



Widows Fight UK Full Campaign Briefing for MPs

Parliamentary Debate Briefing

What is Widows Fight UK?

Widows Fight UK is a campaign representing working-age widows and widowers across the UK. We campaign for a fairer bereavement support system that reflects the long-term reality of losing a spouse or civil partner and the ongoing impact on surviving partners and children.

Our campaign is informed by the experiences of thousands of bereaved families who have shared how current support falls far short of meeting the financial challenges that follow the death of a partner.

The core issue:

When a husband, wife or civil partner dies, the surviving partner often loses a significant proportion of household income overnight.

This is not a short-term financial difficulty. It is a permanent loss of income in households whose mortgages, rent, childcare arrangements, transport costs and financial commitments were built around two adults contributing.

Bereavement creates both an emotional and financial crisis, yet the current system treats the financial impact as temporary.

Bereavement Support Payment (BSP)

Bereavement Support Payment provides support for a maximum of 18 months following the death of a spouse or civil partner.

Bereavement does not end after 18 months, and neither do its financial consequences.

Widowed families frequently remain under financial pressure long after support ends, particularly where there are dependent children. Many members of our community describe reaching the end of BSP as facing a financial cliff edge.

The problem with claiming BSP:

There is no formal notification process informing newly bereaved people that BSP exists.

At one of the most traumatic periods of their lives, surviving partners are expected to discover and claim the benefit themselves.

Many widows and widowers tell us they only learned about BSP through friends, social media, charities or chance conversations.

Because BSP cannot generally be backdated beyond the permitted claim period, some bereaved families lose support they were entitled to simply because they did not know it existed.

The DWP knows how many families claimed BSP and how many families claimed after a delay. However, there is no data available on how many eligible families never claimed because they were unaware of their entitlement.

A key ask of our campaign is that bereaved families should be proactively informed about BSP and their entitlement at the point of bereavement.

Why Universal Credit is not the answer:

The Department for Work and Pensions frequently points to Universal Credit as support available for those who continue to struggle financially after BSP ends.

However, Universal Credit and BSP serve entirely different purposes.

Many widowed people are excluded from Universal Credit because savings exceed £16,000, often due to life insurance intended to secure their children's future; their earnings place them above eligibility thresholds; or they are working

additional hours simply to replace income previously provided by their late spouse.

Many widowed families therefore find themselves too wealthy for Universal Credit, but unable to absorb the loss of a spouse's income.

The impact on bereaved children:

At the heart of this debate are children.

When a child loses a parent, they are already facing one of the most devastating experiences of their young life. Yet under the current system, many also face increasing financial insecurity at exactly the moment they need stability most.

For many widowed families, the surviving parent is forced to work additional hours, often well beyond full-time employment, simply to compensate for the permanent loss of a second income. This means bereaved children can find themselves spending less time with the one remaining parent precisely when they need that support and connection the most.

Where surviving parents cannot increase their earnings sufficiently, bereaved children face an increased risk of poverty, compounding the effects of their loss.

Should children be financially disadvantaged because one of their parents has died?

Supporting bereaved children should be viewed not simply as welfare spending, but as an investment in children's futures. Better support today can improve educational outcomes, protect mental health, reduce child poverty and help ensure more young people go on to contribute positively to society and the economy.

Most concerningly, the DWP has acknowledged that there is no research examining the long-term financial impact on bereaved children arising from the 2017 reforms, nor the consequences of limiting bereavement support to 18 months.

Not only this, but our government do not know how many UK children have lost a parent because this data is not captured at the point of recording a death.

No child should experience both bereavement and poverty because of the death of a parent.

What changed in 2017?

Prior to 2017, bereavement support recognised that when a spouse died, their National Insurance contributions had earned protection for the family they left behind.

Support was available over a longer period and reflected an understanding that bereavement creates lasting financial challenges.

The current system limits support to 18 months regardless of age, family circumstances or the continuing impact of the loss.

Uprating of BSP

Bereavement Support Payment has not been uprated since its introduction in 2017.

As the cost of living has increased, the real value of BSP has steadily fallen.

Widows Fight UK is calling for BSP to be uprated annually in line with inflation and other contributory benefits. Many widowed families are now receiving support that is worth significantly less in real terms than when BSP was introduced, while also receiving it for a much shorter period than bereaved families were supported under the pre-2017 system.

What Widows Fight UK is calling for:

- Review the 18-month time limit.
- Automatic notification of BSP entitlement.
- Research into long-term financial, educational and mental health outcomes for bereaved children.
- The number of dependent children a person must be recorded whilst registering a death.
- Better protection against child poverty.
- Annual uprating of BSP.
- Recognition of National Insurance contributions.

Key messages for MPs:

- Bereavement is not a short-term event and its financial consequences do not end after 18 months.
- Universal Credit is not a replacement for Bereavement Support Payment.
- Too many bereaved families face a financial cliff edge when BSP ends.
- Children are losing a parent and then, in many cases, losing precious time with their surviving parent because that parent has no choice but to work additional hours.
- Where parents cannot increase earnings, bereaved children face a heightened risk of poverty.
- No eligible family should miss out on BSP because they were never informed it existed.
- There is no meaningful evidence base examining the long-term effects of the 2017 reforms on bereaved children.
- BSP has not been uprated since 2017 despite significant increases in the cost of living.
- Supporting bereaved children today can improve future outcomes and reduce future public costs.
- National Insurance contributions should provide meaningful protection for surviving families following bereavement.

Closing message:

Widowed families are not asking for special treatment. They are asking for a bereavement support system that reflects the reality of life after the death of a spouse or civil partner.

The loss of a partner changes a family's future forever. The loss of a parent changes a child's future forever.

Widows Fight UK believes bereavement support should provide security, dignity and stability for as long as families need it, not just for 18 months.