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Putting 'The Grave' into Social Policy: State Support for Funerals in Contemporary UK Society

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Abstract

There is a long tradition in the assessment of UK social policy of examining benefit entitlement and access, yet little attention has been paid towards benefits associated with bereavement and, in particular, what happens for those people who cannot afford a funeral and require state assistance. This is despite the fact that every year approximately one in ten deaths in the UK results in a claim to the Department for Work and Pensions' Funeral Payment for a contribution towards funeral costs. Beyond a paper in this journal over ten years ago, no research has been conducted into how the scheme is administered and what happens to those people who claim. Drawing on a study with both successful and unsuccessful Funeral Payment claimants, funeral directors and key stakeholders, this paper evaluates the Funeral Payment in terms of eligibility and entitlement, and timing and cost. It argues that closer attention needs to be paid to the issue of financial support for funerals to avoid the evolution of an unwieldy system at a time when the UK death rate is predicted to rise owing to the ageing of the population.

Introduction

While there is a long history within UK social policy of examining social security entitlement and access, relatively little attention has been paid to benefits associated with bereavement and, in particular, for those people who cannot afford to pay for the funeral of a deceased family member and require some form of state assistance. This is despite the fact that the welfare state's initial conception included the acknowledgement that 'death is a universal contingency. Each citizen will die, and the death of each will leave a many-sided problem' (Clarke, 1944: 3).

Since then, and continuing to today, within contemporary analyses of social security, poverty and the lifecourse within the UK, what happens at the point of death is typically not considered (see, for example, Alcock, 2006; Rowlingson, 2009). The two exceptions to this are a paper published in this journal (Drakeford,

1998), which reported a study of local authorities and funeral provision in Wales and concluded that,

the scope of assistance has shrunk to the point where the famous promise of the welfare state must surely be regarded as broken . . . these changes have not occurred as a result of accidental fraying of the safety net. Rather, particular categories of individual have been knowingly and deliberately removed from the scope of assistance. (p. 523)

The second exception was a substantial project by Corden *et al.* (2008), which argued that health and economic circumstances prior to the death of a partner could impact on the bereaved survivor, both financially and emotionally. Corden *et al.* (p. 169) further recommended that ‘patterns of entitlement, take-up and impact of bereavement benefits and Social Fund payments, and people’s perception of these arrangements, [need to be researched] to inform review of this way of providing financial support to bereaved people’. Yet while the two studies made some inroad into evaluating policy associated with death, bereavement, funerals and disadvantage within the UK, neither Drakeford nor Corden *et al.* specifically focused on individuals who had turned to the state for funeral assistance.

This paper thus reports on the first project of its kind to empirically explore the claim process for a Social Fund Funeral Payment (FP). Constituting part of the regulated Social Fund,¹ this is the welfare state’s principal method of providing financial support for funeral costs via the Department for Work and Pensions (DWP). Utilising data generated from sixty-four interviews with claimants, funeral directors and key stakeholders conducted between December 2011 and March 2012, the paper considers some of the complexities that exist within the FP in its current guise, namely the process of claiming and the size of the award. While the original project also considered Public Health Funerals² and alternative models of provision, the focus of this paper is on the Social Fund and how the FP is organised and experienced by claimants.

The paper argues that closer attention needs to be paid to financial support for funerals in order to address an increasingly unwieldy and inadequate system for administering funds. At a time of significant reform to welfare, including an assessment of bereavement benefits, the FP does not form part of this review. However, as the introduction of Universal Credit in 2013 will have an impact on the FP, we would argue that the process of claiming, and the value of the award itself, requires appraisal. With just over half of claims to the fund successful, those that receive an award are not given sufficient funds to cover the cost of the funeral. The average award in 2011–12 was £1,241 (DWP, 2012). During the same time period the average cost of a funeral was £3,284 (Sun Life Direct, 2012). As a result, whether successful or unsuccessful in a claim, there is a likelihood that those individuals who struggle to pay for a funeral will end up in debt.

As the paper will argue, the most constructive change to the current system would be to re-organise the claim process so that individuals could be informed of their eligibility and (potentially) what they might receive from the state before committing to funeral costs. The current practice of submitting a claim after committing to funeral costs is counterproductive, leads to confusion and is the creator of unnecessary stress and financial difficulty for newly bereaved individuals.

Addressing the issue of funeral debt and state support is imperative before the number of people dying each year begins to burgeon as a result of the ageing of the UK population. Framed by concerns about pensioner poverty (see Ring, 2005; Moffatt and Higgs, 2007), social care provision for older people (Commission on Funding of Care and Support, 2011), and the cost of end of life care (National Audit Office, 2008),³ the death rate is predicted to rise by 17 per cent in just over fifteen years (National Audit Office, 2008). Yet even now, when the death rate is relatively low (see Office for National Statistics, 2010), approximately one in ten deaths results in a claim for an FP.

The Social Fund Funeral Payment

The origins of the FP and some of the problems in the first decade of its operation have already been documented in this journal. Thus, Drakeford (1998) argued that the concept of 'cradle to grave' welfare was being undermined by a 'deliberate targeting of certain individuals, to place them beyond the safety net' (p. 508). Through his review of changes to the FP eligibility and award cap in the 1990s, he further argued that, by restricting eligibility criteria and limiting the amount paid out, some of the poorest people were effectively being 'priced out' of a dignified funeral service.

Since Drakeford's paper, very little regarding the FP has changed. In 2001, the Social Security Select Committee recommended that the award cap be reviewed yearly to reflect the real cost of funerals. This has not happened, and since 2003 the FP award has been capped at £700 for funeral costs, plus disbursements fees, which are the non-negotiable costs a claimant faces (cremation and burial fees, and doctors' fees for statutory certificates). Successive governments have made it clear that they have (had) no intention of reviewing the award. Budgeting Loans were extended to cover funeral costs in 2012, but the extent to which these are helpful is doubtful. This is considered in more detail later in this paper. At the time of the research being conducted, to be eligible to claim for an FP the claimant is required to be in receipt of one of the following benefits: Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, Pension Credit, Child Tax Credit (at a higher rate than the family element), Working Tax Credit, Housing Benefit and Council Tax

Benefit.⁴ In addition to this, the claimant must fall into one of the following categories:

- the partner of the deceased individual when they died,
- the parent of the deceased child/stillborn child,
- a close relative or close friend of the deceased individual, and it is regarded as reasonable to accept responsibility for the funeral costs.

In terms of the claim process, claims can be submitted to the DWP up to three months after the date of the funeral and require a completed invoice from the funeral director. The standard set by the DWP for assessing claims is sixteen working days; in 2011–12 it was stated that the average clearance time was 13.8 working days (DWP, 2012). After making a decision and – if successful – sending a cheque or BACS payment to the claimant or funeral director, the DWP will seek to recover costs from the estate of the deceased individual.

In 2011–12, 69,000 claims were made for an FP, 38,000 (54.5 per cent) of which were successful. Matching the total of claims made in 2010–11, this was the lowest number of awards made in the last decade, with the peak in 2003–04 of 46,000. This drop in claims is unsurprising as the death rate has declined steadily since 2001; it is predicted to rise steadily from 2012–30, with almost 100,000 more deaths in 2030 than in 2010 (see National Audit Office, 2008). Most claims in 2011–12 (45.8 per cent) came from people of pensionable age. The average award was £1,241, including disbursements. The overall cost of the FP scheme was £46.7 million, £0.4 million of which was recovered from estates (DWP, 2012).

Why does not being able to pay for a funeral matter?

Drakeford's (1998) paper provided a comprehensive and well-articulated account of the history of the FP since its introduction in 1988. However, in order to situate the paper's findings, it is necessary to briefly trace the longer history of concerns about the cost of funerals and state support, including the stigma associated with being regarded as a 'pauper'.

Certainly, there is a history of social stigma associated with not being able to afford a funeral. Amplified by the expansion and commercialisation of the funeral industry in the 1800s (see Litten, 2002), funerals came to be regarded as a visible gesture of wealth (Bradbury, 1999). As a result, those at the bottom of the social and economic hierarchies became increasingly concerned with the social humiliation associated with not being able to afford a 'good send off' for a family member. This concern meant that 'the items purchased [for a funeral] subsequently acquired a symbolism beyond their intrinsic economic value . . . expenditure became synonymous with a specifically working-class concept of "respectability"' (Strange, 2005: 5). Relying on the workhouse or the community for a 'pauper funeral' was a public sign of poverty (Wilson and Levy, 1937).

Indeed, the shame associated with a pauper funeral was further exacerbated by the 1832 Anatomy Act, which allowed for the bodies of people who died in the workhouse to be used for dissection (Hurren, 2011; Richardson, 2001). In other words, the unclaimed cadavers of workhouse inhabitants were sold by the workhouse 'to make paupers' families repay their welfare debt to society' (Hurren, 2008: 777).

In order to avoid the dishonour associated with a pauper funeral – and to control the fate of the deceased person's body – many families started to club together to create financial unions, often under the banner of 'Friendly Societies'. Meeting the cost of the funeral and burial was one of the most important functions of these societies (Harris, 2004). Harris goes on to estimate that the number of people covered by these societies rose from 4.3 million in 1876 to 15.1 million by 1914.

Within this forty-year period, the 'death benefit had become a "business" of its own' (Wilson and Levy, 1937: 28), most visible in the growth of industrial-assurance companies such as Prudential Assurance Company. The events of the early twentieth-century saw attitudes towards funerals shift however, as a consequence of the high volume of deaths resulting from pandemics and two world wars (Jalland, 2010). Coupled with a decline in Christian faith, around this time funerals started to becoming low-key affairs compared to the more elaborate nature of the preceding Victorian funerals which were used to display financial prosperity and social standing. Concerned about the cost of funerals and how they were being paid for, Wilson and Levy (1938) argued that:

The burden involved in the disposal of the dead involves a charge upon every family budget, represented as either Industrial Assurance premiums or, if he has refrained from thus laying a burden upon the current income of his survivors, as a single cash payment when a death occurs, or in the case of absolute poverty, upon the community (p. 57, emphasis added).

Post World War Two, and as part of an enormous reform of welfare provision (see Harris, 2004), Beveridge recommended that a Death Grant of £20 should be introduced to support *all* families in being able to afford a funeral. This was intended to replace the large number of small-scale commercial assurance schemes that had been set up in the interwar years (Drakeford, 1998), and was to form part of a 'scheme of social insurance against interruption and destruction of earning power and for special expenditure arising at birth, marriage and death' (Beveridge, 1942: para 17). In tune with the spirit of universalism that was characteristic of the war years (Fraser, 2003), Beveridge's vision was that the Death Grant would be provided to all, based on a belief that state support available for the whole population was more economically efficient, and socially effective, than private schemes. This Grant, it was envisaged, would allow recipients to select their funeral director and funeral service. It would ensure that 'the grave'

component of the welfare state's promise would be met and 'meant that decency in death could be *guaranteed*' (Drakeford, 1998: 512, emphasis added).

At the outset of this new way of providing state assistance for funerals, the disjuncture between funeral costs and the Grant was apparent (see Clarke, 1944). Introduced in June 1949, three years after the establishment of the welfare state under the National Insurance Act of 1946, no statutory control of funeral fees was established at the time the Grant came into existence. Rather, funeral directors were obliged to charge no more than they had charged in February 1949, with the maximum for a simple funeral being £20. This was stipulated in a voluntary agreement between the government and the National Association of Funeral Directors (NAFD).

Almost immediately, state provision and funeral costs diverged. Three years after its introduction the Grant was raised to £22, although it was claimed by the NAFD that the cost of a funeral was more in the region of £35. In 1956, the agreement in place between the Government and the NAFD on limiting funeral costs came to an end, and in 1958 the Grant rose to £25 and then to £30 in 1967, at which it remained until its abolition. Having failed to keep up with inflation (Hill, 1993), the Death Grant did not meet the true cost of a funeral for the majority of its existence.

By the late 1980s, and as part of welfare reform to reduce what was characterised by the Conservative Government at the time as a burdensome benefits' system more generally (Craig, 2003), the Grant was withdrawn with a view to replacing it with a means-tested benefit. Underpinning this was a broader desire by the Conservative Government to limit discretion in assessing benefits and focus on regulation (see Drakeford, 1998). In 1988, with the launch of the Social Fund, the FP was born.

Why do Funeral Payments matter *now*?

Clearly, there is a history associated with funeral costs and the role of the state in providing financial assistance. There are two pressing reasons however, one immediate and one longer term, why the provision and administration of the FP matters at this particular point in time.

In the short term, the current value of an FP award does not cover the cost of a funeral, the implications of which are considered later in this paper. While the cap of £700 for the funeral has been in place for almost a decade, the average cost of a funeral has risen to £3,284 (Sun Life Direct, 2012). In addition, as this paper will show, the claim process contains ambiguities related to who, within a family, is responsible for the funeral costs.

Running parallel to this, at the time of writing the future of the Social Fund is uncertain as part of the current welfare reform will result in the Discretionary part of the Social Fund being devolved to Local Authorities. A constituent part of

the Regulated Social Fund, the FP, along with the Maternity Payment and Winter Fuel Payment, is currently not subject to change. However, it is not yet known how the FP and the other payments within the Regulated section of the Social Fund will be impacted on by the introduction of Universal Credit as a result of the Welfare Reform Act 2012.

The longer-term issue relates to pensioner poverty and social care costs associated with an ageing population, and subsequent welfare reform intended to address these. While pensioner poverty is at its lowest since the mid 1980s (Institute for Fiscal Studies, 2011), the ageing of the population over the next fifteen years will test the retirement plans that a generation has put in place. At the same time, there will be growing pressure on the funding and provision of social care services for older people (see Commission on Funding of Care and Support, 2011) and end-of-life care services (National Audit Office, 2008). Within families, research has shown that there are financial strains associated with life-limiting illnesses (see Noble *et al.*, 2011), so that individuals recently bereaved of a partner can face financial issues (Corden *et al.*, 2008). Meeting the cost of the funeral can be one of these.

The Coalition Government is not unaware of the matter of funeral costs. In May 2012, after the research documented in this paper was conducted, Social Fund Budgeting Loans were extended to be available for meeting funeral costs. These are repayable, interest-free loans for those on qualifying benefits in order to assist with 'intermittent expenses that are difficult to budget for' (DWP, 2012: 11). The qualifying criteria is more limited than the FP criteria however, with individuals requiring to have been in receipt of income support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance and Pension Credit for more than twenty-six weeks. It is unknown at this point how the loan will relate to the FP, although it is important to note that there is an upper limit to the size of a Social Fund debt that an individual can have at any point (currently £1,500 in total) and if they are already at this limit they will not be able to request an additional loan to cover a funeral.

Finally, within the remit of public health and end-of-life policy, the uniquely universal need to pay for the disposal of a body, and the expectation of some kind of ritualised event or service to mark the event, has to date not been fully included in discussions about costs associated with death. Indeed, arguably, it is only recently with the work of National Audit Office (2008) into the cost of dying and the establishment of the Department of Health's *End of Life Care Strategy* (DH, 2008), that the end of life has started to be regarded as a key policy issue at all.

It is, thus, the broader argument of this paper that the context within which these findings are situated is one of a forecast of benefit reform and continuing austerity, together with a growing ageing population and a likelihood that increasing numbers of people will be required to fund and organise a funeral

as the result of the death of a family member. Whether or not they will have the resources to draw upon, or the deceased person's estate will be sufficient to cover the cost of the funeral, is uncertain.

Methods

The study on which this article is based was intended to examine the process and experience of claiming an FP. As noted earlier, while the Annual Report for 2011–12 from the DWP indicated that almost half of all claimants were unsuccessful and that the average award was in the region of £1,200 – potentially £2,000 less than the average cost of a funeral – very little is known about the claimants' perspective and those who provide funerals or advice on funeral costs. This study therefore aimed to explore how individuals claim an FP and how they regarded the experience, complemented by the insight from those individuals who support the process.

A total of sixty-four interviews were conducted between December 2011 and March 2012 with a range of constituents. These constituents were as follows: thirty FP claimants, eight funeral directors, ten national organisation/third sector representatives, two MPs and fourteen local authority employees. The research was funded by Axa Sun Life Direct as part of a broader initiative to generate empirical data on attitudes towards dying and costs at the end of life.

Claimant participants were recruited through convenience sampling and snowball techniques. This approach to sampling was necessitated by the timescale of the project, which only allowed a brief window for the research and accordingly limited the sample, as noted below. Funeral directors, charities and MPs acted as gatekeepers and recruited claimant participants on the authors' behalf, based on their knowledge of the claimant. Adverts were also placed on social networking websites and bereavement support websites. The research was not confined to a geographical region; subsequently interviewees were recruited from around the country in England and Scotland. We were unable to recruit any participants from Wales in the limited time available.

All claimants had submitted a claim for an FP in the last two years. At the time, this criteria for recruitment was based on the assumption that claimants who had submitted a claim more recently would be better placed to remember and appraise their experience. However, as noted above, this relatively short time span between claim and interview limited the sample recruited.

Interviews were semi-structured and conducted using a schedule. It was determined by the authors that semi-structured interviews would generate sufficiently detailed qualitative data about the experience of claiming for an FP. Ethical approval was sought and granted from the author's home institution. All participants were informed of the purpose of the research and asked to consent to taking part and being recorded. FP claimants were given a financial incentive

to participate, in some cases accompanied by a letter explaining the research and the source of the money. All non-FP claimants were sent their transcript for participant validation. Full contact details were not provided by all claimants, so it was decided by the authors that, to ensure consistency within the participant groups, claimants would not be asked to review their transcript. Each interview was transcribed and participants anonymised.

In terms of limitations to the study, twenty-eight out of the thirty claimants interviewed had been successful in their claim. As will be seen later in the paper however, 'success' in receiving an award was a tenuous concept, with claimants who were 'successful' on paper regarding themselves as unsuccessful owing to the amount awarded. Furthermore, while efforts were made to recruit unsuccessful claimants via funeral directors, the authors were repeatedly informed directly or via the funeral director that the potential participant did not have either the time or the emotional reserves to discuss the issue of claiming for funeral costs. Throughout the study, it was important to remember that the claimants had all been bereaved within the last two years. Bearing this in mind, it is recommended that if a more substantial project is conducted, the criteria for recruitment could be extended to recruit participants who have claimed in the last five years. It is anticipated that more time between the claim and the interview may enable the recruitment of more unsuccessful claimants, who may be more prepared and willing to discuss their experience.

Evaluating the Social Fund Funeral Payment

The findings of the study indicated that the current system of claiming for an FP is full of misnomers and ambiguities for *all* parties concerned. Two key findings have been selected here – eligibility and entitlement and timing and cost – alongside the impact these issues can have on overall health and wellbeing.

Eligibility and entitlement

With a rejection rate of 45.5 per cent in 2011–12 (DWP, 2012), the first issue to arise in the study was why individuals were having their claims for an FP turned down. In one answer to this, the research indicated that there was considerable confusion amongst FP claimants regarding their eligibility, particularly in relation to whether they were in receipt of Discretionary or Regulated benefits. Many displayed an outdated understanding of the social security system, illustrated by the terms they used in interviews to describe their current income, for example referring to 'the Social' and 'DSS'. There was also considerable uncertainty over the difference between the FP and other benefits associated with bereavement, especially the Bereavement Payment. This was introduced in 2001 to replace the Widows Benefit and is a lump-sum payment of £2,000, connected to National Insurance contributions and principally aimed at those under

sixty-five, in employment, whose partner has died. For those claimants interviewed for this study, confusion between these different benefits contributed to misguided expectations of and disappointment with the FP, regardless of whether their claim was 'successful' in terms of them receiving an award.

The most significant impact of this lack of clarity was that individuals/families could find themselves organising and committing to funeral costs that they could not afford, as they were under the (misinformed) impression that they would receive a contribution towards the funeral from the state. Information about the FP is currently distributed through Gov.UK (which replaced DirectGov.uk), Jobcentre Plus and the DWP leaflet *What to Do After a Death* (2009). Participants' comments suggested that charities and funeral directors were also providing informal advice to potential claimants. However, as many claimants in this study demonstrated either an outdated or misguided understanding of the benefit system, and the FP in particular, it is questionable how much this formal and informal advice is working.

Most concerning was that uncertainty over eligibility meant that people from low income backgrounds were committing to funeral costs before they knew how much, if any, financial support they would receive. This was because the funeral was typically organised and conducted before an FP claim was submitted and evaluated. As noted earlier, there was some confusion for claimants who believed they would receive the £2,000 figure associated with the lump-sum Bereavement Payment, even though they were claiming for an FP. Others assumed that the FP would cover the full cost of the funeral, rather than a proportion. As a result, participants were committing to funeral costs and potential debt before being informed of the contribution towards the funeral they would receive. The timing of the claim process is therefore a key problem with its administration at present.

Timing and costs

While eligibility was an issue identified in the research, arguably a more problematic feature of the current administration is the way in which funeral arrangements are made and then FP claims evaluated. Procedurally, an FP claim currently requires a completed invoice from a funeral director. As noted above, this necessarily means an individual/family commits to funeral costs before they have a complete understanding of the resources they have available to pay for the funeral. With 45.5 per cent of claims rejected in 2011–12, 31,000 individuals are potentially taking on funeral costs that result in debt. This is in addition to the award's shortfall, which is also considered here. In terms of claimants committing to debt, funeral director participants in this project stated that when they know a client will be submitting a claim for an FP they request a deposit for the funeral before it takes place, primarily to ensure that they receive some income while they take on an unsecured debt. This means that the client must find the funds for a deposit, which in turn they must declare in their claim for an FP. Testimonies

by participants indicated that if a claimant raised the deposit for the funeral being requested through a 'personal' loan (that is, from friends or through local community networks) and then applied for an FP, the deposit amount could be deducted from their award or potentially even lead to a claim being turned down. The issue of deposits was a source of frustration for claimants, funeral directors and those working in advisory roles alike, as, in effect, the end result meant that the loaned deposit still needed to be repaid and any shortfall from the award would also need to be met. Consequently, FP claimants were fearful of, and reluctant to, disclose any financial assistance or material support that they had been given for the funeral deposit.

At the same time, the £700 cap on an FP since 2003 does not adequately mirror the average cost of a funeral and was repeatedly a cause of concern for claimants and funeral directors. Part of this was owing to confusion over the FP as a 'contribution' to funeral costs. As one unsuccessful claimant commented in their interview:

I think the government needs to intervene and say there is a set price for everything and if it's a state funeral and this person is going to be claiming from the Social Fund then it needs to be this price. And it needs to be that it covers everything and you don't have to pay extra . . . because it doesn't cover anywhere near what a funeral covers or costs anymore. It's so out of date, it's ridiculous.

The research indicated that there are a number of strategies that claimants and funeral directors employ to manage the shortfall from an FP. These could include *ad hoc* debt management agreements with funeral directors or credit agencies, pawning items or paying for the funeral on a credit card. Individuals with pre-existing networks would turn to their peers for support, with one claimant appealing for financial support to the local community via community association groups; another fundraising through a football match and sending appeal broadcasts on local community radio and social network websites. As noted in the methods section of this paper, the size of the sample for this study necessarily makes it difficult to generalise these findings, and as a result we would argue that further research needs to be conducted into the informal and unofficial financial support individuals access to pay for funerals, and how this intersects with their benefit income and entitlement.

In addition, there is much to be learnt about how funeral debt is managed by unsuccessful FP claimants, including those who are regarded as 'successful' on paper. For example, one participant received £73 from the DWP, so while they are recorded by the DWP as 'successful' in their claim, they were left with a funeral debt of several thousand pounds. Suffice it to say, how debt associated with funerals is managed by people from low income backgrounds needs to be considered further by both policy makers and policy analysts.

The impact on grief

Woven throughout these issues of uncertainty over eligibility, timing and costs was the ever-present issue of a recent bereavement. This corroborates Drakeford's (1998) findings on impact of meeting funeral costs and the challenges associated with navigating the benefits system, where he argued that there are,

direct implications for the available incomes of the poorest citizens who find themselves without the help which is urgently needed at a time of distress. There are also those wider family members who find themselves, without forewarning or expectation, suddenly held responsible for the burial of a relation. Even where this responsibility is not clouded by acrimony or complicated by lack of contact, the unexpected financial burden may be acute. (p. 521).

A number of the FP claimants interviewed for this project had organised the funeral of a family member who died unexpectedly or suddenly, with several claiming for an FP through experiencing the loss of a child, or as a result of a family member dying from drug or alcohol dependency. The procedural complexities of claiming an FP identified here could impact on their experience of grief and, often, their overall health. The impact of poverty on grief has already been noted by Corden *et al.* (2008), yet the findings suggested that the stigma associated with poverty compounded the situation, with claimant participants reporting a sense of shame for 'grovelling' to the state. As one participant commented:

I felt like I was begging for help. It was just too much . . . they make you feel like you are a beggar and I'm not a beggar. That's how I felt. I still feel like that now.

Claimants were not, however, typical of the image of the 'welfare dependent' or 'benefit scrounger' (Garthwaite, 2011). More often than not, the claimant had already had to give up work to be a full-time carer for the person for whom they were arranging a funeral. Very often, long-term terminal illness had drained claimants' savings (see also Corden *et al.*, 2008), despite the fact that the claimant and deceased person had previously been in regular employment and paid National Insurance contributions.

Discussion

It is debatable as to whether or not the present complexities of claiming for an FP were inevitable. As Drakeford noted almost fifteen years ago (1998), the increasingly complex rules to administer the FP meant that dissatisfaction with the award, leading to questioning its fitness for purpose, was mounting. Yet since Drakeford's article, very little about the FP has changed. The cap has been raised and criteria for eligibility amended, but the principle of it being a means-tested benefit provided for all those who qualify has not altered. What *have* altered around the FP are the qualifying benefits and the administration required to evaluate the FP claim. This has led to an increasingly complex and confusing

system, which was one characteristic of the policies and reforms introduced by the Conservative Government over twenty years ago (see Lowe, 2005). With the death rate declining during this period and the aforementioned changes to eligibility and the cap, the cost and administration of the FP has not come under scrutiny. It is the argument of this paper that this is required before the death rate rises, as is projected, and pressure on the system therefore potentially increases.

Furthermore, it is important not to overlook the fact that underpinning this paper is the central issue of what Drakeford (1998: 523) has termed the 'social significance' of the funeral. How much is spent on a funeral has, since the nineteenth century, been regarded as a public statement of the stature of the individual (see Strange, 2005) and the quality of their relationships to those left behind. Beyond this paper very little is known about those who struggle to afford to meet these social expectations at this time.

As this paper has shown, there is a significantly under-researched area of policy in the provision of support for those individuals who cannot pay for a funeral at the point of need. While limited in scope owing to the timescale in which the project took place, this study has indicated that the current system administered through the welfare state for supporting those who cannot afford a funeral is fraught with difficulties that can create confusion and debt. Uncertainty over eligibility, compounded by the order in which funeral arrangements are made, and claims for the FP processed, mean that individuals are required to commit to funeral costs that they may not be able to afford. At the same time, funeral directors take on unsecured debt, not knowing how much, if anything, their client will be awarded. Yet at the time of writing no announcements have been made to review the current system of support, despite the enormous overhaul of the benefits system taking place in 2013. Arguably this is evidence of the 'continuing force which the twin poles of cradle and grave . . . [continue] . . . to exercise over policy makers' (Drakeford, 1998: 513). Our concern is that while 'the grave' component of the welfare state may still exist through the FP, the way in which it is assessed and administered is now a cause of distress and uncertainty for some people, and potentially leading already poor people into debt.

With the implementation of the Welfare Reform Act 2012, it is inevitable that entitlement to the criteria-based and means-tested FP will change as the structure and organisation of benefits is altered. How these changes will impact on access and entitlement for an FP is currently unknown. Through the same Act, the Discretionary part of the Social Fund is being devolved to Local Authorities, leaving the future of the Regulated Fund (of which the FP is a part) unclear at the time of writing. With this project taking place at such a time of change in terms of welfare reform, the two recommendations that follow will necessarily need to evolve as the reforms are implemented. Nonetheless, with concerns over the impact of social care costs on individuals on the political agenda, and the

impending rise in the death rate, reviewing state support for meeting funeral costs is required before the current system becomes unwieldy.

First, eligibility for an FP in relation to benefits needs to be addressed so that claimants are not put in a position where they are making speculative claims for an FP based on misinformation or misunderstanding about benefits. While guidance is currently provided through appropriate DWP channels, those providing informal advice on funeral arrangements (namely charities and funeral directors) need to be in a position to provide appropriate and up-to-date guidance if requested. Beyond the dissemination of this study, there has been scant conversation between the various parties involved as to how information regarding eligibility, and potential changes to eligibility as a result of the Welfare Reform Act, is shared.

Second, and arguably more importantly, what is required at the point of arranging a funeral is a system whereby individuals (and funeral directors) are informed of their eligibility and, potentially, what they may expect to receive from the state before committing to funeral costs. The current process of submitting a claim *after* committing to funeral costs is counterproductive and the creator of unnecessary stress and financial difficulty for newly bereaved individuals.

Framing these issues are more wide-ranging concerns about resources towards the end of life, particularly in relation to pensioner poverty and social care. Funerals have, to date, been omitted from these discussions yet findings from this study suggest that state support for funeral costs should not be excluded on the grounds that it is solely in the remit of state welfare for those from the poorest backgrounds. Participants in this project had been made unemployed, been long-term carers, and/or had used their savings to pay for care for the now-deceased person. They reported a sense of shame in not being able to afford a funeral, in terms of providing a dignified and suitable 'send off' for the person who died. As a service open to the public, the funeral is symbolically loaded as a representation of the deceased individual's stature, and participants reported a desire to commit to funeral costs before knowing whether they were successful in their FP claim in order to not delay the funeral – lest they are publicly seen as struggling to pay. The debt associated with funerals, the social pressure to be seen to be organising an appropriate funeral for the deceased person, and the emotional toll that these arrangements can have on the bereaved person organising and paying for the funeral thus need to be included in the aforementioned discussions about resources towards the end of life.

Notably, further afield the viability of the FP overall is beginning to be questioned in terms of the impact of its administration on other systems of support. In a 2011 survey, the Local Government Association detailed 2,900 Public Health Funerals that were organised in 2010–11. These are funerals that are organised and funded by local authorities under Section 46 of the Public Health

(Control of Disease) Act 1984, when no one is either able or willing to pay for a funeral.⁵ The report concluded that,

several authorities highlighted issues with the Social Fund, stating that the grant is not enough to pay for the full cost of the funeral and where families can apply for it they have to find the shortfall themselves. As local authorities are not able to assist when families can apply for the grant, in some cases the family will then refuse to apply at all and will therefore not pay for the funeral. It then falls to the local authority to pay. (p. 14)

Perceiving failings in the current administration of the FP, the LGA report (2011) raised concerns about the potential for individuals to bypass the FP altogether and go straight to the local authority for a funeral. With the number of requests for Public Health Funerals slowly growing, and difficulties in predicting precisely the number of requests on a yearly basis, how the FP thus connects to the local authority funded Public Health Funeral system requires further investigation, not least because problems associated with the FP are having an impact on local authority expenditure.

Finally, although this paper has focused on policy within the UK related to support for funeral costs specifically, there remains considerable scope to review provision in other countries and whether or not lessons could be learnt. As the majority of developed countries grapple with the challenges of an ageing population, much could be garnered from evaluating models of support for comparable populations. At the same time this study was undertaken, a comparative analysis of welfare in eighteen capitalist countries was conducted (Valentine and Woodthorpe, 2013). This found that alternative models of provision, such as public and private insurance schemes, and tax explicitly raised for funeral costs, was contingent on the relationship between the state, the individual and the commercial sector. Moreover, it was framed by cultural expectations about the extent to which individuals are responsible for managing their own financial arrangements, and whether or not family are expected to step in and assist with funeral costs. Beyond the remit of this study, more could also be learnt from developing countries in the process of establishing systems of welfare provision.

Conclusion

State support for funerals through the Social Fund Funeral Payment requires attention from both policy makers and analysts alike. Although a small-scale study, data from this project suggest that the experience of claiming for an FP at present is complex and open to much ambiguity. As shown in this paper, the current administration of the system potentially places those in receipt of benefits into funeral debt. This occurs as a result of a lack of clarity regarding eligibility and problems with the timing of claims. At a time of bereavement,

this uncertainty can impact on individuals' health and lead to feelings of shame associated with begging or being dependent on the state.

A lack of resources to pay for a funeral is not automatically associated with a 'benefit culture' however. Participants in this research included those who had been made unemployed, been long-term carers and/or used their available savings to pay for social care. Framed by issues of pensioner poverty and the cost of social care for older people, funeral expenditure and debt requires further policy attention within the UK, and needs to be included in debates about state responses to issues associated with an ageing population. This could extend to looking beyond the UK to ascertain the organisation of provision in comparable developed countries and the extent to which funeral costs are prioritised within national policy.

Notes

- 1 The Social Fund is split into two parts, the 'Regulated' Fund and the 'Discretionary' Fund. The Regulated Fund is based on legal entitlement; any claimant who meets the qualifying criteria must be given an award. The Discretionary Fund payments are at the discretion of the DWP decision maker and are being reformed as part of the Welfare Reform Act 2012, whereby the loans/payments from this section of the Social Fund will be devolved to Local Authorities. At the time of writing, the Regulated Fund is not being reformed, meaning the FP will continue to exist in the foreseeable future.
- 2 Public Health Funerals are funerals provided by the Local Authority under the Public Health (Control of Disease) Act 1984, and are typically provided for individuals who die with no family/network to organise and/or pay for the funeral. They are administered entirely separately from the FP.
- 3 Together, this wider context centres on the resources that older people have towards the end of their lives, and costs associated with ageing and end of life. As Corden *et al.* (2008) showed, costs associated with end-of-life care for older couples had an impact on women's financial circumstances once their spouse had died, with one in five of the households who participated in their study falling below the official poverty line after the death (p. 80).
- 4 This will change once the Welfare Reform Act 2012 is implemented, and Universal Credit introduced in 2013.
- 5 The local authority will attempt to recover cost from the deceased person's estate following the funeral.

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