The Impact of the 2017 Bereavement Support Payment Reforms

A Comprehensive Assessment of Harm to Bereaved Families and Children in the UK

Impact and Effects on Bereaved Families, Particularly Widowed Solo Parents Claiming Universal Credit

By Widows Fight UK

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Introduction

The evidence is clear: social support is one of the **strongest and most modifiable predictors** of how individuals and families cope with bereavement. Where financial and social support is sustained, it acts as **a protective buffer**—particularly for children—reducing the risk of **long-term emotional, mental health, educational, and socioeconomic harm**. Where support is **withdrawn prematurely**, those **risks do not dissipate**; they **intensify** and **compound over time**.

This report examines how the UK's bereavement support framework, following reforms introduced in 2017, has **failed widowed parents with dependent children**—especially those who subsequently rely on Universal Credit. It demonstrates that the current system withdraws protection at the precise point families begin to confront the long-term realities of bereavement, **transforming an already devastating life event** into **prolonged financial insecurity**.

In April 2017, the Government **abolished** Widowed Parent's Allowance (WPA) and replaced it with Bereavement Support Payment (BSP). Under WPA, contributory income-replacement support continued until the youngest child left full-time education. Under BSP, support is capped at 18 months, irrespective of a child's age, developmental stage, or dependency. For families with children, this represented a potential **91% reduction in duration of support**, and resulted in **three-quarters of affected families** being **financially worse off under the new scheme**.

Warnings were explicit at the time. The Childhood Bereavement Network cautioned that the reforms would leave **91% of widowed parents** supported for a shorter time, **exposing children to sustained financial instability during key developmental years**. These concerns have been borne out in practice, particularly for households who move onto Universal Credit once BSP ends.

Children's needs following the death of a parent are **not short-term**. Extensive research shows that **childhood grief unfolds over years**, often **resurfacing or intensifying** during later developmental stages such as starting school, adolescence, or educational transition points. Yet BSP provides only:

- a £3,500 lump sum, and
- £350 per month for 18 months for parents with dependent children,
  after which **all bereavement-specific support ceases**, regardless of ongoing need.

And for families without children:

- a £2,500 lump sum, and
- £100 per month for 18 months for parents with dependent children,
  after which **all bereavement-specific support ceases**, regardless of ongoing need.

And for those unmarried – **nothing**.

This abrupt withdrawal **stands in stark contrast** to the pre-2017 system, which recognised bereavement as a **permanent change in household circumstances** and treated **financial stability as central to child welfare**. It also leaves the **UK as a clear international outlier**, with most comparable countries providing bereavement or survivor support until the youngest child reaches adulthood.

The rationale offered for reform—that support should focus on the "immediate aftermath" of bereavement—**directly contradicts the evidence**. Grief is not short-term; **children's needs do not diminish over time**; and financial stability is itself a critical form of social support. By design, the 2017 reforms **removed one of the most effective protective factors for bereaved children**.

Compounding this, Bereavement Support Payment has **never been uprated since its introduction**. Its real-terms value has **eroded year on year**, further reducing its effectiveness and narrowing the gap between what families receive and what they require to maintain stability. For widowed parents who transition to Universal Credit once BSP ends, this often results in **increased conditionality**, **work pressure incompatible with caring for traumatised children**, and **sharply reduced financial resilience**.

This report therefore argues that the current bereavement support regime:

- misunderstands the nature and duration of bereavement,
- fails to account for the compounding and cumulative nature of disadvantage,
- is inconsistent with the principles of National Insurance,
- and systematically exposes bereaved children to avoidable harm.

What follows is a detailed analysis of the policy's impact, grounded in evidence, law, and lived experience, and a **call for urgent reform** to realign bereavement support with child welfare, equality, and social justice.

Executive Summary

The 2017 reform of bereavement benefits **fundamentally altered how the UK supports families** after the death of a parent. The abolition of Widowed Parent's Allowance (WPA) and its replacement with Bereavement Support Payment (BSP) reduced long-term, child-linked financial protection to a fixed 18-month payment, irrespective of a child's age, needs, or dependency.

This report demonstrates that:

- The reforms represent a 91% reduction in support duration for families with children.
- 75% of affected families are financially worse off compared with the previous system.
- BSP has never been uprated, resulting in a substantial real-terms cut since 2017.
- The policy is inconsistent with evidence on grief, child development, and social support.
- The UK is now an international outlier in providing only short-term bereavement support.
- The reforms disproportionately harm widowed parents and bereaved children, raising serious concerns under the Equality Act 2010, UNCRC, and domestic public law principles.
- Lived experience evidence shows significant harm to children's wellbeing, parental mental health, housing stability, employment trajectories, and long-term economic security.

The conclusion is clear: the **current BSP regime is structurally flawed**, **harmful in practice**, and **incompatible with the principles of National Insurance**, **child welfare**, and **equality before the law**.

Why Social Support Matters in Bereavement

Research across psychology, public health, and social policy is unequivocal:
social and financial support are among the **strongest, most modifiable predictors of how families cope with grief.**

When support is present and sustained, it buffers bereaved families—particularly children—against long-term emotional, mental, and physical harm. When **support is withdrawn prematurely, risks compound over time.**

This is precisely where **UK bereavement policy has failed**.

In 2017, **despite extensive warning** from charities, clinicians, and cross-party MPs, the Government **deliberately removed long-term financial support for widowed parents**—knowing that stability is protective and **absence of support magnifies harm**.

Stacked Disadvantage: How Bereavement Compounds Inequality

Bereavement when young is not a single shock. It **triggers stacked disadvantage**—a process where losses **accumulate** and **reinforce** one another across the life course.

Widowed parents lose:

- Household income
- Shared childcare and care capacity
- Pension contributions
- Career progression
- A second tax allowance
- Long-term financial resilience
- Fair access to child benefit

Evidence shows **widows earn less over their lifetime**, **accumulate smaller personal pensions**, and face **permanent earnings penalties**. These are **not temporary effects**; they are **cumulative**.

Children bear the consequences through:

- Housing instability
- Reduced educational opportunities
- Poorer mental health outcomes
- Intergenerational disadvantage

BSP ignores this entirely by design.

Equality and Human Rights Concerns

Equality Act 2010

The policy **disproportionately disadvantages** widowed families compared with separated families, engaging **indirect discrimination** concerns related to **marriage and civil partnership status**.

Children of separated parents benefit from:

- Ongoing child maintenance (disregarded in UC)
- Two parental tax allowances
- Court-recognised long-term support

Children of widowed parents lose:

- One parent permanently
- One tax allowance
- Contributory support after 18 months
- Any maintenance equivalent

This differential treatment is **difficult to justify**.

UN Convention on the Rights of the Child

BSP is incompatible with:

- **Article 3** – best interests of the child
- **Article 26** – right to social security
- **Article 27** – adequate standard of living

Ending support while children remain dependent **fails these obligations**.

National Insurance: A Broken Social Contract

National Insurance was designed as **social insurance**, not discretionary welfare. Historically, bereavement was recognised as a **permanent loss of an insured income stream**.

BSP reclassifies bereavement as a short-term cost shock—while still relying on compulsory NI contributions.

This creates an **internal incoherence**:

- Contributions are justified on insurance logic
- Benefits are delivered on grant logic

Death is not temporary. The risk insured persists for the child's entire upbringing.

Past Research on Bereavement Support Payment

Bereavement Support Payment and Universal Credit: Evidence of Systemic Failure

The Childhood Bereavement Network's research also **directly challenges the Government's long-standing assertion that Universal Credit (UC) provides an adequate substitute for longer-term bereavement support once BSP ends**. While only a minority of survey respondents (n=31) were claiming UC at the time of the survey, their experiences **expose significant structural shortcomings** that undermine this claim.

Among those claiming UC, pathways onto the benefit varied widely: some were already receiving legacy benefits, others were **forced to make their first ever benefit claim following the death of a partner**, and some were pushed onto UC only after BSP ended. Many respondents reported **confusion about their**

conditionality status, with nearly half unable to say which work-related requirements group they had been placed in—highlighting a **lack of clarity and effective communication at a critical moment of vulnerability**.

Critically, **over 70% of UC claimants** reported experiencing **pressure to increase work hours**, including one-third who felt *"a great deal of pressure"* to do so in ways they believed were **actively harmful to their children**. This pressure was frequently **incompatible with caring for traumatised children or managing their own acute grief.**

"Universal credit has severely hindered my ability to properly care for my kids… I regularly skip meals to feed my children. It's starting to look like I'd be better off unemployed."
— Father of two, UC claimant, not eligible for BSP

The research found almost **no evidence that Jobcentre support mitigated these pressures**. Among UC claimants surveyed:

- only one parent reported being told about other benefits they might be entitled to;
- two were supported to find work;
- none were told about support organisations for their children or offered help accessing training.

Of particular concern, although the Government introduced special bereavement-related conditionality easements for parents caring for children distressed by a death, **only 6.5% of UC claimants had been informed of these protections**. This reinforces concerns previously raised by the Childhood Bereavement Network that the easement system is **overly complex**, **discretionary**, and dependent on individual work coach awareness—rendering it **ineffective in practice**.

"I didn't ask to be single. I didn't ask to lose £36,000 a year. But now I'm expected to fix my entire life in 18 months."
— Mother of two, BSP ended, moved towards UC

Far from providing sensitive, bereavement-aware support, UC conditionality **frequently intensified stress**, **eroded parents' capacity to respond to children's needs**, and **forced damaging trade-offs between income, caregiving, and health.** These findings align with earlier warnings from the Childhood Bereavement Network that applying standard lone-parent conditionality to widowed parents is **unnecessary**, **stigmatising**, and **counterproductive**.

The research also highlights the **fundamental inappropriateness** of treating widowed parents as interchangeable with other lone parents. Unlike separated families, widowed parents:

- cannot share childcare or decision-making with a non-resident parent;
- do not receive child maintenance payments that continue throughout childhood and are disregarded in UC;
- are coping simultaneously with their own grief and their children's, often following traumatic or prolonged illness-related bereavement.

In this context, the assumption that Universal Credit can adequately replace long-term, contributory bereavement support is **not borne out by evidence**. Instead, the withdrawal of BSP after 18 months often **acts as a trigger point**, pushing families into **greater insecurity**, **worsening mental health outcomes**, and **undermining children's stability** at precisely the moment their needs intensify.

Taken together, the Childhood Bereavement Network's findings demonstrate that BSP works only while it is paid, and that **Universal Credit does not and cannot compensate for its premature withdrawal**. The research underscores the need for a **distinct, child-centred approach to bereavement**—one that recognises the **permanence of loss**, the **cumulative nature of disadvantage**, and the **inadequacy** of relying on mainstream means-tested benefits to address the **specific harms caused by parental death**.

Past Research Supporting the Uprating and Extension of Bereavement Support Payment

Evidence from DWP-Commissioned Ipsos MORI Research (2021)

In 2021, the Department for Work and Pensions commissioned Ipsos MORI to conduct qualitative research into the **lived experiences of Bereavement Support Payment (BSP) claimants**. This research, based on 60 in-depth interviews with recent and former BSP recipients, provides important corroborative evidence that the current structure and duration of BSP are **insufficient for widowed parents with dependent children and those with limited financial resilience.**

Although the research was not designed to evaluate policy adequacy directly, its findings nonetheless **expose structural weaknesses** in BSP's value, duration, and alignment with caregiving realities.

BSP Functions as Income Replacement — Not a Short-Term Grant

Despite government assertions that BSP is intended only to meet "immediate costs", Ipsos MORI found that monthly BSP payments were **routinely used to cover everyday living expenses** and to **replace lost household income**. This was particularly the case for households where the deceased had contributed significantly—or wholly—to family finances.

"The monthly payments were often used towards routine household expenses – this helped to cover the shortfall in income caused by the bereavement or enabled the surviving spouse or civil partner to take unpaid time off work."
Ipsos MORI, 2021

This finding mirrors earlier evidence from the Childhood Bereavement Network and demonstrates that BSP is operating in substance as **temporary income replace**ment—yet **without the level**, **duration**, or **uprating** ordinarily associated with such support under the **National Insurance system**.

A central finding of the research is that the adequacy of **BSP depends almost entirely on pre-existing financial resilience**, rather than on need arising from bereavement. Ipsos MORI categorised participants into three broad groups: ***financially stable*, *adequately supported*, and *struggling financially***.

Those in the "struggling" group—which included widowed parents with young children, carers, people on low incomes, and UC claimants—**relied on BSP to make ends meet** and **could not adapt when it ended**.

"For those already struggling financially, BSP was a considerable help but did not go far enough to stop them from struggling."
Ipsos MORI, 2021

This **directly undermines the policy assumption that 18 months is universally sufficient**, since the very households most affected by bereavement-related income loss are least able to prepare for support ending.

Parents with Young Children Face Particular Structural Barriers

The research identifies parents of young children as a group for whom BSP was especially important—but **structurally inadequate**.

Key barriers included:

- inability to increase working hours due to childcare,
- childcare costs exceeding potential earnings,
- lack of funded childcare for children under three,
- trauma-related needs of bereaved children limiting parental availability for work.

"Some parents struggled to afford childcare to allow them to return to work – some were unable to earn enough to make a return to work financially worthwhile."
Ipsos MORI, 2021

For these parents, BSP provided temporary stability but **did not align with the timeline of caregiving need**, making the fixed 18-month limit **arbitrary** and **disconnected from lived reality**.

One widowed parent summarised this bluntly:

"The childcare payments were more than my mortgage. I couldn't justify paying for childcare, so I lost my job."
Male, under 45, Higher Rate

The End of BSP Creates a Cliff Edge for Families Without Alternatives

Ipsos MORI found that while financially stable participants could absorb the loss of BSP, those without savings, pensions, or insurance experienced the end of BSP as a **severe disruption**. Many reported **anxiety**, **inability to plan**, and **fear of destitution**.

"Those who were struggling financially did not always feel that 18 months was long enough and were often unable to make necessary adaptations during this time."
Ipsos MORI, 2021

Several participants revealed that learning BSP was ending came as a shock, exacerbated by poor recall during early grief and **lack of reminder communication**.

"I don't even know when that runs out, but I'm pretty sure it's going to run out soon. That will be noticeable to me."
Male, under 45, Higher Rate

This is particularly significant when viewed alongside evidence that **children's grief and dependency intensify beyond the first year, not diminish**.

Value Erosion and Inadequate Levels of Support

While Ipsos MORI did not explicitly analyse inflation, its findings implicitly **support the case for uprating**.

Even in 2021, participants reported that:

- the lump sum rarely covered funeral costs in full, and
- monthly payments merely "topped up" incomes that had already fallen sharply.

"The lump sum covered around half of the cost [of the funeral]… I don't know how I would have paid for it on my own."
Male, 45–59, Higher Rate

As **BSP has never been uprated since 2017**, this **insufficiency has since worsened in real terms**, particularly for families paying **rising housing, childcare, and food costs**.

"There's no widow's pension. After 18 months they wash their hands of me."
Female, 46–59, Standard Rate

While expectations alone do not define entitlement, they underscore the **disconnect between BSP and the historical purpose of NI-based survivor protection**.

Implications for Policy Reform

The Ipsos MORI research—commissioned by DWP itself—demonstrates that:

- BSP is routinely used as income replacement;
- families with lower resilience and children rely on it most;
- 18 months is insufficient for those structurally unable to increase income;
- the end of BSP creates a cliff edge, not a transition;
- payment levels were already marginal before inflation erosion.

Taken together, this evidence supports both:

1. Extending BSP duration for widowed parents with dependent children, and
2. Uprating BSP to restore and maintain its real-terms value, ensuring it continues to function as a stabilising income bridge rather than a shrinking, temporary grant.

Past Research: Early Evidence of Harm Following the 2017 Bereavement Benefits Cuts

Immediate Warnings Ignored at the Point of Reform

At the moment Bereavement Support Payment (BSP) replaced Widowed Parent's Allowance in April 2017, contemporaneous research **already warned that the new framework would leave most widowed parents worse off and financially unstable well beyond 18 months**.

Research conducted with members of WAY Widowed & Young, supported by comparethemarket.com, found that:

- 75% of newly widowed parents were **financially worse off as a direct result of the reforms**;
- 91% would be supported for a shorter period, despite continuing child dependency;
- 7 in 10 widowed parents were not financially stable after 18 months.

This **contradicted the underlying policy assumption** that 18 months constituted a reasonable adjustment period.

Bereavement Creates Long-Term Income Shock, Not a Short-Term Dip

The research revealed that bereavement **routinely triggers permanent changes** to employment and household income, particularly for parents:

- **67%** of widowed parents reported their employment status was affected by their partner's death;
- **49%** reduced working hours or left employment entirely;
- **26%** of those affected forfeited **more than 60% of their salary**.

Cuts were therefore implemented in full knowledge that bereavement often removes a parent's capacity to work, especially in the early and middle years of children's grief.

As the Childhood Bereavement Network made clear at the time:

"The emotional and financial impact of a death in the family doesn't go away after a matter of months. We know that children's grief often takes time to emerge."
— **Alison Penny**, Coordinator, Childhood Bereavement Network (2017)

This **directly undermined** the rationale for restricting contributory support to the "immediate aftermath".

Financial Instability Was Already the Norm — Even Under the Old System

Crucially, this research showed that widowed **parents were already struggling** before the cuts:

- 61% of parents receiving Widowed Parent's Allowance said it was *"very significant"* to their family income;
- 75% said bereavement had far more financial costs than expected;
- 72% experienced a serious or negative financial impact on their family.

Rather than addressing these structural vulnerabilities, the 2017 reform **removed long-term income replacement while retaining the same risks**.

Housing Instability and Additional Costs for Children

The findings also documented **tangible downstream harms** that extend well beyond funeral expenses:

- 42% of widowed parents incurred new childcare costs;
- 66% required counselling following bereavement;
- 17% (around 1 in 6) were forced to relocate or move home as a result of financial strain.

These **effects are inherently long-term and cumulative**, particularly for children who rely on stability of home, schooling, and parental presence.

The 18-Month Limit Was Identified as Inadequate at the Time

At the point the policy was introduced, leading bereavement organisations **warned explicitly** that the 18-month cut-off was **misaligned with lived experience**.

Georgia Elms, Chair of WAY Widowed & Young, stated:

"18 months is just not long enough. It feels like a kick in the teeth from the Government and shows that the long-term needs of families affected by loss have not been considered."

Public figures with lived experience **reinforced this warning**. Jeff Brazier, reflecting on bereavement as a parent, explained:

"If I look back to when it was 18 months after the boys lost their mum, that was when they were right in the eye of the storm. That was when I needed support the most."

This evidence presciently anticipated later findings from CBN and Ipsos MORI that children's needs often intensify in the second and third year after a parental death, not diminish.

Financial Cuts Framed as "Modernisation", With Known Savings

The reforms were implemented alongside an explicit expectation of public savings—**estimated at £100 million per year once fully operational**. These savings were achieved not through efficiency, but through shortening duration and **reducing lifetime entitlements** for families with dependent children.

As Ben Brooks-Dutton, bereaved parent and author, observed:

"The Government really missed a trick. What they could have done was reinvest some of those funds to support bereaved children and parents emotionally and financially in the long term."

This reinforces the core argument that policy choices were **fiscally motivated rather than evidence-led**.

Relevance to Uprating and Extension Today

This early research matters because it demonstrates three things **unequivocally**:

1. The harms of time-limiting bereavement support were identified before BSP was introduced.
2. Financial instability persists well beyond 18 months, particularly for parents whose work capacity is constrained by grief and childcare.
3. Payment levels were already marginal in 2017, before eight years of inflation erosion.

In light of this, failure to both extend the duration of BSP for parents with children and uprate its value compounds a policy error that was **foreseeable**, **forewarned**, and **repeatedly evidenced** since its inception.

From Early Warnings to Political Consensus: Recognition That the 2017 Cuts Went Too Far

The evidence presented above did not remain confined to the bereavement sector. Over time, the scale and predictability of the harm caused by the 2017 reforms have driven wider political recognition that the current Bereavement Support Payment framework is **inadequate**, particularly for young widows and widowers with dependent children.

In June 2024, the Liberal Democrats announced a fully costed proposal to reverse the 2017 cuts, committing £440 million per year by 2028–29 to restore bereavement support to its pre-cut real-terms level and extend the duration of payments beyond 18 months. **Their announcement explicitly acknowledged what bereavement organisations had been warning since before the reforms were implemented: that the withdrawal of long-term child-linked support was both financially harmful and developmentally unsound**.

Ed Davey, Leader of the Liberal Democrats, grounded the policy not only in evidence but in lived experience, having lost both parents during childhood and adolescence:

"Losing a parent or partner is one of the toughest moments it is possible for anyone to experience. Having lost both of my parents growing up, I understand just how important it is to have a proper safety net."

He described the 2017 reforms in unambiguous terms:

"The Conservative Government's cuts to support payments were heartless and short-sighted, making it harder for families and children who have lost someone."

This matters not as a political slogan, but because it **reflects a shift in the framing of bereavement support**—away from short-term smoothing and back toward **recognition of bereavement as a long-lasting disruption to income, care, and wellbeing**.

Alignment with Earlier Evidence on Timing and Children's Needs

The case for extending BSP duration is not retrospective reinterpretation; it **directly mirrors evidence** that was already available in 2017 and repeatedly reinforced since. Public figures and bereavement

professionals have consistently highlighted that **18 months often coincides with the point at which families are least—not most—equipped to cope alone**.

Jeff Brazier, reflecting on the impact of bereavement on his children, described the 18-month mark in terms that echo clinical and research findings on delayed grief:

"If I look back to when it was 18 months after the boys lost their mum, that was when they were right in the eye of the storm. That was the time when I needed support the most."

Similarly, Debbie Kerslake, Chief Executive of Cruse Bereavement Care, explained why an 18-month cut-off systematically misunderstands grief trajectories:

"Many bereaved people tell us that the second year after a death can be even harder than the first, because the shock and numbness has worn off and the reality really starts to hit home."

These statements align closely with the empirical findings cited earlier: **children's difficulties often emerge or intensify two to three years after a parental death**, precisely when state support now ends.

Long-Standing Warnings on Financial Loss and Employment Pressure

Media analysis at the time of reform further underlined **how stark the impact would be for young families**. Reporting on the 2017 changes, *The Guardian* highlighted that widowed parents with young children stood to lose **£12,000 to £23,500** on average compared with the old system, primarily because long-term income replacement was removed.

Alison Penny of the Childhood Bereavement Network warned then:

"We fear for the stress this will place on parents trying to support their grieving children."

That fear has since been borne out in practice: **parents forced to increase working hours before children are ready**, **loss of flexibility to respond to trauma**, and **rising reliance** on means-tested support.

One widowed parent interviewed under the old system illustrated what stable, long-term support made possible:

"Because of it, I've been able to work around my son's school hours… Even after five years he still needs support. He gets what he calls 'Dad sad'."

This kind of adjustment—balancing employment with ongoing emotional care—is precisely what the current 18-month BSP structure no longer enables.

The Significance of Costed Reform Proposals

The importance of the Liberal Democrat proposal lies not only in its moral argument, but in its **technical feasibility**. Restoring bereavement spending to pre-2017 levels would cost approximately **£440 million annually**—a figure broadly equivalent to the savings explicitly anticipated when WPA was abolished.

In other words, **the choice to extend and uprate BSP is not constrained by evidence or affordability**, but by political will.

As Ben Brooks-Dutton, bereaved parent and author, observed when the cuts were first proposed:

"What the government could have done was reinvest some of those funds to support bereaved children and widowed parents emotionally and financially in the long term."

Seven years on, that option not only remains available—it is now supported by a **robust body of evidence**, **cross-sector consensus**, and a **clear, costed pathway**.

Relevance to Reform Today

Taken together, the early research, subsequent longitudinal evidence, and recent policy proposals **demonstrate a consistent conclusion**:

- bereavement creates **long-term, not short-term**, financial and caregiving pressures;
- children's needs often intensify **after** the first year;
- 18 months is an administratively convenient but **evidence-free threshold**;
- restoring and extending support is both **affordable and supported by precedent**.

This section therefore provides the bridge between **what was warned**, **what has since been proven**, and **what now can—and should—be done**.

Why Life Insurance Is Not a Substitute for a Humane Bereavement System

Policy debates often stall at a familiar refrain: *"That's what life insurance is for."*
It is repeated as reassurance, as absolution, and sometimes as blame. But it is neither accurate nor fair—and it fundamentally misunderstands how bereavement reshapes lives, work, and children's futures.

For many families, life insurance is **unavailable**, **insufficient**, or **structurally incapable** of replacing long-term bereavement support. Treating it as a substitute allows the state to withdraw from its social-insurance obligations while pretending nothing vital has been lost.

A System That Shrunk While No One Was Looking

Until 2017, the UK recognised bereavement as a **lasting change in household income and care capacity**. Widowed Parent's Allowance provided contributory support until the youngest child left full-time education—sometimes for a decade or more.

That system was replaced by Bereavement Support Payment (BSP): a lump sum and **18 monthly instalments**, regardless of the child's age. Then nothing.

Eight years on, BSP remains **frozen at its original cash value**, derived from a 2011 consultation—meaning it is now based on evidence **15 years out of date**. In real terms, it has been **cut dramatically** while housing, childcare, food, and energy **costs have surged**.

At the time, MPs across parties warned that reducing duration and failing to uprate payments would **store up harm**. Labour explicitly opposed the reforms, citing concerns about:

- the shortened timetable,
- interaction with Universal Credit conditionality,
- failure to uprate with inflation, and
- exclusion of cohabiting families.

Those concerns have not been resolved. **They have materialised**.

More strikingly, although the Government repeatedly claimed the reforms were *"not designed to save money"*, they now save the Treasury **over £130 million a year**—a direct contradiction of those assurances.

As early legal advice now confirms, this gap between what was promised and what was delivered—combined with the discriminatory impact on children—may not only be morally indefensible, but **legally vulnerable**.

Grief Does Not Run on Policy Timetables

Grief is not an administrative phase. It is physical, cognitive, and cumulative.

You still have to deal with probate, insurers, HMRC, employers.
You still have to raise traumatised children as a solo parent.
You still have to function while time feels fractured—stuck in the moment it happened and yet years away.

As Debbie Kerslake, Chief Executive of Cruse Bereavement Care, has said:

"Many bereaved people tell us that the second year after a death can be even harder than the first, when the shock wears off and reality really hits."

This is the reality into which the state now inserts an **18-month countdown**. Support ends not when families are stable, but when policy assumes they should be.

The Myth That Life Insurance "Fills the Gap"

Life insurance is often invoked as a universal answer. In practice, it is anything but.

Many families **cannot obtain life insurance at all** because of:

- pre-existing physical or mental health conditions,
- a single episode of anxiety or depression,
- disability,
- genetic markers,
- autoimmune disease,
- caring responsibilities,
- unstable income,
- high-risk occupations,
- previous declinations, or
- exclusions for causes of death (including suicide).

Even where a policy exists, it is typically **a one-off payment**—often used to clear a mortgage—and does not compensate for:

- decades of lost earnings,
- lost pension accrual,
- the disappearance of a second State Pension,
- stalled careers when a parent steps away to provide end-of-life care or stabilise children,
- or the permanently higher costs of single-adult households.

As one widowed parent explained under the previous system:

"The money… meant I could cut down my working days and be there for my children. It took me about three years to get back on my feet. If payments had stopped at 18 months, I don't know what I would have done."

Life insurance does not replace **time**, **income trajectories**, or **social insurance protection**. It is a brief moment of liquidity for a loss that unfolds over years.

Why Private Insurance Cannot Replace the State

Life insurance is a **private market product**:

- underwritten case-by-case,
- priced on risk,
- free to exclude or decline,
- and most inaccessible to those who need protection most.

National Insurance, by contrast, is **universal and compulsory**. We pay in precisely so that catastrophic life events—sickness, unemployment, disability, bereavement—do not destroy families.

If a private insurer:

- reduced long-term cover to 18 months, and
- froze payouts for eight years,

regulators would intervene immediately.

Yet this is exactly what has happened to bereavement support.

As one bereaved parent put it simply:

"This isn't charity. This was supposed to be insurance."

This Is a Children's Rights Issue

The UK Supreme Court has already ruled that bereavement benefits engage **children's rights**, recognising BSP as child-centred in purpose. That principle cannot logically stop at eligibility alone; it must also shape **duration, adequacy, and uprating**.

Children of divorce receive long-term maintenance.
Children of death receive 18 months.

Other benefits are tapered to avoid cliff edges.
Bereavement support simply falls away.

And unlike personal injury awards—which are protected in Universal Credit—life-insurance payouts for bereaved children are treated as capital, often extinguishing future support.

This is not coherence. It is omission.

From Individual Preparation to System Responsibility

This is not about whether families *"planned well enough"*.
It is about whether a **social insurance system is keeping the promise it extracted contributions for decades to uphold**.

As Ed Davey reflected in proposing to restore and extend bereavement support:

"Having lost both of my parents growing up, I understand just how important it is to have a proper safety net."

A **humane bereavement system** would recognise that:

- loss of a parent is permanent,
- children's dependency is developmental, not arbitrary,
- and financial resilience cannot be conjured on a timetable.

What a Humane System Would Look Like

The solutions are neither radical nor untested. A humane system would:

- provide **long-term, child-linked support** until the youngest child reaches adulthood;
- **uprate BSP annually**, restoring lost value;
- replace the 18-month cliff edge with a **tapered transition**;
- protect life-insurance payouts for bereaved children within UC;
- recognise the loss of a second personal allowance;
- ensure automatic notification and extended claim windows;
- and align the UK with international norms.

We already apply this logic elsewhere—to kinship care, to personal injury settlements, to child benefit tapers.

Bereavement should be no different.

This Could Be Anyone

You can be organised, prudent, insured—and still find yourself at month nineteen, papers spread across the table, trying to explain to a child not only that their parent is gone, but that **the money stopped too**.

We do not ask the taxpayer to cover bereavement.
We already paid for it—through National Insurance.

Reform is not generosity.
It is the state **keeping its promise**.

Lived Experience Evidence: What This Looks Like in Real Life

Case stories collected by Widows Fight UK in 2026 are below and include the following quotes. These are amongst many of thousands of similar comments across our social media:

1. The Shock of Bereavement and Sudden Loss

- *"In a matter of minutes, the stability and security we knew was gone."*
- *"We didn't just lose a partner and a parent — we lost an entire income our lives were built around."*
- *"My life didn't just change emotionally — it collapsed structurally."*
- *"I lost around 75% of our household income overnight."*

- *“Grief does not pause for responsibility — it intensifies it.”*
- *“What I have learned is that grief is deeply practical.”*
- *“Behind every statistic is a family like mine trying to hold things together.”*
- *“No one should face death fearing their family will not be supported.”*
- *“My husband had an appointment to sign a new life insurance policy the day he had a stroke.” “That appointment never happened.”*

2. Short-Term Support Ending While Need Continues

(The 18-Month Cliff Edge)

- *“Bereavement support lasted for only 18 months and does not account for funeral costs, ongoing household expenses, car payments, bills, and the continual costs of raising children.”*
- *“After 18 months, it stopped — abruptly. There was no transition.”*
- *“Cutting bereavement support after 18 months ignores the long-term reality of grief and forces families back to square one.”*
- *“Eighteen months on, life is not easier — it is harder.”*
- *“Eighteen months on, life is harder — not easier.”*
- *“What does end is the support. The reality of bereavement does not.”*
- *“The support ends. The consequences do not.”*
- *“Support ended while our situation remained exactly the same.”*
- *“The impact of bereavement does not end after 18 months.”*
- *“Bereavement is treated as temporary — raising children is not.”*
- *“Support should last until childhood ends — not until an arbitrary deadline.”*
- *“Being a widow sucks but I never realised how financially utterly fucked I would be for life”*
- *“I feel like everyone thinks we just get on and are ok but what’s the choice”*
- *I’M 45 and I have to rely on my retired parents to financially service. This is also ruining their retirement. Its so wrong.*
- *My brother is having to support me financially each month. This is impacting my wider family hugely and is so unfair.*

3. Financial Collapse Despite Working and ‘Doing Everything Right’

- *“Daily, I’m effectively living pay cheque to pay cheque.”*
- *“The household income has halved, yet the outgoings have remained the same.”*
- *“Despite working full time, the financial strain is constant.”*
- *“Our income went from £47,000 to £12,000 overnight.”*
- *“Each month feels like a countdown towards financial difficulty.”*
- *“I’ve now used up all our savings just to survive.”*
- *“I am forced to use the money that should be helping me raise my daughter just to survive.”*
- *“We are not poor enough to qualify for Universal Credit, yet we are not financially secure.”*
- *“For four years now, I’ve focused only on survival.”*
- *“£350 a month for three children. For 18 months. Really?”*
- *“£350 a month for three children for 18 months is embarrassing.”*
- *“Being taxed on extra work while juggling childcare made it impossible to sustain.”*
- *“I worked full time during the day, tutored after school, and worked nights unpacking lorries just to survive.”*
- *“I lost a lot of money as my head wasn’t in the right place and even got scammed”*
- *“I genuinely cant see a way out of my financial situation”*

4. Poverty, Food Insecurity, and Debt

- *“There are times I genuinely struggled to afford food. I always made sure my children ate, but that often meant skipping meals myself.”*
- *“I have had to rely on debt just to provide food and clothing — not luxuries, but basic necessities.”*
- *“I have to go to food banks”*

- *“Losing the bereavement support payments was devastating.”*
- *“Strength should not be a prerequisite for survival.”*
- *“I am worried about my retirement, me pension has suffered and I will only have one income”*

5. Children Paying the Price

- *“My children are missing out on essential childhood experiences, constantly balancing grief with the pressures of growing up too quickly.”*
- *“They are constantly thinking what they did to deserve this — ‘why me’.”*
- *“Losing a parent is pain enough for a lifetime, why should they be put through losing everything else too.”*
- *“My children are growing up without access to what many would consider a normal childhood.”*
- *“They feel embarrassed about their home and are reluctant to invite friends over.”*
- *“The financial strain affects my children’s confidence, social development, and sense of normality.”*
- *“Children should feel proud of their home — mine don’t.”*
- *“I have 17 years of my son’s education in front of me, financially on my own.”*
- *“This change has dramatically affected my boys’ future.”*
- *“Without the kindness of our school, you would be seeing a very different outcome for my children.”*
- *“Every child matters — but what about my children?”*
- *“I work two part time jobs 9 to 3 as they don’t cover childcare outside of school hours, it’s a constant juggle and we still struggle, its overwhelming”*
- *“There is no way I can send my children to university now”*

6. Mental Health, Trauma, and Forced Trade-Offs

- *“Having to stop trauma therapy for my children because I couldn’t afford it has been mentally scarring.”*
- *“The impact of losing BSP meant returning to work sooner than I was ready to.”*
- *“Bereavement is not just emotional; it is financial, practical, and long term.”*
- *“Bereavement is emotional, practical and financial — yet our children are overlooked.”*

7. Inequality Compared to Separated Families

- *“If he were alive and we were divorced, there would be more support.”*
- *“Children from separated homes are considered by the government — ours aren’t.”*
- *“Children of death are disadvantaged compared to children of separation.”*
- *“My children have none of the support that children in separated families still have.”*
- *“There is no second parent contributing financially, no shared childcare, no second home to go to — every cost and pressure falls on one household with one income.”*
- *“Children in separated families may still benefit from two adults in different ways. My children have only one, forever.”*
- *“Children who have lost a parent rely entirely on a single source of support — yet the system does nothing to reflect that.”*

8. Contribution Without Protection

(National Insurance & Broken Social Contract)

- *“My husband paid National Insurance for 20 years — that money should have supported my children.”*
- *“He paid National Insurance to the day he died.”*
- *“It’s demoralising that after paying NI all our lives, our children live this way.”*
- *“We trusted the system… and it’s taken everything from us.”*
- *“My husband contributed for decades.”*

- *“There was no long-term support linked to what he paid in.”*

9. Arbitrary Cut-Offs, Discrimination, and Exclusion

- *“My daughter is being discriminated against because her dad died ‘too late’.”*
- *“Why do children whose parent died after 2017 matter less?”*
- *“Why don’t we matter?”*
- *“This heartless policy needs to change.”*
- *“It’s appalling how many widows have been forced to struggle.”*
- *“This isn’t about generosity — it’s about preventing bereaved children from being pushed into hardship simply because their parent died.”*
- *“This isn’t about generosity — it’s about preventing bereaved children from falling into hardship.”*
- *“I had to spend the £80,000 I got for our future to be considered for Universal Credit.” “That was all I had for our future.”*
- *“That money was meant to support my children through future life events — university, marriage, cars, independence.”*
- *“Instead, it was used up just to survive.”*

10. System Failure — Not Personal Failure

- *“The benefits system is extremely hard to navigate — especially when you’re grieving, caring for children, and trying to hold everything together.”*
- *“At the end of the day I am not ill, I am grief stricken… to say that I am only considered a widow for 18 months is an insult.”*
- *“We don’t want a handout, we want to work, we want to have a decent standard of living, but we need support.”*
- *“This is not about poor decisions — it is about a system that does not recognise the long-term reality of loss.”*
- *“The current system does not compensate in any meaningful way for the permanent loss of a parent.”*
- *“There is no logic to this.”*
- *“I planned, we contributed, and still lost everything.”*
- *“I was left with nothing while the Government saves £100 million a year.”*

11. Clear Calls for Reform

- *“The least the government could do is assist in providing a small amount of financial support to parents who’ve lost their spouse.”*
- *“Extending Bereavement Support Payment would provide vital longer-term support for working widowed parents.”*
- *“Extending BSP would support working widowed parents trying to stay independent.”*
- *“A fair system would recognise this inequality and provide long-term, child-linked support.”*
- *“Without long-term support, bereaved children are placed at a lasting disadvantage compared to their peers.”*
- *“Without sustained support, bereaved children face entrenched disadvantage.”*
- *“The financial consequences continue throughout childhood and adolescence.”*
- *“This raises serious concerns about fairness and equality.”*

Conclusion

Bereavement is not an edge case, a **lifestyle choice**, or a **short-term inconvenience**. It is a foreseeable life event that **National Insurance was explicitly designed to insure against**. When a parent dies, **the loss is permanent**: of income, of caregiving capacity, of pension accrual, of future security. For children, **that loss shapes their entire upbringing.**

Yet current policy treats bereavement as a temporary disruption that can be resolved within 18 months. That assumption is contradicted by evidence, by lived experience, by international norms, and by the Government's own approach in parallel areas of child policy.

Across the system, we already recognise that **children who experience trauma need stability**:

- Kinship carers now receive foster-level support because **children cannot recover on goodwill alone.**
- Child maintenance after separation is protected because **children's needs persist**.
- Personal-injury compensation is safeguarded because its purpose is long-term protection.
- The two-child cap is being removed because **arbitrary cut-offs harm children**.

Only bereaved children are still expected to "adjust" on an artificial timetable—**penalised** not for their needs, but **for the way their family was lost**.

This is not a question of generosity. It is a question of **coherence** and **justice**.

Life insurance cannot replace a national insurance system. Charitable grants cannot substitute for statutory protection. Universal Credit conditionality cannot repair the structural loss of a parent, a wage, and a future pension.

As things stand, the UK:

- withdraws support sooner for children of death than for children of separation;
- penalises widowed single earners in tax and benefits;
- freezes an NI-linked payment for nearly a decade;
- enforces a cliff-edge where every other child-related system uses tapers;
- and leaves bereaved families worse protected than would be expected in most comparable countries.

These outcomes were **warned about in 2017**. They were **opposed in Parliament** at the time. They have since been confirmed by research, by court judgments, and by the **daily reality of bereaved families raising children alone.**

The solutions are neither **radical** nor **speculative**. They are practical, costed, and consistent with how we already treat vulnerable children elsewhere in the system. Restoring long-term, child-linked bereavement support; uprating it; removing inequitable tax penalties; and replacing the 18-month cliff edge with a taper would **not create a new principle**—it would simply **apply existing ones fairly**.

Children do not need less support because their parent died rather than separated.
They do not stop needing stability at month nineteen.
And families who paid into National Insurance should receive the **protection that system promised**.

Following recent parliamentary debate, there is now an opportunity to **move from acknowledgement to action**. I would therefore **urge Ministers to engage substantively** with these issues, move beyond the repeated assertion that *"Universal Credit is the answer"*, and begin the **long-overdue process of reform**.

Aligning bereavement support with child policy is **not only achievable—it is necessary**.

<u>The question now is not whether the case has been made, but whether the Government is prepared to act on it.</u>

Appendices – "Lived Experience" evidence

Appendix A1 – Catherine (Cannock, Staffordshire)

Catherine is from Staffordshire and has twin children aged 14. Her husband Rich was diagnosed in August 2024 with sarcomatoid carcinoma of the lung. Surgery was declined and he passed away three months later in October 2024.

After his death, Catherine tried to claim the Funeral Expenses Payment but was rejected because Rich had £1,000 in savings. A friend had to organise a GoFundMe campaign to help cover funeral costs, as the Bereavement Support Payment lump sum of £3,500 was not sufficient.

Rich had a small local authority pension. Catherine was offered either £30 per month or a lump sum of £15,000, which she took. On receipt of this pension, the Government taxed 20%, leaving her with approximately £12,000. In October, Universal Credit contacted her and decided the pension lump sum was classed as 'income'. She was told she would have to repay all her Universal Credit and was also classed as a higher-rate taxpayer, with a further 20% tax applied. This left her with only £5,000 of Rich's legacy instead of £15,000.

The £350 per month Bereavement Support Payment, which is due to end in April after 18 months, has been a lifeline. It has enabled Catherine to meet existing financial commitments and to pay for activities that help her children cope, including guitar lessons and rugby club. The children continue to suffer from trauma and PTSD, but the only support offered has been six NHS CBT sessions, which do not address their needs. It has been impossible to secure an EHCP or disability payments.

Catherine has cut back on holidays, days out, and treats such as takeaways. Once the £350 monthly payment ends, she expects further cuts, including stopping the children's clubs.

Appendix A2 – Chanais (Area not specified)

Chanais was widowed at the age of 33 when her husband Gaz died suddenly at 38. Gaz was a fit and healthy scaffolder and football coach, deeply involved in their two sons' lives and in the wider community. His death was entirely unexpected.

On an ordinary day, while shopping with their two children—then aged 12 and 7—Gaz suffered a brain aneurysm and collapsed in front of his family. He died shortly afterwards. In a single moment, the family lost not only a husband and father, but their financial security and stability.

Gaz had not taken out life insurance. He worked six days a week to provide a stable, modest family life and volunteered significant time coaching football for both his children and other young people locally. As a result of his sudden death, the household moved immediately from a two-parent, two-income family to a single parent household with full responsibility resting on Chanais alone.

Following the bereavement, Chanais experienced overwhelming financial and emotional pressures. Bereavement Support Payment was paid for 18 months, but this short-term support did not account for the full costs of bereavement or the ongoing expense of raising children. Funeral costs, household bills, car payments, and day-to-day living expenses all had to be met on one income. In addition, costs associated with childhood and education—such as uniforms, school transport and trips—became increasingly difficult to manage.

One example illustrates the scale of the challenge: Chanais's eldest son was offered a school trip costing £1,150, an opportunity that would previously have been affordable but is now completely out of reach.

Experiences that once formed part of ordinary family life have become unattainable, not because of poor planning, but because the financial burden now rests entirely on one parent.

Alongside these pressures, Chanais is expected to provide emotional stability and routine for her children while managing all household responsibilities alone. This is compounded by grief and trauma within the family. Post-traumatic stress affects both Chanais and her children in unpredictable waves, making everyday functioning more difficult. The children continue to balance their grief with the expectations of growing up, often missing out on normal childhood experiences as a result.

Chanais describes the cumulative impact as more than she can manage alone. While she is committed to maintaining stability and opportunity for her children, the combination of lost income, short-term bereavement support, and ongoing emotional strain has placed the family at risk of further hardship.

She is seeking longer-term, meaningful financial support to provide basic stability and opportunities for her children, enabling them to continue their education, development and childhood despite the sudden loss of their father. Without change, the current system leaves families like hers facing sustained disadvantage long after bereavement support ends.

Appendix A3 – Denise (Stockton North)

Denise now 47 from Stockton North lost her husband Craig in Feb 2025, leaving behind 3 daughters now aged 22, 19 and 14. Craig was 46 years old battling cancer for years, schedule to have further operation but sadly the cancer had spread to far and it was terminal.

Initially Denise left her full time job to care for Craig claiming Universal credit, Pip etc were offered when Craig was alive. Shockingly Denise was asked to take a photo of Craig in bed holding his passport for proof to DWP of his identity.   but after he died, Craig wasn't insured so Denise was left to manage the mortgage, bills etc as well as bring up the kids.

Did receive a death in service benefit but this meant her Universal Claim was taken away and she had to use this money to get by. This should have been safety net of money for her girls in the future.

The bereavement support money at the moment helps cover bills.

"The benefits system is extremely hard to navigate—especially when you're grieving, caring for children, and trying to hold everything together. At the moment the widows payment I receive is helping to pay bills, everything has increased food alone is expensive, whilst craig was ill I was diagnosed as celiac so I need gluten free products which are really expensive. A one size-fits-all approach simply doesn't work for families trying to rebuild their lives after losing a loved one, I was offered to claim for limited capability for work but because my sicknote ran out they cancelled my claim and wanted me to start the process again!!! I simply did not have the mental capacity, at the end of the day I am not ill I am grief stricken and I want to work and provide for my kids as I always have but to say that I am only considered a widow for 18 months is an insult. I want the government to look at this payment for widows which apparently is not classed as a benefit and realise that we don't want a handout we want to work we want to have a decent standard of living but we need support."

Appendix A4 – Helen (Hertfordshire)

Helen is from Hertfordshire and is now 50 years old now (was 46 at the time when Mat died) with children Sam and Jack aged 12 and 9 (8 and 5 when Mat died).   Husband died in 2021 at the age of 45 from a heart attack

Story

• My two boys, Sam and Jack, were 8 and 5 when their father, Mat Myatt, died aged 45 (they're now 12 and 9).

• I was 46 when he died (now 50). We live in Hertford and met at University in 1995 – had been together since 2001 but were unmarried

• Their father died very unexpectedly in the early hours of 21st December 2021 of a cardiac event (heart attack) due to atherosclerosis, probable familial hypercholesterolaemia.

"My children have not just suffered the loss of their father (and 2 other close family members), it's affected them hugely mentally. We've lost our major income for the rest of our lives, and I'm going to have to work until I'm 75 to even attempt to keep the house. They've lost holidays we now can't afford, at some point they're going to lose their hobbies because I won't be able to afford them, and unless some financial miracle occurs, they're going to lose their house and our amazing support network. They are constantly thinking what they did to deserve this – "why me".   Losing a parent is pain enough for a lifetime, why should they be put through losing everything else too.   Their friends have both parents and incomes, mine don't have their father, nor most of our income – again, a lose-lose situation. The lack of BSP is punishing children who have already suffered enough.

We trusted the system… and it's taken everything from us."

Appendix A5 – Jenna (Aberdeenshire, Scotland)

Jenna was widowed in January 2024 at the age of 36 when her husband Ian died aged 38. Ian had been diagnosed with bile duct cancer in 2021. Although the cancer was caught early, he died unexpectedly, leaving Jenna as a single parent to their two children, who were aged 8 and 7 at the time.

Following Ian's death, Jenna experienced an immediate and significant reduction in household income. Overnight, the family moved from a two-income household to one, with total income effectively halved while household outgoings remained unchanged. Fixed costs such as housing, utilities, food, and children's expenses continued at the same level, placing sustained pressure on the household finances.

Jenna received Bereavement Support Payment (BSP), but describes it as "not even a drop in the ocean" relative to the financial reality of supporting a family alone. Although she also received life insurance payouts and had some savings, she had promised Ian that this money would be preserved for their children's future. In order to honour that commitment, Jenna has been living pay cheque to pay cheque, deliberately restricting her current spending to avoid eroding funds intended for her children as they grow up.

Despite being a widowed single parent with reduced household income, Jenna is not entitled to Child Benefit because her individual earnings exceed the income threshold. She highlights the inequity of this system, noting that a two-parent household can earn a combined income significantly higher than hers and still retain full Child Benefit entitlement, while she is excluded despite having less overall household income.

When Bereavement Support Payment ended in July 2025, Jenna's financial situation became more precarious. She reports having to dip into savings near the end of each month to cover essential costs, despite there being no improvement in circumstances since Ian's death. On the contrary, rising living costs have exacerbated the strain.

Jenna also stresses that her husband remained on his employer's payroll until the day he died, continuing to pay tax and National Insurance contributions throughout his illness and up to his death. She finds it particularly difficult to reconcile this with the lack of longer-term contributory support available to her family as a result of his death.

In her own words:

"Daily, I'm effectively living pay cheque to pay cheque. The household income has halved, yet the outgoings have remained the same. I am also not entitled to any other form of support from the government. I lost the BSP payments in July 2025, and I've noticed that nearer the end of the month, I'm having to dip into savings just to get through. Nothing has changed since my husband passed away — if anything, with the continued rising cost of living, it is increasingly difficult to get by. My husband continued paying tax and National Insurance until the day he died. The least the government could do is assist in providing a small amount of financial support to parents who've lost their spouse."

Jenna's case illustrates the ongoing financial vulnerability faced by widowed parents after the end of Bereavement Support Payment, particularly those who are working, ineligible for means-tested support, and attempting to preserve limited savings for their children's future. It highlights the gap between short-term bereavement provision and the long-term economic consequences of losing a spouse and parent.

Appendix A6 – Lucy (West Sussex)

Lucy aged 31 is a teacher. Her husband died aged 36 from Sudden Adult Death Syndrome (SADS) in January 2023, My children were 9, 6 and 3 when their dad died. They're now 13, 9 and 6.

- I'm a teacher and I can't work full time and be a single parent as I can't afford the childcare and balancing of home life. I struggle greatly with PTSD and severe mental health since losing my husband

- Bereavement support was not a luxury, I've used it to pay bills, children's uniform, etc

- My children were young when they lost their dad, and their grief shows up in different ways — anxiety, emotional outbursts, struggling at school, and needing constant reassurance

- Losing one income overnight has a huge knock-on effect. Combined with rising living costs, there are times I genuinely struggled to afford food. I always made sure my children ate, but that often meant skipping meals myself or relying on the cheapest food just to get through the week. I've had to use food banks etc

- Clubs for children had to let go like sports, clubs activities as couldn't afford them.

"The Bereavement Support Payment genuinely helped in those early months. It helped with school uniforms, gas and electric direct debits, and basic stability while we were grieving and trying to survive

day by day. But after 18 months, it stopped — abruptly. There was no transition, no consideration for the fact that grief, trauma, and single parenthood don't magically resolve themselves in that timeframe.

I was left to work out how to manage everything alone, financially and emotionally, while still raising children who had lost their father. Life has never been the same. Even now, those payments would still make a meaningful difference to us as a family — not as a luxury, but as support that recognises what has been lost and what continues long after the funeral.

When someone loses their partner suddenly and young, finances should be the last thing on their mind. Instead, widows are left choosing between emotional support and basic survival. Cutting bereavement support after 18 months ignores the long-term reality of grief and forces families back to square one. This isn't about generosity — it's about preventing bereaved children from being pushed into hardship simply because their parent died."

Appendix A7 – Stephanie (Billingshurst, West Sussex)

Stephanie was widowed on Saturday 20 November 2021, when her husband Martin suffered a sudden cardiac arrest at home. At the time of his death, Stephanie was 36 years old. Their two children were aged 12 and 3. Both children were present in the home during the medical emergency: the youngest child was in bed, while their 12-year-old daughter witnessed the event, called for help, and waited outside for the ambulance as Stephanie attempted to resuscitate her husband.

Following Martin's death, Stephanie became a single parent overnight, responsible for raising her children—now aged 16 and 7—while coping with significant trauma and grief within the household. The impact on both herself and her children has been severe and enduring.

Bereavement Support Payment (BSP) provided initial short-term financial assistance. However, when this support ended, Stephanie experienced immediate and harmful consequences. The loss of BSP forced her to return to work sooner than she was emotionally ready, despite ongoing trauma affecting both her and her children. Due to financial pressure, Stephanie had to stop trauma therapy for herself and her children, as continuing treatment became unaffordable. She describes this loss of therapeutic support as mentally scarring and leaving the family feeling "lost" and "let down".

The financial impact of losing Martin's income has been substantial. Stephanie reports having a poor credit score due to payment defaults and repayment plans—circumstances she had never experienced prior to bereavement. Universal Credit interactions have further compounded these difficulties. She describes being financially penalised within the system, including being taxed at 20% on a temporary seasonal job taken as a second income, despite her overall earnings being below her personal tax allowance once her main employment is taken into account.

As a result of reduced income and rising costs, Stephanie has had to cut back on all non-essential spending. There is no remaining financial capacity for activities that might provide respite or emotional relief. Most significantly, her children have been forced to stop their therapy sessions altogether due to cost, despite ongoing mental health needs. Stephanie reports that both children are experiencing significant mental health impacts and post-traumatic stress, which remain largely unaddressed because of financial constraints.

Stephanie's case highlights the cliff-edge effect of bereavement support ending while the circumstances of the family remain unchanged. The withdrawal of BSP did not coincide with recovery or stability, but instead intensified financial pressure, reduced access to mental health support, and forced premature returns to work. It demonstrates the compounded harm caused when short-term financial support ends despite ongoing trauma, caregiving responsibilities, and the permanent loss of a household income.

Appendix A8 – Carly (Newcastle upon Tyne)

Carly was widowed in July 2025 when her husband Mark died. At the time of his death, their son was just 10 months old. Mark left a pension of approximately £10,000, which was divided between Carly, their infant son, and Mark's three older children from a previous relationship. This represented the total financial provision remaining after his death.

Carly is self-employed and runs a previously successful bridal business. Before bereavement, her income contributed to a stable household alongside Mark's salary of over £70,000 per year. Following his death, Carly has been left financially exposed, with sole responsibility for supporting herself and her child.

The household's fixed outgoings—rent and essential bills—amount to approximately £1,700 per month, before accounting for food, fuel, or any other living costs. As a result, Carly has been compelled to work as much as possible simply to remain financially afloat, despite caring for an infant child alone.

Carly is currently receiving Bereavement Support Payment (BSP), with nine months of entitlement remaining. She describes the approaching end of BSP as a constant source of anxiety, stating that each month feels like a countdown towards increased financial difficulty. While Carly expresses gratitude that some support exists, she questions why the 2017 reforms—which significantly shortened the duration of bereavement support—have remained in place for so long despite their well-documented impact.

Looking ahead, Carly faces the responsibility of supporting her son through the duration of his childhood and education—potentially the next 17 years—entirely on her own. She highlights the inequity between families widowed before and after the 2017 changes, noting that a close friend widowed in 2016 continues to receive support until their children leave full-time education, whereas Carly's entitlement will end after 18 months.

Carly questions the fairness of this disparity and expresses concern that bereaved children under the current system are being overlooked. In her view, the stark difference in support based solely on the date of death represents a systemic failure to recognise the long-term impact of bereavement on families with dependent children.

This case illustrates the financial vulnerability of newly widowed parents with very young children, particularly those who are self-employed and reliant on fluctuating income. It highlights the enduring consequences of the 2017 reforms and the absence of long-term, child-linked financial support, despite the permanent loss of a parent and household income.

Appendix A9 – Cheryl (York)

Cheryl was widowed in 2022 when her husband Mike died, leaving her as the sole parent of two young children aged 6 and 7. Following his death, the family experienced an immediate and severe financial shock. Household income fell overnight from approximately £47,000 per year to around £12,000.

Although the family had life insurance, which ensured that the house itself was protected, this did not resolve the wider financial pressures faced by the household. Cheryl reports that her regular monthly outgoings, including essential bills, amount to at least £2,000 per month. Despite this, the support she receives through Universal Credit is equivalent to that received by single parents who also receive ongoing child maintenance from a former partner.

The withdrawal of Bereavement Support Payment marked a significant turning point for the family. Cheryl describes the loss of this support as devastating, leaving her increasingly reliant on the financial

assistance of her in-laws and her elderly parents in order to meet basic living costs. She describes this dependency as demoralising, particularly given that both she and her late husband paid National Insurance contributions throughout their working lives.

Cheryl highlights a deep sense of unfairness in how bereaved families are treated compared with separated families. Children in separated households may continue to benefit from financial contributions from both parents and retain a relationship with both, whereas Cheryl's children have permanently lost a parent, their remaining household income, and the emotional and practical support that parent provided. Despite this, she feels that policy frameworks are more responsive to separation than to bereavement.

As a result, Cheryl works as much as possible while attempting to manage grief, trauma, and single parenthood. She describes the effort required to "keep it all together" as overwhelming, noting that she is close to breaking point. The cumulative strain has affected not only her, but her children, who continue to cope with the emotional consequences of losing their father alongside growing financial insecurity.

Cheryl questions what future is being created for bereaved children if support is withdrawn so early, and calls for earlier and more sustained investment. In her view, intervening while children are young—rather than after damage has already been done—would better protect their wellbeing, development, and long-term prospects.

This case illustrates the long-term consequences of income loss following bereavement, the inadequacy of short-term support for families with young children, and the inequity between how bereaved and separated families are treated within the social security system. It underscores the importance of recognising bereavement as a permanent change in household circumstance requiring longer-term, child-centred support.

Appendix A10 – Claire (Area not specified)

Claire is a widowed mother of two children whose husband died suddenly at the age of 46. His death was entirely unexpected and occurred as a result of a catastrophic blood clot that spread through his body. He did not smoke, did not drink alcohol, and had been fit and well prior to his death.

Claire attempted to resuscitate her husband on the return from a school pickup, in front of their 11-year-old child. There had been no prior indication of illness, making the event both shocking and traumatic for the family. Following his death, Claire was left raising their two children alone, who were aged 14 and 11 at the time.

Before the bereavement, Claire and her husband had organised their family life around shared responsibilities. Claire worked part-time so that childcare could be balanced between them, while her husband was the main earner, working full-time. Their household stability depended on both roles operating together. When her husband died, the family did not only lose a partner and parent; they lost a full household income that their lives were built around.

At the time of his death, the family were also in the middle of renovating their home. Much of this work had been undertaken by Claire's husband himself. Following his death, Claire was forced to pay contractors to complete the renovations so that the property was safe and habitable, placing additional financial strain on the household at an already devastating time.

In the aftermath of bereavement, Claire increased her working hours from part-time to full-time and later took on an additional part-time job in order to meet basic living costs. Despite working more hours than ever before, rising living costs have meant that financial pressure has continued to intensify rather than ease.

Claire's son is now 18 and her daughter is approaching 15. She challenges the common assumption that older children require less parental support, explaining that the opposite has been true since their father's death. As her children move through adolescence, they require greater emotional stability, guidance, and parental presence. However, increased work commitments mean Claire is often less available at precisely the time her children need her most, particularly her daughter during her teenage years.

Claire explains that if bereavement support payments were extended until children finished full-time education, she would not need to work a second job and could be more present as a parent. She also describes concern about her son's aspiration to attend university, noting that she already feels unable to provide the same support and opportunities available to his peers, compounding the sense of loss he has experienced.

Claire expresses deep frustration at being advised to rely on Universal Credit, which she believes does not reflect her family's circumstances. The household has lost a full income permanently, yet policy expectations assume that this loss can be compensated for by increased working hours, despite the realities of single parenting, grief, and emotional responsibility. She contrasts this with families who receive ongoing financial support from former partners following separation, while widowed families—who have lost everything irreversibly—are not supported in the same way.

She emphasises that bereavement is not solely an emotional event, but one with long-term financial and practical consequences. Even where insurance exists, it is temporary and cannot replace a lifetime of shared income, partnership, and responsibility.

Claire describes her family as being under immense and ongoing pressure, noting that all bereaved families are financially worse off after the loss of a partner, regardless of background or prior income level. She feels that bereaved children—having lost a parent—are among the most vulnerable, yet are inadequately supported by the current system.

She concludes that if society is serious about protecting children's mental health and wellbeing, policy must address the structural causes of stress and instability faced by bereaved families. Forcing surviving parents to work more and be less available at home, she argues, compounds the harm of loss rather than alleviating it.

Claire's experience highlights the long-term, multifaceted impact of bereavement on families with dependent and adolescent children, and the inadequacy of short-term support in addressing permanent income loss, emotional needs, and caregiving responsibilities. It underscores the risk that bereaved children become overlooked within existing policy frameworks, despite facing lifelong consequences from the death of a parent.

Appendix A11 – Lauren (Essex)

Lauren was widowed in 2022 following the death of her husband Robert, who had been diagnosed with a brain tumour while Lauren was five months pregnant. Their daughter was just two years old at the time of his death.

As Robert's illness progressed, Lauren gave up her career as a London-based manager to become his full-time carer. This transition coincided with the end of her maternity leave, meaning that by the time of his death, Lauren had already exited the workforce and lost her primary source of independent income.

Eighteen months after Robert's death, Lauren received a death-in-service payment. As a result of this payment, she and her daughter were rendered ineligible for means-tested benefits. Lauren now works part-time from home for limited hours, due to the absence of childcare support. She reports having no realistic way to increase her working hours without incurring childcare costs that would outweigh any additional income.

Lauren describes being forced to rely on the death-in-service payment—money intended to support her daughter's future over the next 12–14 years—to meet immediate living costs. In doing so, she is gradually depleting what should have provided long-term stability for her child. She highlights the disparity in how this income is treated compared to child maintenance following separation, which is disregarded for entitlement purposes, whereas life-insurance-type payments following bereavement are not.

Since her husband's death, household bills have increased by approximately 30–40%, even after accounting for the 25% single-person council tax discount. Lauren has been managing these rising costs without Bereavement Support Payment since her daughter was only three years old. She describes this as placing her family under sustained financial strain at a stage where her child remains fully dependent.

Lauren expresses particular concern that her daughter is effectively penalised because her father died after the introduction of the 2017 bereavement reforms, despite Robert having paid National Insurance contributions for 22 years. She characterises the policy outcome as discriminatory, arguing that her child has fewer protections than she would have had under the previous system.

Lauren's case highlights the structural gap faced by widowed parents who are caring for very young children, working limited hours, and excluded from means-tested support due to one-off payments intended for long-term security. It illustrates how bereavement policy can force families to consume future safeguards simply to survive the present, leaving children increasingly vulnerable over time.

Appendix A12 – Anna-Maria (Area not specified)

Anna-Maria was widowed in June 2024 following her husband's death after an 18-month battle with cancer. She was left as the sole parent of three children, who were aged 10, 13 and 17 at the time of his death.

Prior to his illness, Anna-Maria and her husband jointly owned and ran a festival travel business for 16 years. Following the combined impacts of Brexit and the COVID-19 pandemic, they were forced to close the business. Anna-Maria's husband subsequently found employment and became the main household earner, while Anna-Maria worked part-time and undertook additional ad-hoc work to support the family.

In February 2023, Anna-Maria's husband was diagnosed with cancer. Due to the physical nature of his work, he was unable to continue working once treatment began. Universal Credit provided support during this period. As his treatment commenced immediately with radiation and chemotherapy, Anna-Maria had to leave her job straight away in order to care for him full-time. The family adapted their home by creating a bedroom downstairs, as he could no longer manage the stairs.

When her husband died, Anna-Maria found herself without an income, raising three children alone, and with no access to paid compassionate leave as she was not in work at the time. Universal Credit informed her that she was not eligible for support because she had life insurance, which she was instructed to use. Anna-Maria used part of this money to reduce the mortgage and the remainder to cover living costs while she was unable to return to work. These funds have now been almost entirely exhausted.

Anna-Maria was also advised that she was not eligible for Employment and Support Allowance (ESA), despite it not being means-tested, because she had not met the contribution conditions within the two-year assessment period. This was due to having left work shortly before her husband's death to care for him. She appealed this decision, explaining that she had worked consistently throughout her life and had left employment solely to provide care. Her appeal was rejected, leaving her without this form of support.

Bereavement Support Payment (BSP) provided vital short-term assistance. The initial £3,500 lump sum was used to contribute to funeral costs, and the subsequent £350 monthly payments helped cover essential expenses such as food, clothing for the children, pocket money, school-related costs, and participation in clubs and activities. However, this support ended after 18 months.

Through engagement with the Caroline Booth petition, Anna-Maria became aware of the former Widowed Parent's Allowance, which provided support until dependent children reached adulthood and was uprated annually in line with inflation. She was shocked to learn that this had been replaced with BSP, limited to 18 months and frozen at £350 per month for over a decade. She contrasts this with the current value of Widowed Parent's Allowance, which would equate to approximately £670 per month.

Following the exhaustion of savings and the end of BSP, Anna-Maria has now become eligible for Universal Credit, having recently lost one of two jobs she had been holding. She notes that the savings which should have acted as long-term security for her children have now been depleted simply to survive.

Anna-Maria describes significant confusion and inconsistency within the system. Council tax support fluctuated from a 25% single-person discount, to full liability due to having a 19-year-old living at home, and then back to a reduced amount once she qualified for Universal Credit. She questions why widows are not granted a higher statutory discount from the outset. She reports similar inconsistencies with water-bill support, where assistance was suggested but flagged as potentially damaging to her credit rating.

She also raises concerns about emergency support schemes, such as the Crisis and Resilience Fund, which require claimants to have virtually no money at all before being eligible for help. Anna-Maria found this requirement unreasonable, noting that any bereaved parent would want to retain even a small financial buffer for emergencies.

Anna-Maria states clearly that grieving a spouse while supporting grieving children is already overwhelming, and that being required to fight for basic financial recognition compounds that trauma. She is calling for Bereavement Support Payment to be uprated in line with inflation, for past losses to be acknowledged, and for the duration of support for parents with dependent children to be extended to at least six years.

Her case demonstrates the compounded disadvantage faced by widowed parents who leave work to provide end-of-life care, are subsequently excluded from contributory benefits, and are forced to exhaust savings and life insurance intended for long-term security. It highlights the disparity between historical and current bereavement provision, and the inadequacy of short-term, frozen support in addressing the permanent life changes resulting from the death of a parent.

Appendix A13 – Claire (Penarth)

Claire was widowed in August 2017 when her husband died at the age of 41 following a three-month battle with bowel cancer. At the time of his death, their two sons were aged 6 and 7.

Claire's bereavement coincided directly with the implementation of the April 2017 reforms to bereavement benefits. As a result of these changes, she did not receive Widowed Parent's Allowance, which previously provided long-term, child-linked support. Instead, she received Bereavement Support Payment for a fixed period of 18 months.

Claire reports that this policy change has had a lasting and damaging impact on both her children's future and her own wellbeing. The withdrawal of long-term bereavement support occurred while her children were still very young and fully dependent, leaving the family exposed to long-term financial insecurity.

Claire has been unable to access Universal Credit or additional means-tested support, despite the permanent loss of a household income. She works full-time as a nurse and supports her family on a single wage, with no supplementary financial assistance available.

She describes the outcome as fundamentally unfair, noting that her husband paid National Insurance contributions for 20 years, which under the previous system would have supported their children throughout childhood. Instead, she feels those contributions have been effectively lost to her family as a result of the post-2017 policy framework.

In her own words:

"It is an outrage that the pension contributions my husband made whilst working for 20 years have effectively been wiped out — this money should have gone to supporting my children."

Claire's case demonstrates the long-term consequences of the 2017 bereavement reforms for families with young children. It highlights the inequity created by the replacement of Widowed Parent's Allowance with short-term Bereavement Support Payment, and the absence of any meaningful safety net for working widowed parents who are excluded from means-tested benefits while absorbing the permanent loss of a partner's income.

Appendix A14 – Eliza (London)

Eliza was bereaved in 2022 when her partner died as a result of COVID-19 complications, including pneumonia and multiple organ failure. He spent two weeks in a coma on a ventilator, and the family did not have the opportunity to say goodbye. Following his death, Eliza was left as the sole parent of their four-year-old child, with no family support available locally in London.

At the time of her partner's death, Eliza was working full-time and had savings of approximately £10,000. Because she was employed and owned a small property abroad, she was not eligible for Universal Credit. As a result, her savings were used to survive the first nine months following bereavement, covering rent and essential living expenses while adjusting from a two-income household to one. During this period, she reports often relying on heavily discounted food to manage day-to-day costs.

Nine months after her partner's death, Eliza received a death-in-service payment equivalent to three years' salary. She used part of this payment as a deposit to purchase a small house in Mitcham, as increasing private rental costs had become unaffordable. Her mortgage is slightly lower than the rent she had been paying and has provided a degree of short-term housing stability for the next five years. She also received a small payment from her partner's private pension.

A year later, Eliza received a backdated Bereavement Support Payment after eligibility was extended to unmarried couples. She reports that this support made a meaningful difference at the time and expresses gratitude for it.

Four years on from bereavement, Eliza describes persistent financial, physical, and emotional strain. Her savings have been exhausted, and despite working full-time, her income no longer keeps pace with the rising cost of living. She is currently around £10,000 in debt.

Due to financial constraints, Eliza can no longer afford breakfast or after-school clubs, services that previously enabled her to work full-time. She relies on friends and informal childcare arrangements instead. Her daughter, now eight years old, has had to stop activities such as swimming and art classes. Household spending is tightly restricted, with reliance on second-hand clothing for her child and minimal spending on herself.

Eliza reports a significant impact on her health. Over the past year, she experienced two severe panic attacks that required ambulance attendance and hospital treatment from her workplace. She has continued to experience frequent anxiety episodes and was also hospitalised for a day due to a throat infection. She describes the past four years as being focused solely on survival, without the emotional or practical space to grieve properly or attend to her own wellbeing.

Eliza identifies her family as falling into a systemic gap: not eligible for means-tested benefits such as Universal Credit, yet no longer financially secure despite full-time employment. She argues that extending Bereavement Support Payment would provide essential longer-term support for working widowed parents who are attempting to remain independent while facing the lasting financial consequences of losing a partner.

Approaching the age of 50, Eliza expresses deep concern about the future for herself and her daughter. Her case highlights the challenges faced by working bereaved parents who exhaust savings, fall outside eligibility thresholds, and remain under sustained financial and emotional pressure long after initial bereavement support ends.

Appendix A15 – Lauren (Redditch, Worcestershire)

Lauren was widowed in May 2024 when her husband Andy died, just three months after the family was informed that he had stage-four secondary cancer. At the time of his death, their four children were aged 14, 8, 6 and 6.

The family had no financial savings. The birth of surprise twins had led to all available funds being invested in extending their home. Andy was the main earner and was self-employed, with no occupational pension. The family had recently taken out a mortgage and had been offered life insurance policies; however, as this occurred just before Christmas, their mortgage broker advised that the policies be arranged in January. The mortgage proceeded without insurance in place. As a result, the family home was not protected, and the mortgage is now Lauren's largest monthly outgoing.

Before Andy became ill, Lauren worked two jobs to support the household: administrative work in a primary school and professional practice as a counsellor. When Andy's health deteriorated, Lauren stopped practising as a counsellor in order to care for him. Due to the severity of his illness, the family had no meaningful opportunity to make memories together during this time.

Despite his condition, Andy continued working for as long as physically possible because his income stopped if he did not work. He required weekly drainage of between five and nine litres of cancerous fluid from his abdomen and would return to work the following day. Eventually, the pain and physical decline became unmanageable. A permanent drain was fitted, which Lauren managed daily, and later Andy required a syringe driver to manage his pain.

Following Andy's death, Lauren returned quickly to her administration role in a primary school. However, this income only just covers the mortgage. She applied for Universal Credit, which she found complex and difficult to navigate. After notifying Universal Credit of Andy's death, she was told her claim would convert to a single-person claim. Instead, three months later, payments were stopped. She was informed that she had not notified the department "in a timely manner", despite having done so on the same day Andy died.

Lauren reports that Universal Credit does not function as a one-size-fits-all system. Despite working 20 hours per week in a school, she was required to apply for additional work to meet conditionality requirements. She describes the process as impersonal and lacking any understanding of her circumstances.

Throughout this period, maintaining routine for the children was essential to their wellbeing. The children returned to school quickly, taking one day off when they were told their father had died and half a day for the funeral. Lauren's three youngest sons attend football and dance clubs, which she describes as vital for their emotional stability. When Bereavement Support Payment ended after 18 months, Lauren prepared to withdraw them from these activities due to cost. In response, their coaches and teachers stepped in to cover expenses. Without this intervention, the children would have lost not only extracurricular activities, but an important source of stability.

Similarly, Lauren's children are able to eat school lunches and attend school trips only due to the discretion and kindness of their school. Lauren is not entitled to free school meals and would not otherwise be able to afford these essentials.

Lauren notes that without the compassion and support of their school and wider community, the outcome for her family would have been markedly worse.

Both Lauren and Andy worked throughout their adult lives and paid National Insurance contributions. However, because Andy died after the 2017 bereavement reforms, the family received bereavement support for only 18 months.

Eighteen months on, Lauren reports that life has become harder rather than easier. Grief has deepened, financial strain is constant, and she frequently runs out of money before payday, relying on goodwill and whatever remains in the cupboards.

Lauren questions how the withdrawal of bereavement support after 18 months aligns with stated government priorities around children's mental health and wellbeing. She emphasises that while every child is said to matter, bereaved children are too often overlooked.

Andy died worried about what would happen to his family. Lauren's experience demonstrates the lasting emotional and financial impact of bereavement on families with dependent children, and the inadequacy of short-term support in addressing the permanent loss of a parent, income, and stability.

Appendix A16 – Miriam (Area not specified)

Miriam is a widowed mother of two young children. She presents her experience to highlight the significant gap between how bereavement is treated in public policy and the lived reality faced by families after the death of a parent.

Following the death of her husband, Miriam describes her life as having collapsed "structurally" rather than simply changing emotionally. Overnight, she became solely responsible for raising two children,maintaining a household, and sustaining the family financially. She has no extended family nearby and no support network to share responsibility, leaving no margin for error.

Miriam's husband was a higher-rate taxpayer who worked consistently and paid National Insurance contributions for over 30 years. Even after being diagnosed with stage-four cancer, he continued working until just two weeks before he died. Despite fulfilling all contributory expectations, the system into which he paid has provided only limited and short-term support to the family he left behind.

The financial impact of bereavement was immediate and severe. Miriam lost approximately 75% of the household's income overnight. Despite this substantial reduction, fixed costs remained largely unchanged. She continues to be liable for 75% of the council tax bill, a requirement she finds extremely difficult to reconcile with the scale of income loss and the absence of meaningful adjustment to reflect bereavement.

Miriam is self-employed, meaning she earns nothing if she does not work. She took only one day off work—the day her husband died—and has continued working since, not because she was ready but because she had no financial alternative. Her working capacity is restricted to school hours, as childcare costs make working beyond those hours financially unviable. This places a ceiling on her income at precisely the point when financial flexibility is most needed.

Because her husband had life insurance, Miriam does not qualify for Universal Credit. That insurance was intended to provide long-term security for her children's future, including education and stability. Instead, she has been forced to use it to cover basic living costs. Miriam describes this as the system penalising responsibility, pushing families who planned ahead into depleting long-term safeguards simply to survive in the present.

Bereavement Support Payment (BSP) provided some short-term relief, but only temporarily. The payments are time-limited and end after 18 months, regardless of circumstance. Miriam currently receives £350 per month, an amount that does not cover even a monthly energy bill and a basic food shop for her children, let alone housing costs, council tax, or other essential expenses.

Miriam emphasises that grief does not end after 18 months. Parenting alone does not become easier, and the financial consequences of losing a partner do not resolve over time. What does end, she notes, is the support. As a result, she carries the full weight of financial pressure, emotional responsibility, and day-to-day demands alone, while her children continue to grieve and require stability.

The impact of bereavement support has also been eroded over time. BSP has not been uprated in line with inflation since 2017 and has therefore lost significant value in real terms. During the same period, the cost of living has risen sharply across food, energy, housing, and school-related costs. While many

other benefits have been uprated, bereaved families have not, with no clear justification for this disparity.

Miriam highlights the anxiety created by the fixed end date to support. The 18-month cliff edge generates ongoing instability and fear, focused not only on surviving day to day, but on what happens when support is withdrawn even if circumstances remain unchanged. She challenges the assumption that bereavement is a short-term disruption, characterising it instead as a long-term transformation of every aspect of life. In her experience, the second year and beyond can be harder than the first, as the initial shock fades and the full burden of responsibility becomes unavoidable.

Without change, Miriam faces what she describes as impossible choices: increasing her working hours at the expense of being emotionally present for her children, or remaining present and facing financial instability. She argues that this is not a genuine choice but a failure of the system to provide realistic options.

Miriam stresses that she is doing everything expected of her: working, budgeting, maintaining a home, and raising two children through grief. However, effort alone cannot compensate for structural gaps in support. She is not asking for special treatment, but for a system that reflects the reality of bereavement.

She calls for Bereavement Support Payment to recognise that the financial impact of losing a partner—particularly as a parent—is long-term and substantial. Specifically, she requests that BSP be extended beyond 18 months for parents with dependent children, uprated in line with inflation, and accompanied by a review of how widowed parents are assessed for support where life insurance is present.

Miriam concludes that her situation is not unusual: many widowed parents are navigating the same pressures, doing everything possible to hold their families together. She argues that strength should not be a prerequisite for survival, and that no family should have to absorb both the loss of a partner and the loss of financial stability simultaneously.

Her case illustrates that when a working, tax-paying family still falls into financial insecurity after bereavement, the system is not protecting vulnerable families—it is creating vulnerability.

Appendix A17 – Andy (Area not specified)

Andy describes his experience of bereavement not as an abstract policy issue, but as a lived reality that permanently altered every aspect of his family's life.

Following the sudden death of his wife, Andy became a single parent to three children while still trying to process profound and unexpected loss. Overnight, the family moved from a secure and stable situation to one defined by uncertainty—emotionally, practically, and financially. Andy stresses that bereavement did not pause his responsibilities; instead, it intensified them. Each day required him to continue functioning, knowing that three young people depended on him to carry on regardless of his own grief.

The impact of bereavement extended far beyond emotional loss. Andy reports losing the small business he had worked hard to build, alongside the loss of the family home. The combined effect was the disappearance of stability and long-term security. In its place came the ongoing pressure of trying to rebuild a life for his children without the support systems that had previously existed.

Andy emphasises that grief is not solely emotional in nature but is deeply practical. It affects the ability to work consistently, to think clearly, to make sound decisions, and to parent in the way one intends. He notes that the support available to bereaved families does not adequately reflect this reality. Instead, it is limited, fragmented, and often most difficult to access at precisely the moment when families are at their most vulnerable.

Andy highlights the impact on his children, who have been forced to grow up alongside loss in circumstances no child should have to face. While they have shown resilience and strength, he makes clear that this strength has come at a cost, both emotionally and developmentally.

In reflecting on his experience, Andy underlines the importance of recognising what lies behind statistics and policy debates. Each data point represents a family attempting to hold itself together after everything has changed. He concludes that no family should be required to navigate bereavement in isolation, and that the absence of appropriate, timely support compounds the harm caused by loss.

Andy's case illustrates the cumulative effects of bereavement on families with dependent children, including loss of income, housing insecurity, disruption to employment, and long-term emotional strain. It underscores the need for bereavement support systems that recognise grief as both an emotional and practical reality, and that provide sustained, accessible support when families need it most.

Appendix A18 – Saffiya (Area not specified)

Saffiya provides evidence of the impact of bereavement on children, with particular emphasis on financial hardship and inequality when compared with other family structures.

Saffiya was pregnant when her husband died. From that point onward, her children lost not only their father, but also the financial and practical support associated with a two-parent household. The family experienced an immediate loss of over half of its household income. Since the bereavement, Saffiya has been raising her children alone—both emotionally and financially—while working full time as a secondary school teacher.

Saffiya highlights the stark inequality her children face in comparison with children from separated families. In separated households, children may still benefit from two adults contributing in various ways, including shared childcare, financial support such as maintenance, and time spent in another household with access to resources. Such arrangements may offer opportunities for holidays, weekends away, or temporary respite from financial and emotional strain.

By contrast, Saffiya's children have access to none of these supports. There is no second parent contributing financially, no shared responsibility for school costs such as uniforms or meals, no second home to visit at weekends, and no opportunity for respite—either for the children or for Saffiya herself. Every cost, responsibility, and pressure lies within a single household supported by a single income.

As a consequence, Saffiya's children are growing up without access to many experiences commonly regarded as part of a normal childhood. The family cannot afford holidays and must focus entirely on covering basic living costs and maintaining mortgage payments. While other children may benefit from the combined resources of two households, Saffiya's children are constrained by the reality of one income stretched across a large family.

Saffiya is responsible for seven children or dependants. Despite working full time, the financial strain remains constant. She has had to rely on debt in order to provide essentials such as food and clothing—not luxuries, but basic necessities. Early on following the loss of widows' payments, Saffiya attempted to compensate for lost income by working multiple jobs: teaching full time during the day, tutoring after school, and working full-time night shifts unpacking lorries in a warehouse. While this temporarily increased household income, being taxed on additional earnings and attempting to juggle extreme working hours alongside childcare responsibilities proved unsustainable.

The condition of the family home has also deteriorated. Saffiya reports struggling to afford essential repairs and ongoing maintenance, resulting in the home becoming increasingly unsuitable for her family's needs. This has had a direct emotional impact on her children, who feel embarrassed by their living environment and reluctant to invite friends into their home. Saffiya notes that this affects their confidence, social development, and sense of normality.

She stresses that children should feel secure and proud of their home environment. Her children, however, are acutely aware of their family's financial limitations, which has created feelings of shame and exclusion.

While the emotional impact of losing a parent is already profound, Saffiya explains that combining grief with persistent financial hardship creates an additional and compounding layer of disadvantage. Her children are not only coping with bereavement, but also with restricted life opportunities compared with their peers.

Despite working full time, Saffiya is unable to improve the family's housing situation. With one income supporting seven dependants, she cannot afford to move to a more suitable property through renting or purchasing. At the same time, she is not eligible for social housing. This leaves the family trapped in accommodation that no longer meets their needs, with no realistic route to change.

Saffiya states that her family is living in extreme hardship, largely due to the withdrawal of widows' support while their underlying circumstances remain unchanged. She describes this as exposing a significant gap in the current system. Bereaved families, in her view, are not supported in a way that reflects the long-term financial realities of raising children following the loss of a parent.

She emphasises that the impact of bereavement does not end after 18 months. Financial responsibilities continue throughout childhood and adolescence, as children require food, clothing, stable housing, and opportunities to participate fully in social and educational life. Without sustained support, bereaved children are placed at a long-term disadvantage relative to their peers.

Saffiya identifies a clear issue of fairness. Children in separated families may continue to benefit from two sources of financial or practical support, whereas children who have lost a parent rely entirely on a single source. Current policy does little to compensate for this imbalance.

As a result, Saffiya's children are growing up with fewer opportunities, fewer resources, and greater limitations—not because of a lack of effort on her part, but because of how bereavement support is structured.

Saffiya argues that a more appropriate system would recognise this inequality and provide longer-term, child-linked support. She suggests reinstating widowed parent payments until a child reaches adulthood or leaves full-time education in order to provide stability and reduce financial pressures that directly affect children's wellbeing.

She concludes that the long-term impact of bereavement on children is not only emotional, but social and financial. Without sufficient long-term support, bereaved children face entrenched disadvantage, raising serious concerns about fairness and equality within the current system.

Appendix A19 - Michelle

This case illustrates the interaction between bereavement policy, life insurance, and eligibility for means-tested support, and the consequences for families with multiple dependent children.

The claimant's husband had arranged an appointment to sign a new life-insurance policy on the same day that he suffered a stroke. As a result, the new policy was never completed. The family did, however, have an older life-insurance policy in place. At the time of his death, the claimant was 38 weeks pregnant and not working.

The proceeds of the existing life-insurance policy, totalling approximately £80,000, were used primarily to reduce the mortgage and to meet immediate financial needs following bereavement. This decision was made in order to keep a roof over the family's heads at a time of acute crisis.

Subsequently, the claimant was advised that in order to be eligible for Universal Credit she would need to exhaust this capital. As a result, the life-insurance payout—intended to support the family's long-term future—was gradually spent in order to meet basic living costs and qualify for means-tested assistance.

The claimant describes this money as having represented the entirety of the family's future security. It was intended to support the children through significant life events, including education, university, housing, transport, and eventual independence. Instead, it was treated as disposable capital rather than as a protective resource for bereaved children.

Following her husband's death, the claimant was left caring for six young children alone, with no earned income at the time and limited alternatives for support. Despite her husband having paid National Insurance contributions for decades, the family received no long-term contributory support linked to those contributions.

The claimant describes the outcome as illogical and deeply unfair. She highlights the contradiction between a system that encourages families to plan responsibly through insurance, yet penalises them for doing so by requiring those funds to be depleted before assistance is available.

She also notes that while bereaved families are required to exhaust private provision intended for their children's future, the Government simultaneously saves an estimated £100 million per year as a result of the post-2017 reductions in bereavement support.

Her case demonstrates how current policy can force bereaved parents to choose between immediate survival and long-term stability for their children, undermining the purpose of both private insurance and the contributory National Insurance system.

It raises fundamental questions about logic, fairness, and the treatment of bereaved families within the welfare system—particularly those with multiple dependent children and no opportunity to recover lost income.

Appendix A20 – Sarah, 43, London

This case illustrates the long-term emotional and financial consequences of bereavement policy for widowed parents, particularly where loss occurs during pregnancy following assisted conception and terminal illness.

The claimant married her husband in 2014, and the couple hoped to start a family shortly thereafter. Over the years that followed, the claimant experienced both a miscarriage and an ectopic pregnancy. After prolonged difficulties conceiving, the couple made the decision to pursue IVF treatment.

Between 2021 and 2023, the claimant underwent six cycles of IVF. Much of this treatment took place during the Covid pandemic, requiring her to attend numerous appointments, scans and egg collection procedures alone.

At the end of 2021, the claimant's husband was diagnosed with cancer and given a prognosis of 18 months to live. At the time, the claimant was not pregnant, and the couple faced the possibility that they may never become parents. After considerable thought, the claimant proceeded with the transfer of their two remaining frozen embryos while supporting her husband through chemotherapy and continuing to work full time. One embryo implanted successfully, and the claimant became pregnant.

Throughout 2023, the claimant's pregnancy coincided with her husband's rapidly declining health. He lost the ability to walk, became dependent on a wheelchair, required full-time care, and attended frequent hospital appointments. During this period, the claimant attended antenatal appointments alone while simultaneously preparing for motherhood and impending bereavement. Her husband died in July 2023, when the claimant was 17 weeks pregnant.

The claimant gave birth to their daughter in December 2023 and has raised her as a sole parent since that time. Most of the claimant's family live abroad, leaving her with minimal day-to-day support. Within a five-month period, she experienced both the death of her husband and becoming a parent for the first time. Each event alone was life-altering; together, they were overwhelming. The claimant entered motherhood carrying both the joy of finally having a child and the devastation of bereavement, experiences which are inseparable.

Following the birth, the claimant returned home alone to care for a newborn while grieving, without partner support. All medical appointments, decision-making, sleepless nights, illness and developmental milestones have been managed alone. Alongside the emotional impact, the claimant faced acute financial anxiety. The household moved abruptly from a two-income household with a mortgage and ongoing costs to a single income during maternity leave.

The claimant received a Bereavement Support Payment lump sum, which contributed towards funeral costs, with the remainder paid from savings. She also received monthly payments for 18 months. These payments provided essential short-term stability and enabled the claimant to meet basic living costs during an exceptionally vulnerable period.

Once the Bereavement Support Payments ended, financial insecurity returned. The claimant now experiences regular anxiety about meeting essential expenses and has, at times, been forced to go without everyday necessities for herself and her child. The claimant describes widowhood as a long-term financial event, rather than a short-term crisis resolved within 18 months.

As a sole parent, the claimant bears full responsibility for childcare, housing costs and all unexpected expenses. There is no second income, no shared care, and no flexibility when balancing employment and caring responsibilities. When her child is unwell, the claimant alone must take time away from work. As her daughter grows, additional emotional support or counselling may also be required to address the loss of her father.

The claimant was advised that Universal Credit constituted sufficient ongoing support. However, she was excluded from eligibility due to a life insurance payment following her husband's death, despite the household experiencing a permanent loss of income. The claimant highlights that life insurance is intended to provide security after bereavement, not to disqualify grieving families from support. This reflects a significant gap in the current system.

The claimant's husband was 53 at the time of his death. He had worked throughout his life and paid National Insurance contributions consistently. He will never draw a State Pension. He leaves behind a daughter who will grow up without her father, yet his contributions do not translate into long-term support for her.

The claimant's daughter is growing up in a one-income household and will experience the absence of her father throughout her life. Important milestones—education, achievements and everyday childhood experiences—will occur without him present. These impacts extend far beyond the 18-month duration of existing bereavement provision.

This case demonstrates how current bereavement policy fails to reflect the long-term realities faced by widowed parents with dependent children. The claimant argues that extending bereavement support until a child reaches adulthood would provide stability during the years children are most affected by loss. While financial support cannot remove grief, it can prevent long-term hardship and support families in rebuilding their lives.

The case raises fundamental questions about fairness, compassion and the adequacy of bereavement support within the current welfare system, particularly for families who have contributed throughout their lives and are left financially vulnerable following profound loss.

Appendix A21 – Hannah, 29 when widowed, Manchester

This case illustrates the impact of the post-2017 bereavement support framework on young widowed parents, particularly where long-term illness prevented access to life insurance and contributory support has been significantly reduced.

The claimant is the mother of a nine-year-old son, Alfie, whose father was her late husband. Her husband died in February 2018 at the age of 29, when Alfie was just 13 months old.

The claimant's husband had been diagnosed with cancer at the age of 22. As a result of his medical history, he was unable to obtain life insurance. Although he had worked since the age of 16, he did not have death-in-service cover through his employer at the time of his death. Because he died after April 2017, the claimant did not qualify for a widow's pension. Consequently, the claimant and her son were left without any long-term contributory bereavement support.

The claimant received Bereavement Allowance, which she used to pay for her husband's funeral. The short-term payments that followed provided some financial support for the initial 18-month period after bereavement.

At the time of his death, the claimant's husband had been earning approximately £50,000 per year. His death resulted in the immediate and permanent loss of a second household income. The claimant was left solely responsible for the mortgage, childcare and all household costs, while earning significantly less than her husband had previously earned. As a result, she accrued substantial financial debt.

Ultimately, the claimant was forced to sell the family home in order to clear the debt and rebuild financial stability. While nursery fees have since ended following her son starting school, the claimant remains a single parent and sole provider, having never remarried.

The claimant continues to earn above the threshold for means-tested benefits and is therefore ineligible for additional support. Although her income is not low, it is insufficient to comfortably sustain a household alone while managing a high mortgage and all associated living costs.

The claimant reports persistent anxiety about financial insecurity and fears returning to the same position of debt and instability. She also describes ongoing feelings of guilt that she cannot provide her son with the same standard of living as peers growing up in households with two parents and dual incomes.

The claimant believes that the reinstatement of a widows' pension or equivalent long-term support would provide meaningful financial stability for herself and her son. She describes such support as having the potential to significantly improve their quality of life and alleviate ongoing financial and emotional strain.

This case highlights how young widowed families can be left without adequate long-term protection despite years of work and contribution by the deceased. It raises concerns about the fairness and sufficiency of current bereavement provision, particularly for families affected by serious illness, early death and the loss of a primary earner.

Appendix A22 – Lisa, 43, Southampton

This case illustrates the financial consequences of the loss of a spouse at the point of planned retirement, and the interaction between bereavement support policy and State Pension entitlement where the surviving partner is below pension age.

The claimant had been married to her husband, Paul, for many years. Together they raised two children and later became grandparents. Both worked throughout their lives, often self-employed, running businesses and employing staff. Paul was 12 years older than the claimant, and the couple made careful plans to reduce their working hours at the point he became eligible for the State Pension.

In December 2021, the claimant resigned from a corporate role in London in order to reduce travel and spend more time at home. Paul continued working three days a week as a project manager, while the claimant returned to part-time work in her previous trade. This arrangement was intended to be supplemented by Paul's State Pension, which was due to begin in January 2022. The couple anticipated a balanced transition into semi-retirement, allowing time together and with their growing family.

In early February 2022, shortly after Paul's 66th birthday and only weeks after he had qualified for his State Pension, he died suddenly at home. His death was unexpected and occurred before he had received any pension payments.

Paul's employment income ceased immediately. The claimant received a small final payment from his employer, including accrued holiday pay, and a modest death-in-service payment. No State Pension was payable to the claimant, as she had not yet reached pensionable age and will not do so for a further 12 years. The claimant reports that many people are unaware that surviving spouses can receive none of a deceased partner's State Pension in these circumstances.

As an immediate consequence of bereavement, the claimant's household income reduced overnight to her part-time earnings alone. She was informed that the only additional support available to her consisted of a £100 per month bereavement payment for 18 months and a one-off payment of approximately £2,000.

Household bills, including housing costs and utilities, continued unchanged. The claimant describes having no time to grieve or recover before needing to manage urgent financial matters, including negotiating payment arrangements and returning to work after just three weeks. She reports that this was not a choice but a necessity.

The claimant was unable to access further means-tested support due to the small death-in-service payment she received. At the age of 53, she was required to make limited capital last over a prolonged period, while also dealing with the ongoing absence of her husband's income and pension.

At present, the claimant has managed to retain the family home but only by working six days a week across two jobs. She describes a marked contrast between her situation and that of peers and other grandparents who are able to enjoy retirement, provide regular childcare support, and take holidays. The claimant states that these were experiences she and her husband had planned to share.

While the claimant expresses gratitude for the life and marriage she had, she reports that persistent financial pressure has significantly affected her ability to grieve, reflect, and adjust to life after loss. The need to maintain long working hours has limited her capacity to enjoy family life and the time she is able to spend with her grandchildren.

This case highlights the vulnerability of surviving partners who lose a spouse at the point of retirement, particularly where State Pension entitlement does not transfer and bereavement support is limited in scope and duration. It demonstrates how households that have planned responsibly and contributed throughout their working lives can face sudden and lasting financial strain due to the structure of current bereavement and pension policy.

Appendix A23 – Sarah - Southampton (SO16)

This case illustrates the inadequacy of time-limited bereavement support for widowed parents raising school-age children, and the long-term financial impact of the loss of a spouse where household income cannot realistically recover.

The claimant's husband died in November 2020, leaving her as the sole parent to two dependent children aged 10 and 12 at the time of his death. The claimant received Bereavement Support Payment; however, this support ended after 36 months. When the payments stopped, the claimant's youngest child was still only 13 years old and both children remained in full-time education.

The claimant states that the duration and level of support provided were wholly insufficient. Despite working approximately 50 hours per week, the claimant reports that she has been unable to recover financially from the loss of her husband's income. Overnight, household income reduced by approximately 36%, and this reduction has never been offset.

At the same time, the claimant has faced sharply rising living costs. She reports that her water bill alone has increased by approximately 225%, alongside significant increases in other essential household expenses. The claimant has now reached a point where she is struggling to keep up with basic costs of living.

In order to prioritise stability for her children, the claimant has made extensive personal sacrifices. She reports that the family does not take holidays, rarely purchases new clothing other than when strictly necessary, does not eat out, and does not spend money on non-essential personal items. Her children have been unable to take part in extracurricular activities or opportunities that many of their peers have enjoyed during their schooling. The claimant describes this as deeply affecting her sense of adequacy as a parent, despite doing everything within her power.

Throughout this period, the claimant has supported her children through key educational stages, including SATs and GCSEs. They are now preparing for A-levels and are described as high-achieving students with strong academic potential and aspirations to attend university. The claimant expresses significant concern about the future, noting that student loans do not fully cover tuition and accommodation costs. She anticipates being forced into an impossible position of having to bridge financial gaps she cannot afford, risking her children's opportunities being limited by financial hardship rather than ability.

The claimant is currently managing with a 15-year-old diesel vehicle and has accrued £2,000 of debt following emergency central-heating repairs. Her boiler is nearing the end of its usable life. She emphasises that these costs relate to basic necessities rather than discretionary spending. She states that none of these pressures would exist had her husband not died, and that she is carrying the emotional and financial responsibility of two parents on a single income.

The claimant also raises concerns regarding the contributory system. Her husband was unable to obtain life insurance but paid National Insurance contributions consistently for many years, with the expectation that this would provide protection for his family. The claimant feels that these contributions have not translated into meaningful or proportionate support and describes this as fundamentally unjust.

Beyond financial strain, the claimant describes the emotional burden of sole parenting following bereavement. She states that she is not seeking sympathy, but rather recognition of the realities faced by widowed parents raising children alone. She argues that support should reflect the fact that children remain financially dependent on a single, already traumatised parent for many years beyond the current three-year limit.

This case demonstrates how current bereavement support policy can leave families facing prolonged hardship while attempting to raise children through grief and into adulthood. It raises serious questions about whether existing provision adequately reflects the long-term financial and emotional realities of parental bereavement.

Appendix A24 – Alex, 39, Shirebrook - Derbyshire

This case illustrates the exclusion of widowed parents from Bereavement Support Payment (BSP) where National Insurance contribution conditions are not met due to disability, despite long-term recognised incapacity and the award of National Insurance credits that would have counted towards State Pension entitlement.

The claimant is a widowed parent of five children. He met his wife in 2010. Between them, they were already parents, and they later had a daughter together who was born prematurely at ten weeks early.

The claimant's wife had significant, long-term health conditions from a young age. She was diagnosed with rheumatoid arthritis in her teens, suffered from brittle asthma, and later developed Guillain-Barré syndrome. Over many years, she experienced repeated hospitalisations, including admissions to intensive care. Her conditions were permanent and degenerative.

She was registered disabled and received Personal Independence Payment (PIP) on a long-term medical award, reflecting the severity and permanence of her illness. Due to her health, she frequently required a wheelchair and was unable to undertake paid employment. Her inability to work was not a matter of choice, but the direct result of lifelong disability.

Initially, the claimant worked to support the family. As his wife's health deteriorated, he ceased employment in order to care for her. The couple married in November 2019.

In early 2020, during the Covid-19 pandemic, the claimant's wife received multiple shielding notices due to her extreme vulnerability. During lockdown periods, she was often unable to leave her bed. When restrictions briefly eased, she went shopping with family members. Within days, she contracted Covid-19, which triggered a severe asthma attack.

She was admitted to hospital, transferred to a Covid ward, and placed into an induced coma. After 35 days, life-sustaining treatment was withdrawn. She died at the age of 37. The claimant was left as the sole parent to five dependent children.

In 2021, the claimant applied for Bereavement Support Payment. The application was refused on the grounds that his wife had not paid sufficient National Insurance contributions to satisfy the eligibility conditions.

The claimant was informed that, notwithstanding his wife's long-term registered disability, her receipt of National Insurance credits, and her entitlement to disability benefits, these credits were insufficient for BSP purposes. The claimant notes that the same credits would have counted towards State Pension entitlement had his wife lived to pension age.

As a result, the claimant and his children were denied any bereavement support linked to his wife's contributions or credited record. The claimant describes this as an internally inconsistent outcome, whereby disability is recognised within the contributory system for pension purposes but disregarded entirely for bereavement support following death.

The claimant highlights that, under the same statutory framework, courts in Northern Ireland have determined that excluding widowed spouses from BSP where the deceased was prevented from working due to disability constitutes discrimination. As a result, bereaved families in Northern Ireland in otherwise identical circumstances are entitled to Bereavement Support Payment, with disability-related National Insurance credits recognised as sufficient.

By contrast, the claimant was denied support in England under the same legislation, despite identical facts. This has resulted in materially different outcomes for families depending solely on jurisdiction, raising concerns about consistency, equity and fairness.

The claimant's case demonstrates how the current BSP framework disproportionately affects families where the deceased parent was young, disabled, and unable to work, yet had complied with the social security system through recognised credits. It further highlights how survivors and children are penalised solely by the timing of death, despite long-term recognised incapacity.

The claimant argues that treating National Insurance credits awarded through disability benefits as satisfying the BSP contribution condition would resolve this issue immediately, without the need for new benefits or increased complexity. Such recognition would align bereavement support with existing pension policy and restore consistency within the contributory system.

This case raises fundamental questions about whether the bereavement system adequately protects the most vulnerable families and whether a framework that recognises disability for pension entitlement but ignores it entirely for bereavement support can be considered coherent, fair or humane.

Appendix A25 - Caroline, 44 - Halifax

Caroline was widowed at the age of 44 when her husband, Steve, died from a rare bowel cancer. Caroline and Steve had been together since Caroline was 16 and married since she was 19, building a life over nearly three decades based on two careers and two incomes. They had two sons, aged 16 and 13 at the time of Steve's death.

Steve worked consistently throughout his adult life and paid National Insurance contributions for approximately 35 years, largely as a higher-rate taxpayer. Caroline had also worked continuously from the age of 16 and held a long-term professional career before leaving employment to care for Steve during the later stages of his illness. This decision was taken deliberately so the family could spend his final months together, but it resulted in the use of savings and a permanent reduction in Caroline's future earning capacity and pension provision.

Steve continued working until shortly before his death. At no point did he claim benefits, and the family had never relied on the welfare system prior to bereavement.

Following Steve's death, Caroline became a sole parent overnight, responsible for the full emotional and financial care of two bereaved children. The household moved immediately from a two-income family to a single earner. Caroline estimates that approximately 75% of the household income was lost at the point of bereavement, alongside the permanent loss of future earnings, career progression, pension accrual, and a second personal tax allowance.

Caroline took minimal time away from work immediately following her husband's death, returning after two days due to the necessity of maintaining income. She describes the early period as dominated by administrative demands—dealing with banks, insurers, pensions, HMRC, probate, schools, and employers—while simultaneously working full time and supporting grieving children.

Caroline was eligible for Bereavement Support Payment (BSP), which provided an initial lump sum and 18 monthly payments. She reports that during this period the support offered some short-term stability, enabling her to manage household finances and focus on her children's needs without constant fear of sudden financial shocks.

However, the fixed 18-month timeframe presents significant problems. Once BSP ends, no replacement contributory support is available, as Caroline is not eligible for UC, , despite Steve's extensive National Insurance record. Caroline contrasts this sharply with the previous Widowed Parent's Allowance, which would have provided ongoing support until the children completed full-time education. She notes that BSP has not been uprated since its introduction and is now significantly eroded in real terms. Caroline faces moving hpouse, her hpouse is pon the market and she says she constantly worries how to make enough to survive and is living on family generosity.

Caroline highlights several structural financial pressures that intensified following the end of BSP:

- **Council Tax** remained close to £3,000 per year despite the single-person discount, reflecting a system designed on the assumption of two adult earners.
- **Insurance costs** increased, reflecting higher risk and mileage associated with single-adult households.
- **Universal Credit interactions** penalised savings and private provision, creating disincentives for prudence and forward planning.
- **Life insurance**, where available, did not compensate for long-term loss of earnings and was treated as capital rather than protected support for children's futures.

She says life insurance does not replace lost decades of income, pension accrual, or the economic contribution of a working-age parent.

Caroline also identifies a significant **inequality compared to separated families**. She notes that children of divorce may benefit from indefinite child maintenance, which is disregarded for Universal Credit, while children of death receive only 18 months of BSP before being pushed into a means-tested system that penalises work and savings. Had the family separated rather than suffered bereavement, she argues, there would have been ongoing legal and financial recognition of parental responsibility.

Caroline stresses that bereavement is not a short-term interruption but a permanent structural change. Grief continues well beyond 18 months, particularly for children, and financial pressures do not reduce simply because support ends. She describes the withdrawal of contributory support as forcing bereaved parents to prioritise immediate financial survival at the very moment when emotional presence is most critical to children.

Caroline's case evidences the long-term financial, legal, and emotional consequences of replacing child-linked bereavement support with a rigid, time-limited payment. It highlights the mismatch between the contributory nature of National Insurance, the permanent loss experienced by bereaved families, and a system that treats bereavement as a temporary event rather than a lifelong change for children.

Appendix A26 – Michelle, 37 - Swansea

Michelle is a widowed mother of six children who has provided evidence of how bereavement support, while essential in the immediate aftermath of loss, does not reflect the long-term reality of raising children following the death of a parent.

Michelle begins by emphasising her gratitude for the support available through Universal Credit and Bereavement Support Payment. She states that without this assistance, her family would not have coped in the early months following bereavement. She recognises that these systems exist to support families through crisis, and she is clear that her experience is not a rejection of support, but an account of where current provision falls short over time.

Prior to her husband's death, Michelle and her family were entirely self-sufficient and had never claimed benefits. They had established a stable family life and had recently moved home, six months before bereavement, with plans for the future. The move brought them closer to Michelle's extended family, although they remained over two hours away and unable to provide day-to-day support. At that time, the household included five children aged between three and eleven, and Michelle was pregnant with their sixth child.

Family life was active and secure. The children participated in extracurricular activities such as gymnastics and drama, and the family shared regular days out, holidays, and meals together. There were plans to improve the home and eventually move to a larger property as the children grew. Michelle describes a strong sense of security and optimism about the future.

In July 2018, Michelle's husband suffered a stroke. He died in hospital three weeks later without regaining consciousness. Six weeks after his death, Michelle gave birth to their youngest child, who will never meet her father. The life the family had planned came to an abrupt end.

Michelle explains that her husband had been proactive in planning for the family's future. On the very day he suffered the stroke, he had an appointment to sign a new life insurance policy that would have fully covered their home. This appointment never took place. The existing policy, based on their former property, was insufficient. Michelle was left pregnant, caring for five children, grieving, and facing immediate financial uncertainty. She was unable to work and unable to secure a mortgage independently.

Following the birth of their third child, Michelle had left employment because childcare costs made it more practical for her to manage the home. After her husband's death, Universal Credit assessed that she was not in a position to work, a conclusion Michelle understood and accepted. However, she describes the emotional impact of being repeatedly told she could not work while also bearing sole responsibility for providing for her children. This contradiction significantly affected her confidence and sense of self-worth.

Universal Credit became essential to the family's survival, and Michelle reiterates her genuine gratitude for that support. However, she observes that the system is designed to enable survival rather than to sustain the life a family previously had or the future it had planned. Over time, the family's lifestyle changed fundamentally. Children could no longer attend clubs or activities, and family outings became rare and limited to free options. Many of the small experiences that once supported family bonding and resilience disappeared.

Michelle is clear that she does not expect the welfare system to replicate her former lifestyle or fund holidays. However, she notes that both she and her husband contributed to the system for many years. Her husband worked consistently throughout his life, and Michelle herself held multiple jobs between the ages of 16 and 29. They believed those contributions represented a form of protection should the worst occur.

The long-term strain has been the most difficult aspect. Michelle explains that bereavement does not end after 18 months. During the initial period of bereavement support, she experienced a degree of stability. The support allowed her to manage the household, support her children emotionally, and cope without constant fear of unexpected costs, such as household appliance failures. When bereavement support ended, financial and emotional pressure increased significantly.

Raising six children alone without nearby family support presents substantial barriers to employment. Michelle explains that even part-time work during school hours is unrealistic when there is no one available to care for sick children or respond to emergencies. Managing a household of this size while supporting children through ongoing grief constitutes a full-time responsibility in itself.

Financially, the family lives month to month. Michelle has no access to credit for essential needs such as home improvements or car repairs. Required work on the home, including replacing a front door or updating the kitchen—known issues at the time of purchase—has been repeatedly deferred. Plans to extend the property as the children grow into adolescence are now unobtainable.

The cumulative strain has also affected Michelle's mental health. Supporting children whose grief re-emerges at different stages of development, combined with ongoing financial insecurity, has taken a significant emotional toll.

Although the children rarely complain, Michelle observes the impact on them. It is painful for her to see them go without things their peers take for granted. Her older children have taken on paid work at age sixteen to fund driving lessons and personal expenses—costs she wishes she had been able to help with and that she believes their father would have wanted to support.

Michelle emphasises that she does not wish to appear ungrateful. She remains thankful for the support that exists. However, she highlights that had her husband died just one year earlier, the family would have continued to receive bereavement support until the youngest child reached adulthood. That continued support would have made a meaningful difference—not only financially, but in providing stability, dignity, and greater capacity to support her children as they grow.

Michelle concludes by noting that her family's life has taken a fundamentally different path from the one they planned. For her, the issue is not solely financial, but about recognising the long-term wellbeing of children growing up without a parent. She stresses that bereavement is not a short-term hardship, but a permanent life change.

She shares her experience in the hope that future families are provided with support that better reflects that reality.

Appendix A27 – Catherine Bennett, Cannock (Staffordshire)

This case illustrates the financial instability created by time-limited Bereavement Support Payment (BSP), the interaction with Universal Credit, and the treatment of survivor pensions as income rather than legacy.

The claimant is a widowed mother from Cannock, Staffordshire, with twin children aged 14. Her husband, Rich, was diagnosed in August 2024 with sarcomatoid carcinoma of the lung, a rare and aggressive cancer. Surgery was initially planned but later cancelled after further tumours were discovered. He died three months later, in October 2024, aged under pension age.

Following his death, the claimant attempted to access Funeral Expenses Payment but was refused because her husband had more than £1,000 in savings. The Bereavement Support Payment lump sum of £3,500 was insufficient to cover funeral costs, and the remaining amount was raised by friends through a community fundraising campaign.

The claimant received the ongoing BSP payment of £350 per month, which she describes as a lifeline. This enabled her to meet essential financial commitments and support her children's recovery through activities such as guitar lessons and rugby club membership, which provided emotional outlets following their father's death.

The claimant's husband left a small local authority pension. She was offered either £30 per month or a lump sum of £15,000 and chose the lump sum in order to improve long-term stability and attempt to buy her rented home. Twenty per cent was deducted in tax at source, reducing the payment to approximately £12,000.

Subsequently, Universal Credit assessed the pension lump sum as income rather than capital. The claimant was informed that she would be required to repay all Universal Credit received and that the lump sum would also push her temporarily into a higher tax bracket, resulting in a further 20 per cent tax liability. The claimant estimates that she will ultimately retain approximately £5,000 from the original £15,000 pension entitlement.

The claimant reports that the BSP payments have allowed her to manage household finances following the sudden loss of income. However, these payments are due to end after 18 months, at which point she will no longer be able to afford activities that support her children's mental health. Both children continue to experience trauma and symptoms consistent with PTSD. NHS support has been limited to short-term CBT, which the claimant considers inadequate, and attempts to access EHCPs or disability-related support have been unsuccessful.

Since her husband's death, the claimant has significantly reduced spending, including holidays, leisure activities and social opportunities. She expresses deep concern that the end of BSP will remove essential stability at a point when her children continue to require support.

This case demonstrates how BSP's limited duration, combined with the treatment of survivor pensions within the tax and benefits system, can erode financial security and undermine bereaved families' attempts to achieve long-term stability. It highlights the lack of systemic recognition of children's ongoing needs following parental bereavement and the disproportionate impact on surviving parents attempting to rebuild their lives.

Appendix A28 – Chanais Louise, age 33 (location not specified)

This case illustrates the impact of sudden bereavement on a young family and the inadequacy of time-limited Bereavement Support Payment (BSP) for widowed parents with dependent children.

The claimant was widowed at the age of 33 when her husband died suddenly from a brain aneurysm. Her husband was 38, in good health, and worked as a scaffolder while also volunteering as a football coach within the local community. At the time of his death, the couple had two children aged 12 and 7.

The death occurred unexpectedly while the family were out shopping together, and the claimant and both children witnessed the event. The claimant describes the bereavement as sudden and traumatic, resulting in an immediate loss of emotional and financial security.

The claimant's husband had not taken out life insurance. He was working six days a week to support the family and focused on providing stability through employment and community involvement. His death resulted in the immediate loss of the family's primary income.

The claimant received Bereavement Support Payment, which lasted for 18 months. She reports that this support was insufficient to meet funeral costs and did not account for ongoing household expenses, car payments, utilities, and the continual costs of raising two children alone, including school uniforms, transport and educational activities.

Since becoming a sole parent, the claimant has carried full responsibility for maintaining household stability while supporting her children through grief and trauma. She reports ongoing symptoms consistent with post-traumatic stress affecting both herself and her children. Normal daily functioning is described as significantly disrupted.

The claimant highlights that her children have been forced to miss out on opportunities that were previously affordable. She cites a recent school trip costing £1,150 that she was unable to cover alone. Prior to her husband's death, such educational experiences were attainable; since his death, the financial burden rests entirely with her.

The claimant states that she is attempting to preserve structure and normality for her children while managing grief, trauma and financial pressure simultaneously. She describes the cumulative impact as overwhelming and unsustainable without further support.

This case demonstrates how the current BSP framework fails to reflect the long-term reality faced by young widowed parents and their children following sudden bereavement. It highlights the gap between short-term support provision and the extended financial and emotional dependency of children following the loss of a parent.

Appendix A29 – Helen Storey, age 50 (Hertfordshire)

This case illustrates the long-term financial consequences of bereavement for unmarried partners with dependent children, and the limitations of Bereavement Support Payment (BSP) in providing sustained stability. The claimant lives in Hertfordshire and was 46 years old when her partner, Mat Myatt, died suddenly in December 2021. They had been together since 2001 and have two sons, aged 8 and 5 at the time of their father's death (now 12 and 9). Mat died unexpectedly from a cardiac event aged 45.

Mat was the primary earner in the household. The claimant works part time for the NHS, and her income alone is insufficient to sustain the family long term. The couple had no life insurance. The claimant received support through death-in-service benefits and access to pensions, without which she states the family would not have coped.

Because the couple were unmarried, the claimant was initially excluded from Bereavement Support Payment and could not apply until a legal change in 2023. The claimant reports that BSP, once accessible, has been limited in duration and insufficient to address long-term financial needs while raising children alone.

The claimant faced significant administrative delays following her partner's death. Although Mat had made a will, it was lost by the probate office, resulting in years of delay before probate could be progressed. As a result, funds intended to be invested to provide future income had to be used for day-to-day living costs. Four years later, probate has still not been finalised, and most of those funds have been depleted.

The claimant's NHS income barely covers mortgage and household bills. She has been required to extend her mortgage term until age 75 to remain in the family home. Savings have been largely exhausted, and she estimates that remaining funds may last only a limited period.

The claimant highlights that Mat paid National Insurance contributions for many years but that these have not translated into ongoing support for his children. She notes that had he lived, he would have received both continued income and a pension; following his death, the family has instead experienced a permanent loss of income without equivalent contributory protection.

The claimant's children have experienced the loss of their father, grandfather and grandmother within just over a year. Alongside emotional impact, the loss of income has meant reduced opportunities, including holidays and extracurricular activities, with a risk that further losses—including the family home and local support network—may follow.

This case demonstrates how BSP fails to provide long-term financial security for bereaved families with dependent children, particularly where couples were unmarried and where administrative delays compound financial vulnerability. The claimant describes the outcome as a system that has removed stability at a time when children require it most.

Appendix A30 – Isla Martin (location not specified)

This case illustrates the disproportionate impact of time-limited Bereavement Support Payment (BSP) on families with very young children following sudden illness and death.

The claimant was widowed in 2021 when her husband died shortly after being diagnosed with oesophageal cancer. There were only a few weeks between diagnosis and death. At the time, the couple had two young children: one aged 18 months and the other aged five.

The claimant's husband had diabetes and was therefore unable to obtain standard life insurance. The couple were in the process of seeking specialist providers who would cover him, but he died before a policy could be secured. His death resulted in the immediate loss of household income and long-term financial security.

The claimant received Bereavement Support Payment for 18 months. When the payments ended, no further support was available, despite the children still being very young and financially dependent.

The claimant highlights that friends widowed under the previous system received support until their children reached adulthood. By contrast, her family's support stopped while her children remained in early childhood, leaving her solely responsible for providing financially, emotionally and practically.

The claimant reports limited family or support networks. When her children are unwell, she is unable to work, exacerbating financial pressure. She describes the combined burden of managing her own grief, supporting her children's grief, and maintaining financial stability as overwhelming.

The claimant notes that her husband paid National Insurance contributions but that these have not resulted in meaningful support for his children. She describes the current system as failing families with young children, leaving them with a prolonged period of financial and emotional strain.

This case demonstrates how the BSP framework fails to recognise the extended dependency of young children following parental death and the long-term impact on surviving parents' financial and mental wellbeing, undermining stability at a time when children require it most.

Appendix A31 – Luke Tibbitts, age 46 (Sheffield)

This case illustrates the long-term financial and emotional impact of bereavement on a widowed parent, and the insufficiency of time-limited Bereavement Support Payment (BSP) for families with dependent children. The claimant lives in Sheffield and was widowed in September 2021 at the age of 42. His wife, Jodie, died on 22 September 2021 in St Luke's Hospice, Sheffield, following a two-year illness with bowel cancer that had metastasised to her brain. She was 42 years old at the time of her death. The couple had two children, aged 11 and 8 at the time of bereavement (now aged almost 16 and 13).

Following Jodie's death, the claimant became the sole parent and sole provider for both children while they transitioned between primary and secondary education. During his wife's illness, the claimant took time away from work to provide care. He began a phased return to work in January 2022, just three months after her death, but was required to return to full-time employment due to the loss of household income. Prior to his wife's illness, the claimant worked in an IT sales role that involved regular travel. He moved into a lower-paid, office-based role to allow him to be more present at home and provide stability for his family.

The claimant received a death-in-service payment from his wife's employer and a small payout from a joint life insurance policy taken out many years earlier. However, this payout was significantly lower than the value of the family home and insufficient to replace her income. Like many couples, life insurance planning had focused on the higher earner, and future financial security relied on both parents being alive and working. At the end of 2024, the claimant lost his job due to organisational restructuring. He believes that the cumulative impact of bereavement, caring responsibilities and reduced capacity to prioritise career progression contributed to this outcome. While unable to pursue a legal claim, he states that his circumstances as a widowed parent materially affected his job security. The claimant secured alternative employment in January 2025 but at a significantly reduced salary. This occurred alongside the permanent loss of his wife's income and rising living costs. The claimant reports that the financial implications have been substantial and ongoing.

The claimant received Bereavement Support Payment for the standard duration. He states that the ending of BSP has compounded financial and emotional pressure, increasing strain and anxiety about providing long-term security, opportunity and stability for his children. He notes that none of these circumstances involved choice, and that had his wife lived, the family would not be in their current position. The claimant believes that extended bereavement support would significantly reduce stress and allow him to better focus on parenting, employment and his children's wellbeing.

This case demonstrates how the fixed time limit on BSP fails to reflect the long-term realities faced by widowed parents and their children, particularly where loss occurs in mid-life and financial recovery is constrained by caring responsibilities and reduced earning capacity.

Appendix A32 – Phillipa Smith (Northumberland)

This case illustrates the inadequacy of Bereavement Support Payment (BSP) for widowed parents with very young children, particularly in cases involving military service, loss of long-term income, and subsequent serious illness of the surviving parent.

The claimant lives in Northumberland. Her husband died while serving in the Royal Navy. At the time of his death, their children were aged two years and ten months. Her husband was 38 years old and intended to remain in the Navy until completing a full service career at age 55, or longer if possible.

Prior to his death, the family had planned a long-term future within military life, including overseas accompanied postings and career progression within the Navy. Their children would have benefited from stability and opportunities associated with service life, including access to the Continuity of Education Allowance. All of these plans ended abruptly with his death.

Two days before what would have been her husband's 40th birthday, the claimant was diagnosed with stage 3 breast cancer. She has since been required to raise two very young children alone while undergoing cancer treatment. At the time of her husband's death, she was on maternity leave, followed by compassionate leave due to grief and trauma. She is now unable to work due to her illness.

The claimant received Bereavement Support Payment. She reports that BSP was no substitute for her husband's salary, even if it had continued beyond the 18-month limit. The household moved from being a two-income family, both at higher tax thresholds, to reliance on a widow's pension and limited support.

The claimant received a death-in-service payment from the Ministry of Defence, which enabled her to clear her mortgage. However, ongoing living costs remain substantial. Following her cancer diagnosis, she was required to place both children into full-time nursery in order to attend frequent medical appointments. The cost was significant and rapidly depleted savings until partial assistance was secured through charitable funding and discretionary school support.

Without this additional help, the claimant states she would have faced an impossible choice between accessing cancer treatment and caring for her children. She highlights that nursery and childcare support is not optional in such circumstances, yet is not adequately recognised within bereavement support provision.

In addition to the loss of income, the claimant notes that military bereavement involves the loss of numerous allowances and benefits, including subsidised accommodation, education allowances and additional deployment pay. These losses compound financial vulnerability and are not addressed by BSP.

The claimant's husband worked prior to and throughout his military career, paying tax and National Insurance contributions and never claiming benefits. He will never draw a State Pension. The claimant argues that it is unreasonable to consider BSP sufficient support when children are still in early childhood and the surviving parent is ill and unable to work.

This case demonstrates how BSP fails to account for the extended dependency of very young children, the compounding effects of serious illness in surviving parents, and the unique financial impacts of military bereavement. It highlights the need for longer-term, more realistic support for families rebuilding their lives after loss.

Appendix A33 – Fiona Hurst, 49 (South Gloucestershire)

The case of Fiona Hurst exemplifies the "Stacked Disadvantage" faced by widowed families under the 2017 reforms. Her experience demonstrates that the 18-month cliff edge of Bereavement Support Payment is fundamentally misaligned with the realities of solo parenting, particularly when navigating the specialist requirements of a child with neurodiverse needs.

Furthermore, the lack of a widow's exemption within the tax system—specifically regarding Child Benefit—effectively punishes bereaved parents for attempting to replace lost household income. Fiona's situation confirms that without uprating support in line with inflation and extending duration until children finish education, the state is failing to honor the National Insurance contributions of the deceased and is exposing bereaved families to avoidable, long-term financial instability.

"Widowhood was not a choice; it was a reality that hit our family in March 2022. When my husband Pete died aged 61, our children were just 9 and 10. We had always worked hard to build a stable home and never relied on benefits. Pete ran a successful business, employing over 30 people, contributing massively to the state through National Insurance (NI) and tax. He paid into this system with a clear understanding: it was a safety net for his family.

Sadly, Pete's illness meant his business had to be wound down and sold some years before his death. The proceeds were exhausted by years of care and his inability to work. By the time he passed, our reserves were gone. There was no life insurance (this has dissolved with the company) and no lump sum. We were already in financial stress when the primary breadwinner was taken from us.

When Pete died, I was devastated to discover that the Widow's Pension was a relic of the past. And that under post-2017 rules, the system no longer supported a family while children are in education; only offering a short-term bridge that collapses off a cliff edge after 18 months. This is a fundamental breach of the social contract. Pete's NI contributions were absorbed by the state, while his children were left with a ticking clock on their financial security. I was absolutely devastated.

The DWP's 18-month limit suggests that grief and the restructuring of a life have an expiry date. This is a myth. In the first year, I was in survival mode, trying to keep my children from drowning in shock, manage all of our grief, while also navigating the loss of my parents-in-law and an Autism diagnosis for my son in the same period. By month 18, the initial fog was only just lifting, yet that is exactly when support was snatched away. The second and third years are often harder; the reality of a single income settles in, and support from others tapers off. You face the secondary losses—no co-parent, no best friend, no one to share the stress. To end support while a family is still in the thick of emotional trauma is catastrophic.

Had I been widowed before April 2017, the state would have supported my children until they left education. I have widowed friends who still receive this legacy support; they tell me it is the only thing keeping them afloat.

Because Pete died in 2022, we were shunted onto the new BSP system. This creates a two-tier system of grieving children: those 'lucky' enough to lose a parent before 2017, and those told that 18 months is sufficient. ***THERE IS NO MORAL JUSTIFICATION FOR WHY MY CHILDREN'S LOSS IS WORTH LESS THAN A CHILD BEREAVED FIVE YEARS EARLIER.***

When the 18-month support ended, I was forced into a Tax Trap. To cover the mortgage and bills alone, I quite simply had to work more. As a solo parent, this required paid childcare we had previously not needed as there were two parents to share the load. Working more literally cost me more; extra earnings were swallowed by childcare fees.

To add to that stress, as I worked more to keep our home stable, my earnings crossed the threshold and the state stripped away my Child Benefit. Meanwhile, I see dual-income friends and neighbours with a higher combined household income that keep their benefit because neither individual crosses the threshold.

There is no 'widow's exemption' or tax break - I am literally being penalised for trying to replacing only a small part of my husband's income. He was always the bigger earner, I also now pay more for childcare and receive less state support than dual-parent households. This system is perverse. The idea that £60,000 is a 'high income 'for a widowed-parent household (a household supporting two children and one with significant additional needs) is madness. I have no partner to split the bills, no tax breaks for my status, no separated spouse making child maintenance payments – yet I am penalised for trying to help myself and simply earn enough to keep my children's home.

My son, Charlie, has autism and significant struggles with sensory processing, social and executive functioning needs. Managing his world is a full-time job. Every morning is a gamble; I never know if he will make it into school.

He began secondary school in the years after we lost his dad, his first placement failed and so to enable his education, I was forced to move him to a school with a specialist autism hub. This requires a one-hour return car journey twice a day. I had to leave my previous career for a role that allowed for remote working and the school commute. I am lucky to have found this, but the mental load is astronomical. I must negotiate part-time hours around managing his EHCP, while maintaining a salary high enough to support us.

If Charlie has a crisis and I cannot work, we lose everything. The DWP's suggestion that the answer is simply to "return to work" is delusional in the face of SEND requirements.

The DWP needs to understand the mental load of a widow. In a two-parent home, the mental and physical load is shared. While Widows face endless secondary losses. I have lost a husband, a life partner, a co-parent, and a best friend. I have no one to share the stresses of life with or provide emotional support. I must make all the school runs, make all the meals, do all the DIY, all the shopping, provide all the income and education, and do all the parenting. We are expected to be super-human, but we are given only 18 months of financial support to achieve it.

When Pete died, 'headspace' became a luxury. I had to face the 'Mortgage Conversation' alone—explaining to a bank advisor that our dual-income mortgage now rested on my part-time salary. The terror of knowing my children might lose their home on top of their father is indescribable.

Between grieving, navigating DWP and EHCP systems, and managing Charlie's specialist needs, I am in permanent overload. The 18-month cutoff assumes a widow is 'recovered' enough to do the work of two people. It is an impossible expectation.

The reality is that despite working more hours and doing my best to provide, I do not feel secure. I am living on a knife-edge. One unexpected bill or a crisis at my son's school is all it would take to tip us into financial ruin. The current system ignores how precarious life becomes on a single income. I am asking for the stability that Pete's lifelong contributions should have guaranteed us.

I call on the Secretary of State to:

***Reinstate Long-term Support**: Support must last until children finish education.*
***Uprate Payments:** Bereavement Support must be increased in line with inflation, ending the seven-year freeze.*
***Honor NI Contributions**: Stop absorbing the payments of the deceased; return them to the families they were intended to protect.*

***Fix the Child Benefit Trap**: Exempt widowed parents from the High-Income Charge to reflect their single-income status.*
***Recognize SEND Factors**: Support must account for parents of children with additional needs who cannot simply "work more."*

We are not asking for handouts. I am asking the system to honour the man Pete was and the mother I am trying to be in his absence."

Appendix 44 - Anonymous

My husband died in 2025 at just 41 years old, only a year after being diagnosed with an aggressive brain tumour. His illness progressed with terrifying speed; he underwent multiple craniotomies, radiotherapy, and chemotherapy. We had absolutely no expectation of facing a terminal illness at this stage in our lives.

Before he got sick, we followed a normal family model built on shared, long-term goals. I had reduced my working hours to focus on childcare and our home, while my husband, a teacher who was progressing well in his career, was our primary earner. We made these decisions jointly and in good faith, completely assuming we had long-term financial stability.

The diagnosis completely shattered our finances. As my husband grew too ill to work, our income plummeted. Our focus shifted entirely to managing his care and exploring treatment options, including those beyond standard NHS provision. This brought immense emotional strain and left us completely unable to plan ahead or truly assess our financial position.

During the final stages of his illness, I discovered that our financial situation was much more precarious than I had ever understood. My husband had accumulated debts and had opted out of his pension for several years, leaving us with no real long-term safety net. This news emerged during an acute medical crisis when my capacity to react was entirely maxed out. Despite my growing panic over money, my priority had to remain on caring for my husband and children, while trying to keep up with my part-time job.

After he died, I faced an immediate and profound shift. I became the sole provider for my children, taking on full financial, emotional, and practical responsibility for our household overnight. While I received a life insurance payout, it only offered short-term relief. It cannot replace the decades of income, pension provision, and financial security my husband would have provided. People often mistakenly think life insurance solves everything, but in reality, it only offers temporary support against a permanent, long-term loss.

The limits of the Bereavement Support Payment (BSP) are painfully clear to me. The time-limited nature of BSP does not reflect the enduring financial wreckage of losing a partner, especially for younger families with dependent children. I am facing sustained financial pressure that will last well beyond the BSP support period, with no realistic way to match our previous household income.

This loss has completely upended my relationship with work. My part-time role, which used to work perfectly for our family, is no longer enough to pay the bills. I am under immense pressure to increase my hours at the exact moment my children need extra emotional care and stability. I am stuck in a constant, heartbreaking conflict between financial necessity and being there for my kids.

Worse, I am trapped by the structural impact of my past choices. Because I stepped back from my career progression to support our family, I cannot simply jump back in and increase my earnings to replace a primary earner's salary. Our household relied on his single income, leaving us completely vulnerable. As a result, my children and I are facing a long-term and substantial drop in our standard of living.

On top of the money worries, I now shoulder everything alone—childcare, running the house, and trying to guide my children through their grief. These were responsibilities we used to share, and now I manage them with zero flexibility or room for error. The financial uncertainty just compounds the pressure. Routine things like school trips, new clothes, and birthdays have turned into massive sources of anxiety.

Eight months on from his death, we are still living in a state of financial and emotional instability. I am constantly stressed about what I can afford, and I've already had to manage down my children's expectations and explain the changes to our lifestyle. To be honest, I haven't even begun to process my own grief because immediate, day-to-day survival has to take precedence.

My life is a direct reflection of the massive mismatch between the duration of the Bereavement Support Payment and the lived reality of a grieving family. The system's expectation that a widowed parent can adapt financially and emotionally within 18 months is entirely out of touch with reality, especially for those of us with young children and reduced earning power.

The financial consequences of losing a partner stretch out for years. The current welfare system fails to account for long-term income loss, damaged career potential, or the lifelong cost of raising children alone. We desperately need a more responsive system, with extended or long-term support, to offer real stability to families like mine.

<u>The below are small examples we get of comments DAILY from just two recent posts</u>

Money Saving Expert – Recent Social Media comments **on this post**

Anna-Maria O'Flynn

The lump sum paid for a half the funeral. But the 18 months was a shocking amount and duration. I have three kids and I want to know why the Government decided to stop Widows Parents Allowance (WPA) in 2017 which currently stands as approx £630 a month (£156 per week) Widows like me are still getting it until their kids reach 18. Yet my bereavement support of £350 a month ran out in December 25, my husband died in June 24. I have been struggling since. I don't understand why a widow friend who lost their husband with two children before 2017 is getting a different financial support and still receives it and I get 18 months? What have me and my three children done to deserve this treatment?

Where is my husbands N.I contributions at he paid into for over 30 years???

Denise Young
Please help Widow's Fight UK fight this, this has not been looked at since it was changed in 2017!!! I have been receiving this benefit since last march and it is due to finish in September and I have only just been able to go back to work 2 days a week!!! This payment has been a lifeline and allowed me to be there for my kids I just wish it could be available until my youngest daughter is more self sufficient 😔

Claire Doherty
The government are so inconsistent. They are saying they want to help children with child poverty by lifting child benefit cap yet not helping us that have been left to bring up children alone and are trying to replace lost incomes into the home whilst taking in both parental roles . Even with life insurances this only helps for a short time. We need long term help and paying us what our partners have paid into the system is not a benefit. Widows pensions are now a thing of the past, we receive nothing apart from this for 18 months if they died before a pensionable age. It doesn't make sense

Louise Ulyett
My husband died in October 23, he was 42, I was 41, and our daughter was 14.
I would like to know what happened to his pension??
I received BSP for 18 months, those 18 months soon go .
But my grief and loss is still the same , I'm still a widow and my Daughter lost her Dad she was 14 at the time.
Yet if my husband died before 2017 I would be entitled to the widows allowance until my daughter left full time education.
How is that morally fair or acceptable??
It's a payment nobody wants to receive.💔
That's why I support the Widow's Fight UK
to bring this to the governments attention...
They talk about how children shouldn't suffer.. through life events that are out of their control, well let me tell you losing a parent to cancer was not in my daughter control .
Please help us MoneySavingExpert.com

Lauren Biddle
I think your right highlighting this, as so many others have said, it's not common knowledge you have to 'find out' about it. Like it's hidden from plain site. However, it is only paid for 18 months now, where as prior to 2017, it was paid until children were 18 years old. If you haven't lost a spouse you might not realise that at month 19 you don't suddenly stop grieving, your children don't just 'snap out' of their grief and children don't suddenly start bringing in a wage to help support themselves! You should sit up and take a look at the awareness Widow's Fight UK are doing. We have a country full of widows and widowers whose partners NI contributions that were paid back to the living spouse and children prior to 2017, now get absorbed by the government. Labour vowed if they got back into power, they would reverse this... still nothing! In the meantime these living partners and children visit foodbanks while trying to work and sole care for grieving children while grieving themselves! We're so lucky our government believes 'every child matters'... unless your a child who lost a parent! Help this utterly debilitating situation change!!! You have a voice and you have power as a result!Jenna McGettrick
Whilst it helps, it doesn't help much, I was widowed 2 years ago and my children were 7 and 8 at the time. The support only lasted 18 months, yet my husband paid his NI contributions right up until the day he passed. Please help Widow's Fight UK fight ...

Jenna McGettrick

Whilst it helps, it doesn't help much, I was widowed 2 years ago and my children were 7 and 8 at the time. The support only lasted 18 months, yet my husband paid his NI contributions right up until the day he passed. Please help Widow's Fight UK fight this and change the system so our children get the support they deserve until they are 18 per the old system.

Miriam James Perrin
I'm a widowed mum of two young children with no family support. When my husband died, I lost around 75% of our income overnight. He worked, paid National Insurance for over 30 years, and even kept working through stage 4 cancer until just 2 weeks before he passed.
I'm self-employed, so if I don't work, I don't earn but I can only work school hours as childcare is too expensive. Despite everything, I still have to pay 75% council tax.

Because of life insurance (meant for my children's future), I don't qualify for Universal Credit so I'm now using that money just to survive.

Bereavement Support Payment only lasts 18 months. Life doesn't suddenly get easier after that. This system is pushing widowed families to the edge. It shouldn't be like this.

Please help raise awareness 🙏 MoneySavingExpert.com

Amanda Conlon
My lifelong partner aged 44 passed away suddenly leaving me and our children devastated - this payment helped however it has now ended for our family and effects us massively.
We have lost not only my partner & my children - their father but we have also lost half of our household income. Every other country supports bereaved children financially until they leave school, why is the UK not doing the same?
We have worked all our lives and paid NI Contributions, where does the state pension go if you die "too young" ? ...
it disappears. The BSP needs reviewing.

Karina Barker
To be fair, this isn't anywhere near as good as the post suggests.
This is it, it's all you get, (it's £3500 and £350 a month for 18 months if you have kids).
That's regardless of how old your kids are (up to age 18), and what their needs are.
My husband died at Christmas aged 49, and my children are 16 and 11.
He paid into his pension for 31 years. He will never claim that pension and I'm not allowed to either.
This amount was set in 2017 by the Tories who capped it at 18 months to "encourage younger widowed people to remarry". I wish I was joking.
They say grief has no timeline- but apparently 18 months is plenty to deal with your grief, your children's grief, potentially get a different job to make ends meet and essentially get your 💩 together and move on.

Zoe Walker
This is a success for the unmarried but sadly only paints half the picture. Bereavement support is not a benefit but linked to National Insurance but only lasts for 18 months which is woefully inadequate for two reasons. 1 it is paid at the rate set in 2017 without any indexation 2. No support is given after that date, even for children whose parents have died leaving solo parents working more hours and sending their children to childcare for longer in order to make up for the dead parent's income. The dead parent's national insurance contributions just disappearing into the ether with neither surviving partner or child receiving any kind of pension after the first 18 months. Whilst it's a great win that surviving partners are claiming what they are entitled to, there is more to be done. Before 2017 children bereaved of parents were supported financially until at least 18. The current bereavement support payments are failing these children.

Kate Priestley
I got this but I would never have known about it if it hadn't been for a friend of mine who lost her husband the year before. I didn't see any mention of it in any of the official communications that you get given when your partner dies.

Sarah Harley
I used the payments to pay for the funeral. Not much left after that. It's not really much support. I'd like a refund of my late husband's NI contributions!

Emma-Jayne Harvey
Just a shame we don't get the benefits that widows used to be entitled to anymore. Apparently grief ends after 18 months... Widow's Fight UK

Sandra Fairbrother
When my husband passed away. I called to cancel his state pension and the person I spoke to was really nice. He asked if id applied for the bereavement payment yet. I said I knew nothing about it. So he sorted it all out for me then. I was really pleased. One phone call and on the phone nearly an hour sorting everything out.

Louise Smith
Well done for highlighting this, but the far bigger issue is what so many others have commented above. The changes, that the Tory government introduced in 2017 are woefully inadequate. I was "lucky" to have been widowed before this, when my children were just 1 and 3 years old. Based on my late husband's NI contributions, I will continue to receive significantly more than the current BSP until I no longer receive Child Benefit.

Back in 2017, I campaigned against the new BSP, knowing that thousands who would end up worse off were blissfully unaware that this would be the case.

Francesca Salvini
This relatively small amount is a lifeline ... but what people don't realise is that since 2017 if you lost your husband or wife you are on average £17k worse off because of the support that was cut for widows and widowers.... ...Try rebuilding your life in the throes of grief, having your income slashed ... whilst holding it together for your kids... when people realise how little support there is they would be shocked 😔

Lorraine Wallace
I'm so glad you're highlighting this. However, being capped at 18 months is woefully Inadequate. Having just been in receipt of my final payment in the wake of the loss of my husband I now must make the decision to return to work full time and give my grieving children - who are now also terrified of losing me - even less of my time.
My husband paid national insurance for 20+ years, and a lot of that time was at the higher rate.
Prior to 2017, my children - who are aged 6 and 9 - would have qualified for the widows allowance until they leave full time education.
I still have at least 9 years left until the youngest leaves education and no financial support for this.
So whilst BSP is great, it's been a massive downgrade to what used to be available.

Michelle Boast
As so many have already said this is totally inadequate!! It also doesn't cover for each child although choosing to have more than 1 child is personal choice £350 splits differently between multiple children not to mention the then difficulty of employment with multiple children at different ages and stages of grief!! Child maintenance reconises multi child by starting at 12%

then rising up to 19% when there is on surviving parent to claim the gov blanket response isn't fit for purpose!!

Paula Turner
I was widowed in 2020 with 3 children youngest 10 months. Had my husband died in 2017 I would have had help up until youngest turned 18 years.
Not the 18 months that I did get. Widow's Fight UK

Louise Harlow
It's a success to include unmarried partners… but did you know that parents used to get support until the children left education?
My 3 children only have me to rely on financially, they need me around to support them as they grieve at every life stage! It's incredibly inadequate.
We lost 50k from our household income and I had to spend savings on childcare. My youngest was only 18 months old when daddy died and I know I won't be able to give her the same opportunities she would have had.

Ashley O'Malley
💯 agree with all of these comments. My husband died 18 months ago when our twins were 11. I am nowhere near 'sorted' in my life to be bearing all of the financial responsibilities alone. It worries me 24/7.

Will Mitchell
My mother past away suddenly a few years back and I looked into this for my dad but because my dad who was claiming this support was retired he was not entitled to anything. But if it had been the other way round and my mum had lost my dad as she was below retirement age she would of been able for this support, I just cant understand who thought people like my dad wouldn't need the same support as others who have lost loved ones.

Cassie Gordon
I only knew about this because my cousin told me.
No one mentioned it. No one at the hospital when my husband died, the registrar when I went to pick up the death certificate- absolutely no one.
I rang DWP and the man I spoke to was really helpful, he went through the form on the phone with me and I recieved my first payment 2 weeks later. It was a great help in the early days.
But 18 months isn't enough- presumably it's expected we are " over " the bereavement and things are back to " normal " 🙄

Chrissie Thornhill
Just one thing to remember that there is a time limit on claiming this. Well there was when my husband died in 2013.
Sadly I missed the deadline due to my grief and feeling overwhelmed with all I had to do which included selling and moving house only 5 months later.
I was not able to claim thereafter, despite my explaining my circumstances.

Lizzie Metherell
Its also not fair that UC do not disregard life insurance/indeath service payout as savings… its not bloody savings! Its to give roof over the kids head, the ongoing costs of feeding and buying stuff for kids and things like university etc..

I never thought in million years that UC would stop if have life insurance?!? How's wrong is that? Because the house is a asset, you expect single parents live on nothing? Which is my sitautation, unemployed run out of money and not entitled to UC! Plus no BSP after 18 months its shocking!

My husband paid in 250k in taxes/NI yet we are not be looked after?! Where his state pension? Never claimed? Then that money ought to be transferred to the widow to look after the kids!

Claire Pezzack

Why won't you help us fight the complete injustice that happened to us in 2017 when the conservative government got rid of widows pension and replaced it with bereavement payment. Effectively removing support until children were 18 with a one off payment and payments for 18 months over. Looking back you were against it yet when I've tried to get in touch with you I get told you won't help individuals. There are lots of us probably 000's why won't you help us?
When you write to MSE about the injustice of the ending of widows pension and replacement with bereavement payments this is what you get back...

Hi Claire,
Thanks for taking the time to get in touch and I am really sorry to hear this.
Sadly, it isn't possible for Martin or ourselves to respond to individual queries and provide help based on your own personal circumstances. However, the link below may be helpful:
https://www.moneysavingexpert.com/family/bereavement-support-payment/
There is also the option of visiting the Forum, where there may be existing posts about this issue. If this isn't the case, you can always create your own thread to ask other MoneySavingExpert users for help and advice.
I hope this helps.
Thanks,
MSE Samantha

Rebecca Claire

My husband died aged 58 when two of our four children were under 18 , the youngest had only just turned 12 . My husband was the breadwinner so the loss of his income was an immediate problem to my and our children's future . Whilst the 18 months of payments were helpful , 18 months isn't enough , we are still grieving and we are still struggling financially. My husband paid national insurance/ taxes since he started work aged 16 until his sudden death at 58 , yet his children will not get any more financial support from the government , despite paying in for all these years , he also didn't live long enough to ever see his state pension either . It's all so wrong!

Trina Myatt

My husband was killed in an RTA 18 months ago. We have primary school age twins and an older son at Uni. I have just received our last BSP - the full value received barely covered the cost of my husbands funeral. I have had to increase my hours at work, whilst trying to keep my husbands business going, whilst running a house on my own, grieving and supporting our children - there is no let up, it is exhausting. He had paid NI contributions for over 30 years........ where have all these contributions gone?? Grief does not end after 18 months. Please sign the Widow's Fight UK petition. BSP is paid at the rate set in 2017, and before this date children were supported financially until they were 18. Please sign so that BSP can be fully reviewed.

Claire Robinson

I am receiving this, I'm almost 4 months in and while I am grateful for the lump sum and for the £350 per month, I am painfully aware that I will only receive it for another 14 months. My youngest child has only just turned 1, my others are 3 and 6.

Sue Walker

My husband died in November 25, aged 48, leaving children of 12&14.
I was surprised to learn that this support payment has not been reviewed since it was introduced....

Jo Jackson
My husband died of bowel cancer in 2018. He died 9 weeks after diagnosis so the trauma was immense. Our son was 5yrs old. We got the new lower bereavement support and while I am so grateful, this payment stopped when our son was 6.5 yrs old. He's now 13 yrs old, I am a sole parent working 6 days a week to support us and so that he has the same opportunities as his friends all of whom have 2 living parents. It's exhausting, I feel like I never have enough time to spend with our son and I've never really had the time to grieve and process what happened because I had to just get on and keep the roof over our heads. Widow's Fight UK need your support to put this right for all bereaved parents and children.

Sarah Trushell
18 months since my husband passed and there's no more support. Apparently after 18 months you should have been able to make your income double?!

Anne Gray
This benefit isn't advertised. And it's appalling that you need to apply for it too.
I only found out as relative suggested that I would be entitled to Widow's allowance. When I investigated I found out it was changed to BSP.

My husband died Oct 24 at 57 years old. He worked from the age of 16. Paying into the system. When he died our twin girls were only 8 years old. Our BSP payments are finished now and whilst it's not a lot it has helped immensely.

If I was a single parent under different circumstances either separated or divorced my girls would be entitled to so much more. If they were in care they would get more.

The Government have already set a precedence with Kinship care and similar benefits. Which is a rate per week they believe it takes to bring up a child. All other income the kinship or foster carer has is exempt.

So my ask is why my children are being discriminated against because their Dad has died and they are grieving?

Natalie McCuish
I lost my Husband Mark suddenly in 2024 he was only 43. He left behind me and his 2 Daughters. Whilst the 18 months of payments (£350 pm) was enough to help towards bills in the short term, I soon learned that if he'd died earlier than 2017 his children would still be getting support through the widows pension (approx £600 a month until the kids were 18 paid for by his national insurance contributions). He was the breadwinner and I've been left having sleepless nights about mines and my children's financial future whilst dealing with overwhelming grief.
The BSP hasn't been reviewed or uprated since it came in to existence in 2017. Rachel Reeves says children should be looked after and no one left behind. What about bereaved children?? Do they not count? 💔

I look forward to our (Widow's Fight UK)peaceful protest in Parliament Square on the 6th June to raise awareness of this injustice & to help our Government petition get to 100,000 signatures 🤞 🙏

https://petition.parliament.uk/petitions/752501

Claire Peters
My fiancé died Jan 2025 and I have claimed the bereavement payments since then. I was lucky someone told me about it or I wouldn't have known. My children are now 19 and 11 but it's due to

stop in 2 months and I'm dreading how I'm going to cope financially after that. My support for my kids does not stop at 18 months and neither should the payments. My fiancé worked all his life and always paid his way. He was 49 when he died. This just isn't fair on the children who are already suffering without one of their parents and something needs to be done now!

Jo Birchall
I found out almost at the 18 month point and received a tiny fraction of this amount. There are time limits for applying and qualifying for the "lump sum'. Its disgraceful compared to the old Widow's Pension.

Michelle Boast
When you covered this subject changing back 2017 you did calculations saying how most would lose £1000's even as far as saying anyone with a child under 14y and 6 months would be worse off yet still 8 years on nothing done no media coverage this needs to be reviewed!! Please help get the attention this needs, Widow's Fight UK doing amazing job but more conversations needed!!@martin lewis

Daniel Richard Jwanczuk
MoneySavingExpert.com Disabled peoples spouse are unable to get BSP. Did you know that the current Bereavement Support Payment rules unfairly exclude families where the deceased partner was unable to work due to disability. Because entitlement depends on National Insurance contributions, people who were prevented from working—through no fault of their own—leave their surviving partners with no support. In my case, my wife Suzzi was disabled and unable to build up NI contributions, which has meant I, as her husband, am not eligible for BSP. This creates a clear inequality, effectively penalizing disabled people and their families compared to those who were able to work. My case went through the Courts, all the way up to the Supreme Court. I won my case in both the lower courts but the Government appealed twice, finally winning in the Supreme Court who basically said that the government can discriminate if it wishes because the benefits system is not a blank check. I paraphrase. If you are interested I can send more information.

Emma Higham
My children were 1 and 3 when my very healthy husband was diagnosed with Advanced Prostate Cancer out of the blue. He died when they were 3 & 5. I now face the future with a cost of living crisis and going down to one income. 18 months is grossly inadequate and will plunge more and more people into financial crisis. Please report on this Martin Lewis and see the Widows fight campaign.

Gi Na
18 months is nowhere near realistic for the reality of losing a partner when there are dependent children. Bereaved families are being pushed into poverty by this system.
Have we not lost enough?

Holly O'Connor
MoneySavingExpert.com 18 months is not enough! The previous support (pre-2017) was for considerably longer. BSP is a drop in the ocean when you've trying to survive without a second income - sometimes the main income!
The UK Government need to do so much better and Widow's Fight UK are campaigning for them to make that change! Please sign the petition and help our voices be heard!

Isobel Robertson-Evans
My husband died in September 2024, aged 64, I was 65. We had worked in the UK, then been self-employed in France, but continued to pay voluntary NI contributions, he was 2 years short of a full UK pension. I applied for bereavement allowance, but was refused because of being in France, the DWP said I had to apply in France. But he had not paid in enough there for any payout,

which I knew. Then one person at DWP told me there were lots of people in my situation, caught between the two systems; an official glitch that nothing is being done about.

The only winner in this situation is DWP, who have banked all his NI contributions, but refuse to pay anything out.

Claire Robinson
You would think that Martin Lewis and MoneySavingExpert.com would be wanting to help a group of people being robbed of their national insurance entitlements wouldn't you? Ridiculous!! 😡

Carol Stanton
Sadly not if your dead husband was military. Even if married. Entitlement is zero.

Lauren Vivash Brown
£100,000s to those widowed before 2017, while it's completely right unmarried people are allowed to claim there needs to be more focus on children who get nothing and those that only get 18 months support instead of up to 20 years MoneySavingExpert.com

Sara Foster
I'm afraid MoneySavingExpert.com that the bereavement support payments are not fit for purpose and the national insurance payments made before people die young are not ethically used to support their families. It used to be the case that the payments continued until the youngest child in a family turned 18, but in 2017 with no one really noticing or challenging it seemingly, the then UK Government changed it so that the support payments ended after 18 months of the spouse dying. While this saved the UK economy money, it has placed thousands of UK widowed parents in a financially vulnerable position, and as the financial situation in many UK households has become more difficult, this has contributed to many children bereaved of a parent being pulled into grinding poverty. Please support Widow's Fight UK to help persuade the current Government to change things
Hannah Dee

My partner died in 2023, leaving me and our 2 children who were 10 & 7. I got the bereavement support payment lump sum of £3500, which went toward funeral costs and then 18 months of £350pcm.

My partner had worked since he was 18 right up to his death at aged 43.

He had paid his NI all these years and suddenly it's all gone and his children have no entitlement to it.

It feels like theft, when you've already lost your whole world.

Caroline Post 7th May – Widows flight Comments

Caroline Winstone Dowdeswell
I lost my husband suddenly in July 2023 aged 57 , I say to many " don't criticise how I've navigated these 3 years until you've walked in my shoes and tied my laces " . People who have never been through it can't even begin to imagine what it's like to lose someone who you loved for 36 years .... Be kind to yourself xx

Laura Knapp
My thoughts are with Caroline and her family. Such true words. I am 3 years in with 2 children.
Is it possible to have the link so when I share, others can sign the petition?

Nat Peet

Caroline, those videos and pictures are so special thank you for sharing and thank you for everything else.
I felt "lucky" when I first found out about bereavement support yet quickly felt robbed. You've highlighted so much here xxx

Marilyn Duthie

I lost my husband to. Everything u say is so correct.my whole changed when I lost my Paul💙it totally is heartbreaking xx

Sarah Jane Wasley

I lost my husband two years ago at the age of 55, it only seems like yesterday.
It's such a shock when you realise how little support you get financially when your husbands paid so much into the government.
People really don't understand how hard it is to adjust your life style, I've most certainly been taken advantage of over the past two years financially.
Keep strong I feel your pain. 💔 xx

Claire Simpson

Aged just 52, like my lovely husband. He also paid in for years and we get just 18 months of that back. Thoughts are with you Caroline and all the families fighting for what our loved ones would want us to have xx

Deborah Saini

Bloody well said Caroline 🙌 nearly a year since my husband died suddenly with two teenagers to support and a business to run, and no one really gets it unless they're us. Sending love ❤️

Angela Button

My thoughts are with you all on this sad anniversary of Stephen. You are doing such a fantastic job with this & all whilst supporting your boys & grieving at the same time. You're a marvel!! ❤️

Daniel Richard Jwanczuk

Sending heartfelt hugs to Caroline and her boys ❤️

Heidi Allen

Thank you Caroline for the strength to keep the beacon shinning for us all for a change

Siobhan Crowe

I know exactly how you feel…its so hard.

Yvonne Baker McNeill

I totally get it!

Mandy McLeod

In Australia there is no government financial assistance as such. I think if you cannot work you are able to claim bereavement allowance for maybe 13 weeks, but there's a lot of paperwork and who can deal with that at the time of your spouse's death? I know I took 2 weeks personal leave from my job and then went back to work. My husband had Superannuation so I had to apply for that so that I can continue to pay the mortgage. It has only just been granted to me 18 weeks after his passing and 14 weeks since my claim was made. Other than that I am on my own financially. That's Australia though.

Laura Richards

Caroline, having had the first anniversary of losing my husband on the 18th of April I understand how you're feeling today, thinking of you and your boys, be kind to yourself and try and have at least some happy tears today remembering what a wonderful man Steve was and all the memories you have of him that will never be taken from you xxxx

Tricia Toddy
I recently lost my husband. He was 62. He was self employed so I now have to do his tax return and pay his tax and NI contributions which will partly go towards a pension neither he nor I will ever receive. He died but he's still paying towards a future he won't have. Our daughter is still at university but I get £100 a month which will go towards supporting her. He even paid extra for additional years when he worked overseas. That was pointless and we couldn't afford it at the time but we thought we were investing in our future. We didn't get that future.

Elisa Smith
My husband died 3 days before getting his state pension . he was a higher rate tax payer

Lorraine Britton
This is so true, my step kids thought I was going to be a millionaire when my hubby passed so they have made things extremely difficult when coming to sort the will. Nearly 2 years on and I might lose my home because of them and I am worse off in my job now because I get my husbands pension, the small pittance I get from his work pension he worked so hard for all those years. I'm still trying to grieve and fight to sort his will while trying to hold down a job and still be a mum. People just don't realise what widows have to deal with 💔

Sally Findlay
This is so true. It happened to me when my husband died. There isn't enough financial help. my heart goes out to u all

Lynne Roberts
Still waiting for my husbands private pension. They make any excuses not to pay me. Its not much just wanted to give the money to my sons.

Deb Keegan
6 months on my husband died at home I had to try to resuscitate him and died at 51 of massive brain haemorrhage leading to heart failure, I'm not moving at all. No one helps suffering anxiety depression nightmares and just detachment from life.

Widows Fight:

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Facebook page https://www.facebook.com/profile.php?id=61587184730357
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