

FINANCE AND BEREAVEMENT

1 Tell us once

The Tell Us Once service allows you to notify most government organisations, including the Department for Work and Pensions (DWP), about someone's death. The registrar will give you a reference number and a telephone number to call, or you can do it online within 28 days of being given the reference number. They also use a relay service if you cannot hear or speak on the phone, and there is a video service for British Sign Language users.

2 Funeral support

Many local authorities in the UK do not charge the cost of cremation or burial for children under 18, and if you are in receipt of certain benefits you can claim towards the costs associated with a funeral. Your chosen funeral director can apply for this if you give them permission to speak on your behalf. It's called the Funeral Expenses Payment if you live in England, Wales or Northern Ireland, or Funeral Support Payment if you live in Scotland.

3 Financial benefits

Many of the UK benefits relating to children and disabled children will have a run on-period. Child Benefit, Carers Allowance and Income Support Allowance will run on for 8 weeks following the date of death. Universal credit will run for the remainder of the current assessment period and two further assessment periods. More information can be found on the UK government's website.

4 Saving allowances

You can have £6,000 in capital in the UK before a taper begins, reducing your benefits. You can have a maximum of £16,000 in savings before your entitlement is lost. Care needs to be taken in reducing your capital to stay within the threshold as the DWP may call this "capital deprivation" and still treat you as though you have these savings. Find additional information via Citizens Advice.

5 Housing provision

If you live in a property which was provided specifically for the disabled child you may be required to give up the tenancy if the adapted property is no longer required for that person. Some grace is usually given, and support provided for looking for alternative accommodation. You cannot be made homeless in this instance. Shelter have lots of useful information depending on which country you live in within the UK.

6 Transport

Motability typically provide a two week period of grace for other drivers to use the car after a bereavement. But it is important that you contact Motability before using the Tell Us Once service, otherwise permission is suspended. Support is available from the Motability team.

7 Employment

All parents and some caregivers are entitled to two weeks' bereavement leave and may be eligible for Statutory Parental Bereavement Pay. Your employee's rights are protected during this leave. For many unpaid carers, re-entering the workplace can be daunting but there is support available from Carers UK.

8 Emotional support

Cruse Bereavement Support are there to provide support, no matter how long you have been grieving. They have specific support available for adults and children as well as practical guides. At a Loss are another UK charity with some excellent resources and support networks. As a bereaved parent, we need to deal with our own grief as well as support the rest of our family with their grief, including any other children we may have. The Lullaby Trust have an excellent support section of their website in helping children navigate the grief of losing a sibling.