



**Response from Cruse Bereavement Care in Northern Ireland to the Northern Ireland
Assembly Committee for Social Development in relation to the consultation document
“Bereavement Benefit for the 21st Century”**

Cruse Bereavement Care in Northern Ireland welcomes the opportunity to respond to this consultation. Cruse in Northern Ireland is part of a national volunteer based charity established in 1959 which offers support to children, young people and adults when someone dies, regardless of the nature of the bereavement or the length of time elapsed alongside providing training in bereavement support.

Cruse provides a range of services including face to face support and counselling, information, advice, email and website support and a national helpline. The service is provided by trained, experienced volunteers and is confidential and free. In 2010 - 2011 25% of referrals to Cruse for face to face support in Northern Ireland were due to the death of a wife/ husband/partner

Psychiatrists often rate the death of a spouse as the most stressful event an individual can experience. As a result there is often a huge impact on the bereaved spouse and the family as a whole. The effects take many different forms that have a significant cost to society. Statistically, bereaved spouses have a much higher incidence of hospitalisation and even death in the years following bereavement than would normally be expected. Loss of a parent can have a profound effect on the behaviour of children and their ability to fit in successfully to society. Bereavement, and the consequences of it, can often lead to financial distress.

Detailed below are a few examples of two women in Northern Ireland who experienced the death of their husbands at different ages and circumstances and their feedback on this consultation. Based on feedback from other sources in Cruse, points have been summarised for the main consultation questions of the document and suggestions detailed.

Example 1

In 1995 Barbara was 32, with two children aged 22 months and 7 years, when her husband died. Barbara was a trained nurse but ceased her employment to care for her children. Her daughter is currently studying for a PhD at Cambridge and her son is studying at QUB.

Some of the difficulties she experienced as a young widow with the current bereavement benefits included:

- Low level of widow's pension due to her age and the need to be a full time mother to support her children.
- Inadequate communication systems to inform her in advance of changes to her benefit entitlement as her children approached 18 years.

Barbara's concerns in relation to this consultation highlight that the Social Research which is the basis for these changes was only conducted with individuals who were bereaved in the previous 12 – 18 months and excluded research to individuals who experienced spousal bereavement at a younger age.

Barbara's experience highlighted that Year 1 when she was widowed she was numb, Year 2 was more difficult than the previous year and in Year 3 she was beginning to see some hope. She expressed deep concern regarding the proposed change to providing financial benefit for 1 year and no differentiation made between the needs of spousal bereavement in older people and those bereaved with young children.

Example 2

Aine's husband died in 2010 when she was 58 years and had 3 adult children. She stated that a one stage process which triggers the benefit system would have been valuable such as Tell Us Once programme available in England. As a mature widow Aine expressed concern about the options highlighted in this document and of the need to have improved financial benefit systems for younger widows/widowers/ partners with dependant children.

Aine also approved of means testing for benefits to ensure that support is targeted at those in most financial need.

Consultation Questions

Options:

What benefits and risks do you see in the proposal to move from the current payment system for bereavement benefits to a single lump sum payment?

Cruse Response

There are major concerns from bereaved people on moving to a lump sum payment system and the risks appear to outweigh the benefits for bereaved people. Providing benefit over a longer period is the preferred option, with the benefit being triggered when the death is registered but also making a payment available to meet immediate costs. Providing a large lump sum at such an emotionally, mentally and physically challenging time could lead to increased debt situations.

Would offering a choice between a single lump sum payment and a smaller lump sum with 1 year's ongoing regular payments be a preferable alternative?

Cruse Response

There was an overwhelming response that there should not be a system which expects individuals to make this important decision in the first year following the death. Providing the benefit over a longer period of time provides some financial reassurance.

Decision making can be extremely difficult after bereavement. What impact might this have on the effectiveness of options 1 and 2, or a choice between the two?

Cruse Response

"Decision making is near impossible at this time" was quoted by some respondents to Cruse; one individual responded that she could not make major decisions for 5 years after her bereavement. Therefore neither option is acceptable to bereaved people consulted by Cruse.

Is it right to apply the same time limit for bereavement benefit payments to people with dependent children and those without?

Cruse Response

There was a negative response to this option, as those who are bereaved as a wife/husband /partner with dependent children require even more financial support than those without dependent children. There are additional aspects for these families when the surviving partner has to cope with their grief alongside supporting their bereaved children.

Is it right to provide access to the financial and employment support provided by Universal Credit, including the associated conditionality, to those in receipt of bereavement benefits?

Cruse Response

Across the wider organisation, the response highlighted that introducing conditionality for bereavement benefit would not be acceptable.

How do you think the proposal to remove the current age split in determining the level of bereavement benefit payments would impact people?

Cruse Response

Respondents welcomed the plan to remove the age determinants.

The current conditions for receiving the Bereavement Payment are based on the deceased husband, wife or civil partner having paid sufficient NI contributions in any one tax year. Do you have any concerns about using this contribution condition to determine entitlement for reformed bereavement benefits?

Cruse Response

There are concerns regarding those who may be unemployed and bereaved as spouses/partners and may not meet the entitlement criteria and face financial difficulties.

Do you have any concerns about ceasing to suspend or disentitle from bereavement benefit payments those who cohabit or remarry?**Cruse Response**

Cruse welcomes the ending of this disentitlement condition.

Do you have a preference between the proposed benefit names, or can you suggest an alternative?**Cruse Response**

The title of Bereavement Payment is acceptable and should be identified for support for wife/husband/partner.

Suggestions: Is there anything else that you would like to tell us in relation to our proposals to reform bereavement benefits?**Cruse Response**

To alleviate financial concern immediately after a death it would be preferable to have a system which could be accessed at one point. In NI for example introduce the system such as Tell Us Once when the death is registered. This would establish a one stop service to enable the spouse/partner to register for the bereavement payment to assist with immediate costs and provide advice on future benefit entitlement. Support and information could be accessed at a later stage to accommodate the specific ongoing financial needs of individuals including those with dependants.

It is vital that staff have bereavement awareness training when providing services to bereaved people regarding Bereavement Payment entitlement.

Increase in child care vouchers to those spouses/partners with dependant children to enable return to work.

In order to support bereaved spouses/partners to resume their employment, clear bereavement policies and support needs to be introduced in the workplace. As there is currently no statutory entitlement to paid bereavement leave, government may need to review this policy.

The current high employment rate in Northern Ireland does add complications for those bereaved spouses/partners trying to re-enter the workplace, and adds additional pressure for those who are in employment and those with dependent children.

Consider including widowed spouses in the tax breaks for married couples currently being reviewed.

Anne Townsend

Director

Cruse Bereavement Care in Northern Ireland

16th February 2011