- Regular payments

**Are you:**
- Bringing up at least one child, or expecting your late husband’s baby, or expecting a baby as a result of artificial insemination or in-vitro fertilisation?

If YES, claim Widowed Parent’s Allowance.

For more information on benefits for people bringing up children, get leaflet BC3 *Bringing up children?* from your Jobcentre Plus office, Jobcentre or social security office.

**Bereavement Allowance**
- Based on your late husband’s or wife’s NI contributions
- Paid for 52 weeks from the date of bereavement
- Regular payments

**Are you:**
- A widow or widower who was aged 45 or over when your husband or wife died?
- Not bringing up children?

If YES to both, claim Bereavement Allowance.

- If you are aged under 45 and do not have a dependent child or children you cannot get Widowed Parent’s Allowance or Bereavement Allowance.
- If you were over state pension age when you were widowed you may get extra Retirement Pension based on your husband’s or wife’s NI contributions.
• If your husband or wife died as a result of their job you may be able to get bereavement benefits even if they did not pay enough NI contributions.
• You cannot get bereavement benefits if you were divorced from your husband or wife.
• You cannot get bereavement benefits if you remarry or if you live with a partner as if you are married to them (in Scotland, special habit and repute provisions apply).
• You may be able to get Widowed Parent’s Allowance if you are not getting Child Benefit.
• Bereavement benefits are not affected if you work.
• The amount of Bereavement Allowance you get is based on your age when you were widowed or when Widowed Parent’s Allowance ends.
• If you get Widowed Parent’s Allowance you may be able to get the Additional Pension part of your husband’s or wife’s state Retirement Pension. You may know this as the State Earnings-Related Pension Scheme (SERPS) or State Second Pension.
• If you are already widowed you can get up to 100% of your late husband’s or wife’s SERPS.
• If your husband or wife is due to reach state pension age before 6 October 2002, you will receive up to 100% of their SERPS if they die.
• If your husband or wife is due to reach state pension age after 6 October 2002 but before 6 October 2010, when they die you will receive a maximum of between 90% and 60% of their SERPS. The exact amount will depend on when, in this period, they are due to reach state pension age.
• If your husband or wife is due to reach state pension age on or after 6 October 2010, you will receive up to 50% of their SERPS when they die.
• SERPS was reformed from April 2002 to provide a more generous additional state pension for low and moderate earners, certain carers and people with a long-term illness or disability. It is now called the State Second Pension.
• The maximum amount of State Second Pension that a surviving husband or wife can inherit will be 50%.

**Women widowed before 9 April 2001**
These widows receive their Widow’s Benefit entitlement according to the arrangements that existed before that date.

**How to claim** see page 14.

**Jobseeker’s Allowance (JSA)**

• If you are capable of working
• If you are available for work
• If you are actively seeking work
• You cannot usually get JSA if you are aged under 18

**Are you:**

✓ Under 65 (for men) or under 60 (for women)?
Not working, or working on average less than 16 hours a week?

If YES to both, claim JSA.

If you have been paying NI contributions you may be able to get contribution-based JSA.

If you are on a low income you may be able to get income-based JSA even if you have not paid NI contributions.

**Income-based JSA:**

- Pregnant women and children under five get free milk and vitamins.
- Savings over £3,000 (£6,000 if you are aged 60 or over) usually affect how much income-based JSA you can get.
- Savings over £8,000 usually mean you cannot get income-based JSA (£12,000 if you are aged 60 or over, £16,000 if you live in a residential care or nursing home).
- You may be able to get extra money to help towards certain housing costs.
- You can usually get extra money for your family.
- If you could get contribution-based JSA but your income is still below a certain level you may be able to get income-based JSA.
- To see if you are on a low income for income-based JSA, check with your Jobcentre Plus office, Jobcentre or social security office.

**Child Benefit**

- For people bringing up a child or children
- Paid for each child
- Not affected by income or savings
- If the person who has died was getting Child Benefit, you will need to claim Child Benefit in your own name

Are you bringing up a child who:

- Is aged under 16?
- Is aged under 19 and studying full-time up to A-level, Advance Certificate in Vocational Education (ACVE) level 3 or equivalent?
- Is aged under 18 and registered at the careers office for work or work-based training for young people (Skillseekers in Scotland)?

If YES to one, claim Child Benefit.

- You do not have to be the child’s parent to get Child Benefit.
- You may get Child Benefit if you pay towards bringing up a child who does not live with you and no one else is claiming the benefit for them.

How to claim see page 14.

How to claim see page 14.
Child Tax Credit

- Child Tax Credit is a payment to support families with children. It can be claimed by those responsible for one or more child or young person.

Child Tax Credit:
- Is paid in addition to Child Benefit
- Can provide income for families with children, whether in or out of work
- Is normally paid to the main carer

To find out more about Child Tax Credit and to get the application form TC600 visit: www.inlandrevenue.gov.uk/taxcredits
You can claim on line too.

If you’d rather ring the Inland Revenue, call the Helpline on the following numbers:
England, Scotland and Wales 0845 300 3900
Northern Ireland only 0845 603 2000

Textphone for people with hearing or speech difficulties:
England, Scotland and Wales 0845 300 3909
Northern Ireland only 0845 607 6078
If you need help or a form in Welsh, please telephone 0845 302 1489

All lines open: 8am–8pm seven days a week (except Christmas Day, Boxing Day, New Year’s Day and Easter Sunday).
You can also claim by contacting your local Jobcentre, Jobcentre Plus or social security office.

Working Tax Credit

- A tax credit to top up earnings of working people on low or middle incomes. It is intended to make work pay more than benefits.

Are you aged 16 or over and working at least 16 hours a week and:

- Responsible for a child or young person or
- You have a disability which puts you at a disadvantage in getting a job or
- You are aged 50 or more and are returning to work after a 6-month period on qualifying out-of-work benefits

If YES to one, claim Working Tax Credit.

- If you do not have children or a disability that puts you at a disadvantage in getting a job, and you are not aged 50 or more and are returning to work after a 6-month period on qualifying out-of-work benefits

Are you:

- Aged 25 or over? and
- Working at least 30 hours a week?

If YES to both, claim Working Tax Credit.
You can get Working Tax Credit if you are self-employed or employed.

To find out more about Working Tax Credit and to get the application form TC600 visit: www.inlandrevenue.gov.uk/taxcredits

You can claim online too.

If you’d rather ring the Inland Revenue, call the Helpline on the following numbers:

- England, Scotland and Wales: 0845 300 3900
- Northern Ireland only: 0845 603 2000

Textphone for people with hearing or speech difficulties:

- England, Scotland and Wales: 0845 300 3909
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If you need help or a form in Welsh, please telephone: 0845 302 1489

All lines open: 8am–8pm seven days a week (except Christmas Day, Boxing Day, New Year’s Day and Easter Sunday). You can also claim by contacting your local Jobcentre, Jobcentre Plus or social security office.

Are you or your partner getting:

- Income Support?
- Income-based Jobseeker’s Allowance?
- Housing Benefit?
- Council Tax Benefit?
- Working Tax Credit where a disabled worker is included in the assessment?
- Child Tax Credit at a rate higher than the family element?

If YES to one, claim a Social Fund Funeral Payment.

**If you have applied for one of these benefits, but do not know if you will get it, you should still apply for a Funeral Payment.**

- You can apply any time after the date the person died and up to three months after the date of the funeral.
- It must have been reasonable for you to take responsibility for the costs.
- The funeral must usually be in the United Kingdom.
- May be affected by any other means of paying for the funeral.
- May have to be paid back out of the estate of the person who has died.

How to claim ➤ see page 14.

Social Fund Funeral Payments

- Help towards the costs if you are responsible for a funeral
- Depends on your circumstances, not those of the person who has died
- One-off payment

The Social Fund

- Help with exceptional expenses which are hard to pay for out of your regular income.
• You may be able to get a **Community Care Grant**, **Budgeting Loan** or **Crisis Loan** to help with things like household items, certain travel costs or in an emergency or disaster.

• For Community Care Grants you must usually be getting Income Support or income-based Jobseeker’s Allowance. For Budgeting Loans you must have been getting one of these benefits for at least 26 weeks. For Crisis Loans you do not have to be getting any benefits.

• You do not have to have paid NI contributions to get help from the Social Fund.

• Budgeting Loans and Crisis Loans have to be paid back, but they are interest free. Funeral Payments usually have to be paid back out of the estate of the person who has died. Community Care Grants and other Social Fund payments on the next page do not have to be paid back.

If you want more information, get **GL18 Help from the Social Fund** from your local social security office.

*The Social Fund can also help certain people with some other expenses:*

• **Sure Start Maternity Grants** can help with things a new baby needs immediately.

• **Cold Weather Payments** can help with extra heating expenses in cold weather.

• If you want any other information on the Social Fund, get leaflet **GL18 Help from the Social Fund** from your Jobcentre Plus office, Jobcentre or social security office.

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### Winter Fuel Payments

• Winter Fuel Payments are paid to eligible households that include someone aged 60 or over to help with their winter fuel bills.

• If you want more information about Winter Fuel Payments, get leaflet **WFPC1 Your guide to Winter Fuel Payments 2002** from your Jobcentre Plus office, Jobcentre or social security office.

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### Income Support (Minimum Income Guarantee)

• Income Support is known as Minimum Income Guarantee if you are aged 60 or over. Most rules are the same.

• For people on a low income

• Savings over £8,000 usually mean you cannot get Income Support (£12,000 if you are aged 60 or over, £16,000 if you live in a residential care or nursing home)

• If you have to attend a Jobcentre Plus, Jobcentre or social security office regularly you cannot get Income Support

**Are you:**

- ✔️ Aged 16 or over?
- ✔️ On a low income?
- ✔️ Not working, or working on average less than 16 hours a week?

*If YES to all, claim Income Support.*
• Pregnant women and children under five are entitled to free milk and vitamins.
• Savings over £3,000 (£6,000 if you are aged 60 or over) usually affect how much Income Support you can get.
• You may be able to get extra money to help towards certain housing costs.
• You can usually get extra money for your family.
• You may be able to get Income Support if you are not working because of parental leave.
• If you are bringing up children on your own, you will usually have to go to a meeting with a Personal Adviser before you can get Income Support.
• To see if you are on a low income for Income Support check with your Jobcentre Plus, Jobcentre or social security office.

How to claim ▶ see page 14.

**Housing Benefit and Council Tax Benefit**

• Paid by local councils
• You do not have to get any other benefits

**Are you:**

✓ On a low income?
✓ Paying rent?

If YES to both, claim Housing Benefit.

**Children with special needs**

If you are bringing up a child who is ill or disabled, you may be able to get Disability Living Allowance or Severe Disablement Allowance for them. You can get information about these in leaflet SD3 Long-term ill or disabled? You can get this from your Jobcentre Plus office, Jobcentre or social security office.

**If YES to both, claim Council Tax Benefit.**

• If you claim Income Support or Jobseeker’s Allowance you will get a form to claim Housing Benefit and Council Tax Benefit with your claim pack.
• If you do not claim Income Support or Jobseeker’s Allowance you can get a form for Housing Benefit and Council Tax Benefit from your local council.
• If you want more information get leaflets GL16 Help with your rent and GL17 Help with your council tax. You can get these from your local council offices or your Jobcentre Plus, Jobcentre or social security office.
Help with health costs

**Do you get:**

- Income Support? or
- Income-based Jobseeker’s Allowance? or
- Working Tax Credit with Child Tax Credit? or
  - Working Tax Credit with a disability element? or
  - Child Tax Credit and are not eligible for Working Tax Credit and your gross annual income for 2003 is £14,200 or less? (This figure is shown on the front page of your tax credit award notice) or
- You are named on a Tax Credit NHS Exemption Certificate.

**If YES to any one of these, you can get help with health costs.**

If **NO**, you may be able to get help with health costs through the NHS Low Income Scheme.

You can get a claim form HC1 from Jobcentre Plus or social security offices.

For information about help with health costs phone the Advice Line on **0800 91 77 711**.

Free milk for disabled children

- If you have a child aged between 5 and 16 who is unable to attend school because of a physical or mental disability.
- You do not need to get any benefits.

To claim, get form FW20 from:
Disability Benefits Unit
Room C122A
Lobby D
Warbreck House
Warbreck Hill Road
Blackpool
FY2 0YE

New Deal for Lone Parents

The New Deal for Lone Parents is a service which currently helps lone parents on Income Support or Jobseeker’s Allowance find work. From Autumn 2001 it will also cover lone parents who get other benefits.

For more information get leaflet LP15 Bringing up children on your own from your Jobcentre Plus office, Jobcentre or social security office.
How to claim

1. When to claim

Claim straight away. If you delay you may lose benefit.

2. Claim form

To claim Jobseeker’s Allowance contact your Jobcentre Plus office, Jobcentre or social security office.

For Child Benefit you can get a claim pack from your Jobcentre Plus office, Jobcentre or social security office or by ringing the Child Benefit Centre on 08701 555 540. If your child has just been born, you may receive a claim pack with your Bounty Pack from the hospital.

For other benefits, contact your Jobcentre Plus office, Jobcentre or social security office for a claim form. There is one form for all of the bereavement benefits. For your nearest Jobcentre Plus, Jobcentre or social security office, look for the Jobcentre Plus, social security or Jobcentre display advert in the business numbers section of the phone book.

3. Filling in the form

Before you fill in your form, check that you are applying for everything you may be entitled to. Use this leaflet as a guide.

4. Proof of identity

It is important that we can be sure of your identity when you make a claim. We may need to ask you about your background and look at any official documents you have to support the information you give.

If you are not sure about this, get leaflet GL25 How to prove your identity for social security from your Jobcentre Plus office, Jobcentre or social security office.
Where to get help and advice

To get more information or other leaflets get in touch with your Jobcentre Plus office, Jobcentre or social security office. For your nearest office look for the Jobcentre Plus, Jobcentre or social security display advert in the business numbers section of the phone book.

You can get more information from the DWP website. The address is: www.dwp.gov.uk

To contact us by email see the Contact Us section of the website.

The following voluntary organisations may also be able to give you information and support:

- **Cruse – Bereavement Care**
  126 Sheen Road
  Richmond
  Surrey  TW9 1UR
  Phone (020) 8940 4818

- **The National Association of Widows**
  48 Queens Road
  Coventry CV1 3EH
  Phone (024) 7663 4848
  E-mail office@nawidows.org.uk

There are other benefits which you may be able to get. You can get information on them from other leaflets:

- **SD1 Sick or disabled** A basic guide to benefits for people of all ages with a physical or mental illness or disability, and people who look after them

- **RM1 Retirement** A basic guide to benefits for people who are retiring or have retired

- **BC1 Babies and children** A basic guide to benefits and tax credits for anyone expecting a baby or caring for children

- **D49 What to do after a death in England and Wales** In Scotland get What to do after a death in Scotland – issued by the Scottish Office, plus

  - **D49(S) Social Security supplement**

- **WK1 Financial help if you work or are looking for work** – A basic guide to benefits and back to work schemes if you are working, looking for work or starting a job – including voluntary work.

- **GL23 Social security benefit rates**
Remember that this leaflet is a general guide to benefits and tax credits and is not a full and authoritative statement of the law. We have made every effort to ensure that the information in this leaflet is correct at the date shown on the cover. However, changes in the law may make the leaflet become gradually less accurate.