

Funeral Expenses Payment for an adult (England, Wales & Northern Ireland)

A government grant toward the cost of a funeral for people on qualifying benefits. You can apply for a Funeral Expenses 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

The Department for Work and Pensions (DWP), or Department for Communities (DfC) in Northern Ireland, look at several things in deciding whether to issue a funeral payment, including:

- a) the applicant's benefits and possibly the benefits of some of the deceased person's family
- b) whether they consider it reasonable for the applicant to have taken responsibility for the funeral. The applicant also usually needs to be named on the funeral bill; if not it will need to be explained why.

The quickest way to check your eligibility for a funeral payment for an adult in England, Wales or Northern Ireland, is to use our unique [Eligibility Checker](#). Once you have done so, return to this factsheet to see how to claim, and how to calculate how much you will receive.

If you prefer to read about your eligibility for a Funeral Payment, please continue reading.

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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

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. Also take a look at our guide to [finances after a bereavement](#).

If the person who died was living with a partner, the DWP will only consider an application from that partner and it is only their benefits that are taken into account.

If they didn't live with a partner the DWP will need information about other family members. However, there are some instances when they should ignore a family member's benefit status. This includes if they were estranged from the person who has died (the relationship had broken down) or if they are under 18. The other categories and more guidance can be found in the DWP notes at:

www.gov.uk/government/publications/funeral-payment-claim-form

However, any 'immediate family members' (i.e. parent or adult child of the person who has died) who don't fall into one of the above categories must also be on a qualifying benefit, no matter who applies. So must any 'close relatives' (e.g. adult brothers and sisters, including half and step) who were at least as close to the person who has died as the person applying.

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Reasonable to take responsibility?

After a live-in partner, the DWP will normally look at this order of priority in terms of who applies:

1. Immediate family members (i.e. parent or adult child)
2. Close relatives (e.g. brothers and sisters, including half and step)
3. Other family (e.g. grandparents, aunts, uncles, cousins), partners who weren't living together, and friends

However, they also expect the applicant to be the person who had the closest contact with the person who has died. So it is possible for someone in a lower category to be the most 'reasonable' person to apply.

In deciding who is closest they look at how often the applicant, and other family members, were in contact with the person who has died and in what way.

To give an example, Desmond died aged 79 leaving two sons.

DeShawn, aged 54, lived in the same house, helped with domestic tasks, took him to hospital and cared for him when he was ill. Terrance, aged 50, visited him once a month and kept in touch in between by phone.

Desmond also had a brother and a sister who he saw a couple of times a month. Desmond's parents and his wife are all deceased and he did not have a new partner.

If DeShawn is on a qualifying benefit, he can apply for the Funeral Expenses Payment. The DWP are likely to see it as reasonable that he take responsibility for Desmond's funeral, but if Terrance is not also on a qualifying benefit, DeShawn's claim would be turned down. The DWP are unlikely to take into account the benefits of Desmond's brother and sister, as they appear to have had less contact with Desmond than DeShawn.

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What it covers, amounts and deductions

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

- Reasonable burial or cremation fees
- Doctors' fees for a cremation (applicable in Northern Ireland only)
- Up to £1,000 toward other funeral expenses (for example funeral director's fees, the coffin or floral tributes)
- Death certificates to release money belonging to the person who died
- One return journey to arrange or attend the funeral, not including the cost of a funeral car
- In some circumstances, transport costs if you need to move the person who died over 50 miles

What are 'reasonable' burial or cremation fees?

If a cremation is arranged, the DWP or DfC will pay the cost of the least expensive peak-time service at a local crematorium. If the arrangements are for a lower cost, an early morning service time or a direct cremation, the DWP/DfC will only use that figure when calculating the payment.

If purchasing a grave, the DWP or DfC will pay the cost of the least expensive grave with an 'exclusive right of burial' for one person (single depth). If there is a less expensive cemetery or crematorium nearby, the DWP/DfC may restrict the amount paid when calculating the payment. If you are having a burial in a different area from where the person who has died lived and it is more expensive, they will only pay the price of a burial in their home area.

The amount will be reduced by any money in the deceased person's estate, (except money held as a 'joint tenancy' – a joint account where both people pay in and neither has restrictions on withdrawing). It is recommended to get advice if you share funds in the deceased person's account(s). However, arrears of benefits paid in on

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the date of death or afterwards should not be deducted.

The DWP/DfC should not deduct from the award any money borrowed, or contributions from charities, friends, relatives or crowdfunding.

What happens if there is a pre-paid funeral plan? If the person who died had a pre-paid funeral plan, the DWP/DfC would pay for any reasonable burial or cremation costs that are not covered by the funeral plan. They would contribute up to £120 towards other funeral expenses. This is because their funeral plan should help pay for the funeral costs.

How to claim

In England & Wales:

- You can call the DWP Bereavement Service helpline on 0800 151 2012 to make your application over the phone. If you wish to speak to someone in Welsh, call 0800 731 0453.
- For alternative ways to claim, including post, textphone or British Sign Language, please visit:
<https://www.gov.uk/funeral-payments/how-to-claim>

In Northern Ireland:

- You can call the DfC Bereavement Service on 0800 085 2463 to make your application over the phone.
- For alternative ways to claim, including post, textphone or British Sign Language, please visit:
<https://www.nidirect.gov.uk/articles/funeral-expenses-payments>

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