

contact For families with disabled children

PRACTICAL HELP AND SUPPORT FOR BEREAVED PARENTS

The death of a child will always be a devastating time, whatever the circumstances. At this very difficult time certain practical arrangements need to be made, and you may wish to ask friends or relatives to help you. We've set out the practical steps families may need to think about, as well as information about where to go for support.

WHERE DID THE DEATH OCCUR

If your child died in a hospital or hospice

a doctor will usually give you a certificate giving the cause of death, and a notice explaining how to register the death with the Registrar of Births, Deaths and Marriages. The hospital or hospice will take care of them until you have arranged to call a funeral director.

If your child died at home or elsewhere

For example they were in respite care – your GP should be called as soon as possible and asked when they can come and examine your child in order to issue the certificate giving the cause of death. You will also need to decide whether you wish your child's body to be laid out at home or transferred to a funeral parlour – see below for who can help with this. The GP may decide to visit the funeral parlour to issue the certificate.

You will need to register the certificate of death with the Registrar of Births, Deaths and Marriages so you arrange the funeral and make any practical arrangements – see below.

WHO CAN HELP

If your child died at home, in hospital or elsewhere, you can access the support of your local children's hospice. Parents have said support from their local children's hospice has been invaluable at this time.

What help can they give?

Hospices can provide emotional support and counseling, plus information about other support organisations in your area. They also provide practical help, advice and information, for example they may be able to support you with registering the death and provide guidance about funerals. You can find your local hospice in the telephone directory or on your local authority's website.



Hospice services may also be able to come to your home. They can ensure other family members are supported, including siblings, and may help with things like creating memory boxes.

Who else can help?

Your general practitioner (GP), community children's nurse or community paediatrician may also be able to give you information about local bereavement services, support groups, and organisations that offer other support, including practical, emotional and financial help.

REGISTERING THE DEATH

You will usually need to register the death within five days – eight days if you live in Scotland.

Understandably, parents may feel this will be too much for them, so a friend or relative who was there at the death can do this for you. You can find the address of your nearest register office in the telephone directory or by searching on your local authority website. You may need to book an appointment.

What do you need to take with you?

To register the death you (or the person who goes on your behalf) will need to take the medical certificate of death issued by the doctor. You will need to give the registrar the following information:

- the date and place of death
- · your child's full name, address, date and place of birth
- the names, address(es) and occupations of both parents.

If possible, take your child's NHS medical card and birth certificates with you. These aren't essential.

When you have registered the death

The registrar will give you a green certificate to give to the funeral director. This allows the burial or cremation to go ahead.

They should also give you a certified copy of the entry in the register (death certificate). You can use this to tell the Department for Work and Pensions (DWP), or the Social Security Agency, that your child has died. There is a small fee for this.

In some areas your registrar may also provide you with the details of the Tell Us Once scheme – this allows a variety of government agencies such as social services, the passport office, and the DWP to be informed about a death at the same time.

IF THE CAUSE OF DEATH IS UNKNOWN

In these cases a coroner must investigate to find out, for the benefit of bereaved people and for official records how someone has died. This will usually involve holding a postmortem examination. If it was not possible to find out the cause of death from the postmortem examination, the coroner has to hold an inquest. An inquest is a public court hearing held by the coroner in order to establish who died and how, when and where the death occurred.



More information is in the government's <u>Guide to</u> coroner services.

FUNERAL EXPENSES

Some funeral directors will waive basic fees for children's funerals. In Wales, local authorities do not charge burial fees for children. There are also other forms of financial help with funeral costs.

Children's Funeral Fund in England

In England, a Children's Funeral Fund reimburses funeral directors and burial authorities for the burial or cremation fees of a child under 18, while also providing £300 towards the costs of a coffin, shroud or casket for that child. The Fund is not means-tested, so it makes no difference what income or savings you have.



For more information about the Fund see the government's **Guide to coroner services**.

Child Funeral Costs payment in Wales

There are no burial or cremation fees for children in Wales. Families in Wales can also apply for a grant of £500 towards funeral and related costs following the death of a child aged under 18. The grant is not meanstested. Apply by speaking to the Registrar when the death is registered.

FUNERAL PAYMENTS

If you are on a low income you may also be eligible for a funeral payment. This is a grant from the Department for Works and Pensions to help meet the costs of a simple funeral, and it doesn't need to be paid back. Scotland has its own separate system of funeral payments, although many of the qualifying rules are similar.

You may be able to get a funeral payment if you are the child's parent or you were receiving Child Benefit for the child who passed away and you are in receipt of one of the following 'qualifying benefits':

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit
- · Housing Benefit
- Disability or severe disability element of Working Tax Credit
- Child Tax Credit
- Universal Credit.

You may also be eligible if you get support with mortgage interest payments from the DWP.

Who can get a funeral payment?

If you are the child's parent, or you were receiving Child Benefit for the child who has passed away, you will normally be able to get a funeral payment (assuming you are on a qualifying benefit). However, you will be refused if there is another parent – for instance an ex-partner – who is not getting a qualifying benefit. In these circumstances, you will only get a funeral payment if that other parent was 'estranged' from the child. By this, the DWP mean that there was a breakdown in the relationship between that other parent and your child.



If you have taken on responsibility for funeral costs and you are neither the child's parent, nor someone who was getting Child Benefit for them, call our free helpline **0808 808 3555** for further advice.

What costs does a funeral payment cover?

Bear in mind that a funeral payment is only likely to meet some of the funeral costs. Some information on the types of funeral costs that can be met is outlined on the government website. More detailed information on the costs met, and of other potential sources of financial help such as charitable trusts, is also available from our freephone helpline.



Free helpline: **0808 808 3555.** For specific information see our website about **costs that can be met in Scotland**

If your child had any assets then a funeral payment may be recovered from their estate.

How do I apply for a funeral payment?

You must claim within three months of the funeral, on form SF200, available from the Bereavement Service Helpline, or to download and complete it online from the government website.



Bereavement Service Helpline: 0800 731 0464

Northern Ireland

Get a form from your local social security office or download it from **NI Direct**.

Scotland

You must normally claim within six months of the death. Apply online or download a paper claim form (note that there are different forms for funerals for adults and funerals for children under 18) or call Social Security Scotland: 0800 182 2222

DEALING WITH YOUR EMPLOYER

If you or your partner work, check your employer's bereavement policies. You may be entitled to a certain amount of time off work to deal with the death of a close

family member and to make funeral arrangements. This is often known as compassionate leave, and can be paid or unpaid.

SORTING OUT YOUR FINANCES

Using the *Tell Us Once* service or the form provided by the register should ensure that any benefits paid in your child's name, such as Disability Living Allowance will stop. *Tell Us Once* is not available in Northern Ireland.



For information on who you need to contact in Northern Ireland visit **nidirect**.

As a parent you may also be receiving a number of other benefits in respect of your child in your name, which may either reduce or stop altogether as a result of your child passing away. Unfortunately, neither the Tell Us Once service nor the form provided by the registrar will result in a notification being made to those offices that are paying benefit to you, rather than to your child.

As a result, you will need to contact each of the offices paying you these benefits, to tell them about your bereavement. We've outline who you need to contact below, and any time scales you need to be aware of.

WHO YOU NEED TO TELL

Child Benefit, Child Tax Credits and Guardian's Allowance

These payments can be paid for the first eight weeks after your child died. If your tax credits award includes help with childcare costs and these reduce following the death of your child, then make sure you also tell the Tax Credits office about the reduction in these costs.



Child Benefit: **0300 200 3100**Tax Credits office: **0345 300 3900**Guardian's Allowance office: **0300 200 3101**

Carer's Allowance

If you or your partner were getting Carer's Allowance for your child, this can also be paid for the first eight weeks before stopping. Carer's Allowance will only run on for eight weeks if you were already eligible for the benefit when your child died. If it had already stopped (for example, because your child was in residential care) this won't apply. You need to contact the Carer's Allowance Unit within eight weeks.



Carer's Allowance Unit: **0800 731 0297**Northern Ireland: **0800 587 0912**

Disability Living Allowance.

Payment of Disability Living Allowance (DLA) stops immediately upon the death of a child.

DLA in Scotland is being replaced by the Child Disability Payment. Child Disability Payment stops immediately on the death of a child. However Social Security Scotland will pay a lump sum payment covering the last 8 weeks before their death. This effectively doubles the amount of Child Disability Payment paid during that 8 week period.

If you need to contact the DLA Unit yourself, (for example the *Tell Us Once* service is unavailable in your area or you don't wish to use paperwork provided by your registrar) call the DLA Unit.



DLA Unit: **0800 121 4600**Northern Ireland: **0800 587 0912**Social Security Scotland: **0800 182 2222**

Motability

If you were using your DLA mobility to lease or buy a car from the Motability Scheme, you will also need to contact them. You will be given the option of either buying the car outright or returning it.



Motability: **0300 456 4566**. If you are getting a road tax exemption then call: **0300 790 6802**

Income Support

If you were getting Income Support as a carer for your child, at the end of eight weeks you will no longer be treated as a carer and your Income Support may stop. Some parents will be able to carry on getting Income Support on other grounds, for example if you are a lone parent of a child who is aged under five.

If you or your partner are unfit to work (for example because of depression or stress caused by your bereavement), you may be able to get new-style Employment and Support Allowance (ESA) on the basis of your health problems. However, this will depend on your national insurance contribution record. Alternatively, you may be able to claim Universal Credit.

In order to claim new-style ESA or Universal Credit on the basis of ill health, you will need to get a medical certificate from your GP, known as a 'fit note'. While having a fit note allows your ESA claim to start, the DWP will also put you through their own medical assessment as part of this claim. If you can't stay on Income Support, don't want to claim benefits on the basis of ill-health and neither you or your partner are working, then after the eight weeks have passed you will need to consider signing on as available for work and either claiming contribution-based Jobseeker's Allowance (if you have sufficient national insurance contributions) or Universal Credit as a job seeker.

Please note that if you claim Universal Credit this will bring other means-tested benefits you receive (such as Housing Benefit or Tax Credits) to an end. Because of this you should seek advice before claiming Universal Credit, to check that you will not be left worse off.

Housing Benefit

Following the death of a child, your Housing Benefit will need to be re-assessed and, depending on your circumstances, you may start to get less help after eight weeks. If the death of your child leads to you being treated as needing less bedrooms under the size criteria rules, any cut in your Housing Benefit resulting from you being treated as having a 'spare' bedroom should be delayed for 12 months. However, this only applies so long as you remain in the same property. If you are claiming Housing Benefit, or help with your council tax or rates, then contact the local authority office paying you this benefit straight away to avoid being overpaid benefit, which you may have to pay back.

Council Tax

The loss of your child may affect the amount of help you get towards Council Tax. This will depend on your own particular circumstances. Contact the local council office paying you this benefit straight away to avoid being overpaid benefit, which you may have to pay back.

Universal Credit

If you are receiving Universal Credit, then the death of a child will impact on the amount that you receive. However, you continue to receive payments for your child, including any childcare costs, alongside any carer element for looking after them for a temporary period – this is for the remainder of the monthly assessment period in which they passed away, and for the following two months. Depending on your circumstances, the loss of your child may mean that you start to be expected to look for work, as part of continuing to claim Universal Credit. Seek further advice if this applies to you.

Unless you use the *Tell Us Once* service, you will also have to notify any other government departments providing services to your child. For example, this might include social services if you receive a package of support.

Child Trust Fund money

If your child was born was born between 1 September 2002 and 2 January 2011 then a Child Trust Fund account should have been opened for them. When a child with a Child Trust Fund account dies, the money in the account will pass to the person entitled to inherit the child's estate. This is usually the parent(s). Tell your Trust Fund provider. They may ask you to provide proof of your loss such as a death certificate.

WHAT HAPPENS TO ANY EQUIPMENT MY CHILD USED?

You may not be told when any equipment which has been part of your child's life will be taken away, for example, beds or equipment supplied by the NHS. Parents have spoken about how distressing it can be when faced with an unexpected phone call or visit, and that they felt they were not given enough time or respect to grieve before this happens. To help in this situation, contact any equipment suppliers and explain your situation. Try and negotiate a date or time that is best for you. Or you can ask someone else to do this on your behalf, so you can be prepared as far as possible.

HOW CONTACT CAN HELP

We can support you with your loss, including advice on practical issues like which offices to contact and information about bereavement support near you:

(h) www.contact.org.uk
We also have a Live Chat service

If you can't find what you're looking for on our website, give our helpline a call:

- **200808 808 3555**
- Nelpline@contact.org.uk



