

Policy Brief: Dignity in Death Grant

Reducing Financial Distress During Bereavement

Summary

Bereavement is not only emotionally devastating — it also imposes immediate and often unmanageable financial pressure. This policy proposes the introduction of a **£1,000 unconditional bereavement grant** for individuals who lose a **civil partner, spouse, parent, or child**, regardless of income or status.

The grant is **non-means-tested, automatically triggered**, and **funded through small increases in alcohol and tobacco duty**. It will be administered via the **existing death registration system**, requiring no application or bureaucratic delay.

Context and Problem

- Funerals and related expenses (travel, leave from work, childcare) are often **sudden and unavoidable**.
 - **Existing support is means-tested** and often delayed, excluding many working people with no savings.
 - People in **grief often make poor financial decisions** under stress — pushing some into debt.
 - A guaranteed cash grant provides **dignity, autonomy, and breathing space** at a critical time.
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Policy Proposal: Dignity in Death Grant

Grant Details

- **£1,000 cash payment** issued within 7 days of registering the death of:
- **The grant is paid to the closest next of kin** (as listed on the death certificate), limited to first-degree relatives: spouse, civil partner, parent, child, or sibling.
- One payment per bereavement event (not per relative)

Eligibility

- UK residents who are:
 - Listed on the death certificate as spouse, civil partner, parent, sibling or child
- **No means testing**, no prior application, no employment conditions

Delivery

- Automatically triggered during **death registration process**
 - Paid via **HMRC or DWP** using existing identity and bank account records
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Funding Mechanism

Source: Incremental Public Health Taxes

- Increase **alcohol duty by 1%** and **tobacco duty by 2%**
- These duties serve a dual purpose:
 - Generate revenue for social dignity
 - Discourage consumption of high-cost public health goods

Estimated cost of programme:

- Assuming ~600,000 deaths annually, approx. **£400–450 million/year** (covering immediate family only)

- Well within scope of adjusted “sin tax” revenues, which already raise £12–15 billion/year
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Benefits

For the Bereaved

- Immediate, no-strings financial relief during a painful transition
- Reduces risk of debt, isolation, or poor mental health outcomes
- Restores a sense of **care and decency from the state**

For Society

- **Reduces the shame and hardship of poverty in grief**
- Prevents cascading social costs (e.g., evictions, mental illness, lost work)
- Offers a **universal signal of compassion** from the public sector

For Government

- Low-administration cost due to automation
- Popular, visible policy with **cross-party and cross-class appeal**
- Links **public health levies** with **human dignity goals**