

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

Tip

If an immediate family member is not on an income-related benefit, but was estranged from the deceased, this should not stop the person applying receiving the Funeral Expenses Payment.

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 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 DWP (or Department for Communities in Northern Ireland) look at two things in deciding whether to issue a funeral payment a) the applicant's benefits and possibly the benefits of some of the deceased's family and 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.

Benefits check

To apply, you or your partner need to be in receipt of one of the following income-related 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 may also qualify if you are getting a support for Mortgage Interest loan.

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 deceased (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 deceased) 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 deceased as the person applying.

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 deceased. 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 deceased and in what way.

Tip

If you were the partner of the person who died but not living together, you will need to show you had the closest contact and the DWP are likely to consider the benefits of other family members as well as your own, which could affect your claim.

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.

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
- 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)
- 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 purchasing a grave, the DWP 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 may only use that figure when calculating the payment. If you are having a burial in a different area from where the deceased 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's estate (except money held as a 'joint tenancy' – a joint account where both people pay in and neither has restrictions on withdrawing). However, arrears of benefits paid in on the date of death or afterwards should not be deducted.

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

How to claim

To apply, complete a SF200 form. In England and Wales, you can download one at <https://www.gov.uk/funeral-payments/how-to-claim> or complete an application by phoning the DWP Bereavement Service Helpline on **0800 731 0469**. In Northern Ireland you can download one at <https://www.nidirect.gov.uk/publications/funeral-expenses-payment-application-forms> or contact the Bereavement Service on **0800 085 2463**.

The DWP aim to process Funeral Expenses Payments within 15 working days, though in practice it can take longer.

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