HOUSE OF COMMONS

Work and Pensions Committee

Oral evidence: Support for the bereaved, HC 2023

Wednesday 5 June 2019

Ordered by the House of Commons to be published on 5 June 2019.

Watch the meeting

Members present: Frank Field (Chair); Heidi Allen; Rosie Duffield; Ruth George; Steve McCabe; Nigel Mills; Chris Stephens.

Questions 1-77

Witnesses

I: Joana Crookall, Member of Widowed and Young; Nikki Haxton-Jones, Member of Widowed and Young; Fiona Shakesby, Member of Widowed and Young; Kathryn Ford, Member of Widowed and Young; Lalena Walkley, Member of Widowed and Young; and Joana Niemeyer, Member of Widowed and Young.

II: Alison Penny, Director, Childhood Bereavement Network; Scott Sinclair, Head of Policy and Public Affairs, Marie Curie; Sarah Gigg, Director of Nursing, Sue Ryder; and Georgia Elms, Campaign Spokesperson and former Chair, WAY Widowed and Young.

Written evidence from witnesses:

Widowed and Young (SFB0014)

Child Bereavement Network (SFB0013)

Marie Curie (SFB00010)

Sue Ryder (SFB0012)

Examination of witnesses

Witnesses: Joana Crookall, Nikki Haxton-Jones, Fiona Shakesby, Kathryn Ford, Lalena Walkley and Joana Niemeyer.

Q1 **Chair:** Thank you very much for coming here today. I am sorry that we are a bit late starting; that partly shows our interest in this particular aspect, but also other work that we had to agree as well. For people who are listening at home, there are two groups of witnesses today: those who have qualified for benefit and those who have not qualified. Joana, might you begin to introduce the team that has qualified?

Joana Crookall: It is Fiona and Nikki—

Chair: Maybe each of you could just mention your name.

Joana Crookall: It is Joana Crookall.

Nikki Haxton-Jones: Nikki Haxton-Jones.

Fiona Shakesby: Fiona Shakesby.

Chair: Great. Now to the other, equally important, group.

Kathryn Ford: Kathryn Ford.

Lalena Walkley: Lalena Walkley.

Joana Niemeyer: Joana Niemeyer.

Q2 **Rosie Duffield:** Hello, everyone. Thank you for coming in. Would those of you who this applies to mind explaining how bereavement support payments have helped you and your children since you lost your partner?

Fiona Shakesby: For me, my husband was the main breadwinner, and I had a part-time job. My first thought was, "What am I going to do? How am I going to pay everything?" At least I knew I'd got some money coming in. The lump sum paid for the funeral, but that's all it covered.

Q3 **Rosie Duffield:** Was that the only money you had coming in?

Fiona Shakesby: I was earning £750 per month. I contacted child tax credits, and there was some initially from that. Because my husband worked for the NHS, there were some in-service benefits and things that came afterwards that affected that. Initially, I was like, "Well, where am I going to get any money from?"

Nikki Haxton-Jones: Both me and my husband worked full time. When he died, there was that initial admin of sorting everything out; there is a delay in sorting out probate. You still have bills to pay; you still have the mortgage to pay. The initial payment came through really quickly, and it was processed really quickly, and having that allowed me to pay the bills until I was able to sort everything out on my own. The monthly payments after that—obviously, I've got to sort out my whole life. I've got to sort out childcare; it's an expense that I didn't have before, so a lot of that money went on my new childcare costs once I went back to work, about seven weeks after he died.

Joana Crookall: The initial lump sum was invaluable, because I was able to use that money to pay for funeral expenses. I wouldn't have been able to do it any other way, but also the monthly payments mean that I am always able to support my child. After my husband—being the main breadwinner, as well—fell ill and subsequently passed away, I was able to have that money to just buy the essentials—food, clothing—and pay bills. It was invaluable.

Q4 **Rosie Duffield:** Did you feel that the 18 months of payment was enough time to allow you to sort the rest of your life out?

Fiona Shakesby: No. No way. I functioned—I coped—for the first 12 months. After 12 months, that's when everything started to really unravel for me, and my mental health was affected. I wasn't being the best mum I could be, I wasn't being the best parent I could be, I wasn't being the best employee I could be, and I had to make the decision that I would take time out from work.

The fact is that companies are not set up for bereavement support. In the first 12 months, my immediate supervisor was really, really supportive. When my mental health went down, I was getting anxious at work, and I was snappy at work. I couldn't explain why I was like that; I just was. The crunch came for me when I was told I had to leave it at the door when I came to work. You can't compartmentalise your life like that. Then I had to take time out of work. I eventually had to say, "No, I can't work any more", because that was what was making me anxious. The thought of having to go back to work and work with that person—I couldn't do it.

Q5 **Rosie Duffield:** So it is almost as though you are expected to be all sorted and be better by the end of this 18-month period, which is completely impossible.

Fiona Shakesby: It is. They say it takes two years to get over the death of a parent and four years to get over the death of a spouse—husband, wife or whatever—so 18 months does not even cover the time that kids need to get over it. When you're busy supporting your kids, you haven't got time to grieve. You haven't got time for yourself. It is really difficult to explain, but you are burning the candle at both ends. You are a single parent, and you are trying to support your kids and keep life as normal for them as you can, because they need some normality in their lives. It doesn't matter whether they are two or 12 or 18; they need some stability. They have lost a big part of their lives as well, and they need to know that you are there for them. I am really lucky: I have a supportive family. Not everybody does.

Q6 **Rosie Duffield:** Thank you. That was really brave. Does anyone disagree that 18 months just isn't enough?

Nikki Haxton-Jones: No. You know instantly that you are suddenly a single-income family and that there is a lot that you have to put in place, so it provides a buffer. I knew that I couldn't continue in the job that I was doing, and I needed to get a job that allowed me to have some work-life balance and to support the kids through their bereavement.

You are suddenly trying to sort all this out. You have a deficit in the money that is coming in and you have to try to sort that out. You have to try to find childcare. You are planning the funeral and you are also quietly applying for jobs. I buried my husband on the Wednesday and I had an application deadline for a new job on the Thursday. I was fortunate to be successful in that application, so I was able to move into a new job six months after he died. I work 12-hour shifts. I have more days off. I have a bit more of a work-life balance. I was lucky enough to find childcare that allows me to work shifts. Not everybody is in that situation.

At the six-month mark, you are still processing the grief, you are still trying to support your children and you also have the stress of knowing that these payments are coming to an end, but the childcare costs are still the same. You are doing everything you possibly can to function as a single-income family. You can't take on a second job because you are at capacity. I am in a new job, and if I was to even think about a promotion to get some more income, I don't know whether I would have the capacity to take on that extra responsibility, or whether it would be the straw that breaks the camel's back. I have been lucky: I haven't had to take time off for stress—yet. I have been really fortunate to be in a position where I can sort of semi function. It was only once that payment ended—that payment was keeping the storm at bay, really. It kept my head above water.

Q7 **Rosie Duffield:** So you are doing all of that and over your shoulder you know that that 18 months is looming?

Nikki Haxton-Jones: Yes. I was unlucky that I was initially told the wrong thing by my funeral director, so I was expecting the old payment of about £500 or £600 a month until the children were 18. When I spoke to tax credits, I found out what I was actually getting, which was another thing to worry about. It is just quite a lot of stress. That 18 months was a life saver. It helped me rearrange my life, but I have done all that I can on my own now and it is still not quite enough to keep my head above water.

Joana Crookall: I agree with Fiona and Nikki that 18 months isn't long enough, because the emotional and financial impact of the death of a spouse leaves the whole family in such chaos. You have to take it in steps, both emotionally and financially, to ameliorate the situation.

In my case, during my husband's illness, my child was diagnosed with learning disabilities. There were so many things happening at that time that there was no time for grieving or juggling finances at the same time. I would need longer, but I am certain that I will get to a point where my life will come together. Just 18 months—it took me a year to be able to face my husband's death; it was on 23 May. Just a little bit more time would make a difference financially. Now, we have to think about

November, which is when the payments are going to stop, and I am panicking because I do not really want to uproot my child, but I will probably have to, to be closer to my mum so I can go back to full-time work and have that support with childcare.

Q8 **Heidi Allen:** How much longer do you think it should be? I know there is no perfect answer.

Joana Crookall: I thought about this. I think that just doubling that time to 36 months would make a difference. I feel as if I am just coming out of the cloud and becoming strong enough to deal with things in a much more direct way. A minimum of 36 months.

Fiona Shakesby: I would have said five years.

Nikki Haxton-Jones: I think it depends on how old your children are, as well. Mine were 10 and eight when my husband died. If they were younger, I do not think I would have been able to go back to work in the way that I have with them being that little bit older. It is very dependent on your own circumstances.

Q9 **Rosie Duffield:** Thank you. You are really being so brave. Have you experienced any difficulties since your BSP monthly payments have ended? That is a practical question for those it applies to. Has the end of that directly affected how you cope with everything?

Fiona Shakesby: Money is just so much tighter. There is nothing spare in the system. Like Nikki said, even with the BSP payment, it does not go anywhere near the deficit from the income that you have lost. The kids want to go on holiday. They want to go the cinema, but even going to the cinema is expensive. They want treats and things, and so they should—they should be rewarded—

Rosie Duffield: So as well as their grief, they are having to realise that money is tight.

Fiona Shakesby: Yes.

Nikki Haxton-Jones: My payments ended in January, and since then I have had a deficit. I was fortunate to have some savings, which I had been putting aside for my retirement. At the moment, I have a spreadsheet and I work out how much that deficit is and how long my savings are going to sustain me. I suppose I am considering in the long term—I live in Kent, but my family are from north Wales originally. I have no local family. I have a really good childminder and friends who are local to me, but my family are in north Wales. If it gets to the point where I cannot sustain—ideally, I would love to keep our children in the house that we were in as a family, and keep as much as I can of the life that we had before Danny died, but I have an eye on the bigger picture. If I cannot continue that, I will have to sell up and move in with my parents back in north Wales, and uproot the children. That is in my mind. It is just about how long my savings will last and whether there are unexpected expenses. It is just juggling.

Joana Crookall: I am still in receipt of BSP. It will end in November, but of course I am panicking about that, because I have to make rushed financial decisions to have some sort of financial stability with my child.

Q10 **Chris Stephens:** This is to Joana, Nikki and Fiona. One of the things we want to explore is whether the Department can do more to promote eligibility for the benefit, and look at how the processes were. Could you take us through how you were made aware that you were entitled to the support? How easy did you find making the claim? Do you think the process can be made easier for future claimants?

Nikki Haxton-Jones: Initially, when the funeral directors advised me of the benefit, they were not aware of the changes. It was the funeral directors who initially pointed me towards it and gave me the forms to apply for it. I found out about the bereavement support payment when I was applying for tax credit. When I was applying for that, they were really helpful. They told me what I needed to do, I got all the forms, the process of applying was really straightforward and it was really quickly processed.

Fiona Shakesby: I have to say that mine was quickly processed, but I don't remember anybody telling me about the payment other than a friend who works for the DWP. Everybody has to go and register a death, so have the information there and give it out with the death certificate. That way you don't miss anybody in the system and everybody is made aware.

The other thing is that, for me, I had never really claimed jobseeker's allowance or anything like that. My life had been thrown into turmoil, and all of a sudden I have to negotiate the jobcentre. I have no idea where I'm going; you walk in and it's just a sea of desks and faces. At a time when you are not processing what's going on anyway, maybe that could be made easier.

Joana Crookall: I wasn't aware of it until I called to find out about the funeral expenses. I had been given information about funeral expenses by my wellbeing officer at the GP service, so when the time came and I contacted the DWP, that was when I was made aware that I could also apply for bereavement support. I understand that at the registrar there is some information that is put in together with Tell Us Once and everything, but I think there are only links to the gov.uk website; it does not speak about the bereavement support, as such. As Fiona mentioned, it is quite important that it is made better.

Fiona Shakesby: I suppose my experience might be slightly different, because my husband died exactly a month after the new changes came in, so people did not understand about the changes. Even now, people working in tax credits do not understand that it is an 18-month payment, so even though you ring them and say, "Well, I had that payment for 11 months, which means I only have seven months left for this financial year", they are still looking at what I got for 11 months. This year, they have sent me out a thing that says, "Oh, you'll still be receiving £350 a month for seven months." It stopped in November and I told them it stopped in November, but I don't think the staff on the ground understand how it works either. I think there is a lack of understanding and awareness.

Q11 **Nigel Mills:** Are they reducing your tax credits because you are receiving this?

Fiona Shakesby: I believe so, because I believe that the widowed parent's allowance was a taxable benefit, and it was only when I was talking to Kathy last night that she said the bereavement payment part should not be. But that is how it has been treated—it has been treated in the same way, so they are looking at that £350 a month as part of your taxable income.

Q12 **Chair:** Nikki, do you have anything more to add?

Nikki Haxton-Jones: No.

Q13 **Heidi Allen:** I am going to come on to the other three ladies to give the alternative view, but I was reflecting on your experiences, Joana and Fiona. My mum died last year, and I remember when my dad and I went to the town hall to register her death, we did have the Tell Us Once service, so the benefit my dad got, her pension stopping and things like that happened automatically, and my dad did not have to do anything extra. It sounds as if maybe you were caught just before that came in.

Fiona Shakesby: But Tell Us Once was up and running prior to that, because my mother-in-law died 10 months before my husband.

Heidi Allen: And it was there for her?

Fiona Shakesby: Yes, it was there for her. My husband and my brother-in-law used the Tell Us Once system to inform everybody of her death.

Q14 **Heidi Allen:** It is probably worth us checking with the DWP exactly what they think the processes should be, because it sounds as though it has not been the same for everybody.

Kathryn Ford: I have a neighbour whose wife died two years ago this July. He used the Tell Us Once service, and it is only since my partner died and we discussed it, because he wasn't even aware. He hadn't been told anything at all through the Tell Us Once service. So he has now actually missed the whole bereavement support payment; he cannot get it.

Heidi Allen: So it is hit and miss then, by the sound of things, isn't it?

Kathryn Ford: Yes.

Q15 **Chair:** Are you saying that because he was so late there was no benefit payment?

Kathryn Ford: Well, it was after the 18-month period, so if he applied—

Fiona Shakesby: The website actually says that you have got a three-month period to apply. You can apply up to 21 months afterwards, but your payments will be reduced.

Chair: We will look at that as well. Thank you.

Q16 **Heidi Allen:** It seems haphazard, doesn't it? I would like to hear the alternative view from you three ladies, after what you have now heard. Perhaps we can start with Kathryn and work along. Had you heard of these benefits, did you think you were entitled to them, and how has life been for you?

Kathryn Ford: I sort of thought that I wouldn't be entitled to it, but with the Supreme Court ruling last August I thought that legislation was hopefully going to change. When I actually phoned up and applied for bereavement support, I was told by the Government bereavement line that under no circumstances was I entitled to it, so there was no point even applying in the first place.

Q17 **Heidi Allen:** How long had you been with your other half?

Kathryn Ford: I had been with my partner for 20 years. We have an 18-year-old and a 15-year-old, who were 17 and 14 at the time. Keith was actually the first person to hold both the children, and the children had to help to get their dad off the bed and on to the floor to get him resuscitated. He literally died like that in front of us; within a minute, he went from being fit and healthy to dying.

He had always been the main breadwinner in the house—we had quite an old-fashioned relationship; he was the breadwinner, and I stayed at home and supported the children. I have always done bits of work and paid my national insurance contributions, but I was predominantly a stay-at-home mum. I am now 45 and I don't have the capacity to earn anywhere near what he could earn.

We thought that we had been quite sensible. We had savings, so we had enough savings in place to last. If, in the worst-case scenario, he lost his job, we could pay the bills for six months. We were saving for the children to go to university. Unfortunately, I now have no savings. I have two children who want to go to university. They will get full student finance, student finance being very good, because student finance actually looks at what you earn from a couple of years previously. I had to phone them up and say, "We earned £75,000 that year, but now we earn nothing, so my child won't get student finance." They were very good and very helpful.

However, in the past we would prop the children up and I haven't even got the money to help prop them up now. If they go to university, they will literally be on their own financially.

Q18 **Heidi Allen:** Was there any other financial support that you thought might be out there, or anything else at all?

Kathryn Ford: With him dying so suddenly, we had no support from anybody. I was brand new into benefits, because we had never been entitled to anything, because we weren't a married couple, so it wasn't for a month that I thought, "Right, I need to apply for universal credit." Obviously, by that point I had been without an income for a whole month. I applied through universal credit. Because we own a house, we get no housing support, so literally I was getting £826 a month for me and the two children, and my mortgage was over £1,000 a month. We had a mortgage and a secured loan. The mortgage company was actually very good; it put it on hold for a while.

The secured loan people were just absolutely vicious. They said they would give me a break of three months, but if I didn't pay it would go on my credit rating as a negative impact. They also didn't tell me that even though they were giving me a three-month break, at the end of the three months they wanted the full three months in a lump payment. It was only at the two-month stage that I found that information out. Where was I supposed to find that money to pay that? When somebody dies, and especially when you haven't got the lump sum coming in, it goes through your hands like water.

Q19 **Heidi Allen:** So how did you survive?

Kathryn Ford: Initially, because Keith died on 10 November—he had worked for sort of a week or so already that month—the company he worked for were very good, and actually gifted me the final part of his month in cash, so I did have some cash to live off. My mum gave me a little bit of money. Keith's bank account was closed down, but he needed to be paid through HM Revenue and Customs. He had to have his wage at the end of the month, so the bank account had to stay open. I couldn't access any of that.

We had a very traditional relationship, so Keith was the man of the house. He paid the bills; all the bills were in his name. I actually phoned up Sky TV and said, "I need to cut down my package, because I can't afford to pay you any more," and they said, "Yeah, that's fine, but where's the money coming from this month?" They just wanted bank details there and then—where they were getting paid from. I reduced the package and said, "I'll be in touch with you when I'm sorted out and I know what I want and what I don't want."

When I actually phoned them back, just a couple of weeks ago, they said, "Why has it taken you six months to get back in touch with us? You're in a contract with us." I said, "I'm not in a contract with you," and they went, "You are." I asked them to dig the phone call out. They didn't have records of the phone call, so they are saying that because they can't prove that I said I wouldn't be in a contract with them, I was still legally in a contract with them.

Q20 **Heidi Allen:** So it was coming at you from every angle.

Lalena Walkley: Initially for me, it was just complete panic. I didn't know what to do. My daughter was seven and I had six-year-old twin boys. I worked full time as a junior sous chef at one of the Cambridge colleges, and Adam was a postman. We earned pretty much equal amounts of money. I have to say that money wasn't my first reaction. After it sunk in, I started to panic and worry about my own job, because if I didn't work not only had I lost half the household income, I would lose potentially all of our income.

I wasn't aware that I would be entitled to any payment, let alone be penalised for not being married. I quickly became aware that I initially wasn't Adam's next of kin—that it would be his mother, even though we had been together for almost 15 years and had three children, and lived together since 2008. I had no rights. It is very upsetting; not only have you lost your partner, the father of your children, but by law you are not recognised. The police were very good with dealing with me as next of kin. I had trouble with banks and things like that.

Grant of probate is something that I needed. It was very difficult for me to get; I had to go to solicitors. I was at the point where I thought, "I can do this by myself," but with the amount of paperwork that I would have to fill in, at the same time as grieving and dealing with grieving children, it just became too overwhelming for me.

I sought advice from Citizens Advice, which gave me a long list of solicitors to contact, because it was a case for a solicitor. They also asked me, "Are you getting any financial help?" I said, "No, I don't think I am entitled to anything." They consulted their colleagues, who were shocked to discover that, because we were not married, we were not entitled to anything.

You feel like your children are penalised as a result of it—they are almost illegitimate because of my and Adam's decision not to be married. It is their entitlement. You get parents who are married and have split up, but they would still be entitled to what my children should also be entitled to.

I was paid for two months from work, and after that I went on statutory sick pay of £89 a week, which did not even cover my rent. I had a car, I had children to drive to and from school—it was just absolute panic. I was lucky that we had some savings. We were trying to buy our house at the time, and I just lived off savings and did whatever I could to support the family. Statutory sick pay ran out in September and I spent two months trying to find childcare so that I could go back to work.

As a junior sous chef, the hours required of me included one week of lates, which could be 12.30 to 8.30, or even later if we had a wedding on that week. I could potentially be home at 11 or 12 o'clock at night, which was not feasible—not only as a single mother, but as someone with grieving children who needed their mother. The next week would be early shifts, so I would be starting at 7 and finishing at half-past 3, thinking, "Who is going to pick up my children? Who is going to take them to school?" It is important that their mother is there to support them. Working one weekend on and one weekend off, that was just not feasible.

I absolutely panicked that I was going to lose my job. I was reassured by my catering manager—"We can get through this; we can work with this"—so I have been on a phased return, thanks to occupational health. It has incorporated Monday to Friday working, which impacts the whole team. I am gradually getting back up to full time, but I now have to put my children in an after-school club for three days a week so that I can stretch as much as I can.

It is detrimental to their mental health, because life is just not the same—life is just busy to and from. Somehow, you have to get your shopping in, but when you are working until 6 o'clock in the evening, you have to pick them up straight away and carry on with your daily routine. One day last week they had their dinner on the table at half-past 8 in the evening and I had to quickly get them to bed afterwards.

It is a hard way of life, and it is just ongoing. I cannot see it ever changing—it is just getting worse.

Heidi Allen: So you have also survived with a decent employer and savings, by the sound of things.

Lalena Walkley: Yes.

Q21 **Heidi Allen:** Joana?

Joana Niemeyer: I was eight months pregnant when David died, and we had a three-year-old. I think I found out just before the funeral that we were not eligible for anything. I always feel like they are saying that it was not just me who was not eligible, but that my children were not eligible for anything. David worked for 20 years. He was always a believer in the system—the NHS, national insurance and all that. I think he would be mortified to know that we did not get anything.

I have been listening to other people talking about the 18 months. This was four years ago. Asking someone, "How long do you need?" when they are in the thick of it—well, I have been in it for four years, and it does not change. My kids are now three and a half and seven, and I still need to pay for childcare and other things. It is putting a time limit on somebody who is in the middle of grieving. If I had been eligible for it, being pregnant, how would 18 months have been the right time limit? I just can't see it work, either way.

When I found out that I was ineligible, it was quite a shock for the whole family. David's sister is also widowed. She received widowed parent's allowance, and for her it was a lifeline. It made that difference; she could be there at pick-up, help the children carry on with their passion for being lifeguards on the beach and be the parent there for them. Even now, four years on, I often have conversations with the teacher about my daughter crying in school, needing support and needing me to be there. If I had to rush back every day from a full-time job and pick them up from teatime club—and not be able have that conversation with the teacher—there would be no time left for her to tell me how her day went or what she was anxious about.

I do not know where the idea that it takes two years for children to overcome their parent being dead comes from, but my children are only realising now that they don't have a father. It doesn't matter what life brings us, they will never have a father in their life and I will never have the other parent to fall back on.

In a way, we had quite a traditional relationship, apart from not being married. I run my own business, so it was logical that I would step back. David probably earned 70% of the income for the household. I stepped back and went part time and thought, "Oh well, I can always go back into my business and push it later on." The household income was down by 70%. We had bought a house a year before and we had a huge mortgage. I was pregnant and I wasn't eligible for anything.

Q22 **Heidi Allen:** Do you mind me asking a question that is slightly off topic? You are German, I think?

Joana Niemeyer: Yes. My brother took on all the paperwork, and we were quite shocked. When someone dies you still have a child who says, "Mummy, I'm hungry. Mummy, can you read me a story?" I couldn't deal with any of the paperwork, so he took it on board. He is German as well, obviously. I think I knew I wasn't eligible for widow's pension, as I thought it was called, but I thought my kids would get orphan's pension. We assumed that they would get something; I wasn't necessarily going to get anything, but they would get something from the pension that their dad would never receive.

Chair: Can we switch to Steve, on this, because it is his set of questions?

Heidi Allen: It was just the EEA national issue I was interested in. I didn't realise that was Steve's question; sorry.

Q23 **Steve McCabe:** I think what Heidi was getting at there—you touched on it, Joana—it that although there are a lot of European countries that have the same rule about cohabitation and do not recognise an unmarried partner, the vast majority pay a survivor's pension to the children; the question is how long they will pay it for. I think that is what you were suggesting when you said that the children of people whose relationships break up still have rights. Do you think that is where we fall down in this country, if you set aside the argument about cohabitation?

Joana Niemeyer: There must be a dark figure for these children; I don't understand it. I could not register the death because we were not married, so David's parents had to go and register the death. David was registered as the children's father on their birth certificates, except on one, as Frank Field probably remembers; I was not allowed to register David as the father on my second daughter's birth certificate, because we were not married, so that was left blank. It must be very easy to link the father's name on the birth certificate with child benefit, and for the children to receive part of the dead parent's pension. In Germany, they receive 60% of the pension that was never drawn until they are 18 or until they are out of full-time education, including university.

Q24 **Steve McCabe:** Presumably all your partners paid national insurance.

Joana Niemeyer: For 20 years.

Kathryn Ford: My partner paid for 40 years. He was 57 when he died and he started working at 17. He paid for 40 years.

Joana Niemeyer: Yes, and nothing comes from that money. My children are not getting any of that money.

Q25 **Chair:** Joana, did you say you could not register the death?

Joana Niemeyer: I could not register the death, no.

Q26 **Chair:** What if your partner's parents had died?

Joana Niemeyer: It would have been his sister, probably. The next of kin. I am not next of kin. I was only next of kin when it came to donating his organs in hospital. They let me do that. That was all fine, because I think he put me down as next of kin at the GP's. I am not sure. But I was always quite puzzled about why that was so easy to do.

Kathryn Ford: There is no legal definition of next of kin in the UK, but I think it is misconceived by everybody that to be next of kin you have to be married. I was allowed to register Keith's death, but the undertaker would not allow me to give direction for the funeral without having permission from Keith's mum and dad.

Joana Niemeyer: It was the opposite for me.

Lalena Walkley: I had a different experience as well. I was allowed to register the death and organise the funeral as well. The only thing I was not allowed to do was deal with the car insurers, and that is why I went to get the grant of probate, because any income that would come from the crash had to be put in the children's name.

Chair: We will make that clear in the report.

Q27 **Steve McCabe:** It strikes me that there are slightly separate bits to this. One is the issue about next of kin and the recognition of any rights you have, or rather the non-recognition. It seems to me that that is one issue, which, at a personal level, is hurtful, but it is also a complex administrative thing. The other issue is non-recognition of the children in any financial set-up, which, as I say, there is a precedent for in 36 other countries.

Kathryn Ford: Our children are being discriminated against because their parents chose not to marry. Why is it my child's fault? I genuinely wanted to get married. Keith had been married—once bitten, twice shy—and he was loth to get married. He said, "If something works, why change it?" We had a very strong, stable relationship: 20 years, two children, a house. Why do we need that legal piece of paper in 2019? Everybody is protected under the protected characteristics, apart from unmarried parents.

Q28 **Chair:** If he had become unemployed, cohabitation rules would have been applied against you for eligibility for benefit.

Kathryn Ford: I am liable to pay Keith's tax bill. I am having to sort out his tax returns and everything. We have never been entitled to benefit because, under your family time 2014 policy, we have been a married couple, and yet I go for bereavement support and suddenly I am not. We claimed child benefit because I always said to Keith, "In the worst-case scenario you would lose your job. We are better to be in the system than having to reapply for that system." So we were one of the few people that were claiming it, and Keith was paying it back. Now I am in a position where he has died, but we got child benefit for a year that I will now have to pay back. Where do I find the money to pay that child benefit back?

Lalena Walkley: Can I just say that I was not able to call the Tell Us Once line because Adam had to have an inquest into his death? I had to phone every single company and tell every single company relating to Adam that he had died. When I phoned the DWP helpline and gave them the national insurance number and told them that Adam had passed away, the man went quiet. He was obviously on his computer and doing whatever he was doing, and he said to me, "Did Adam owe any tax?" I said, "No", and he laughed at me down the phone and said, "Why the hell are you phoning us?" That was the response that I got from DWP. It was the most distressing phone call that I had.

Kathryn Ford: The number of widows, regardless of whether they are married or not, who are getting fines for £100 for late tax returns and things is absolutely shocking.

Chair: I think Joana's point is the key one, isn't it? When you are giving something like organs you are accepted, but when you actually need help you are disqualified.

Steve McCabe: I think Heidi had a different aspect of the European angle—

Q29 **Heidi Allen:** Yes, it was a slightly different question that I was going for. I was just wondering, Joana, whether you have yet had to try to get on to universal credit? Are you an EAA citizen or a UK citizen? Has there been any difficulty there?

Joana Niemeyer: I am both now. Due to Brexit, I became British. I still run my own company, so I am working, but I work part time. There are only two people in our company, so if I hadn't gone back to work, I would have had to close the company and I wouldn't have had a place to go back to work.

Heidi Allen: I am pleased to hear that, because had you not been registered as a British citizen, you would potentially have had what is called no recourse to public funds. It sounds like you have not needed that.

Q30 **Ruth George:** You have all been incredibly brave. In our final questions, I want to have a look at what the Government should be doing. It is not just about the Government, but about what else is out there. Obviously, you phone around all the different companies. There is such a huge list when somebody dies, and you don't realise that you have to do a lot of it. Can I just ask whether any of your spouses or partners were covered by life insurance? Did that help or not?

Kathryn Ford: For me, I had to pay a solicitor to draw up a document to show that I was financially dependent. With the pensions, even though Keith left a will that was left to me and had also left a declaration of wishes in place with the private pensions, they were overruled, and the pension was paid in favour of the children. I have had to use the children's money to pay the house off. I am finding that psychologically very hard to deal with. He left everything to me to provide for our children. He knew I would look after our children and put their best interests first, but the private pension companies have overruled that.

Q31 **Ruth George:** Right. And that's the pension, not the life insurance.

Kathryn Ford: No. For the life insurance, as I say, I had to pay the solicitor quite a large sum of money. I needed lots of statements, facts and documents to prove our life together so I would be awarded it. Keith was actually acting as a director for the company he was working for, but because he didn't have a contract on paper, I only got one times death in service, instead of three times death in service, so, again, it was not enough to cover the mortgage.

Q32 **Chair:** Can I just interrupt? When you say, Kathryn, that a lawyer had to draw up this very complicated document, costing you lots of money, what was in that document? You were both on the electoral register, weren't you?

Kathryn Ford: Yes.

Q33 **Chair:** The school knew you as a couple, and your neighbours knew you as a couple.

Kathryn Ford: Yes, but the death in service insurers wanted a formal statement. We provided a letter from Keith's brother saying that we had lived together for so many years, and a friend who worked at Barclays in the fraud investigation unit wrote a supporting letter for us as well. I had to supply the children's birth certificates, which had his name on. We had a common tenancy agreement for the house drawn up when we bought it, so that was supported as well, along with bank statements to prove that Keith earned the money and paid the bills.

Q34 **Ruth George:** So he tried to do everything to set it up to make sure that it would work as you both wanted it to after he passed away. Did anyone else have difficulties with access through private pension providers or life insurance companies?

Joana Niemeyer: Mine was quite straightforward, and he had death in service; without that I would have no financial support. One hurdle was the birth certificate issue, because if he was not on the birth certificate my daughter would not inherit and would not be entitled to a British passport. Talking about a complicated letter from the solicitor, when I saw the judge, it was the judge who decided what you had to provide, and I had to provide DNA for myself and his sister and bills. You face a lot of paperwork and hurdles; you overcome one, and there comes another one. Virgin Media insists that they have to talk to the owner of the account; you tell them three times that the person is dead, and they still insist that they need to talk to the owner of the account. It is endless.

Lalena Walkley: I had two things: I received death in service about six months after Adam died. With that, I put a huge deposit on my house, because we were council tenants at the time, and I bought my house. I was worried that if anything happened to me, what would my children be left with? Financial security for my children has been of the utmost importance to me, and I have been sorting out my own life insurance and everything to secure their future. I had to go to the solicitors for grant of probate to deal with the car insurance, so that any money from the car insurance would be left with the children. But you have to pay for these things. They are come out of that money that the children are entitled to.

Kathryn Ford: It is even things like a copy of the death certificate—everyone wants one and you have to pay for that.

Q35 **Ruth George:** So there are a lot of up-front expenses.

Lalena Walkley: There is so much paperwork that you have to deal with after somebody has died, and you are grieving. I found myself writing huge lists of everyone who needs anything. That was the only way I kept myself going and sane, and to know what I was doing. With this happening now, I had to look back and think, "There was a lot of stuff that you had to go through." Reflecting on that was huge.

Kathryn Ford: I have my boys in the middle of exams. Not only did they lose their dad in November, but they are doing A-levels and GCSEs at the moment. You get a six-month rule in exams where you can get an extra 5% on your mark if you are bereaved within six months. My boys missed out on that by two weeks. They went to school on the Monday after Keith died at Saturday teatime. They have been very dedicated at doing their studies but it will affect them. They probably will not get the marks they should. The one doing his GCSEs has time to make that up a bit, but not the older one who is doing A-levels.

Lalena Walkley: Being unmarried, I have been stopped at immigration coming back on a flight from Spain. I have to prove that I am the children's mother by going back to the solicitor and drawing up a letter. It is more birth certificates and more passports, for the solicitor to draw me up a letter to say that I can travel with my own children. They were asking where the father was and, in front on my children, I had to explain what had happened. I now have to go through another process.

Q36 **Heidi Allen:** What the hell has that got to do with them?

Lalena Walkley: Apparently it is the new thing. Even though I travelled abroad two months before, they would not let me go through with my children until I explained where the father was. They gave me a card and said that I would have to go to the solicitor to prove that I am the children's mother, because I do not have the same surname as them. Every time you feel like there is a hurdle that I have got over, you are confronted with other legal thing. Now, I keep wondering when it will end. It just keeps going.

Q37 **Chair:** Could I ask the other group if there are any last comments?

Fiona Shakesby: We have life insurance on the mortgage. I had critical illness insurance on the mortgage, but my husband could not, not because of anything to do with his health but his parents' health. We couldn't afford the critical illness, because it suddenly went from a few pounds a month to £100 a month, but we then couldn't afford extra life insurance either. My husband only earned £32,000 a year, which to some people is a lot of money, I appreciate, and to others it is a drop in the ocean. We weren't entitled to anything before he died, because we earned over the threshold. In the 14 months before he died he was injured at work. He had had two lots of spinal surgery. He was on ESA and because I earned £20 a week too much we couldn't get anything else, over and above—we couldn't get the income-related ESA, so we were using savings. I am lucky that we did have the life insurance on the mortgage, so my mortgage is paid off. I do have that financial security from that point of view. If push comes to shove I can sell my house, but why should I have to uproot my children? They have gone through enough.

Nikki Haxton-Jones: My husband was a London firefighter, so we didn't actually have mortgage cover or life insurance. It is quite an expensive monthly payment because of the risk for these jobs. That was something we could not afford, so we hadn't put that in place. In hindsight of course we should have. I am still responsible for the mortgage. We did have a death in service and that was paid really quickly. You do get a lump sum but that goes to the estate so that is subject to any debts that are on the estate. It was processed really quickly and that came through really well, so I do have that, as well, and I am really lucky to have that.

Joana Crookall: We didn't have any life insurance or health insurance, so there was absolutely nothing there at all.

Fiona Shakesby: I have to say I don't think a lot of people have life insurance, because they just can't afford it. We moved from Hull to Barnsley in 2010. We bought the best house we could get in the best area we could get and we maxed ourselves out on the mortgage, working on the principle that the wages would go up and I could get a job as the children moved into school, and so on. But pension contributions went up from 3% to 9%, the cost of living went up, the wages stayed the same, and by 2015 we were £500 a month worse off than we were in 2010. There are a lot of people in that position, earning just above the thresholds. You are not entitled to any help, you cannot afford any of the extras. You find yourself in this situation and there is no money from anywhere; and because you are grieving and you are not in the best mental state you can be in—your kids aren't in the best mental state that they can be in—you can't cope with going out and getting full-time work.

Lalena Walkley: You shouldn't have to.

Fiona Shakesby: Well, no, you shouldn't, but I couldn't cope with part-time work and maintaining what my children needed. My children were 11 and 13 when my husband died. My husband died two days before my son was due to sit his SATs exams. He did sit them and he did really well, considering. However, I couldn't have blamed him if he had refused to go to school that week and had not sat them at all. There is so much stress on a family.

Chair: We need to bring this to a close. We have been so fascinated, and it is so important, that we have doubled the time we normally have.

Lalena Walkley: Can I just say one last thing?

Chair: All right, a last point, and then I shall have the last point.

Lalena Walkley: I think people who are not married are kind of conned by a lot of forms on whatever you fill in, like car insurance or whatever it is, because on the forms it asks you if you are single, married or common law, so Adam's thing about us not getting married was, "In the eyes of the law we are pretty much married". In death you have "Are you in a gay marriage, are you married, or are you single?" I think forms just need to be completely changed.

Kathryn Ford: Can I just say that the first question that you get asked on the universal tax credits application form is your relationship status? It asks you, "Are you in a partnership?"—not whether you are married. It doesn't seem to matter whether you are married or not.

Heidi Allen: It doesn't for universal credit.

Q38 **Chair:** We will be looking at that. On a tiny point in the whole scope of our inquiry—it is nevertheless important in making it somewhat easier—there is the question of being able to register the death, which is not just an administrative thing. It is much more important than that, because it is a very important statement that you are making about somebody who is very close to you. Kathryn, how many copies of the death certificate did you need?

Kathryn Ford: Keith had changed jobs quite a few times, so there was a big main pension pot and various little pots as well. I think I got eight copies altogether. Some people have not even bothered to return those to me.

Chair: No, they never do.

Kathryn Ford: Each one of those I sent by special delivery, which is about £6.60 a pop just to send a letter. It is really expensive.

Heidi Allen: Certificates are more expensive if you buy more afterwards, aren't they? They incur costs.

Q39 **Chair:** The registration should be accompanied by a batch of them, shouldn't it?

Fiona Shakesby: I got six.

Q40 **Chair:** It is a tiny thing, but that could be dealt with very quickly. We will clearly pick up the point on how the Government run other benefits compared with this benefit.

Joana Niemeyer: Can I just point out one thing? I find it quite strange that it is called a "benefit", because it is paid by the national insurance contribution. It makes me feel like I don't want to claim it, because I don't want to be claiming a benefit. It is not a benefit; they have paid in, and they are not going to draw their pension—they are dead.

Q41 **Steve McCabe:** But it is called a survivor's pension.

Fiona Shakesby: Because it is now a "benefit", people who are not in our situation want to know why we cannot get a job: "They're just single parents, why don't they go out and get a job?"

Chair: It was to break the link between what contributions you have made. That is what the reform was about. Thank you very much to all of you. You have helped shape enormously what we will say.

Examination of Witnesses

Witnesses: Alison Penny, Scott Sinclair, Sarah Gigg and Georgia Elms.

Q42 **Chair:** Welcome. Georgina, when you introduce yourself—so that the record knows the voice, and people watching this know the face—might you say which organisation you are representing as well, please?

Georgia Elms: First, it is Georgia, not Georgina. For eight years, I was chair of WAY Widowed and Young, which is the charity that supports people who are widowed under the age of 51. I was also widowed myself in 2006, when my husband died suddenly from meningitis. I had a one-year old daughter. The day after he died, I found out I was pregnant with our second daughter. I was in receipt of the old system—WPA—so I know how much of a lifeline that was.

Alison Penny: I am Alison Penny, director of the Childhood Bereavement Network, which is a national network of organisations supporting bereaved children and their families.

Scott Sinclair: My name is Scott Sinclair. I am the head of policy and public affairs for Marie Curie, which is an organisation that provides care and support for people with a terminal illness. We do that through nine hospices across the UK and our nursing service. We also provide a support line that encompasses people who are bereaved.

Sarah Gigg: Hello. I'm Sarah Gigg, director of nursing for Sue Ryder. Sue Ryder provides support and care for people through our hospices, the hospice community, support in the community, specialist neurological support and bereavement support through online communities and family support.

Q43 **Ruth George:** Thank you very much for coming in. You have obviously all worked in this area for a while, so you have seen both systems—the previous system and BSP, which has been in place for just over two years now. Has it been a positive change overall? Do you want to start, Georgia? What is your feeling?

Georgia Elms: I would say that there is one positive in the fact that within WAY 25% of our members do not have children, and they are now entitled to a payment. That has been a positive. There is another legal thing to do with national insurance that I am hoping that Alison will explain.

I would say that that is the only thing. Alison and I campaigned heavily to try to make them change the BSP proposals. I would say that it has not been positive. Widowed parent's allowance was a lifeline for me. What has been brought in is just terrible, as you can see from the WAY members that have been speaking.

Alison Penny: The positives from the change really accrued to those aged under 45 who do not have children, who are eligible for the first time for bereavement support payment. The national insurance contribution conditions have been relaxed. For most groups they are more relaxed, although we are picking up some new problems specifically for younger, self-employed parents who have not built up sufficient contributions through self-employment and who had not been credited so are not eligible. We have picked up a small number who have been significantly impacted by that.

The overall change for those with children has been a very significant negative. We think that 91% of parents are supported for a shorter time than they would have been under widowed parent's allowance. According to the DWP's latest figures for 2013-14, 75% of parents are worse off than they would have been under widowed parent's allowance.

Scott Sinclair: I can't add any positives. When speaking to our staff who deal with this issue, what has come up is the fact that the same challenges remain, such as the cohabitation issue, which you have already heard about. It is not very clear how people can claim the entitlement, and there is an issue about people having to claim within the first three months, which is obviously a very challenging time. The message that I have had back from our staff is that essentially the same challenges remain.

Q44 **Ruth George:** Was it a three-month claiming window previously?

Scott Sinclair: I believe so, yes.

Q45 **Ruth George:** And it still is. Right. Sarah?

Sarah Gigg: Certainly, a positive element is the simplification for many. However, the feeling from Sue Ryder is that it is oversimplified now. As we heard this morning, bereavement is not a one-size-fits-all scenario, by any shape. It is so oversimplified that we are hearing, as we did this morning, that so many people are ineligible and missing out.

Q46 **Ruth George:** What are the new challenges with BSP? What is it missing? We have obviously heard this morning how parents who are not married are missing out very badly. What are the other challenges with it?

Chair: Can we start with you, Sarah? Given what we have heard this morning, can you weight the importance of the evidence we had this morning from people who are not married, as well as other problems with the scheme, as Ruth said, so that we get some idea of their importance?

Sarah Gigg: The challenges are many. Certainly the time—the three-month window for application—is a significant issue for many. We have heard that some people are perhaps not ready to consider the fact that they may need support for a longer period of time.

Access to the support is extremely difficult, and we are hearing from people who use our services that people are not aware of the opportunity to claim a payment and receive support financially. There is variable advice and guidance to people at a point at which their life is in significant chaos. It is difficult to weight specifically, because each individual case is so different.

Then, of course, as we have heard this morning, there is the length of time for which people are able to claim the benefit. We have heard some fantastic stories, and we hear time and time again, through the people who use our service, about the timing. It is so difficult to be prescriptive, because bereavement is not a prescribed scenario.

Scott Sinclair: I would echo the point about the three months, certainly. It is very difficult to expect someone to be claiming for bereavement support payment during that time. Also, it is very difficult for people to find information about it. A really striking point from the previous panel was that the Tell Us Once service does not seem to be working as intended. Surely, at that point, people should be getting information about bereavement support payment.

I also think the DWP could be more proactive on that. Obviously, Marie Curie works primarily with people who are terminally ill. People who are terminally ill and accessing benefits need to give a DS1500 to say that they have six months left to live. I do not see why the DWP should not be looking at those people and knowing that they will need information about bereavement support.

Heidi Allen: It should be automatic.

Scott Sinclair: Absolutely. There was a really interesting point this morning about how long payments should go on for. We wrestled with this internally, because it is very difficult to put a number on it—two years, three years or longer. There is an interesting point that I had not considered before about the cliff edge with payments. What a lot of the people this morning were saying is that there seems to be a point at which payments just drop away and it is very difficult to plan for that. There definitely needs to be more consideration and thought put into that.

Alison Penny: I would echo what Scott has said about the cliff edge, which seems to have introduced a new difficulty into the receipt of whatever form the payment takes. That is largely to do with the anxiety about looking ahead to the payments coming to an end. Under the old widowed parent's allowance, there was a degree of security, knowing that there was going to be that provision for the children until they left full-time education, but parents who have talked to us about their feelings while they are on bereavement support payment say that the clock is ticking and they are concerned about the impact of the changes that they are going to have to make further down the line. It feels as if families are now facing a series of economic shocks following the death, and that is having a significant impact on their grief.

We are also aware that, particularly for parents who are very aware of the changes that have happened in the last two years, there is a sense, which is having an impact on their grief and the grief of their children, that the timing of the parent's death has had a significant financial impact on the family. That is very difficult for families to come to terms with. We have had families talking about parents saying that they wished that they had died three weeks earlier, or that the timing had been different in some way. For those families, that is particularly difficult, around the transition.

Georgia Elms: Obviously, there are the people who have not been married. When all this was being brought in, it was basically said that they were modernising it, but if they were modernising it, why did it not include people who were not married? I am now in a new relationship and I am cohabiting with another widow. As soon as that happened—basically as soon as you move house—you get a letter saying, "Might you have forgotten to tell us that you have got married or are cohabiting with somebody?". They are straight on it and you have to tell them straight away, as soon as you are cohabiting. They recognise it then, but they do not recognise it before.

The other thing that I wanted to say is that, basically, when this was brought in, some research had been done by the DWP to say that you need all the money at the beginning and not necessarily later on. Bear in mind, because I was widowed when I was pregnant, I would have been entitled to this money for 18 years. Basically, when my husband died, I got £2,000 to help with his funeral and then I got the £500. All these things have been said about the fact that you get this wonderful big lump sum. They are saying that you are given £3,000, but actually, you do not get the £2,000, so it is only an extra £1,000, which is not enough to pay for a funeral. There is all the money that you need for the certificates and everything, and having to pay back debts.

I had a letter to Mr Jonathan Elms deceased, for his very large tax bill, because he had been working. There are all those costs, but that money, about which the Government say, "It's to help at the beginning," just goes on the funeral. I know that there are issues with the funeral, but it really annoys me when they say, "We're giving it because that's when you need it." It all just goes on the funeral and then coping.

I was claiming for six years. The Government's stats showed that most people who claimed only did so for about three or four years. I had a very good employer, and I went on maternity leave straight away. Basically, I used to work in sales and I could not. One thing that did not come out of people talking about childcare—like the lady who is a sous chef—is that it is very difficult to find childcare that is not 8 to 6. I had one job that I had to leave because, although I lived three hours away, I was expected to be in by 9 'o clock in the morning. When I said that I could not do that, they always said, "Just employ a nanny." I had to leave that job and ended up going to work in a café for two days a week. I was getting £500, and that was what I was living off. The £350, to me, is too low, because that is the reality of what happens.

We kept being told, "We do not want this to be an income replacement." Why not? My husband was earning £80,000 a year and I was doing fairly well, but because we had had children, we had taken the decision that I would go on a career break. Suddenly, I, who had never claimed anything before, had to claim. I am very conscious that I was actually on the better one. This is national insurance, and with this benefit the Government said that they must be fair to the taxpayer. This is not tax money; you are told that your national insurance goes towards bereavement benefits. Where is everybody else's? Where is that money?

Jon will not claim his pension. He paid over and above because he was a higher rate taxpayer and paid high national insurance. I obviously had some of that money, but other people won't be in that position. I almost feel that the Government are saying, "All right. OK. We will take that." The one big thing that we were told when we went on the consultation was that this was not a cost-saving exercise. They are saving £100 million a year.

Q47 **Chair:** Georgia, can I ask about your husband's work? Was he working for a firm or was he self-employed?

Georgia Elms: He was a marketing consultant and was self-employed.

Chair: So that is why the tax bill came in.

Georgia Elms: Yes. It was literally three weeks after he died, when they found out. To actually get a letter to Mr Jonathan Elms deceased—that was in 2006, so hopefully things are better now. I doubt it.

Q48 **Chris Stephens:** You might have heard part of this being discussed with the first panel. A recommendation from the Committee ensured that the Department extended the duration of monthly payments from 12 to 18 months. I want to ask you all whether that is making much difference, and whether we should argue for a longer period of payment.

Sarah Gigg: I think the answer is yes. We heard that this morning. It is really important to gather more information about that from a variety of people in a similar need. Most people would say that 18 months is not sufficient time to overcome the challenges, and many people are not ready to go back to work after a year or two years. It takes time to rebuild lives, particularly when there are dependants in the family, be they children or other people who need caring for. People have conditions themselves and could be on medication. We know that bereavement can exacerbate conditions or lead to other conditions, such as mental ill health. I think the answer is no, it is not sufficient and yes, it should be increased.

Scott Sinclair: I completely agree that it should be increased. As we alluded to earlier, it is really difficult to say what that should be increased to. It often depends on the individual. I am sorry to get all philosophical, but when we are talking about timelines, there is a mistake in treating grief as an injury that gets better over time. What we see a lot of now, particularly in parents, is putting managing their own grief to one side for their children during the first year, and actually it is the second year, for example, when grief will really hit.

I do a lot of work on the other side of death in terms of getting access to people for terminal illness, and a lot of the arbitrary deadlines and timelines that the DWP has need a much more thorough evidence base behind them—this one included. We need a much better understanding of grief and how it impacts on people in terms of both their financial circumstances and their mental health before we can be confident in saying what is a good timeline.

Alison Penny: We know that children's bereavement support needs continue to emerge over time. Some difficulties that were not there to start with may become apparent around the two or three-year mark, and a lot of that is to do with children reaching a new developmental milestone and understanding more about what the loss means to them and what it will mean to their future. We heard some examples this morning about children and young people at different points in their lives and the impact that death has had, whether around exam time or at the point at which they are starting school. The support needs and parenting challenges that the surviving parent faces do not go away; they change over time.

While the extension in duration of payments from 12 months to 18 months was welcome, actually it was just spreading the money thinner. There was no increased amount available to those families. We would certainly argue for payments to be made for much longer for children. Having looked at other European countries, we know that even if we take a random sample of the first eight other Council of Europe countries, payments are made to children until they reach the age of 18 or, if they are in university education, 25 or 26. We have created a very different system here, and I do not really see why children in the UK have fewer long-term support needs than those in other countries.

Georgia Elms: I agree. My daughter, Scarlett—the one I found out I was having the day after Jon died—did not understand death until she was six.

Then her world fell apart. I had phone calls and had to go and get her from school, because this poor little girl knows that her daddy didn't even know about her. That is not 18 months out. I know my situation is possibly slightly different, but that is a six-year-old. Now she has gone to secondary school, and then you have another one—it keeps going on. I am really sorry, Fiona, but it does not take two years to get over the death of a parent; it is continual.

I have now got two daughters—one who is 13 and one who is 12—who have got different needs. We were fighting to get the money extended. Originally it was going to be just at the beginning. We said that they needed more payments, so they did it for 12 months, and the only way we got it to 18 months was to come away from the anniversary of the death. Well, that anniversary carries on, so I would say the second anniversary was worse than the first. But it is a continual thing, and every time your child has another milestone there are issues. So my career has totally changed from what I would have done. Not only have I had to be the main breadwinner for my children, but my career has had to change because of it. Bear in mind that I was on the better amount, and I struggled to cope with the £500. It is terrible that people have to cope with £350, and then suddenly it is going.

On the length of time, I would have been entitled to it for 18 years, but for a lot of people on that benefit, 18 is when they go to university and children get more expensive. I was really shocked to find out that in Europe they pay further into the future. What is wrong with our children? Why are they not valued as much?

Alison Penny: To pick up on Georgia's point, one of our concerns about the introduction of the new benefit was that the research that the DWP based its decisions on was qualitative interviews with families who were between 12 and 18 months from their bereavement. Those families were in need at that point, but that research couldn't possibly tell us about the future struggles that the families were going to face much further down the line, so to make decisions based on data that was specifically about that early support point, to decide that that is when families need the support—it wasn't possible, from that methodology, to look at the longer-term support needs.

Chair: The truth is that, because there was this business of it being not to save money but to make the system more flexible in meeting people's needs, and because we found out, with all your help, that the Government actually was making a surplus, the benefit was extended to 18 months. That was with the argument that it shouldn't end actually on the anniversary of the death. But as you say, Alison, just as that research didn't actually take things beyond what those families were experiencing, we have had evidence today that takes the effect of the reform further than that timescale, hence a review.

Q49 **Rosie Duffield:** The Government said that additional ongoing income support needs of widowed parents and their children would be met by universal credit. Have any of you found that to be the case? Who wants to jump in?

Chair: Alison, do you want to begin, rather than us always starting at one end?

Alison Penny: It is early days. Those families who began a universal credit claim at the point at which bereavement support payment ended will have been on it for only a few months, because the first people started coming off bereavement support payment in October, November or December. We have not been contacted by many families in that situation yet, but some themes around universal credit are emerging.

There seem to be some difficulties in terms of the initial claim. Parents are claiming either at the end of the bereavement support payment or at the point at which their partner dies. In particular, if they are having to inform the system of a change of circumstances for tax credits, they are at that point being moved on to universal credit.

One issue that has emerged is that a small number of parents—most of the parents we have spoken to have had a good experience with Tell Us Once, but some families believed that everything would be done automatically as a result of speaking to Tell Us Once and did not realise that they needed to make an additional claim for bereavement support payment and/or for universal credit. Parents talked about the difference between making a claim for bereavement support payment, which by and large was relatively straightforward, and making a claim for universal credit, which they did not experience in the same way.

There are also issues about the way in which the capital limits operate for universal credit. Particularly for families where there may be a death-in-service payment coming at some point further down the line, there is a lot of disruption when that payment comes in. Then, the death-in-service payment will be what the family need to live off and so the universal credit claim will stop, but then they will need to restart it at some point in the future when the death-in-service payment runs out.

There are some issues—Scott may be able to say more about this—about the carer's element, so the run-on of carer's element. In relation to those parents who were claiming carer's allowance before the death, there are some concerns about whether they are getting the run-on into universal credit—obviously, the carer's element of universal credit.

There are some families whose tax credits stopped when they reported the death, because it was the partner's working pattern that was entitling them to working tax credits, and then they don't qualify under universal credit.

We also picked up an issue that, although the DWP has introduced a series of very short-term easements that can be made for one month once every six months, none of the parents we talked to was aware of that, so there are concerns about how well those easements are being identified and applied. I know the Committee had some concerns about how confident work coaches would be in managing some of these very specific circumstances for families. We are talking about quite small numbers, so it depends on work coaches having the confidence and the training.

Q50 **Chair:** And the time. Scott?

Scott Sinclair: I agree entirely with Alison. Our bereavement support advisers have seen some examples of bereaved families finding out that they are worse off financially under universal credit, but, as Alison says, it is quite early days, so we cannot say whether that is a trend.

I do not know how to say it politely, but signposting someone to universal credit is not the most compassionate thing. This morning we were hearing about another hurdle and another hurdle. I really think universal credit presents another hurdle, because it is a very difficult process and it takes a very long time to get payment. We see it on the other side as well, with terminal illness. When people they say they need the money quickly, the Government's response is, "Apply for the hardship process," where you get the money early, but that is another hurdle. I reiterate my point that if people are applying for universal credit at 18 months, that is a point at which they could be in the middle of very complicated grief. Going through a universal credit application process—going through all that bureaucracy—is going to be very challenging for a lot of people.

On the point about having to meet the requirements for finding work, that is also very difficult. A point was made earlier about going into a jobcentre when you are in a bad place in terms of mental health and grief. That is a really appropriate point. A jobcentre is not really set up for someone who is in that state, and it can have a severe detrimental effect on people who are going through bereavement.

Sarah Gigg: I would extend the comment that universal credit applications are uncompassionate by saying they are actually inappropriate for many people. We have heard why. Just to reiterate, many people who contact our services talk about the challenge of going back to work. They do not feel able to function, and that pressure to go back to work, in addition to the pressure to build one's life again, is significant and should not be underestimated.

Georgia Elms: With universal credit, we are talking about an income replacement. We are not sure of the numbers, but most single parents who are claiming universal credit will have somebody else helping them with childcare and maintenance. I know there are a lot of people who do not pay, but there are a lot of people who do. People who are widowed have the children 24 hours a day, seven days a week. We do not get any time off. We have to pay for every single school dinner, school shoes, trips—absolutely everything. There is not somebody else who has them every other weekend or helps you to pay for those things, so I keep emphasising the whole income replacement thing. A widowed person is a single parent bringing up one, two, three, four or five children on their own—having to support them and being the main breadwinner—and universal credit is not enough for that.

Q51 **Rosie Duffield:** Scott touched on this, but six months after the death of a spouse, a widower would usually be subject to some conditionality requirements to move towards work on the universal credit system. Is that time period appropriate? I imagine Scott is going to have a lot to say on that.

Scott Sinclair: No. There is a point here about the DWP coming up with these timeframes. I understand that they do a limited amount of research, but there just does not seem to be the evidence base to suggest that six months is an appropriate time. If you did that research properly, the answer that would come back is that it is uniquely individual.

We have a group of people who are basically Marie Curie ambassadors. They are expert voices. They are people who have lost someone. It is really interesting seeing the diverse experiences. Some people will process that. They will go through grief in their first year and in the second year they will enter into a place where they are looking for work, and they want to work. Other people will come to the second year and that is when they are getting into complicated grief, and suggesting work is just going to add to their problems. I know it is difficult, with a huge system of benefits, to take into account the fact that people are going to have individual and unique needs, but if we don’t we just end up in a situation where people will feel incredibly pressured into going back to work and that can end up in them being out of work for much longer, which seems completely counter to the policy aim in the first place.

Q52 **Rosie Duffield:** Have the DWP ever consulted you, as absolute experts in your field? Do they ask for your input?

Scott Sinclair: I am actually having a hilarious conversation with the DWP at the moment about the six months. I will use this as an illustration. With terminal illness, you have to prove that you have six months left to live. I am having a very circular conversation with the DWP where I keep saying, “There is no clinical relevance to six months”, and they keep basically saying, “That is what we are comfortable with.”

Q53 **Chair:** Who do you talk to in the DWP?

Scott Sinclair: Yesterday I met the Minister, Justin Tomlinson, and his team, to talk about this. They don’t consult us. In that process, for example, they reviewed it and they talked to the deputy chief medical officer, who talked to some of the people that she wanted to talk to. There is no actual involvement, as far as I am aware, with people who are working with terminally ill people, with people who are dying and people who are bereaved, on what the time limit should be.

Georgia Elms: We did speak to somebody. I had a robust conversation with Lord Freud.

Q54 **Chair:** That was some time ago, then.

Georgia Elms: Yes. When my husband died, I had been in sales. I had worked for Mars; I was selling chocolate. I was really confident, but then I lost all that confidence. I was having panic attacks. Obviously, I was pregnant. This went on. Obviously, I was in a situation where I was on compassionate leave, but there was absolutely no way I could have been looking for a job at six months. This is the conversation we were having with Lord Freud. There doesn't seem to be any compassion in this, but there needs to be. Your whole life just changes. Your future has just gone. It has just imploded. It is this big shock. Having to go to interviews and so on, that is just not fair. The benefits system is supposed to be there to help people in need, and this just doesn't.

Q55 **Chair:** Does anyone have anything different to add?

Alison Penny: One of the reasons given for changing the benefit was to increase self-dependency. There wasn't really strong evidence that widowed parent's allowance was creating a disincentive to be in work in the way suggested. Those benefits were kept on top of earnings, so there was actually an incentive to be in work. The whole philosophy and moving people on to those conditionality requirements felt unnecessary. Worse than that, it felt counterproductive as well.

Q56 **Heidi Allen:** I just want to take you back to my questioning in the first session about the gaping difference between married and unmarried couples. There is an interesting phrase that the Minister used in a Westminster Hall debate: "Cohabitation is not a straightforward concept and can sometimes be open to interpretation". Without expletives, how would you respond to that? I just don't get that. I think of the stories I have heard this morning, and the children. What is the difference?

Sarah Gigg: It is clear that it is totally discriminatory. Grief does not distinguish between how somebody chooses to live as a partner.

Heidi Allen: Nor does universal credit, ironically.

Sarah Gigg: Indeed, and so nor should the payment of benefit, particularly when it is based on a contribution through life, through good faith. It is absolutely key. It is one of the many things we ask for a change on. There should be a clear understanding that cohabitation is not a deselection criteria.

Q57 **Heidi Allen:** To help us frame this when we get to our recommendations, do you have a view on this? Perhaps you move in with your boyfriend on Tuesday and something terrible happens on Wednesday. Would you have a parameter on that? Just give us some sense that might help us scope out our recommendations.

Sarah Gigg: It is really difficult to answer that on behalf of the many people who are experiencing this. We have heard about some really significant cases of people who have been living together for a significant number of years. Other Departments are able to work this through. It may be a case of taking the example from some of the other Departments that are looking at it, such as the Foreign Office.

Scott Sinclair: It is really interesting—this point was made earlier—that when it comes to cohabitation and denying people money, the DWP knows exactly what cohabitation is. It is not particularly mysterious.

Heidi Allen: When it comes to what, sorry?

Scott Sinclair: When it comes to denying people money, the DWP doesn't really have an issue with cohabitation or not being able to understand what it is.

Q58 **Heidi Allen:** Give us some examples of that.

Scott Sinclair: I work in terminal illness, which is slightly different, so my knowledge of some of the other benefits where cohabitation becomes an issue won't be as good as you may require for this answer, but I know that for some of the other benefits, the amount that people receive will be reduced if they are cohabiting with someone who is earning.

Q59 **Chair:** Scott, it's true, isn't it, that the DWP have certain things to look for in cohabitation, and they look for them?

Scott Sinclair: Yes.

Q60 **Chair:** Never mind whether there are other aspects that don't fit in that box, you can be put in that box. There is a contrast, as Sarah was saying. Marriage is thought to be an incredibly stable concept that fits everyone who is in marriage, without there being variations in that relationship, but somehow cohabitation won't have those movements over time. That is an extraordinary view for a Department. If we were holding this session 100 years ago, the Department might get away with these views, but now I just find it extraordinary.

Georgia Elms: I had it taken off me when I started cohabiting.

Q61 **Heidi Allen:** Had what taken off you?

Georgia Elms: I was getting WPA, so it is obviously different, but as soon as I started cohabiting with somebody—they were checking straight away—and as soon as I told them that I had changed my address, the letter literally said, "Have you recently started cohabiting or got married and forgotten to tell us?" That actually hadn't been the case. As soon as we did, I had it taken off me and my partner as well. They understand it then. Surely if somebody is doing a joint tax credit or universal credit claim, they know. The other thing they say is that they don't want to upset people. Nothing is going to upset you any more at the time that somebody has just died.

Q62 **Heidi Allen:** I am trying to explore this angle around not being married. Alison, I think you wanted to come in.

Alison Penny: Many couples don't realise the implications of not being married. We have heard that this morning. Part of that is due to the fact that they are treated as a couple for means-tested benefits. It would follow logically that if people were even aware of bereavement benefits—often, they are not at all—they would assume that they are eligible for them.

In terms of the difficulties around criteria or proving cohabitation, as we have discussed already, it is possible to do it in other circumstances. The armed forces pension board are able to do it, and 36 other European countries seem able to do it. It must be possible to draw together a set of criteria. One would hope that the Department are looking very carefully at that, in relation to the judgment following the Supreme Court ruling for Siobhan McLaughlin. If the principle has been established that her children should not be discriminated against—she was not eligible for widowed parent's allowance—the same then goes for bereavement support payment.

Q63 **Chair:** If, as Georgia said, they are confident enough to take benefit off you because you are cohabiting, why can't they be confident enough to pay it? There are obviously going to be a few people around the edges who are up to no good, but everybody I know in this situation, and everybody we have heard from this morning, would say that nobody in their circle of friends, on their street, in their school or in the organisations they belong to thinks of them as anything other than a normal couple.

Sarah Gigg: It is very interesting that in the 2017 census one quarter of families were registered as cohabiting couples. That gives us a spectrum or a sense of the scale that we are talking about in this context.

Heidi Allen: It is modern life.

Sarah Gigg: It is modern life. It is a way of living.

Q64 **Chair:** When we canvass and knock on doors and there are a couple of adults there with different surnames, the people who come to the door talk about their partner—"My partner votes differently from me", or "My partner votes the same." There is no disguising it. There is no deceit in all this. They are totally up front that they are a couple. That is the reverse side of it.

Scott Sinclair: I just want to make the point that this is part of a broader cultural problem with DWP: they start from a point of disbelief. I can understand that when you have a rationed benefit system, you want to ensure that the people who are getting it get it; but when you start from a point of disbelief and you come up against people who are dying, terminally ill or bereaved, that is when things start getting particularly ugly.

Q65 **Heidi Allen:** The culture is inappropriate, isn't it?

Scott Sinclair: Yes, and I feel that when it comes to these issues around death, dying and bereavement, DWP should start from the point of believing people's claims and helping them, and then if there are issues around the edges, they should weed those out.

Q66 **Chair:** Alison, do you want to get in before we move on? We want to be looking at the time, but we have some more questions.

Alison Penny: One of the other arguments that the Department makes about cohabitation is that it could open the possibility of there being multiple claims around the same death. If there was a spouse from whom one had separated, with children, and one was living with a new partner, also with children, there could potentially be multiple claims. But if this is a payment that is intended to help with the bringing up of children who have been bereaved, who were probably receiving maintenance payments in the first family and being directly supported in the second, does that actually matter? This is a payment for the children.

Chair: It overcomes that problem, doesn't it? You are making the payment to children, even if they are in two families.

Q67 **Heidi Allen:** Are you aware of any other examples that have been given of why it is all terribly difficult, or is it just this issue that there could be another previous family somewhere else? Is there anything else?

Alison Penny: There was concern about not wanting to upset people—that was definitely given as a reason that it would be difficult.

Georgia Elms: Another one was, "Well, it is better for children to be in a family where the parents are married, because they are less likely to split up."

Q68 **Ruth George:** With other benefits, the criteria for people being deemed to be living together as husband and wife are things such as: one partner sometimes stays at the other partner's house, or they share meals together. They do not even have to be living together. Last year we had the McLaughlin Supreme Court judgment on WPA, and the Government still say they are considering that for BSP. Do you think that judgment should have implications for BSP?

Scott Sinclair: Yes.

Q69 **Chair:** Who doesn't? No one. On the positive side, as Ruth says, why should the Government now make a decision on it?

Sarah Gigg: A decision needs to be made quickly. We have heard enough evidence today and through our service contacts that it is imperative that all people are given access.

Scott Sinclair: I don't think the Government should be hiding behind a technicality that this was for widowed parent's allowance rather than the bereavement support payment. The same issues are coming up. It is discriminatory; children's needs do not change based on whether their parents are married, and we have heard very clearly this morning that it is discriminatory against children whose parents are not married. I suppose I take a slightly different line from some of my colleagues in terms of fixing this. I am of the view that the DWP should just recognise cohabitation. I understand the idea that you could build a system where the children have the payments that are given to the parents, but it seems strange to build another system when the DWP could just extend it—let's add an understanding of cohabitation for existing benefits to this one.

Alison Penny: Latest figures showed that 10,400 parents were claiming bereavement support payment, which means that at least 2,000 parents have been turned down since the new benefit was brought in, on the grounds of not having been married. We estimate that between four and five parents a day are hit by that further injustice. Their partner has died, and then they realise that they are not eligible for the benefit because they were not married. The Government need to move quickly. We are now nine months on from the Supreme Court ruling, and one would have expected some preparations to be done in case the ruling didn't go the Government's way. It is very difficult for those families who are trapped in limbo—both those who didn't claim under the widowed parent's allowance, and those on bereavement support payment who are wondering what they should be doing.

Georgia Elms: I see in our forum people who realise that they are not entitled to that benefit. It is bad enough somebody dying, without it also seeming as if that relationship was not deemed right. It is a travesty that nothing has been done. We were shocked that the Government appealed and appealed against this decision, wasting a lot of money that could go to people who really need it. In this day and age I cannot believe that nothing has been done. I know of potential court cases involving people trying to claim BSP. Why don't the Government just sort it? In the great scheme of things, this is about a small proportion of people who are going through terrible times.

Chair: It might mean 100% to the people involved, but it is a small total amount for the public finances. That tells us a lot about how a Government behave.

Q70 **Ruth George:** Do you think we should additionally let children be eligible for bereavement benefits as they are in some other European countries—I won't say "instead of the new system", because you have made the case that it supports people without children. Should children have an entitlement in their own right, as they do in most other European countries?

Sarah Gigg: Not in the sense that that would be the only source of support. I think the approach needs to be more flexible. This is support for people with children or dependants, and without. We would not want to impose any further criteria that would reduce access to support for those who need it.

Scott Sinclair: I completely agree; I am not sure I made that clear before. From a policy standpoint, rather than building another system, it is simpler to recognise cohabiting couples. That also has the advantage of not disadvantaging cohabiting couples who do not have children. They are an important group that we should not forget, and they should still be eligible for these payments.

Q71 **Ruth George:** Do you think that would be preferable to recognising children's eligibility separately?

Scott Sinclair: I can see pros and cons. You would have to build another system to recognise children, and to my mind the common-sense approach is simply to recognise cohabiting couples, as they do in some countries. I am worried that if the system is built around children, what about cohabiting couples who don't have children? They are still important and should not be forgotten.

Sarah Gigg: Often they have other dependants.

Alison Penny: If the essential structure were to stay the same, and the basic rate of bereavement support payment continued to be paid to the surviving spouse, and ideally extended to surviving cohabitant, and if the additional element between the basic rate and higher rate were an entitlement for children, that would resolve the marital status issue.

It would also potentially allow for an adjustment for family size. One thing that parents with a large number of children have said is that because it is a fixed amount, it does not go as far when there are more children in the family. It would also allow for support for children whose parents have divorced but were receiving maintenance payments, as discussed already. Guardian's allowance could be rolled up into that as well, so it could allow for simplifications elsewhere in the system. There could be some additional benefits to entitling the child.

Georgia Elms: I agree with Alison, and we have talked about this between us. It has been an issue, because with WAY, 25% of our members do not have children, so we did not want to take that away. Splitting it so that there is a payment for the surviving spouse and a payment for each child would make it fairer.

Ruth George: Absolutely. As Alison said, it would help children of parents who have been divorced.

Georgia Elms: Also, if a child is orphaned, there is the kindship carer allowance.

Q72 **Chair:** Presumably, when you are widowed, you have to produce your marriage certificate to show that you are eligible?

Georgia Elms: Yes.

Chair: If there are four or so main criteria for cohabitation, it would be the same business, wouldn't it? I cannot see why we are so tied up on all this. There will obviously be a few that we might argue, but the vast majority will say they are eligible and show the basic stuff—that they have been on the electoral register together for a period of time, or that a school knows that they are both registered as parents. It is an extraordinary bar that they have erected for themselves, isn't it?

Steve McCabe: It doesn't sound like administrative proof is the major issue though, does it?

Q73 **Chair:** No it isn't, is it? Somebody has got this business about cohabitation and nobody has caught up with it. Before we come to the last question, Sarah wanted to come back in.

Sarah Gigg: Overall, the key is that inflexibility across the board in recognising the different needs of a parent, an individual or a child all within one single payment system.

Q74 **Rosie Duffield:** I think I know the answer to these questions. Have the DWP done enough to promote and explain when people are eligible for BSP? How can they promote bereavement benefits better? How can they make the overall process for claiming these benefits easier?

Sarah Gigg: We have heard from so many people that varying information is available, if at all; that many people do not know that they are able to consider an application for payment; and that jobcentre staff, as we have heard, have variable expertise. As we have heard, the recommendation would be that some information is given at the point at which a death certificate is provided, whether that is automated or whether there is an expectation that information will be given at that point, because that is the single touch point.

Scott Sinclair: My answer is no, obviously. I agree with Sarah's points. The DWP don't do enough to tackle this common misconception around common law marriage, as we heard. A lot of people assume that they have access to these benefits, and the DWP are not doing anything to dissuade them of that notion. There is also an issue around the three months to apply. That is not really communicated properly.

The point I was making earlier about the DS1500—the certificate you get when you have six months left to live—and joining that up to bereavement payments is that, actually, you get a bit upstream of that. Not everybody dies of a terminal illness—there are sudden deaths, and so on—but I would like to see a more joined-up approach to this from the DWP. They know when people are terminally ill and coming into the benefits system, and they know that that household will probably need bereavement support down the line, so why are they not sending any information? Perhaps you could even go one step further, with a suggestion that a gentlemen who works with us has made: why does the DWP not have a unit that works exclusively on terminal illness, death, dying and bereavement?

Q75 **Chair:** You are making it sound as if it is slightly easier to get payment of your benefits because you are terminally ill.

Scott Sinclair: It is not, actually, no.

Q76 **Chair:** We have Madeleine Moon's Bill before the Commons to try to make it simpler for people.

Scott Sinclair: To be clear, I am actually working with Madeleine and am part of the campaign to change the six-month issue. I am also working at the moment on the inquiry by the APPG for terminal illness, which will be recommending a change to that. No, that system is not perfect, and we want to change that, but at the point—

Q77 **Chair:** Once you are on it, it is known, isn't it?

Scott Sinclair: Yes. At the point at which someone is registered as terminally ill, irrespective of all the barriers that we need to sort out, the DWP should be thinking through what that timeline means and thinking that actually those people will need some information about bereavement support.

Alison Penny: We heard from 326 parents in the survey that we ran. I was very shocked to find that 9% of them had not heard about bereavement support payment until they completed our survey—I was not expecting that.

As well as recommendations to the DWP and to registrars, coroners and funeral directors, there is a responsibility within bereavement support organisations not to be squeamish about saying to people, "Are you claiming the benefits to which you are entitled?" We heard of people even a year on from their bereavement who had not made a claim.

There are those administrative moments when people should be absolutely being told. I do not think that we should be afraid of telling people from many different angles, because when you are overwhelmed with paperwork, you do need to be told things many times. Also, we should not forget people who are quite a distance from their bereavement; we should still be making sure that they are aware of their entitlement.

There seems to be a bit of an issue for parents who were not receiving child benefit. To get the higher rate of bereavement support payment, they have first to make a claim for child benefit. Switching the child benefit from one parent to another if the claimant has died seems to be delaying claims. There are some potential improvements to the system there.

Georgia Elms: I echo what others have said. Three months is too short, because you have so much paperwork—I think it was six months with the WPA. Obviously, with universal credit, the income levels are going down, but bear in mind that most of these people had not been claiming anything before. Not only do they not know that they are entitled, but some of them do not want to admit to themselves that they cannot cope and that they suddenly need to have benefits.

This is not something that people know about. I know that on your national insurance it says that part of it is for bereavement benefits, but people are not aware of that. Can something be done with the registrar? When you register a death, can something be given then? People need to be told over and over again by lots of different people. There are a lot of people who only find out when they join WAY, and as you say, it may be too late then.

Chair: Thank you very much. I do not think that it will be too much of a surprise how we might report. I thank both sets of witnesses; they have been very helpful.