

Funeral Support Payment for an adult (Scotland)

The Funeral Support Payment is available to people living in Scotland. It is a grant from Social Security Scotland to help with funeral costs. It is not a loan. You can apply for it even if you do not use a funeral director. **In many cases the total amount is unlikely to cover even the cost of a simple funeral, so you are likely to have a shortfall.**

Eligibility

You can apply for the Funeral Support Payment if the deceased lived in the UK when they died, and the funeral is taking place within the UK. In some cases, the funeral can also be held in the EEA, or Switzerland. You have up to six months after the funeral date to apply, as long as you or your partner are responsible for the funeral arrangements, and it is considered reasonable for you to take responsibility for the funeral costs.

You or your partner need to be in receipt of one of the following benefits, or waiting for a decision on your application for one of these:

- Universal Credit
- Income Support
- Income based Jobseeker's Allowance
- Income related Employment and Support Allowance
- Pension Credit
- Housing Benefit
- Working Tax Credit which includes a disability or severe disability element
- Child Tax Credit

If your financial circumstances were connected to the person who has died, your benefits may have been affected and you may need to make a new application. If you are not currently in receipt of benefits, you may now be eligible – you can check by completing a [benefits calculation](#) online.

Reasonable to take responsibility?

Social Security Scotland assess whether they think it is reasonable for you to take responsibility for the funeral, by considering if you are the nearest relative alongside any other relevant information you provide.

The law sets out an order of relatives, which they use as a guide to determine whether the person applying is the nearest relative. This is not the only thing they consider; each application is looked at individually.

If you are not the nearest relative in law then, to help them make their assessment, Social Security Scotland may ask why you are making the application. If they consider there to be a good reason then the application will continue, but if not, they will reject it.

Some examples of situations where Social Security Scotland might consider it reasonable to have accepted responsibility for the funeral over someone else are:

- You provided care or were a recognised carer for the deceased;
- You lived with the deceased;
- You had a close relationship to the deceased;
- You looked after the deceased since childhood (kinship care);
- You had Power of Attorney, or were the deceased's appointee or legal guardian;
- You are a parent, sibling, relative or friend of the deceased;
- You are taking responsibility due to particular cultural or religious reasons;
- No one else has accepted responsibility for the funeral – other relatives may have been estranged from/not in touch with the deceased; are not financially or emotionally able to arrange the funeral; or not able to due to health, lifestyle or mental capacity; or are under suspicion in the death of the deceased.

This is not an exhaustive list and you can find more details in the [guidance](#) on Social Security Scotland's website.

You need to have taken financial responsibility for at least a portion of the funeral bill and, while you don't *have* to be the person named on the bill, Social Security Scotland will need to know why if you're not.

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In some circumstances they can pay for part of the bill. For example, where two people are sharing the responsibility of the funeral costs and only one of them receives qualifying benefits, Social Security Scotland could pay towards their portion of the bill.

What it covers, amounts and deductions

The main costs the Funeral Support Payment contributes towards are as follows:

- Reasonable burial or cremation fees
- Up to £1,178.75 toward other funeral expenses (generally those covered under funeral director's fees or, if you are going DIY, costs such as the coffin).
- Death certificates to release money belonging to the person who died
- The cheaper of one return journey to arrange or attend the funeral
- In some circumstances, transport costs if you need to move the person who died over 50miles
- Other elements may also be considered, e.g. the cost of a grave liner, transfer of lair title and costs associated with it being out of the deceased's Local Authority area – as long as it doesn't cost more.

What are 'reasonable' burial or cremation fees? The Scottish Government have published the average costs they will cover for funerals carried out in Scotland: <https://www.mygov.scot/burial-cremation-costs-scotland/>, which gives an idea of how much they might pay. However, when making an award, they look at the actual costs incurred:

- If the burial or cremation is more expensive for some reason, e.g. a more expensive grave or cemetery, or for a weekend service, Social Security Scotland will consider whether they believe this to be reasonable.
- If the burial or cremation is outside of the deceased's Local Authority area then Social Security Scotland will not pay more than it would cost within the Local Authority area.
- If the funeral is taking place outside of Scotland, you will need to call them to get an idea of what they might pay: **0800 182 2222**.

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The amount will be reduced by any money in the deceased's estate unless they were under 18. The estate includes funds belonging to the person who died, funeral plans, insurance policies or lump-sum payments from burial clubs or pensions. However, it does not include arrears of benefits paid on the date of death or afterwards.

If you pay some of the funeral bill by borrowing money or through contributions from charities, friends, relatives, or crowdfunding this should not affect the amount of the award.

The payment is not a loan and does not need to be paid back. However, if some money in the deceased's estate becomes available after the funeral payment has been made, you will need to pay that money to Social Security Scotland, up to the amount of the payment.

What happens if there is a pre-paid funeral plan? If the person who died had a pre-paid funeral plan, Social Security Scotland would contribute up to £143.85 towards other funeral expenses. This is because their funeral plan should help pay for the funeral costs.

How to claim

- You can claim online at: <https://applications.socialsecurity.gov.scot/funeral-support-payment#eligibility>,
- You can call Social Security Scotland on 0800 182 2222 to make your application over the phone.
- If you use a textphone, you can use their Text Relay Service by dialing 18001+ 0300 244 4000.
- If you are a British Sign Language user, you can also call Social Security Scotland via the Scottish Government BSL Video Relay Service app: <https://www.contactsotland-bsl.org>
- Alternatively you can complete a paper form that you can download at <https://www.mygov.scot/funeral-support-payment/how-to-apply/>

Find out more about Down to Earth at www.downtoearthsupport.org.uk