



Widows Fight UK Summary Campaign Briefing for MPs

Parliamentary Debate Briefing

When a spouse dies, a family loses not only a loved one but often a substantial proportion of their household income. Yet **Bereavement Support Payment (BSP)** ends after just **18 months**, despite the financial impact lasting for many years.

Why the current system is failing:

- Many newly bereaved people are **never formally told BSP exists** and must discover it themselves during the most traumatic period of their lives.
- BSP cannot usually be backdated, meaning some eligible families lose support simply because they did not know they could claim.
- The DWP knows how many claimed BSP, but not how many never claimed because they were unaware of their entitlement.
- BSP has **not been uprated since 2017**, meaning its value has fallen significantly in real terms.

Universal Credit is not the answer:

The DWP often points widowed families towards Universal Credit when BSP ends. However, many widowed people are ineligible because:

- They have over £16,000 in savings, often from life insurance intended for their children's future.
- Their earnings are too high.
- They are working additional hours simply to replace the income of their late spouse.

Universal Credit is a means-tested benefit. BSP is recognition of the National Insurance contributions paid by the deceased spouse. They serve different purposes.

The impact on bereaved children:

Children who lose a parent often face a second loss: financial security.

Many surviving parents are forced to work excessive hours just to keep the household afloat, leaving less time to support grieving children. Others cannot increase their income and face growing financial hardship.

No child should face both bereavement and poverty because a parent has died.

Investment in bereaved families is an investment in:

- Better mental health
- Better educational outcomes
- Reduced child poverty
- Better long-term life chances

The DWP has acknowledged there is **no research into the long-term financial impact on bereaved children arising from the 2017 reforms or the 18-month limit.**

What Widows Fight UK Is Calling For

- ✓ Review the 18-month BSP limit
- ✓ Automatic notification of BSP entitlement following bereavement
- ✓ Annual uprating of BSP in line with inflation and other contributory benefits
- ✓ Research into the long-term impact on bereaved children and families
- ✓ The number of dependent children to be recorded during a death registration.
- ✓ Better protection for bereaved children from poverty
- ✓ Recognition that National Insurance contributions should provide meaningful protection for surviving families

Key message:

Bereavement is a lifelong loss, not an 18-month event.

Widowed families need a support system that reflects the reality of losing a partner, protects bereaved children from poverty, and provides meaningful long-term security for families rebuilding their lives after loss.