

If you had power of attorney

Some of the information on page 15 of this guide has changed. The changes are outlined below. Any other information remains the same.

For more help, give our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

If you were acting as an attorney for the person who's died – under either a registered lasting or enduring power of attorney – then you still need to tell the Office of the Public Guardian (OPG) and send them the original document and any certified copies.

However, you no longer need to send a copy of the death certificate unless the OPG specifically requests one.

When someone dies



A step-by-step guide
to what to do

Information written with you in mind.

This information guide has been produced with the help of older people, carers and expert peer reviewers.

Published: **November 2022**

We'd love to hear from you.

1) Join our Readers' Panel. Have your say and be involved in updating our guides by joining our Readers' Panel. You don't need any specialist knowledge at all.

Join our Readers' Panel at **www.ageuk.org.uk/readers-panel**.

2) Tell us your story. Have you been affected by any of the issues in this guide? Has Age UK's information and advice helped? If so, we'd love to hear from you to provide relatable examples that benefit others.

Email your story to **stories@ageuk.org.uk**.

This information guide has been prepared by Age UK and contains general advice only, it should not be relied on as a basis for any decision or action and cannot be used as a substitute for professional advice.

Neither Age UK nor any of its subsidiary companies or charities accepts any liability arising from its use and it is the reader's sole responsibility to ensure any information is up to date and accurate.

Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age UK or any of its subsidiary companies or charities.

Contents

What this guide is about	4
What to do first	
After a death	6
How to register a death	8
Registering a death abroad	11
Organ donation and medical research	12
Who to tell about the death	13
The funeral	
Arranging a funeral	16
Help with funeral costs	20
Dealing with the estate	
Sorting out the will	24
Inheritance Tax	28
Tax changes	29
Financial help after bereavement	
Things that could help with costs	30
Emotional support	34
Useful organisations	35



What this guide is about

When someone dies, there are things that have to be done. This is often at an incredibly difficult time when we feel least able to manage.

For some, these tasks are a welcome distraction as it gives them things to do to stay busy. While for others, it's the last thing they want to think about. However you approach these tasks, at times they can feel overwhelming.

This guide gives practical information about where to start and what to get done first, how to register the death and how to arrange a funeral. It also covers who to tell about the death and offers advice about financial and emotional support that might be available.

Where possible, the information given in this guide is applicable across the UK.



This symbol indicates where information differs for Wales and Northern Ireland.

“When my husband died I knew there were things I needed to do, but I didn’t really know where to start.”

Kate, 72



This guide covers the practical things you have to do when someone dies and how to go about them. However, getting these things done is often not that simple, as this is a highly emotional time. These emotions can feel more intense when arranging some of the practical bits, such as planning the funeral.

There’s lots of information in this guide, and you may not want to sit and read it all at once. You can read the sections you need right now and come back to it when you want to.

This might help

How we deal with the death of someone close to us is very personal. Our **Bereavement** guide focuses on the emotional impact felt when someone dies. It helps explain some of the emotions you may be experiencing, why you might be experiencing them and some of the emotional support that’s available to help you now and in the future.



What to do first

At this emotional time, knowing where to start can be tricky. There's lots to wrap your head around. But when someone dies, there are a few things that need to be done straight away.

After a death

If someone dies at home and their death was expected, for example because of a terminal illness, you should call their GP practice and nearest relative (if that's not you). The doctor will issue a medical certificate, which states the cause of death. You'll also be given a formal notice stating that the medical certificate has been signed. This tells you how to register the death. Once the doctor has issued the medical certificate, and when you are ready to do so, you can call a funeral director of your choice who will move the body to a funeral home.

If someone dies at home unexpectedly, call **999** straight away and explain what's happened. If the cause of death is unclear or unnatural, for example as the result of an accident, or the person hadn't been seen by a doctor during their last illness, the death may need to be reported to a coroner. A coroner is a doctor or lawyer responsible for investigating unexpected deaths.

The coroner may call for a post-mortem examination. If the post-mortem examination finds a natural cause of death, there should only be a short delay before the coroner's office gives you permission to register the death. If the cause of death isn't clear, the coroner might need to hold an inquest to find it out. The coroner will tell you when you can hold the funeral, but you need to wait until the inquest to register the death.

When someone dies unexpectedly, the police are called to do a routine visit. They'll ask questions about the circumstances of the death which may be used to help the coroner to understand the cause of death.

If the person dies in hospital, the hospital supports you with the steps you need to take and issues the medical certificate and formal notice (which explains how to register the death). The body is usually moved to the hospital mortuary until the relatives arrange for it to be taken to the funeral director's premises or arrange for the body to be taken home.

Next steps

For more information, see www.gov.uk/when-someone-dies.
In Northern Ireland, visit www.nidirect.gov.uk.

How to register a death

You must register the death with the registrar of births, marriages and deaths. You need to do this within five days of the death, unless the death has been referred to the coroner.

Ideally, it should be a relative who registers the death. If a relative can't register the death, someone else can if they:

- were there when the person died
- are responsible for arranging the funeral
- are an administrator from the hospital (if the person died in hospital).

You can go to any register office to register a death. Most offices require you to make an appointment, so it's best to phone in advance to check. If you go to an office in the area where the person died, you'll be given the documents you need that day. If you go to an office in a different area, the office will forward the documents to the office in the area where the death occurred.



In Northern Ireland, you need to go to any district registration office within five days of the death. See the nidirect website (page 37) for a list of district registration offices.

Next steps



To find your local register office you can visit the government website at **www.gov.uk/register-offices**.



To register a death the registrar will need:

- the medical certificate showing the cause of death, signed by a doctor
- the full name of the person who's died (and any other names they once had, such as a maiden name)
- the date and place of death
- the usual address of the person who's died
- their date and place of birth (if this was outside of the UK, you only need to state the country)
- their most recent occupation and if they're retired
- to know whether or not the person who died was receiving a pension or other benefits
- the name, occupation and date of birth of their spouse or civil partner, if they had one.

“When Mum died, my brother and I went together to register the death. I couldn't face doing it by myself.”

Sara, 51



If you have the following documents, you could also take them with you, such as the person's:

- medical card or NHS number (or an HSC number in Northern Ireland)
- passport
- driving licence
- birth and marriage or civil partnership certificates
- proof of address, such as a utility bill or Council Tax bill.

The registrar will give you some documents:

- **A certificate for burial or cremation** (known as a Green Form in England and Wales, and Form GR021 in Northern Ireland), which gives permission for burial or for an application for cremation to be made.
- **A certificate of registration of death** (Form BD8 in England and Wales or Form 36/BD8 in Northern Ireland). If the person who died was receiving benefits or State Pension, you can use this form to ensure that those payments are adjusted. This won't be necessary if you use the Tell Us Once service for England and Wales (see page 37). In Northern Ireland, contact the Bereavement Service to report the death of someone who received social security benefits (page 36).
- **Leaflets about bereavement benefits** for widows, widowers and surviving civil partners, if appropriate.
- **A death certificate**, for which there will be a charge. This is a certified copy of what is written in the death register and is needed to be able to deal with the person's finances or property. It may be best to pay for several certified copies at this time, as additional copies requested at a later date are more expensive. Photocopies are not accepted by many organisations, such as banks or life insurance companies.



Registering a death abroad

If someone dies abroad, you should register the death according to the local regulations of the country. A local death certificate can usually be used in the UK. If it's not in English, you may need to get a certified translation if you're dealing with the person's affairs.

You might also choose to register the death with UK authorities, so that it is recorded with the General Register Offices in England and Wales. To do this, contact the Foreign, Commonwealth & Development Office (page 37).

Good to know

It's a good idea to pay for a few extra copies of the death certificate as they may be needed when sorting out the estate of the person who has died.

Organ donation and medical research

All adults in England and Wales are considered to have agreed to donate their organs when they die unless they record a decision not to or are in an excluded group.



In spring 2023, the organ donation law in Northern Ireland will also change to an opt-out system.

If the person who died carried a donor card, was listed on the NHS Organ Donor Register or told you or someone else that they wanted their organs to be donated after their death, then you should tell the hospital staff, GP or coroner's office. The person may have outlined particular preferences, such as which organs they would and wouldn't like to donate. The sooner you tell them, the more likely it is that the person's wishes will be carried out, as organs need to be donated quickly.

The person may have made a special request to have their body donated for medical research. For this to happen they must have made arrangements in writing with their nearest medical school and told their family and GP. When the person dies, their family should contact the medical school for advice. The Human Tissue Authority provides contact details for medical schools (page 38).

If the death has to be reported to the coroner, you may need their consent for the person's wishes to be carried out. Whole bodies can't be donated if the coroner orders a post-mortem.

Who to tell about the death

When someone dies, there are a number of government departments you need to inform. You can use the Tell Us Once service to contact several departments in one go.

Tell Us Once

This service is offered by most local councils in England and Wales. When you register the death, the registrar will explain the Tell Us Once service and either help you use it or give you a unique reference number so you can use the service yourself online or by phone. The departments you can contact include:

- local services such as electoral services, housing benefit and council tax services
- HM Passport Office
- Driver and Vehicle Licensing Agency (DVLA)
- Department for Work and Pensions
- HMRC for tax purposes
- Blue Badge scheme.

You can find out more information about this service online on the government website (page 37).

You'll need to return the driving licence of the person who has died to the DVLA and their passport to HM Passport Office (pages 36 and 38).

Good to know



For more information about organ donation, visit www.organdonation.nhs.uk.

Other organisations to contact

You may need to contact other organisations, including:

- personal or occupational pension scheme providers
- insurance companies
- banks and building societies
- mortgage providers, housing associations or council housing offices
- social services, if the person was getting any community care services or equipment
- utility companies
- employers or trade unions
- GP, dentist, optician and anyone else providing medical care.

If the person left a will and named an executor, that person is likely to take on these tasks. The role of the executor is to deal with the money, property and possessions, known as the estate, of the person who died.

You can also register the name and address of the person who has died with the Bereavement Register, which removes their details from mailing lists and stops most advertising mail (page 36).

Good to know

If you're looking to take over the tenancy of the person that's died, you should seek advice as the rules are complicated and depend on the type of tenancy. If the tenancy was in your joint names, you're in a stronger position and it should pass to you automatically. Typically, tenancies can only be passed on once.



Powers of attorney, deputies and appointees

Your authority as a power of attorney, deputy or appointee ends when the person dies. However, you should let the relevant services know the following:

- **If you were acting for the person as an attorney** – either under a registered lasting or enduring power of attorney – you should send the original document, any certified copies and a copy of the death certificate to the Office of the Public Guardian (OPG) in England and Wales (page 40).
- **If you were acting as the person's Court of Protection appointed deputy**, contact the OPG for advice about what to do.
- **If you were the person's appointee for benefits**, you should contact the DWP (page 36).



In Northern Ireland, contact the Office of Care and Protection (page 40).



The funeral

The person who died may have left funeral instructions in their will or a letter about their wishes. They may have made a specific request – for example, a woodland burial or a coffin made of particular materials – or they may have left no clear wishes.

Arranging the funeral

The person who died may have purchased a pre-paid funeral plan. This usually means that all the arrangements for burial or cremation have already been decided and paid for. However, if there are no clear wishes, the executor of the will or nearest relative usually decides on funeral arrangements and whether the body is to be cremated or buried. If the person had certain religious or cultural beliefs, you may want to reflect these in the service.

If you're using a funeral director, they'll make sure that both you and other professionals, such as the person's doctor, complete all the necessary forms. There's a charge for some of these forms, which the funeral director will pay for and then include in your fee.

Paying for a funeral

If you arrange the funeral, you are responsible for paying the bill so check first where the money will come from. The person who died may have paid into a life insurance policy or pension scheme that provides a lump sum towards funeral costs, or into a pre-paid funeral plan.

If the person who died left money, property or other assets, these can be used to pay for the funeral, as funeral costs come before paying off most debts, apart from secured debts such as a mortgage. Most banks and building societies will release money from the person's account to pay funeral costs if they see a certified copy of the death certificate, but they don't have to do this until **probate** is granted. If there's a delay, you may need to pay the funeral costs yourself in the meantime.



Probate is the legal process of distributing the estate of the person who has died.

“My wife’s life insurance policy helped cover some of the funeral costs.”

Bill, 81



Good to know



Quaker Social Action's Down to Earth programme (page 41) offers practical help and support to anyone struggling to pay for a funeral anywhere in the UK. They can offer one-to-one support if the funeral has not yet taken place.

Using a funeral director

Funeral directors are required to provide a standardised price list. This must include the price of a funeral, the price of individual items, and the price of any optional additional items or services. This means you can compare costs.

Funeral directors may ask for fees paid to third parties such as the crematorium, clergy and doctors – known as funeral disbursement costs – to be paid up-front. Ask the funeral director to explain these charges.

Be sure to choose a funeral director who's a member of a professional association, such as the National Association of Funeral Directors (page 39) or The National Society of Allied and Independent Funeral Directors (SAIF) (page 39).

If you don't want a public funeral, you could ask the funeral director about 'direct cremation'. This is where the body is collected from a mortuary and taken to the crematorium. It's less expensive, as there's no need for a hearse, no ceremony at the crematorium and the cremation takes place at a time convenient to the crematorium. You can then hold a commemorative ceremony at a time and place that suits you. You may also want to ask about a 'direct burial', which involves burying the person immediately in the days following their death without a ceremony, such as a funeral.

“My brother was quite specific about what kind of funeral he wanted.”

Alex, 72





Arranging a funeral without a funeral director

You don't have to use a funeral director when someone dies – some people now have 'do-it-yourself' funerals. This involves more for you to organise, but can be less expensive as well as more personal and intimate. This type of funeral often takes place when someone has planned it for themselves before their death, as it can involve more advance planning.

If you want to arrange a funeral in your local cemetery or crematorium, contact your local council for advice. If you would like to know more about DIY funerals, contact the Natural Death Centre (page 40).

Next steps



See our factsheet **Planning for your funeral** for more information.



Help with funeral costs

If you're responsible for arranging the funeral and you're on a low income, you may be eligible for a Funeral Expenses Payment to cover various costs. These payments are made through the Social Fund – a government fund to help people with one-off payments and emergency expenses. If you receive money from the person's estate, you'll usually have to repay the Funeral Expenses Payment from this. A house or personal items left to a surviving spouse or civil partner are not counted as part of the estate.

Next steps



Go to **www.gov.uk/funeral-payments** to find out more about Funeral Expenses Payment. In Northern Ireland, visit **www.nidirect.gov.uk**.

There are strict rules about who can get help and how much you will receive. Before making arrangements with a funeral director, call the DWP Bereavement Service (page 36) or check with the local Jobcentre Plus (page 38) to find out what help you might get.

To be able to claim the payment you must be the partner of the person who's died or a close relative or close friend. You or your partner must also receive certain means-tested benefits, such as Pension Credit, Housing Benefit or Universal Credit. The Department for Work and Pensions (DWP) can refuse an application from a close relative or friend if it considers that another close relative could arrange and pay for the funeral. In Northern Ireland, contact the Bereavement Service (page 36).

You must claim within six months of the funeral, and the amount you receive may be reduced if the person who's died had a pre-paid funeral plan or life insurance policies.

If there's no money for a funeral, or if no one is willing to pay for or arrange the funeral, the council (or hospital, if the person died in hospital) will arrange a public health funeral, although they may seek the costs back from the estate. Contact your local council for further information or in Northern Ireland, contact your local Health and Social Care board.

Next steps



Contact the DWP Bereavement Service (page 36) to find out if you're eligible. In Northern Ireland contact the Bereavement Service (page 36).



What will a Funeral Expenses Payment cover?

A Funeral Expenses Payment covers the costs of a simple, respectful funeral in the UK, including:

- buying a new burial plot and burial fees, or cremation costs
- reasonable costs for one return journey within the UK for the responsible person to arrange or attend the funeral
- money towards transport costs if the body has to be transported 50 miles or more within the UK
- up to £1,000 towards other items such as the coffin, religious costs and flowers.

To claim a Funeral Expenses Payment, you need form SF200, which you can get online at www.gov.uk/funeral-payments or from your local Jobcentre Plus (page 38). You can also call the DWP Bereavement Service to make a claim (page 36).



In Northern Ireland, contact the Bereavement Service (page 36).

If you don't qualify for a Funeral Expenses Payment, or it doesn't cover the full funeral costs, you may be able to get a Budgeting Loan from the Social Fund. These are interest-free loans of between £100 and £812 that you repay out of your benefits. Visit www.gov.uk/budgeting-help-benefits online or download form SF500, which is also available from your local Jobcentre Plus (page 38), to make a claim.



In Wales, there's also the Welsh Government's Discretionary Assistance Fund (DAF) which may be able to help you with costs. Contact Age Cymru Advice for more information (page 35).

If you receive Universal Credit, you can't apply for a Budgeting Loan, but you can apply for a Budgeting Advance instead. Visit www.gov.uk/universal-credit/other-financial-support or contact the Universal Credit helpline on **0800 328 5644** for more information.



In Northern Ireland, Budgeting Loans have been replaced by the Discretionary Support Service. Contact Age NI for more information (page 35).

You can also contact Turn2us (page 42) to check whether they can provide any help.

Next steps

See our factsheet **Social fund, advances of benefit and local welfare provision** to find out more.

Dealing with the estate

Probate is the legal process of distributing the money, property and possessions – known as the estate – of a person who's died.

Sorting out the will

First you must find out whether the person made a valid will.

A will explains what should happen to the person's estate. A bank, solicitor, a trusted friend or relative, or a will safe facility may hold it. You can pay to search if someone registered their will using the National Will Register (page 40).

If there is a will, the person who died should usually have appointed executors, and they can apply for a grant of probate to deal with the estate. If there are no executors, or they don't want to act, there's a strict order that the beneficiaries of the will have to apply in to sort out the estate.

If there isn't a will, the person is said to have died 'intestate' and there are different rules – known as the rules of intestacy. Close family members can apply to deal with the estate. In general, the surviving spouse or civil partner automatically inherits all personal possessions, the first £270,00 of the estate and half the remaining assets. Living children and grandchildren may also receive half of the balance. The rules of intestacy are complex and you should seek legal advice if you're dealing with the estate.

If you are named as an executor in the will, or if the person died intestate and you think you're entitled to deal with the estate, you can make a paper application or fill in an online form for HMCTS Probate. You need to be given a grant of representation in order to deal with the estate. You can also make the application in person through a probate professional, such as a solicitor or accountant.

All the forms are available on www.gov.uk/government/collections/probate-forms.

Or you can apply online at www.apply-for-probate.service.gov.uk/start-eligibility.

The Courts and Tribunals Service Centre (page 38) can help you through the process. If you need help with the online application you can contact the Digital Support helpline (page 38).

Sometimes there's no need to apply for a grant of representation. It's up to the people who hold the assets, such as banks, whether they ask for a grant. Some organisations will only release up to £5,000 but others up to £30,000 or even £50,000. You'll need to provide evidence of the death, your identity and the role in which you're contacting them before they release any information about the account and whether or not they need a grant.

The Probate and Inheritance Tax helpline (page 41) gives general information and advice on matters relating to probate. You can also speak to a solicitor but they will charge for any advice given or work done on behalf of the executor.

Next steps



See our guide **How to be an executor**, and our factsheet **Dealing with an estate** for more information especially if you're thinking about carrying out probate yourself. For legal advice you can find a solicitor through the Law Society in your nation (page 39).

Gladys and Henry had been married for 52 years when Henry died. Their solicitor said it would take time for probate to be granted.

Gladys contacted her local Age UK for advice about financial help after Henry's death.

'I was so shocked and upset when Henry died, it didn't even occur to me to think about how I would manage for money. Henry always looked after that sort of thing. I realised I would only have my pension to run the house and pay all the bills until the will had been sorted out. My neighbour suggested going to my local Age UK in case there was any help available.





‘I saw a nice woman there who explained that I could get 25% off the Council Tax straight away, as I now live alone, and she helped me to claim Pension Credit and Council Tax Support too.

‘Once the probate has been given, Henry’s savings and investment bonds will be passed on to me. This might mean that I get less money in benefits, but for now I’m very relieved and can concentrate on getting other things sorted out.’

Inheritance Tax

Inheritance Tax (IHT) may have to be paid on the estate if its value is over a certain amount. The current tax-free allowance is £325,000. After that, tax is usually payable at 40% – but if at least 10% of the estate is left to charity, the tax payable is reduced to 36%.

There's an additional allowance known as the 'residence nil-rate band', which applies in circumstances when the home is left to children or grandchildren. Where this allowance applies, the tax-free allowance increases by up to £500,000 per person.

There's usually no IHT to pay on estates left to a spouse or civil partner. If one partner dies and has not used their tax-free allowance, this can be passed on to the surviving partner, giving them a higher threshold of up to £1 million before IHT will apply.

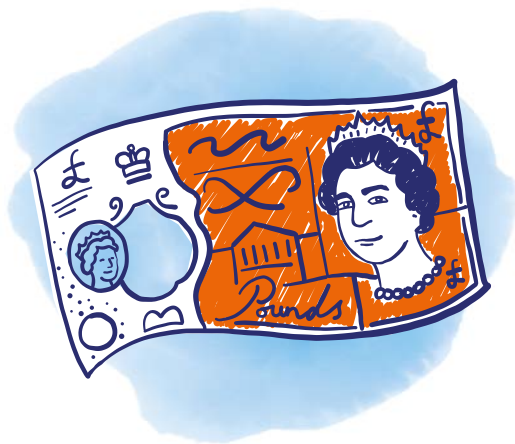
Some gifts made when a person was alive may be subject to IHT. Whether the gifts are liable for IHT depends on their value, purpose and when they were given. This is a very complex area, so you should seek specialist advice.

Usually, if IHT is to be paid, it must be settled before probate is granted and you must pay it by the end of the sixth month after the person died. On some assets, such as a house that you decide to keep, you may be able to pay IHT in instalments over 10 years but interest is charged on the amount due. It's best to use a specialist probate professional for help.

Next steps



For more information about Inheritance Tax, see our factsheet **Dealing with an estate**. For further advice, contact the Probate and Inheritance Tax Helpline (page 41).



Tax changes

You may find that your tax allowances change after your spouse or civil partner dies, or you may need to pay a different amount of income tax.

- If you were getting Married Couple's Allowance, you'll receive it for the rest of the tax year (up to 5 April) but not the year after. You can contact HMRC (page 38) to find out about transferring the allowance.
- If your spouse or civil partner was receiving Blind Person's Allowance, you can ask HMRC to transfer what's left to you for that tax year.
- If you get extra income after your spouse or civil partner has died, such as bereavement benefits, a pension or annuity, your tax situation might change. It's important to make sure that HMRC are aware of any changes so that the tax you pay is correct.

If you're over 60 and on a low income, you can get free independent help and advice from Tax Help for Older People (page 41).

Financial help after a bereavement

If your spouse or civil partner dies, you may be entitled to benefits based on their National Insurance (NI) contributions.

Things that could help with costs

State Pension

The rules around inheriting a State Pension are complex and depend on when your deceased partner was born and when you reached State Pension age. These rules don't apply if you remarry or form a new civil partnership before you reach State Pension age. In general, the following rules apply:

- If you're a widow, widower or surviving civil partner and you reached State Pension age before 6 April 2016, you may be able to increase your own State Pension based on your deceased partner's NI contributions. You may also be entitled to some of their additional State Pension and Graduated Retirement Benefit.
- If you're a widow, widower or surviving civil partner and you reached State Pension age after 6 April 2016, you may be able to inherit part of your partner's additional State Pension.

Next steps



Call Age UK Advice (page 35) or see our factsheet **State Pension** for more information. Contact the DWP Bereavement Service (page 36) for more information and a review of your State Pension entitlement. In Wales, contact Age Cymru Advice. In Northern Ireland, contact Age NI.

Bereavement Support Payment

You may be entitled to a lump sum bereavement payment of up to £3,500 and 18 monthly payments of up to £350.

You'll be eligible if:

- your spouse or civil partner paid enough NI contributions
- you were under State Pension age when they died
- you weren't divorced before they died
- you were living in the UK, or a country that pays bereavement benefits, when they died
- you're not living with someone else as their spouse or civil partner.

Benevolent funds and charities

Help is sometimes available from benevolent funds linked to a spouse's, civil partner's or your own past employment. A local advice agency or Turn2us (page 42) could also help.

War pensions

If your late spouse or civil partner served in the armed forces you may be entitled to help. Contact Veterans UK (page 42) for more information.

Good to know



In the future, eligibility for Bereavement Support Payment is being extended to unmarried couples with dependent children. Contact the DWP Bereavement Service (page 36) to check eligibility or to claim it. In Northern Ireland, contact the Bereavement Service (page 36).



Means-tested benefits

Many people have money worries after someone dies, so it's important to check whether you're entitled to any of the benefits listed below.

Pension Credit – there are two parts to Pension Credit: Guarantee Credit and Savings Credit. Guarantee Credit tops up low income to a guaranteed minimum level. Savings Credit is extra money if your income is higher than the basic State Pension. Savings Credit is only available for people who reached State Pension age before 6 April 2016. You can check whether you might be eligible for Pension Credit using the online Pension Credit Calculator on the **GOV.UK** website.

Housing Benefit – helps to pay rent if you're over State Pension age.

Council Tax Support – gives you money off Council Tax. This is sometimes called Council Tax Reduction. In Northern Ireland, you may be eligible for Rate Relief.

“I was really surprised by how much more I could be claiming. I’m glad I had that benefits check.”

Alan, 68



- **Attendance Allowance or Personal Independence Payment** – if you need help due to an illness or disability.
- **NHS low-income scheme** – help with health costs.
- **Universal Credit** – a means-tested benefit for people under State Pension age, which includes help with rent.
- **Social Fund grants or loans or help from local welfare schemes**, via local councils in England and the Discretionary Assistance Fund in Wales or the Discretionary Support Service in Northern Ireland.

Next steps



See our guide **More money in your pocket** for more information about these benefits. In Wales, see Age Cymru’s version of this guide and in Northern Ireland, see Age NI’s version. Contact your local Age UK for a benefits check or visit **www.ageuk.org.uk/calculator** to use our online benefits calculator. In Wales, contact Age Cymru Advice.

Emotional support

Many organisations offer support to people after someone has died. Sharing your feelings with others can help, but if you don't want to talk about how you feel, or aren't ready yet, that's fine too. You can always come back to this page.

If you or someone you know might benefit from support, one of the following organisations may be able to help:

- Cruse Bereavement Care.
- The Compassionate Friends (for help if you've lost a child or grandchild).
- War Widows' Association of Great Britain.
- Winston's Wish (for support if you are caring for a bereaved child or young person).

See pages 36-42 for details of these organisations. There are also many local community and voluntary groups that offer general bereavement support and tailored support for people from different ethnicities and faiths. You could search for these online or ask your doctor about them.

Some funeral plans include bereavement support for the friends and family of the person who has died. If they had a funeral plan, check to see whether this is included.

Next steps



For more information about dealing with the emotional aspects of a death, see our **Bereavement** guide.

Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and website.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

In Wales, contact Age Cymru Advice: **0300 303 44 98**

www.agecymru.org.uk

In Northern Ireland, contact Age NI: **0808 808 7575**

www.ageni.org

In Scotland, contact Age Scotland: **0800 124 4222**

www.agescotland.org.uk

Bereavement Register

Register the name and address of a deceased person to help stop unsolicited mail.

Tel: **020 7089 6403** or **0800 082 1230** for the 24-hour automated registration service.

www.thebereavementregister.org.uk

Bereavement Service

In Northern Ireland, the Bereavement Service will record the date of death and notify each office that paid benefits to the person who died. Also takes claims for Bereavement Support Payments and Funeral Expenses Payments.

Tel: **0800 085 2463**

Cruse Bereavement Care

Counselling and advice service for bereaved people that offers information and practical support.

Tel: **0808 808 1677**

www.cruse.org.uk

DWP Bereavement Service

Carries out eligibility checks on surviving relatives to see what benefits they can claim. Also takes claims for Bereavement Support Payments and Funeral Expenses Payments.

Tel: **0800 151 2012**

(Welsh): **0800 731 0453**

Textphone: **0800 731 0464**

(Welsh textphone): **0800 731 0456**

Driver and Vehicle Licensing Agency (DVLA)

Government organisation responsible for issuing driving licences. Contact them to return a driving licence.

Tel: **0300 790 6801** (for driving licence enquiries)

www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency

Financial Conduct Authority

Regulates pre-paid funeral plans. Their website lists providers regulated with them.

Tel: **0800 111 6768**

www.fca.org.uk

Foreign, Commonwealth & Development Office (FCDO)

Government organisation where you can register a death. If you need to translate a death certificate into English, you can find a certified translator on their website or over the phone.

Tel: **020 7008 5000**

www.gov.uk/government/organisations/foreign-commonwealth-development-office

General Register Office (GRO)

Registers and supplies official information on births, marriages and deaths registered in England and Wales.

Tel: **0300 123 1837**

www.gro.gov.uk/gro/content/certificates

In Northern Ireland, contact **General Register Office for Northern Ireland**

Tel: **0300 200 7890**

www.nidirect.gov.uk/information-and-services/births-deaths-marriages-and-civil-partnerships/death-and-bereavement

GOV.UK

Government website that contains information about bereavement benefits and the Tell Us Once service.

www.gov.uk

www.gov.uk/tell-us-once

In Northern Ireland, contact **NI Direct**

www.nidirect.gov.uk

HM Courts and Tribunals Service (HMCTS)

For online forms and information on probate.

HMCTS helpline: **0300 303 0648**

Digital Support helpline: **03300 160 051**

www.gov.uk/government/organisations/hm-courts-and-tribunals-service

For probate forms: **www.gov.uk/government/collections/court-and-tribunal-forms**

HM Passport Office

Government organisation that issues all UK passports. Contact them to return the passport of the person who died.

Tel: **0300 222 0000**

www.gov.uk/government/organisations/hm-passport-office

HM Revenue and Customs (HMRC)

For information about taxes.

Tel: **0300 200 3300**

Textphone: **0300 200 3319**

Human Tissue Authority

Provides information about body donation for medical research and details of medical schools.

Tel: **020 7269 1900**

www.hta.gov.uk

Jobcentre Plus

Provides information on services such as benefits, loans, grants and funeral payments.

Tel: **0800 055 6688**

Textphone: **0800 023 4888**

www.gov.uk/contact-jobcentre-plus

Law Society of England and Wales

Helps people find a solicitor and produces guides to common legal problems.

Tel: **020 7242 1222**

www.lawsociety.org.uk/for-the-public

In Northern Ireland, contact **Law Society of Northern Ireland**

Tel: **028 9023 1614**

www.lawsoc-ni.org

National Association of Funeral Directors

An independent Trade Association with the membership within the funeral profession.

Tel: **0121 711 1343**

www.nafd.org.uk

National Bereavement Service

A not-for-profit organisation providing information on all aspects of bereavement both practical and emotional.

Tel: **0800 0246 121**

www.thenbs.org

National Insurance Contributions Office

For information about National Insurance contributions.

Tel: **0300 200 3500**

www.gov.uk/government/organisations/hm-revenue-customs

National Society of Allied and Independent Funeral Directors (SAIF)

A trade association whose members are all independent funeral directors.

Tel: **0345 230 6777** or **01279 726 777**

www.saif.org.uk

National Will Register

Paid for service to check if a will has been made or confirm you have the most up-to-date version. They can email solicitors in three chosen postcodes to see if they have a will for the person.

Tel: **0330 100 3660**

www.nationalwillregister.co.uk/search-for-a-will

Natural Death Centre

Provides information on all types of funeral choices, but especially family-organised, environmentally friendly funerals and natural burial grounds.

Tel: **01962 712 690**

www.naturaldeath.org.uk

NHS Organ Donor Register

Service where you can register an organ donation decision.

Tel: **0300 123 23 23**

www.organdonation.nhs.uk

Office of Care and Protection

Registers enduring powers of attorney in Northern Ireland.

Tel: **028 9076 3000**

www.justice-ni.gov.uk/topics/courts-and-tribunals/officecare-and-protection-patients-section

Office of the Public Guardian

Registers lasting powers of attorney and helps attorneys carry out their duties.

Tel: **0300 456 0300**

www.gov.uk/government/organisations/office-of-the-public-guardian

Probate and Inheritance Tax helpline

Information and advice on probate and inheritance tax.

Tel: **0300 123 1072** (Probate and IHT helpline)

In Northern Ireland, contact **Probate Office**

Tel: **028 9072 4678** (Belfast)

If the person who died lived in County Fermanagh, Londonderry or Tyrone, applications can either be made in Belfast, or at District Probate Registry, Londonderry

Tel: **028 7126 1832**

Quaker Social Action – Down to Earth

Offers practical help and support to anyone struggling to pay for a funeral anywhere in the UK. They can offer one to one support if the funeral has not yet taken place.

Tel: **0208 983 5055**

www.quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth

Samaritans

Confidential, non-judgemental support for people in distress, 24 hours a day.

Tel: **116 123**

www.samaritans.org

Tax Help for Older People

Gives free tax advice to older people on low incomes (up to £20,000 per year).

Tel: **01308 488066**

www.taxvol.org.uk

The Compassionate Friends

National self-help organisation. Parents who have been bereaved themselves offer support and care to other bereaved parents, grandparents and their families.

Tel: **0345 123 2304**

Tel: **0288 77 88 016** (Northern Ireland helpline)

www.tcf.org.uk

Turn2us

Helps people access the money available to them – through benefits, grants and other help.

Tel: **0808 802 2000**

www.turn2us.org.uk

Veterans UK

Administers the pension and welfare schemes and provides support services to members of the Armed Forces and veterans.

Tel: **0808 19142 18**

www.gov.uk/government/organisations/veterans-uk

War Widows' Association of Great Britain

Gives advice, help and support to all war widows and their dependants.

Tel: **0845 2412 189**

www.warwidows.org.uk

Winston's Wish

Offers support, information and guidance to people caring for a bereaved child or young person.

Tel: **08088 020 021**

www.winstonswish.org

Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:

1

Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to www.ageuk.org.uk/readers-panel.

2

Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on **0800 169 8787** or go to www.ageuk.org.uk/donate.

3

Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at www.ageuk.org.uk/volunteer.

4

Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at www.ageuk.org.uk/campaigns.

5

Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit www.ageuk.org.uk/legacy.

What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- **Bereavement**
- **Your mind matters**
- **How to be an executor**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/legal** to get started.



0800 169 65 65
www.ageuk.org.uk

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.



Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). Registered address: Age UK, 7th Floor, One America Square, 17 Crosswall, London EC3N 2LB. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to helping more people love later life. ID204801 11/22