

funeral affordability

When a loved one dies there is inevitably a sense of shock and bewilderment, which will also include concerns about “*how can I afford the cost of a funeral?*”

At the initial stage of making funeral arrangements, it is worth talking with us to raise any concerns about funeral affordability as we can direct you to potential sources of financial help from the government and suggest simpler funeral options that are still dignified and respectful. We can also offer payment plans to work with your financial circumstances.

There are two types of governmental financial support which may be available to help deal with the more immediate costs caused by the death of a spouse or civil partner and/or for those who are on a low income.

funeral expenses payments

To receive a Funeral Expense Payment, ***you must be responsible for the funeral*** and:

- get certain benefits or tax credits
- meet the rules on your relationship with the deceased
- claim within 6 months of the date of the funeral
- meet the rules on where the funeral takes place

What you receive (*if eligible*) is dependent on your personal circumstances and can help with:

- burial fees and rights to burial in a particular plot
- cremation fees, including the cost of the doctor’s certificates
- up to £1,000 for funeral expenses like funeral director’s fees / flowers / coffin.
- other items for which you may be able to receive help

For further information, visit: www.nidirect.gov.uk/articles/funeral-expenses-payments

bereavement support payment – for the death of a partner

You / your partner do not need to be getting benefits to apply. To qualify for a Bereavement Support Payment the following must apply:

- your spouse / civil partner died on or after 6 April 2017
- you were under State Pension age when your spouse / civil partner died
- you were resident in the UK at the time of the death / live in a country where the UK has a relevant EU or reciprocal agreement
- your spouse / civil partner had paid a minimum of 25 Class 1 / Class 2 National Insurance contributions in any single tax year during their working life*

* Exceptions apply: if your spouse / civil partner died because of an industrial accident or prescribed disease or was unable to work their entire working life due to a disability

There are two rates of Bereavement Support Payment – ‘standard rate’ and ‘higher rate.’ Payments may include an increased initial payment, followed by up to eighteen smaller monthly payments.

- **Higher rate:** If you are entitled to Child Benefit for at least one dependent child or were pregnant at the date of your spouse or civil partner’s death, you may be entitled to an initial payment of £3,500 and up to 18 monthly payments of £350.
- **Standard rate:** If you were not pregnant or have no dependent children, you may be entitled to an initial payment of £2,500 and up to 18 monthly payments of £100.

Claiming the full entitlement: You are only entitled to the increased initial payment if your claim is made within 12 months of the death. To be eligible for up to eighteen monthly payments, your claim must be made within three months of the death.

You can claim up to 21 months after the death, but your payments will be less.

For further details, visit: www.nidirect.gov.uk/articles/bereavement-support-payment

summary

Irrespective of whether you believe you may or may not be entitled to any financial help - please speak with us at an early stage during the funeral arrangements, as we are more than willing to help, guide, and advise you about affordability matters.

We at **s.clarke+son** funeral directors are here to help you through this difficult and distressing time so please do not face affordability concerns alone.