



Citation for published version:

Woodthorpe, K 2014, *IPR Policy Brief - Funeral poverty in the UK: issues for policy*. University of Bath.

Publication date:

2014

Document Version

Publisher's PDF, also known as Version of record

[Link to publication](#)

University of Bath

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Funeral poverty in the UK: issues for policy

About this research

Researchers at the University of Bath have examined state support available for those who cannot afford a funeral at the point of need. They evaluated the Department for Work and Pensions (DWP) Social Fund Funeral Payment (FP) through interviews with claimants and key stakeholders. The research concluded that the current system lacks coherence in terms of both the process of application, and how it deals with diverse family relationships. Furthermore, for the 55% of claimants who are successful in their application, there can be a substantial shortfall between the contribution awarded and the amount required to meet the cost of a funeral.

These findings have important implications for existing (and potential future) demand for Public Health Funerals. These are basic funerals which local authorities have a statutory obligation to provide, in circumstances where an individual dies without anyone able or willing to organise and pay for their funeral. In light of the on-going issues with the FP, there is concern that local authorities will be required to provide more Public Health Funerals as the number of deaths per year begins to increase. The viability of these two distinct systems of state provision for funerals requires urgent attention to ensure that public resources are appropriately targeted to those most in need.

Key findings

The research found that:

- In the UK, responsibility for affording a funeral has historically rested with individuals and families. Those unable to bear this cost are often perceived as welfare dependent, rather than in need of publicly funded assistance.
- One current method of state provision is the Social Fund Funeral Payment (FP). The research indicates that this is outdated and an overly complicated system that urgently requires review. Given current changes to benefit eligibility criteria as a result of the introduction of Universal Credit and the projected rise in the number of deaths per year, the time to conduct the review is now.
- Currently, eligible claimants are obliged to commit to funeral costs before submitting their claim for a FP. In so doing, they are making poorly informed financial decisions that may result in substantial debt.
- The assessment of FP claims and who is responsible for funeral costs does not take sufficient account of the nature of contemporary family relationships.
- The current claim process is confusing and time consuming. Claimants may delay a funeral while waiting to hear the outcome of their claim.
- Cautious of bad debt, funeral directors are put in a position where they may have to turn poorer people away.
- Local authority officials are experiencing a small but notable increase in demand for Public Health Funerals, on the grounds that individuals are not prepared to organise or pay for the funeral of a family member.
- There is currently no culture of saving for death, and varying advice and guidance on how to plan for a funeral. There is a lack of state sponsored affordable and guaranteed schemes, by which people and their families can prepare for their funeral in advance.

Research findings in context

Introduced in 1988, the origins of the Social Fund Funeral Payment (FP) can be found in the establishment of the welfare state and the then provision of a Universal Death Grant, which supported citizens unable to afford a funeral. Today, those in receipt of particular benefits can submit a claim to the scheme, which is assessed by the Department for Work and Pensions (DWP). The success rate for claims in 2012-13 was 54.3%, with FPs costing the DWP £43.1million in total. The average award for successful claimants was £1,225. This figure consists of a contribution of up to £700 for the funeral, plus burial/cremation and other associated fees. Importantly, the average award is significantly less than the average funeral and burial/cremation cost, which is around £3,500.

In this context, the research sought to:

- Examine the process and experience of claiming a FP from the perspective of claimants themselves.
- Collate views from key stakeholders as to the efficiency of the current administration of the FP.
- Review the implications of the FP for local authorities and funeral directors.



The research found that, as funeral costs continue to rise, the amount currently provided by the FP means that successful claimants are typically left with an outstanding debt. Moreover, claimants are required to commit to costs (providing an invoice with their claim), and therefore any potential debt, before being fully informed of how much, if anything, they can expect to receive.

At the same time, there is a considerable lack of clarity about the FP's purpose and who is eligible to submit a claim. This is likely to be made worse by the introduction of Universal Credit. The current evaluation of claims means that those who want to take responsibility for the funeral can be informed by the DWP that another family member, even if they are estranged, is responsible for meeting the cost of the funeral. The experience of applying leaves claimants confused and frustrated at a time of bereavement, and can exacerbate a sense of shame about not being able to afford a funeral.

One potential and significant impact of the current system is a small but growing increase in requests for Public Health Funerals, administered by local authorities. There is concern that family members are declining to organise and pay for a funeral and are turning to the local authority as an alternative 'option', rather than attempting to navigate the FP. This suggests that either stigma associated with what was once termed a 'paupers' funeral' is changing, or else those that request a Public Health Funeral have no other alternative.

Recommendations for policy and practice

- The findings suggest that the current system of state support for funeral costs requires urgent review. The FP is an outdated and complex method of provision. Its failings may have significant implications for local authorities, who have a statutory obligation to organise Public Health Funerals.
- In light of the projected rise in the number of deaths a year and the introduction of Universal Credit, this is an opportune moment to review how state provision for funerals can be appropriately evaluated, accessed, and targeted.
- As a known and necessary expenditure associated with the end of life, funerals need to be included within debates about how care at the end of life and other associated costs will be funded, for example, by promoting a culture of financially preparing for death.
- In order to ensure that poor people are not further marginalised or stigmatised for being unable to afford a funeral, provision for funeral costs requires attention from the wider public, commercial and third sectors.



Brief methodology

This research was conducted between December 2011 and April 2012. An independent study funded by Sunlife Direct, the findings are based on interviews with 30 FP claimants and 34 key stakeholders and local authority employees. The conclusions informed a Parliamentary Roundtable in November 2012 on funeral poverty and policy solutions.

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More about this research:

The full report is available on the Sunlife Direct website: www.sunlifedirect.co.uk/About-Sun-Life-Direct/Press-Office/Research/Social-Fund-Funeral-Payments/

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Date of release:
January 2014



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