

Funeral Support Payment for an adult (Scotland)

A government grant (you don't have to pay it back) toward the cost of a funeral for people on qualifying benefits. You can apply for a Funeral Support Payment even if you do not use a funeral director. The full amount is unlikely to cover even the cost of a simple funeral, so you are likely to have a shortfall.

Eligibility

To apply, you or your partner need to be in receipt of one of the following benefits:

- 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

You need to have taken responsibility for the funeral and be named on the funeral bill.

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. They consider people in the following order:

- (a) spouse or civil partner,
- (b) living with the adult as if they were married to each other for a period of at least 6 months or in receipt of a joint qualifying benefit with them,
- (c) child,
- (d) parent,
- (e) brother or sister,
- (f) grandparent,
- (g) grandchild,
- (h) uncle or aunt,
- (i) cousin,
- (j) niece or nephew,
- (k) a friend of long standing.

If there is a relative higher up the list than you, Social Security Scotland will want to know why they are not taking responsibility. If they consider there to be good reason, such as estrangement from the deceased (the relationship had broken down), then your application will be able to continue, but if not it will be rejected. However, they do not look at other family members of the same category, e.g. if you are the deceased's son and they had other children, Social Security Scotland will not need to know anything about the nature of those relationships or about their benefits. Equally, if you are the deceased's sister and they also had a brother, they will not need to know anything about the brother's relationship or benefits.

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 £700 toward other funeral expenses (generally those covered under funeral director's fees or, if you are going DIY, costs such as the coffin). This will increase to £1,000 maximum for all applications from 1st April.
- 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

What are 'reasonable' burial or cremation fees?

The Scottish Government have published the costs they will cover for funerals carried out in Scotland: <https://www.mygov.scot/burial-cremation-costs-scotland/>. If you are having a cremation or burial in a different area from where the deceased lived and it is more expensive, they will only pay the cremation or burial price in their home 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**.

The amount will be reduced by any money in the deceased's estate, unless they were under 18. Arrears of benefits paid in on the date of death or afterwards should also not be deducted.

Social Security Scotland also should not deduct from their award any money borrowed, or contributions from charities, friends, relatives or crowdfunding.

How to claim

To apply, you can claim online at: <https://applications.socialsecurity.gov.scot/funeral-support-payment#eligibility>, or by calling Social Security Scotland on **0800 182 2222** to make your application over the phone. 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