

# Funeral Support Payment

HELP WITH  
FUNERAL COSTS



# Who we are

**Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 and promote their rights and interests.**

**Our vision** is a Scotland which is the best place in the world to grow older.

**Our mission** is to inspire, involve and empower older people in Scotland, and influence others, so that people enjoy better later lives.

**We have three strategic aims:**



**We help older people to be as well as they can be**



**We promote a positive view of ageing and later life**



**We tackle loneliness and isolation**

# How we can help

**We know that growing older doesn't come with a manual. Later life can bring changes and opportunities to your life and you may need to know about rights, organisations and services which are unfamiliar to you.**

That's why we provide free information and advice to help you on a range of topics including benefits and entitlements, social care, legal issues such as Power of Attorney, housing and much more. All of our guides are available to download for free from our website, or you can contact our helpline team to have copies posted to you for free.

Our **helpline** is a free, confidential phone service for older people, their carers and families in Scotland looking for information and advice.

Later life can bring times when you just need someone to talk to. Our **friendship line** is part of our wider helpline and older people can call us for a chat. We're here to listen, provide friendship and offer support.



**Call us free on: 0800 12 44 222**  
**(Monday – Friday, 9am – 5pm)**



**Visit [agescotland.org.uk](https://agescotland.org.uk)**  
**to find out more.**



## What is a Funeral Support Payment?

A Funeral Support Payment is a one-off payment from Social Security Scotland that can help if you are responsible for arranging and paying for the funeral of someone close to you, you live in Scotland and you receive a qualifying means-tested benefit like Pension Credit.

If you are not sure whether you qualify for a means-tested benefit call the Age Scotland helpline on **0800 12 44 222** for advice.

A burial in Scotland costs around £4,000 and a cremation around £3,000, but almost half of people who die have not put aside enough money to cover their own funeral.



## Who can claim?

To be eligible for a Funeral Support Payment:

- you must normally live in Scotland
- you or your partner must be receiving a qualifying benefit such as Pension Credit
- the person who has died must have normally lived in the UK
- the funeral must usually take place in the UK
- it must be reasonable for you to accept responsibility for paying for the funeral.

The closest family member of the person who has died will normally be expected to take responsibility for paying for the funeral. However, Social Security Scotland will take into consideration difficult circumstances such as family breakdown.

## What are the qualifying benefits?

- Pension Credit
- Universal Credit
- Housing Benefit
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Child Tax Credit
- Working Tax Credit (if the award includes a disabled worker or severe disability element).

If you were receiving Universal Credit in the last month, you may qualify even if it has now stopped, or if deductions or sanctions meant you did not actually receive a payment.



## When should I claim?

You can make a claim from the day the person died to six months after the date of the funeral.

## How do I claim?

To make a claim for a Funeral Support Payment, contact **Social Security Scotland** on **0800 182 2222**.

If your hearing is impaired and you use a textphone, you can use their Text Relay Service by dialling **18001+ 0300 244 4000**.

If you are a British Sign Language user, you can also call them via **contactScotland-BSL**, a Scottish Government BSL Video Relay Service. For more information visit their website **contactscotland-bsl.org**.

## How quickly will I receive a payment?

Social Security Scotland aim to process all applications within 10 working days and make the payment to you as soon as possible.



# What does Funeral Support Payment cover?

## Burial or cremation costs

These include the costs of gravedigging, the removal of a pacemaker, any medical references and certificates that are needed in order for the funeral to go ahead and any documents required to release the assets (money and property) of the person who has died.

## Certain transport costs

The transport costs which can be covered are:

- one return journey to arrange or attend the funeral and the cost of travel, not including the first 80 kilometres (50 miles), which is:
  - to transport the body to a funeral director's premises or place of rest
  - to transport the coffin and bearers, plus one additional vehicle, from the funeral director's premises or place of rest to the funeral
- the return journey after the above.

## Other expenses

A flat-rate payment of £1,257.75 (2024/2025) towards other expenditure such as a coffin, flowers and funeral director fees.

If the person who has died was over 18 and had a pre-paid funeral plan, this payment will be £153.50 (2024/2025).



## Will I get the full amount?

A Funeral Support Payment will not usually cover the full cost of the funeral. The average amount paid is around £1,800, but the actual amount you receive will depend on a number of factors.

Deductions can be made from the amount you receive if the person who died was over the age of 18 and other sources of money are available to assist with the cost of the funeral. For example:

- money from the estate that can be obtained without confirmation being granted
- a pre-paid funeral plan or other policy covering funeral expenses
- a government funeral grant paid to someone who was receiving a War Disablement Pension

Contributions from family members and charitable organisations will not reduce the amount of Funeral Support Payment you receive.







## What if I am unhappy about a Funeral Support Payment decision?

If you are unhappy with a decision made by Social Security Scotland about your Funeral Support Payment claim, you can ask them to look at it again. This is called a redetermination. You can ask for a redetermination by post or phone within 31 days of the decision. You can send in any new evidence you did not send before and explain why you think the decision is wrong.

You can contact Social Security Scotland at:

Social Security Scotland  
PO Box 10301  
Dundee DD1 9FY

Tel: **0800 182 2222**

Online: **[www.socialsecurity.gov.scot/contact-us](http://www.socialsecurity.gov.scot/contact-us)**

## How can I find out more?

If you would like further information about Funeral Support Payments. or to find out if you could be eligible, call the **Age Scotland helpline** on **0800 12 44 222**.

You can read more about Funeral Support Payments on the Scottish Government website:

**[www.mygov.scot/funeral-support-payment/how-to-apply](http://www.mygov.scot/funeral-support-payment/how-to-apply)**

# How you can help

## Our vision is a Scotland which is the best place in the world to grow older.

All the information we provide is free and impartial. It helps older people access their rights and entitlements and can be life changing.

We are also a lifeline for older people who are feeling lonely and isolated. You can help us to support older people who need us most.

Together, we can make a difference.



### Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- ▶ Call **03330 15 14 60**
- ▶ Visit **age.scot/donate**
- ▶ Text **AGESCOTGIVE** to **70085** to donate £5\*
- ▶ Complete the **donation form** and return by Freepost



### Fundraise

Whether it's having a bake sale or running a marathon, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **age.scot/fundraise**.



### Leave us a gift in your Will

By choosing to leave us a gift in your Will, you can help us to continue being there for older people in the years to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

\*Texts cost £5 plus one standard rate message

# Please donate today



Complete the form and return to RSBS-KEHC-GBBC, Age Scotland, Edinburgh, EH9 1PR

## Your details

Title:	Forename:	Surname:
Address:		
	City:	
Postcode:	Date of birth:	

By providing us with your telephone number and email address you are consenting to us contacting you via phone, text and email.

Email:	
Home tel:	Mobile tel:

## I WOULD LIKE TO DONATE

£75  £50  £25  Other (£)

I wish to pay by (please tick):

MasterCard  Visa  CAF

CharityCard  Cheque  (payable to Age Scotland)

Signature

Name on Card

Card No.

Expiry date  Security code

Date

I prefer not to receive a thank you acknowledgement for this donation

I would like information about leaving a gift in my Will

## I WOULD LIKE TO MAKE MY DONATION WORTH 25% MORE

*giftaid it*

I want Age Scotland\*\* and its partner charities to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations.

I am a UK tax payer and understand that if I pay less income tax and/or capital gains tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

**Yes, I want Age Scotland\*\* to claim Gift Aid on my donations**

**I do not wish you to claim Gift Aid on my donations**

Date

## Keeping in touch

We will stay in contact by post unless you ask us not to. We will never sell your data and we promise to keep your details safe and secure. You can change your mind at any time by emailing us on [contact@agescotland.org.uk](mailto:contact@agescotland.org.uk) or calling us on 0333 323 2400.

You can read Age Scotland's privacy policy at [age.scot/privacypolicy](https://www.agescotland.org.uk/age.scot/privacypolicy).

\*\*Age Scotland, part of the Age Network, is an independent charity dedicated to improving the later lives of everyone on the ageing journey, within a charitable company limited by guarantee and registered in Scotland.

Registration Number: 153343. Charity Number: SC010100. Registered Office: Causewayside House, 160 Causewayside, Edinburgh EH9 1PR.

**Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.**

**Our vision is a Scotland which is the best place in the world to grow older.**

.....

## Let's keep in touch

### Contact us:

#### Head office

0333 323 2400

#### Age Scotland helpline

0800 12 44 222

#### Email

info@agescotland.org.uk

#### Visit our website

www.agescotland.org.uk



### Sign up to our newsletter

Our regular newsletters by email contain details of our campaigns, services and how you can support our work.

Sign up today at [agescot/roundup](https://www.agescotland.org.uk/agescot/roundup)



### Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.



We are grateful to the Scottish Government for part-funding this publication

