

## Funerals and the state: an uneasy relationship

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### Introduction

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Although provision for the funeral and the disposal of a body was central to the establishment of the welfare state it has been systematically overlooked as a policy issue worthy of attention over the last 70 years. A lack of focus on funerals occurs despite the fact that at the conception of the welfare state it was recognised that 'death is a universal contingency. Each citizen will die, and the death of each will leave a many-sided problem' (Clarke, 1944: 3), of which the financial cost of the funeral is one.

Provision for a funeral was entrenched within the ethos of the UK welfare state at its inception through a universal death grant. No longer available in the form of a universal benefit, financial assistance for funerals is now dependent upon the availability of resources and family members through a centrally managed system of Social Fund Funeral Payments. This is provided alongside an alternative system of public health funerals administered by the local authority, which is intended to act as a means to ensure that there will be a funeral and body disposal for those who have no family members, or there are no means to pay. The viability of these respective systems is open to question given the projected rise in the death rate in the next two decades (Hatzian-dreu et al., 2008).

### Overview of the Funeral Payment (FP)

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The Social Fund Funeral Payment (FP) replaced the universal death grant in 1989, which had been allowed to wither in value since its inception. It was worth £30 prior to the universal death grant being abolished, which only represented about 5% of the cost of an average funeral at the time (Walker et al., 1992). The FP is available to assist individuals who are in receipt of particular benefits, including Income Support, Jobseeker's Allowance (income based),

Universal Credit, Pension Credit and Working Tax Credit, to help pay for a funeral (see DWP, 2014 for further details). FPs are intended to be recovered from the estate of the deceased although, owing to an insufficient estate, the reality is that very little is ever recovered: in 2013/14 this figure was £0.3 million, against an expenditure of over £40 million (National Audit Office, 2014).

At the Social Fund's inception, the FP was initially intended to cover the cost of the funeral. Following a rise in demand in the early 1990s, in 1995 a cap of £500 towards the cost of a funeral (plus burial/cremation fees) was introduced and eligibility criteria changed. This cap on funeral costs was raised to £600 in 1997 and again in 2003 to £700. It has remained at this level ever since, despite the recommendation of the Social Security Select Committee (2001) that the FP should reflect the cost of a funeral and be reviewed annually.

With the average cost of a funeral (including burial/cremation) today around £3,500 (Sunlife, 2014), the FP has thus moved from a benefit that covered the cost of a funeral and burial/cremation towards a contributory award, open only to those people who fall into a particular category of family/friend and in receipt of specific benefits. From the latest figures available, in 2012/13 66,000 claims were made and 35,000 awards were provided (DWP, 2013). The average award was £1,225 for the burial/cremation and the funeral. This cost the state £43.1 million. Claims can be submitted to the DWP up to three months after the funeral and require a completed funeral director's invoice. The average time of assessment is 16 days.

## Eligibility and the submission of a claim

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It has been argued previously (see Drakeford, 1998; Foster and Woodthorpe, 2013) that the provision of state support for funerals had been progressively eroded over the years meaning that particular individuals are no longer eligible for an FP. The DWP provides guidance as to which categories of individuals are eligible to claim an award and that their claim will be assessed according to whom else within their network may be able to pay for the funeral. The DWP bases part of their decision on whether to award an FP on the qualitative detail provided by the claimant in the 23 page claim form. If unsuccessful, it is assumed that the claimant can approach identified family member(s) to ask for a contribution towards the funeral, whether or not there is estrangement, or if they are in a position to pay for the funeral.

Drawing on research with FP claimants, Woodthorpe et al. (2013) have argued that addressing eligibility prior to submitting a claim would have one of the most significant effects on improving the efficiency of the FP. A further key consideration is who should be providing information about the FP, especially given poor levels of awareness around eligibility and availability. While the local Jobcentre is currently the designated source of guidance on the FP, complemented by DirectGov.uk, more often than not it is funeral directors who provide information and assistance to newly bereaved people about funding options available. This is potentially problematic given the dual role of the funeral director as both an advocate for bereaved people *and* a commercial enterprise. With approximately half of applications unsuccessful and a lack of clarity over who provides information, clearly the information provided by the DWP needs to be reconsidered.

## Timing

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At present FP claims require a completed invoice from the funeral director as evidence of the cost of the funeral. This means that the claimant is obliged to commit to funeral costs before their claim is assessed and before they are in a position to make an informed decision about how much to spend on the funeral. Claimants are

under pressure to make these decisions quickly. The DWP's current average assessment period of 16 working days means that the funeral organiser may have to wait three weeks before they can know with confidence that they can afford the funeral. In a culture where the average time between death and the funeral is around 5-10 working days (and much less in some religions), the funeral organiser faces the choice of waiting to hold the funeral, or else hold the funeral before knowing what, if any, contribution they will receive from the state.

Speeding up the process of claiming would mean that those people tasked with organising the funeral would be able to make more informed decisions about how much to spend on the funeral and the financial consequences of committing to particular costs. A streamlined claim form may also simplify the process with complexity an important factor in people's decision not to claim from the Social Fund more generally.

## Size of award

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The gap between the FP and the average cost of a funeral has grown year on year. Thus, even if the claimant navigates the 23 page form and is successful in their claim, they will likely face a shortfall in meeting the cost of a funeral. This currently stands at approximately £2,000 compared to the average cost of a funeral. Woodthorpe et al. (2013) found claimants utilised a variety of means to make this up such as pawning items or agreeing ad hoc repayment terms with the funeral director. Others who had an established network of support turned to their peers, raising money through local community radio, social network websites and football matches. Borrowing money from others, taking out loans, or putting the funeral on a credit card were the most common ways of paying for the shortfall. Of course, loans can create long term debt problems for recipients. Even the extension of budgeting loans under the Coalition government to cover funeral payments in addition to the FP since 2012 can result in families being forced to live on extremely low incomes while they repay interest free loans. Thus the introduction of additional loans alongside the present setup has not alleviated the existing problems

outlined in relation to the provision and administration of the FP.

### Public Health Funerals

Operated separately from the FP, Public Health Funerals are provided by local authorities under the Public Health (Control of Disease) Act 1984. They are provided when there is no one able or willing to provide a funeral for a deceased person. Although far fewer in number than the FP, with the latest collated figures in England and Wales in 2011 showing 2,900 were organised, concerns have been raised that the inadequacy of the FP means that some individuals are bypassing the FP and turning immediately to the local authority (see LGA, 2011). As such public health funerals actually represent a small, but growing, amount of UK welfare expenditure. Furthermore, the same LGA (2011) report detailed that there are significant extra staff costs associated with administering a public health funeral, such as visiting/finding premises, searching for next of kin and attempting to recover the costs from the estate.

### Conclusion

There are a number of issues with the operation of the FP and its knock-on impact on Public Health Funerals. However these issues have received limited attention from the Coalition government and its predecessors. With the increase in length of life has come complacency in addressing the cost of funerals and state provision for those in need. This complacency exists despite a predicted rise in the death rate. With no increase in the FP under the Coalition government, despite an increase in the cost of the average funeral during the time it has been in power, the expansion of budgeting loans to include funerals is unlikely to provide a long term solution.

The system is showing signs of failure when the death rate has been at a historical low. With the death rate predicted to rise around 17% over the next two decades (Hatziandreu et al., 2008), a coherent, easily accessible and fair method of providing support for those most in need is required. Indeed, given the number of

issues identified here, it is arguable that on the cusp of a rising death rate an extensive review of state provision is required. At the same time, with much emphasis on end of life care in educational campaigns, such as that of the Dying Matters Coalition, further educational campaigns to raise public awareness about the cost of a funeral are required so that individuals and their families are better prepared prior to death.

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