



Widows Fight UK Key Points for MPs

Parliamentary Debate Briefing

- **Bereavement does not end after 18 months, and neither do its financial consequences.**
- **Bereavement Support Payment (BSP) ends after just 18 months,** creating a financial cliff edge for many widowed families.
- **There is no formal process to tell newly bereaved people that BSP exists,** meaning some eligible families never claim support they are entitled to.
- **The DWP knows how many people claimed BSP, but not how many missed out because they didn't know it existed.**
- **The Government do not know how many children bereaved of a parent there are living in the UK,** meaning that they cannot accurately legislate to protect children and their surviving parent.
- **BSP cannot usually be backdated,** meaning families can permanently lose support through lack of awareness.
- **Universal Credit is not a replacement for BSP.** They serve different purposes.
- Many widowed families are **excluded from Universal Credit** because of savings, earnings or working patterns, despite struggling financially.
- Life insurance intended to secure a child's future can leave a widow or widower **over the £16,000 Universal Credit savings threshold.**
- Widowed parents are often forced to work **well beyond full-time hours** to compensate for the loss of a spouse's income.
- This means bereaved children can lose valuable time with their surviving parent at the point they need them most.
- Where surviving parents cannot increase earnings, **bereaved children face an increased risk of poverty.**

- **No child should experience both bereavement and poverty because a parent has died.**
- Prior to 2017, bereavement support provided **longer-term protection** for families following the death of a spouse.
- **BSP has not been uprated since 2017**, despite significant increases in the cost of living.
- The real-term value of BSP has therefore fallen substantially since its introduction.
- The DWP has acknowledged there is **no research into the long-term financial impact on bereaved children arising from the 2017 reforms.**
- There is also **no research into the impact of limiting bereavement support to just 18 months.**
- Investment in bereaved families can help reduce **child poverty**, improve **child mental health**, support **better educational outcomes**, and improve **future employment prospects.**
- Supporting bereaved children now has the potential to reduce future costs associated with poor outcomes and involvement in the justice system.
- **National Insurance contributions made by a deceased spouse should provide meaningful, long-term protection for the family left behind.**

Widows Fight UK calls for:

- ✓ A review of the 18-month BSP limit
- ✓ Automatic notification of BSP entitlement following bereavement
- ✓ Annual uprating of BSP in line with inflation and other contributory benefits
- ✓ Research into the long-term impact of the 2017 reforms on bereaved children and families
- ✓ Better protection for bereaved children from poverty
- ✓ Recognition of National Insurance contributions through meaningful bereavement support for surviving families