City Hospice
Caring for Cardiff

Benefits & Financial Support following the loss of a loved one

This leaflet contains a general overview of benefits and financial support you are entitled following the loss of a loved one. For more specific queries please contact our Welfare Rights team.



Tell Us Once Service

Tell Us Once service is usually accessed via the registrar. When you meet with the registar they will give you an information pack this will include information about the Tell Us Once Service and provide you with a uniqure reference number.

By providing your loved ones national insurance number and other details to the Tell Us Once Service all relevant departments such as the department of work and pensions and the council as well as passport and driving licence agency would be notified so you do not need to take separate actions.
If this has not been done you could access the service online on the .gov.uk website and use the code that the Registra provides you or you can contact them on 0800 085 7308.

Carers Allowance

Carers Allowance continues to be paid up to 8 weeks from the date your loved one passed away. You would be notified of this by letter.

Bereavement Support Payment

This is a benefit for people under state pension age that is based on your late loved ones national insurance record. They must have fulfilled at least one year of full national insurance stamp in their employment.

There is a standard rate of entitlement of a one off payment of £2500 and £100 a month for 18 months.

There is a higher rate of entitlement if you have dependent children of the one off payment £3500 and £350 a month for 18 months.

State Pension

If under state pension age, when you become eligible to receive your state pension the Pension Service should advise you that you will receive an additional amount from your late loved one's state pension entitlement. This is a beneficiary state pension increase, the amount can vary as it is dependent on the national insurance contributions made.
If you are already in receipt of your state pension this will now automatically increase and you will receive an update state pension statement from the pension service.

Universal Credit

This is a means tested benefit for people of working age who have no income, or unable to work or have a low income with dependent children and housing costs.

If you were already claiming this benefit as a couple with your loved one then the change of circumstances will be updated via tell us once but it would be worth updating your journal . You would be entitled to the same rate of payment for the next 3 months.

Due to the change in circumstances, you may find you may need to claim this benefit now or if you were claiming legacy benefits (income support/ income related ESA/ Tax credits) as a couple this will now trigger the claim to close and for you to claim Universal Credit instead.

Universal Credit is made up of a basic allowance and any additional elements that may apply such as having dependent children, being unable to work due to sickness and being a carer. If your household has no earnings, other income, capital or savings the Universal Credit award you receive will be your maximum Universal Credit award.

Council Tax

You will be entitled to a single persons discount which will be applied automatically however if you have low income you may be entitled to further help through the Council tax reduction scheme.

Blue Badge

You may qualify for a Blue Badge automatically if you receive the Mobility Component of Disability Living Allowance or Personal Independence Payment. If you do not receive any of these you could still apply for the badge if your mobility is being affected.

Pension Credit

If you are above state pension age and you were claiming this benefit with your loved one you should make contact with Pension Credit as you were claiming this benefit as a couple so your claim needs to be adjusted to a single claim now.

Due to change of circumstances you may not be eligible for this benefit. It is a means tested benefit and the amount of Pension Credit you will be eligible to receive depends on your income and any savings you may have over £10,000.

It is worth submitting a claim for Pension Credit because it allows access to other support schemes such as other grants, free/reduced dental care, free/reduced optical prescriptions.

Funeral Expenses Payment Loan

Funeral Payment is to help with funeral costs that you are responsible for if you're on a low income and need help to pay for a funeral you're arranging. How much you get depends on your circumstances and if you qualify.

You must be in receipt of a qualifying means tested benefit to be eligible for this assistance or waiting to hear about your entitlement. You do not have to repay a funeral payment, although it can be recovered from the estate if they have one. You will not be granted a Funeral Payment just because you are paying for a funeral. The benefits office has to agree that it is reasonable for you to be responsible for paying for the funeral and that there is no one else who should be paying for it.

There is no fixed sum for a Funeral Payment.

Funeral Payment can cover:

- Necessary burial or cremation fees
- The cost of documents needed for the release of the money, savings and property of the person who has died
- Part of the cost of moving the body to a place of rest (if in the UK and over 50 miles)
- Part of the cost of transporting the coffin and bearers to the funeral (if in the UK and over 50 miles)
- The cost of one return journey for you to arrange or attend the funeral
- Up to £700 for other costs related to the funeral such as the funeral director's fees, the coffin, cars or flowers.

Cardiff Council Funeral Service

Cardiff Council can provide residents of Cardiff with a professional, dignified funeral service at a lower cost to many private funeral directors in the city. The standard funeral arrangements covered by Cardiff Council Funeral Service are:

- Collection of the deceased from within Cardiff.
- Light oak or dark oak veneered coffin, furnishings and fittings.
- Preparation and dressing of body.
- Viewing in Chapel of Rest.
- Hearse and one limousine.
- A dignified funeral service.

This service is only available where the deceased is a Cardiff resident and the funeral is to take place in a council managed cemetery or crematorium.

Arranging the funeral

To arrange a funeral with us please contact our provider and ask for the 'Cardiff Council Funeral Service'.

Tel: 029 2070 3581
Web: www.penarthfuneraldirectors.com
Email: enquiries@penarthfuneraldirectors.com
Penarth Funeral Directors, 30 Hickman Road, Penarth, CF64 2AL

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City Hospice, Cardiff
02920 524 150 | info@cityhospice.org.uk
Charity no.: 1023311
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