

preventing poverty beyond death

the churches' role
in tackling funeral poverty



Acknowledgements

Church Action on Poverty is a national ecumenical Christian social justice charity, committed to tackling poverty in the UK. We work in partnership with churches and with people in poverty themselves to find solutions to poverty, locally, nationally and globally. Further information can be found at www.church-poverty.org.uk. Registered charity number 1079986. Company limited by guarantee, registered in England and Wales, number 3780243.

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The **Diocese of Lichfield's Transforming Communities department** has three main purposes: to discern the movement of the Spirit addressing issues of social care, justice and environmental concerns; to facilitate the Christ-like transformation of local churches engaging with their communities; and to support partners expressing God's love for his world. Further information can be found at www.lichfield.anglican.org/ourdiocese/departments/transforming-communities

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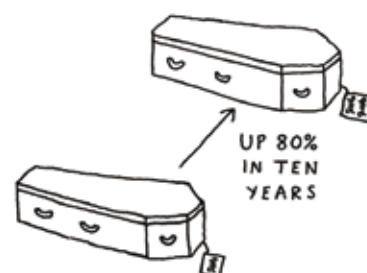
Executive summary

We believe access to a dignified funeral, without getting into crippling debt, is a basic human right.

- People on low incomes are increasingly finding that **the death of a loved one plunges them into serious and long-term debt**. Those on low incomes or benefits are hardest hit, because they have little or no savings and have to spend a much larger proportion of their income on funeral costs than those on an average income.
- The **cost of funerals has risen dramatically** over the last 10 years; prices have risen by 80%, with total costs now averaging £8,427. Funeral poverty exists when the costs of a funeral are beyond a person's ability to pay, leading to difficult choices about the type of funeral to arrange and how to pay for it. The shortfall between what funerals cost and the money people have available now stands at over £192 million.¹
- **Planning and saving for funerals isn't always possible**; death is often unexpected or happens after savings have been depleted by medical bills or by taking time off work to care for someone. Many people on low incomes who are already struggling to cover everyday expenses simply have nothing left to save.
- Many people just go along with what the funeral director suggests at the time, when they are still reeling from the shock of bereavement. **People feel under pressure to organise the funeral quickly** and often have little or no experience of planning a funeral.
- Although most funeral directors offer a lower-priced 'simple' funeral, they are often hesitant to explain their pricing structure, presumably because there is a high profit margin on elaborate funerals. **A lack of regulation in the industry means there is no transparency in pricing.**
- In 2012–13, 47% of the 66,000 applications to the Government's Social Fund Funeral Payments scheme were turned down. For those who were granted an award, **the Funeral Payment only covered around 35% of the overall cost of a funeral** (the average payment in 2012–13 being £1,225).²
- There is **significant confusion about entitlement to Funeral Payments**, and most people only find out their claim has been disallowed after they have paid for the funeral.
- 47% of English funerals were performed by the Church of England, Roman Catholic or Methodist Church (in 2012).³ This provides a **significant opportunity for clergy and church ministers to help reduce the impact of funeral poverty.**

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.

Woodthorpe and Foster⁴



THE COST OF A FUNERAL
IS RISING RAPIDLY

@davewalker

Recommendations

- When working with bereaved families, **church ministers should provide information about affordable funerals and alternative credit options** before the family commit themselves to an over-priced and unaffordable funeral.
- Churches and others could follow Quaker Social Action's lead in establishing a **'funeral brokerage' scheme**, to support bereaved families to access a dignified funeral, without getting into crippling debt. Since 2011, QSA's Down to Earth project has helped over 1,000 people negotiate a more affordable funeral, saving on average over £2,200 each.
- The Archbishop of Canterbury's To Your Credit initiative (aimed at promoting affordable credit as an alternative to payday lending) should be more pro-active in **encouraging credit unions to set up Emergency Funeral Loan schemes.**
- Funeral directors should be encouraged to **sign up to the Fair Funerals Pledge**, to address the fact that buying a funeral can be really expensive and confusing. The Pledge asks funeral directors to make their most affordable funeral package visible to the public, communicate prices in initial conversations, and prominently display full price lists.
- The Work and Pensions Select Committee should lead an **inquiry into funeral and bereavement poverty**, including in particular the inadequacy of the Social Fund Funeral Payments system.

Tackling funeral poverty: time for the churches to act

Their pastoral work with bereaved people gives church ministers a unique opportunity to tackle funeral poverty.

Isn't it time that the church more widely woke up to its role not just in burying the dead, but in ensuring that their loved ones are left with fond memories, not crushing debts?

47%

of English funerals were performed by the Church of England, Roman Catholic or Methodist Church in 2012.⁵ The Church of England alone takes around 3,000 funerals every week (around 34% of the UK total).⁶ 67% of The Cooperative Funeralcare's services still take a traditional form in accordance with the rites of a particular religion, and usually include a service led by a recognised minister.

This provides a significant opportunity for clergy and church ministers to help reduce the impact of funeral poverty. By talking to bereaved families when planning a funeral service, ministers can provide information about affordable funerals and alternative credit options before the family commit themselves to an overpriced and unaffordable funeral.



What is funeral poverty?

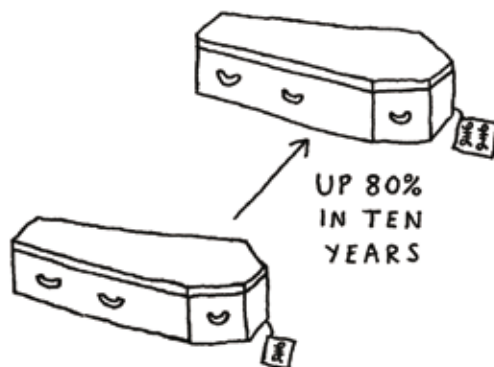
The cost of dying is rising faster than people's incomes.

People on low incomes are increasingly finding that the death of a loved one plunges them into serious and long-term debt. Those on low incomes or benefits are hardest hit, because they have little or no savings and have to spend a much larger proportion of their income on funeral costs than those on an average income.

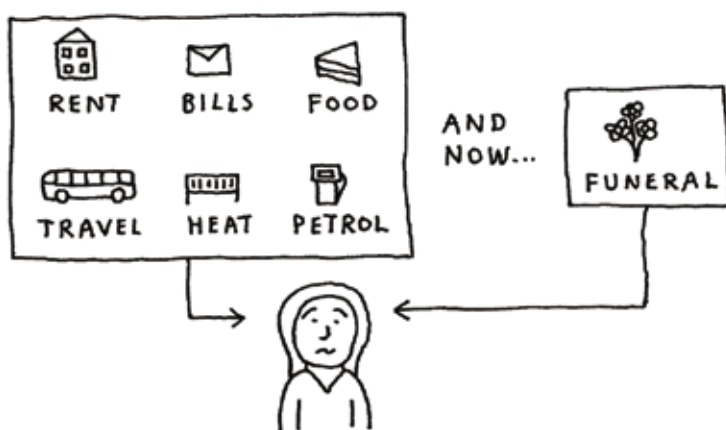
The cost of funerals has risen dramatically over the last 10 years; prices have risen by 80% with average funeral costs standing at £3,590 (extra costs such as probate, flowers, catering and venue hire cost an average of £4,837, so total costs average £8,427).⁷

In 2014 the cost of dying rose seven times faster than the cost of living.⁸ National funeral poverty (the shortfall that people cannot afford when paying for a funeral) now stands at over £192 million.⁹ The cost of funerals has spiralled at the same time as financial assistance from the state has diminished, and funeral poverty is increasing within a context of growing poverty; planning and saving for funerals is impossible for many on low incomes who are already struggling to cover everyday expenses. 'Funeral services' were the number one location for credit card usage in 2013; this category of debt had the largest average transaction value.¹⁰

In 2014 the cost of dying rose seven times faster than the cost of living



THE COST OF A FUNERAL IS RISING RAPIDLY



AFFORDING A FUNERAL IS IMPOSSIBLE FOR MANY PEOPLE

Case study: Anya's story

My mum had opened up a plot and headstone when Dad died 25 years ago. When she died unexpectedly after a short illness, I phoned up our family's usual funeral director and was astounded when they quoted me £4,500 for the most basic burial. Mum had an insurance policy but it had been sixpence a month back in the sixties or something so I knew that wouldn't go far. As I sat in stunned silence the guy eventually said, "Is making that payment going to be difficult?" I said, "Well yes."

Then he said I could have exactly the same funeral for £1,800 if I went to their office at the other side of town. It turned out they were no longer the old family funeral directors but a national chain. This offer was due to a turf war between them and someone who had set up on his own. Still if I hadn't had the courage to simply say I couldn't pay it, I could well have ended up paying more than twice what I did pay.

I still couldn't afford it in time and had to borrow from a friend in a care home which caused further problems. I got quotes on headstone removal and rewrite, which knocked another £150 off. I still can't pay for the stone to be replaced. The mason's company insists it needs redoing at a cost of £700. I can't face arguing any more at the moment, so mum still has no headstone and isn't likely to have one for some while.

The funeral industry

Providers of funerals are unregulated and untransparent.

Funerals are big business: the UK 'funeral industry' is worth an estimated £2 billion and employs nearly 24,000 people

Funerals are big business: the UK 'funeral industry' is worth an estimated £2 billion and employs nearly 24,000 people. Although there are over 1,600 funeral directors, the market is increasingly dominated by just three main companies: Dignity, The Cooperative Funeralcare, and Funeral Service Partners. The industry is in healthy shape, with 'annual growth' predicted to be around 2.9% between 2011 and 2016.¹¹ The funeral industry is making a significant profit¹² while those on low incomes are taking out loans to cover funeral costs, leading to a negative cycle of debt and poverty.¹³

Independent funeral directors are often in a better position to help families who are struggling to pay, as they can use their discretion regarding payment terms. However, the larger companies usually require credit checks to be undertaken before the funeral can be organised.¹⁴

The situation is set to get worse with a predicted increase in the death rate, stagnant incomes and further funeral cost inflation. Sun Life has predicted that the cost of funerals will continue to rise significantly, with the average cost expected to be as much as £4,326 by 2018. The national average cost of a funeral also masks significant variations between regions. For example, a cremation in Belfast will cost £2,859, whereas a burial in Kent can cost up to £6,899, and the average total funeral cost in London now stands at £9,556.¹⁵ Although most funeral directors offer a basic funeral, they are often hesitant to explain their pricing structure. The

industry has so far been immune to the internet's price comparison revolution (although a number of budget providers are beginning to emerge in the market). A lack of regulation in the industry means there is no transparency in pricing; many people just go along with what the funeral director suggests at the time.

Unlike other major life events such as weddings, funerals are typically organised for us by our next of kin, over only a few days, at a time of shock and bereavement. Unfamiliar with the requirements and uninformed about prices and hidden extras, bereaved people do not make shrewd customers. People feel under pressure to organise the funeral quickly, and often have little or no experience of organising a funeral. The funeral is part of the grieving process and people do not want to be left with any regrets.¹⁶ Many people are uncomfortable talking about death and money, and there is a lack of information about how to plan a funeral on a low budget.

96% of funerals organised over the last five years used a funeral director; 44% of people chose a company they were already familiar with, demonstrating how important it is for funeral directors to build up a strong trustworthy relationship with families as they may be called upon again in the future.¹⁷

Case study: James' story

After my wife lost her long battle with cancer I had no idea how I was going to raise the money for her funeral. I had been left with four school-age children and because I'd been my wife's main carer and had to give up work, our savings were almost all gone. I was really shocked when our local funeral director quoted me £6,300 for a burial. I had no idea that I could've got a very similar funeral for thousands of pounds less if I'd gone to a different funeral director.

The Government had turned me down for a Social Fund Funeral Payment but Down to Earth advisers helped me appeal and eventually after six months I was awarded £1,650 to help clear my debt. I've still got quite a bit to pay off, which I'm doing through a payment plan of £12.50 a week. Having this debt hanging over me is a painful reminder of my wife's death.

Operating profits for the UK's leading funeral service providers in 2014

Dignity

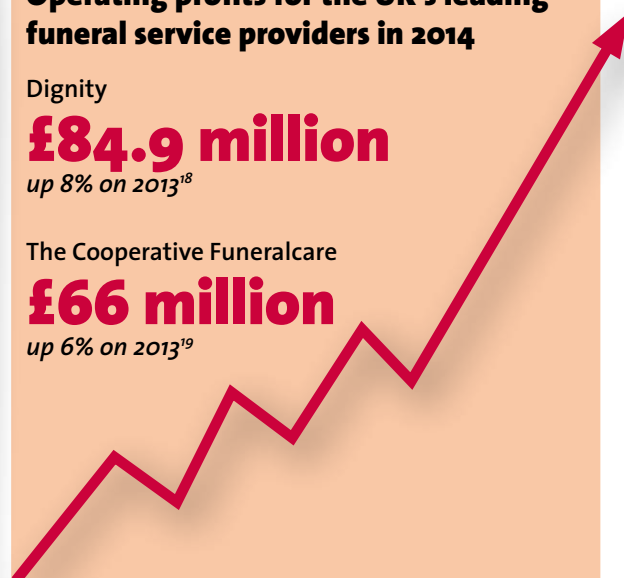
£84.9 million

up 8% on 2013¹⁸

The Cooperative Funeralcare

£66 million

up 6% on 2013¹⁹



Social Fund Funeral Payments

Government support is available to help people cover funeral costs – but is the system fit for purpose?

“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.”²⁰

From the beginning, provision for funerals was an integral part of the welfare state, through the universal death grant. However, the value of the grant was allowed to diminish over the years, and it was eventually replaced by the Social Fund Funeral Payment in 1989.²¹

Today, Social Fund Funeral Payments are available to people on certain qualifying benefits such as Jobseeker's Allowance and Income Support (if there is no other relative who the DWP believe can pay for the funeral). When the Funeral Payment was established it was intended to cover the whole cost of the funeral, but following an increase in demand for the payment in the early 1990s, a cap was introduced and eligibility criteria were changed. The payment now only covers a small portion of funeral costs, usually around 35% of the bill for a simple funeral, so people on low incomes are left with shortfalls of £1,000–£3,000. Despite the recommendation of the Social Security Select Committee that the Funeral Payment should reflect the cost of a funeral and be reviewed annually, one element of the Funeral Payment ('other expenses') has remained at the same level since 2003.²² This 'other expenses' element is supposed to help towards the costs of an officiant and funeral director's fees, which usually include the coffin, a hearse, bearers, and extra expenses such as flowers, etc. The payment was capped at £700 in 2003, while funeral inflation has increased by around 7.1% a year since then. Funeral directors' costs averaged £1,500 in 2014.

In 2013–14, 33,000 Funeral Payments were awarded (averaging £1,225 per award), but 50% of applications are rejected every year. There is significant confusion about entitlement to Funeral Payments, and most people only find out their claim has been disallowed after the funeral has already taken place.

To make a claim, applicants must complete a 25-page form which must be submitted to the Department for Work and Pensions by the person paying for the funeral. No grant is payable until after the funeral and receipt of the funeral director's invoice; until this point, there is no way for the applicant to know the amount of the grant awarded, or even if it will be paid at all.²³ Applicants do not get a decision for at least six weeks, leading to anxiety and distress. Speeding up the process of claiming would mean those organising the funeral would be able to make informed decisions about what to spend and the financial consequences of committing to particular items or services. The application process is complicated and outdated, and the process to decide who is responsible for funeral costs does not take account of contemporary family relationships; family members who have been estranged for decades can end up responsible for covering costs.²⁴

The National Association of Funeral Directors (NAFD) has pressed for an increase in the Social Fund Funeral Payment; their own research shows that the average shortfall in meeting costs is now £1,500, with families either failing to pay or turning to payday lenders. Often these families do not qualify for Social Fund payments because someone close to the deceased is deemed capable of paying for the funeral.²⁵

The shortfall in meeting funeral costs is increasing every year; despite this, 80% of NAFD members have never turned down a funeral, even when they have known that the family were not able to pay. The funeral director takes on the risk of being left in debt, as the funeral will take place before they know the outcome of the Social Fund application.

The NAFD and Royal London, among others, have called for a fundamental review of the Social Fund system and have suggested interim measures to help the situation, such as index-linking the 'other expenses' aspect of the Funeral Payment to the rate of inflation and adjusting it to reflect current UK living costs.²⁶

There is significant confusion about entitlement to Funeral Payments, and most people only find out their claim has been disallowed after the funeral has already taken place

Most Public Health Funerals are cases where the individual genuinely has nothing

Public Health Funerals: the re-emergence of 'pauper funerals'

The Social Fund Funeral Payment has not eliminated the 'pauper's funeral' and grave. Today we still have Public Health Funerals, provided by the local authority – or by the hospital where someone died – for individuals who have no known family to pay for the funeral or for cases where no one can (or will) pay for the funeral. The deceased is given a simple, respectful funeral and cremated or buried (depending upon religious requirements).

The number of Public Health Funerals has increased in recent years as the cost of funerals soars and families cannot afford to take responsibility. 2,900 Public Health Funerals took place across England and Wales in 2010–11, an increase of 700 on the previous year, with the average cost per funeral being £950.²⁷

Julie Dunk, a representative from the Institute of Cemetery and Crematorium Management, says that most Public Health Funerals are cases where

the individual genuinely has nothing. This type of funeral would be for somebody who has outlived all their family, or was homeless and had no contact with their family. However, the Institute is increasingly dealing with cases where there is family but they can't or won't pay.²⁸ A report by sociologists from the University of Bath states that the inadequacy of the Social Fund Funeral Payment may be leading some people to bypass it completely and turn straight to the local authority. Therefore Public Health Funerals represent a small but growing aspect of UK welfare expenditure.²⁹

On the other hand there are families who find themselves under great pressure to avoid the stigma attached to Public Health Funerals, and end up in long-term debt in order to pay for a 'decent' funeral. People can think that if they are not spending lots of money, they are being disrespectful and uncaring. Rose Inman-Cook (from the Natural Death Centre) wants to challenge this 'mind game' and thinks that funeral directors should be obliged to inform people about their cheapest available option. She says "It's what you do from the heart" that counts, not how much money you spend.

Case study: Erin's story

My husband died unexpectedly in August. I received a £2,000 bereavement grant from DWP. The money from DWP paid for less than half the funeral, and arrived in my account a month after the funeral took place.

Obviously there is a charge that will accrue from the credit card payment over the next several months as I have already paid the funeral directors for their package. The package included a fee for collecting donations at the service, even though people had donated to my husband's favourite charity online. This fee was non-negotiable. In my case, I should be clear of debt by February, only this Christmas is ruined. I only have myself and cats to feed and modest household bills. I hate to think how people with mortgages to pay and families to feed would cope.

Case study: Paul's story

I had been caring for my mother for a number of years at home when she died. I was able to arrange a relatively simple and affordable funeral costing £1,500 but was still dependant on the outcome of a Social Fund application to be able to pay off the majority of this, leaving me with only £300 to pay off in instalments negotiated with the funeral director. I became anxious when I hadn't heard the result of my claim: enquiries revealed that the first application had simply been 'lost'. With Down to Earth I was able to put in another claim quite quickly which was then successful. They helped me mediate with the funeral director during the delay with the Funeral Payment so the funeral could go ahead.

Budgeting loans

Since the Welfare Reform Act 2012, people on low incomes or benefits have been able to apply for a 'budgeting loan' to cover funeral costs. This recognises that a Funeral Payment from the Social Fund is only a contribution towards costs and that people on benefits will most likely enter into debt after paying for a funeral. Although budgeting loans are a better option than high-interest payday loans, they still lead people to take on large amounts of debt and can result in families being forced to live on extremely low incomes while they repay the loan. In addition, the availability of budgeting loans does not provide the funeral industry with any incentive to offer more affordable funerals.

The British system is hampered by a discourse of welfare dependency rather than entitlement, which stigmatises those who need support with funeral costs at a time when they are under pressure to ensure that the deceased person receives a dignified send off.

Valentine and Woodthorpe, University of Bath, Department of Social Policy and Sciences³⁰

Strategies for tackling funeral poverty

What can be done?

There are a number of practical and policy-focused solutions to the problem of funeral poverty, and raising awareness is seen as key to tackling the problem. The funeral industry is failing its customers and this needs to be addressed by developing services more attuned to customer preferences, needs and affordability. Alternative models are also emerging as a response to funeral poverty and the failure of the industry to provide affordable funerals.

A roundtable event in April 2014 co-hosted by Quaker Social Action and Church Action on Poverty, 'Facing up to Funeral Poverty', brought together faith communities, health professionals, charities and representatives from the funeral industry and government departments to ask: 'How can we create a society where everyone has access to a meaningful, affordable funeral?' A number of potential ideas and solutions were identified:

- Savings and affordable credit options
- Funeral support brokerage
- Campaigns for policy change, public awareness, simple funerals and clear pricing structures
- Alternative funerals
- Community funeral societies
- Health and social care provision
- Support from Church/ministers

How can we create a society where everyone has access to a meaningful, affordable funeral?



CHURCH MINISTERS
HELPING PEOPLE TO
UNDERSTAND OPTIONS



CREDIT UNIONS
PROVIDING
EMERGENCY LOANS



THE GOVERNMENT
IMPROVING SUPPORT TO HELP
PEOPLE WITH FUNERAL COSTS



FUNERAL DIRECTORS
TAKING THE
FAIR FUNERALS PLEDGE

HOW THINGS
COULD BE
IMPROVED →

Credit unions: cutting the cost of funeral debt

Credit unions could offer a viable alternative to payday loans, loan sharks and excessive credit card charges. The development of new financial products such as an Emergency Funeral Loan and saving plans would be of great benefit to those struggling to cover the cost of a funeral.

The Archbishop of Canterbury's 'To Your Credit' initiative, aimed at promoting affordable credit as an alternative to payday lending, could do more to encourage credit unions to set up Emergency Funeral Loan schemes.

LICHFIELD DIOCESE: LEADING THE WAY ON CREDIT UNIONS AND CLERGY AWARENESS



Transforming Communities, a department of the Diocese of Lichfield, has worked with a local credit union to set up a scheme for people struggling to pay for funerals.

Transforming Communities ran a seminar for parochial and hospital clergy, in conjunction with Midcounties Cooperative Funeral Service and Walsave, the local credit union. The seminar confirmed that few clergy were aware of the financial context of funerals, with this being a topic seldom discussed when visiting the family to plan a funeral. There was much interest in enabling families to reduce the cost of the funeral, but the principal focus of the seminar was on the provision of a Funeral Loan from the local credit union.

Walsave has committed to giving families an appointment the next working day, with a decision the following working day.

A loan of up to £3,000 would then be paid direct to the funeral directors, with interest charged at APR of 16.3%. There would be no joining or administration fee, and repayments could be spread over 60 months. Families would receive ongoing financial advice and support.

The information about the Funeral Loan and other financial matters is being collated for a pack which ministers could leave with the family. We anticipate that some clergy may be reluctant to introduce any reference to financial matters when they visit, so particular attention will be given to this aspect of the process.

After piloting the scheme in Walsall, the approach is to be replicated in other areas within the diocese.

Funeral support brokerage

Quaker Social Action (QSA) run practical projects to tackle poverty in the boroughs of East London. Through these projects they met people on low incomes struggling to cover the cost of a funeral and getting into unmanageable debt as a result. Research revealed this problem to be deep-rooted and happening across the country. In 2010 QSA set up the Down to Earth service and started to support and advise people who couldn't afford a meaningful funeral.

Down to Earth supports people struggling with the high cost of a funeral. This kind of financial strain can get in the way of people's ability to grieve. Since 2011, Down to Earth has helped over 1,000 people negotiate a more affordable funeral. Last year they helped people raise £61,531 for funeral costs, through grant applications and accessing the estate of the deceased.

Fiona Singleton, manager of Down to Earth, says:

"At Down to Earth we believe access to a dignified funeral, without getting into crippling debt, is a basic human right. However, funeral costs have risen by 80% in the last two years and show no sign of slowing down. In 2014 the cost of dying rose seven times faster than the cost of living. In 2014, the average cost of a basic funeral was £3,510.

When people are bereaved we can't expect them to behave like shrewd consumers. By helping people to slow down, shop around and take the time to make the right decisions, we saved people an average of £2,238 on the price of a funeral."



We believe access to a dignified funeral, without getting into crippling debt, is a basic human right

Campaigns

The Funeral Poverty Alliance (FPA) was formed in September 2014, to work together as a network to campaign against funeral poverty. Members work in collaboration to:

- Raise the profile of funeral poverty as a social justice issue requiring the attention of government decision-makers.
- Raise the profile of funeral poverty as a consumer issue requiring the attention of the funeral industry.
- Grow the awareness and knowledge of people so they can avoid funeral poverty.

Members of the alliance include Church Action on Poverty, Quaker Social Action, University of Bath, Citizen's Advice Scotland, the Natural Death Centre, Together Creating Communities and the Church of England's Lichfield Diocese.³²

The Fair Funerals campaign

This is the first targeted campaign to tackle funeral poverty. Launched in 2014 by Quaker Social Action and supported by Church Action on Poverty and other members of the FPA, the campaign:

- Educates people about their choices so they can avoid funeral poverty.
- Influences Government to do more for people in funeral poverty.
- Works with the funeral industry to do more for people in funeral poverty.

The Fair Funerals pledge is part of the Fair Funerals campaign and tackles one particular aspect of funeral poverty – the fact that buying a funeral can be really expensive and confusing. There are huge differences in what funeral directors charge and it can be really hard to find clear, comparable information about what things really cost. The pledge asks funeral directors to:

- Recognise that funerals can be expensive, and many people struggle to cover costs.
- Make their most affordable funeral package visible to the public, including third-party costs.
- Communicate prices in initial conversations and prominently display full price lists.

QSA want to see the pledge displayed and discussed as widely as possible throughout the UK. By asking funeral directors in the local area to sign up, people can make a real difference to those struggling with the cost of a funeral. Funeral directors will be interested in what people in their communities think, so there is always an opportunity to influence the way they respond to funeral poverty. The aim of the campaign is to bring an end to funeral poverty, it is hoped that the pledge will get funeral directors and the public talking about what makes a fair funeral. Quaker Social Action have also created a 'Top Ten Tips' postcard to help people avoid spending beyond their means when they're arranging a funeral (pictured).

Talk about it now. Discussing your funeral wishes with friends and family can provide clear plans and save unnecessary costs.

Slow down, take a breath. Don't feel rushed into making funeral arrangements when someone dies. Take time to make the right decisions.

Shop around. Costs vary hugely between funeral directors. Get three itemised quotes – you could save a lot of money.

Ask about a 'simple funeral' Ask for for an affordable funeral package. Often this will be called a 'simple funeral'.

Are you eligible for financial help? Call the DWP bereavement line on 0845 606 0265, or the Citizens Advice Bureau, to check if you're eligible for financial support.

It's your choice. There is no legal requirement to hire a funeral director, hold a ceremony, or pay for flowers, a coffin or special vehicles.

Cremation or burial? It is a personal choice, but it's worth noting a burial is often more expensive than a cremation.

Make it meaningful. At a funeral, people remember thought and goodwill rather than lavish expense.

Need help now? For free help and advice on arranging a meaningful affordable funeral call Down to Earth. 020 8983 5055.

If no one can pay? Ask about a simple, dignified funeral paid for by the hospital or council.

www.quakersocialaction.org.uk/fair-funerals-pledge
Fair Funerals campaign Quaker Social Action, a charity (1069157) and a company limited by guarantee (3524063) registered at 17 Old Ford Road, Bethnal Green, London, E2 9PJ

TCC's Fair Funerals Campaign

Together Creating Communities (TCC) works across North East Wales, supporting diverse communities to gain the power they need to enact change through community organising. Recently this has included a campaign to work with community groups and campaigners to take action on funeral issues in their own areas. TCC first became involved in the issue of funerals when a vicar from one of their member groups was asked to take a funeral for a woman who had died leaving three teenage sons. The family had looked online and rang a few funeral directors to try and find out how much the funeral might cost, but hit a brick wall.

TCC did some research and found that many funeral directors would not give out their prices on the phone, leaving no opportunity to shop around to find an affordable service. They were told that prices were displayed on the wall and that surely they wanted to give their loved one the best possible send-off. They were made to feel like they were in the wrong for even asking about the cost.

"After my mother's death I asked the funeral director for an approximate cost; he replied, 'That doesn't matter, you want the best for her.' He also didn't tell me what any of the upfront fees were for. Needless to say, I changed directors, and the new one was great."

Valerie Williams, TCC Community Leader

TCC invited all local funeral providers to a forum to discuss the issues and to hear the funeral director's point of view. Several were very enthusiastic about working with the local community, and said they had been calling for better regulation for many years as the unprofessional providers were giving the industry a bad name. Many were open and honest about their pricing from the outset and were more than willing to work with those on low incomes to ensure a dignified and affordable funeral.

By working with supportive funeral directors, TCC slowly got the others onside, and eventually got every funeral director in the county to sign a voluntary agreement saying they would give out their prices at the earliest opportunity, including over the phone. TCC check on them regularly to see that they are keeping to this agreement.

TCC members also presented their findings to the Welsh Government's cross-party group on funerals and bereavement and gained their support for better regulation of the industry. The cross-party group now promotes the benefits of using funeral providers who work to an enforceable code of conduct such as the National Association of Funeral Directors.³³

Alternative funerals

There is an emerging interest in a new way of thinking about funerals. Green funerals and 'Do-It-Yourself' (see below) are just some of the examples of alternative options that have become more popular in recent years. A recent YouGov survey found that funeral planning in the UK is becoming more personalised and tailored to the individual involved.

Inexperience and grief often mean that people turn to the funeral director to arrange everything, and can end up committing to expensive extras that they don't really want or need. However, there are no requirements that we have to have a funeral or what form that funeral should take.

A recent survey of the National Association of Funeral Directors (NAFD) found that people are increasingly more comfortable talking about death; they have teamed up with Dying Matters to produce a resource to help people think about what they would like for their funeral when their time comes.

Rosie Inman-Hall of the Natural Death Centre sees the increased awareness of different options as significant in reducing the cost of funerals; the separation of the memorial service and the cremation/burial, and the emergence of alternative funerals, could see the costs dramatically reduced. However, it is important not to assume that alternative funerals are always more affordable than traditional funerals. Some providers can cost just as much as the average traditional funeral; others are seeking to offer more affordable, personalised options. With any funeral provider it is important to ask for an itemised list of costs and to ask about a simple funeral.

The emergence of alternative funerals has highlighted the environmental impact of the traditional funeral. Crematoria consume large amounts of fossil fuels, around 350,000 coffins

are burned every year in the UK, releasing 140,000 tonnes of carbon dioxide and polluting the atmosphere with harmful chemicals such as mercury.³⁴ Embalming uses formaldehyde-based fluids,³⁵ and tonnes of wood (often rare and tropical species) are used to make coffins every year. Opting for more environmentally friendly alternatives such as cardboard or willow coffins is becoming more common and can be much more affordable.

Poppy's affordable, eco and alternative funerals

Poppy's Funerals, a London-based company, aims to offer meaningful, affordable funerals. They believe that families and friends know best, and therefore support and encourage them in their choices for the funeral. The company seeks to only provide what the family needs and promises not to sell unnecessary, expensive packages.

Poppy's offer a number of different funeral options including a traditional service, a simple cremation, an alternative funeral and a DIY option. The company found that many people struggle to find meaning in the traditional funeral (people dressed in black, traditional music, etc); if this is not in keeping with how the deceased lived their life, it does not make sense to choose this for the funeral.

Poppy's alternative funerals use a range of different vehicles rather than a black hearse (including a pink hearse, a VW campervan and a motorbike hearse), and the team helps the family to create a personal ceremony that reflects the life lived.

Poppy's offers a range of coffins, from cardboard, willow and wood to optional extras such as flowers, urns and simple gravemarkers.

The company provides itemised costs for all their products and services on their website.

The emergence of alternative funerals could see the costs dramatically reduced

THE DIY FUNERAL

The price of life's final unavoidable adventure continues to rise and a growing number of bereaved families in Britain are struggling to pay. A small but growing number of businesses are laying out low-cost, no frills funeral options online, catering to a growing number of customers who want affordable alternatives.

There is also a growing online network of charities and consultants happy to advise on the DIY option. If you are willing to work out how to collect the body, fill out the paperwork and meet the basic fees and costs, there are ways to arrange a funeral without a director for under £1,000. If family and friends are willing to help carry the coffin and pitch in with home-made foods, you can do without professionals and arrange a DIY funeral.

Cardboard coffins can be ordered from around £170. The price of DIY burial plots vary wildly: some small rural parishes offer burial sites for £200, but in London it's unusual to find a plot for less than £2,500. Some natural burial sites offer spaces for as little as £455. Crematorium fees vary between £300 and £750, depending on the time of day.

It is legal to bury the body at home, but you must own the land outright, it cannot be mortgaged and an amendment needs to be added to the property deeds. You don't need to inform your local authority but there are guidelines to follow.

The Guardian,
June 2014³¹



Community Funeral Societies

Community Funeral Societies (CFS) are community-owned enterprises (formally constituted not-for-profit cooperative funeral services) which deploy volunteers and professionals in support of three objectives: commercial, social and environmental.

Community Funeral Societies can take a number of different approaches in terms of how they

operate, from being a completely community-led enterprise with its own premises, vehicles, staff and volunteers, to a community organisation supported by a professional funeral director.

Engaging with local communities and funeral directors to pilot such initiatives could make a significant contribution to ending funeral poverty and create a mixed economy in funeral provision.

Community Funeral Societies could make a significant contribution to ending funeral poverty

Funerals as part of health and social care

Researchers have called for funerals to be included within debates about how 'end of life' care and other associated costs will be funded. As funerals are a known and necessary cost this could help with developing a culture of 'financially preparing for death.'

Funerals and support brokerage could become integrated into the wider health and social care sector. Funeral costs and bereavement support would be considered as elements in the costs of other health and social care spending, eliminating the need for separate Social Fund payments.

Care Plus Group, North East Lincolnshire (provider of NHS services)

The Care Plus Group is a staff-led mutual, spun out from the NHS in Grimsby and North East Lincolnshire. It provides a number of services including: community and specialist nursing services, health and wellbeing services, employability services, community psychology service, and palliative and end-of-life care services. It is also in the process of buying a funeral director's

business which it intends to operate on a not-for-profit basis in order to drive down funeral costs.

It will cut down costs by manufacturing its own coffins and running its own floristry and catering services (through its existing employment and training services), simultaneously providing training and employment opportunities for its disadvantaged service-users.

The initiative will also work with a local credit union to develop new funeral financial products such as an Emergency Funeral Loan and a credit union Funeral Plan with a built-in dividend to subsidise each plan and the possibility of a surplus payable on death to the bereaved family.

Care Plus is also holding discussions with the local authority to mutualise their cemeteries and crematorium services as an alternative to privatisation.

Once established, Care Plus plans to roll out this model through social franchising to health and social care and other third sector agencies.

Funerals and support brokerage could become integrated into the wider health and social care sector

Using pastoral care to signpost bereaved people to affordable funerals

As noted earlier, the churches' involvement in delivering funeral services provides an excellent opportunity to help bereaved people avoid unfairly high funeral costs.

Church ministers need to have access to information about funeral poverty, so that they can signpost people to affordable alternatives as part of their pastoral work.

The Anglican diocese of Lichfield has already piloted ways of equipping their parish priests to do this (see page 10). Church Action on Poverty is seeking to work with other dioceses and

denominations to produce resources or distribute information to their ministers.

Church Action on Poverty is asking individual Christians to contact leaders in their own denomination, highlighting the rise of funeral poverty and encouraging them to help tackle it through pastoral work with bereaved people.

You can take part and email leaders in your own church, using a simple e-action at www.church-poverty.org.uk/funerals.

Church ministers need to have access to information about funeral poverty



Conclusions

We can prevent poverty beyond death – but we need to act now.

Although funeral poverty can be a difficult subject to discuss and there is resistance within government and industry to change, there is evidence of a growing interest and willingness to take action. There is a growing consensus that reform is long overdue.

With the death rate set to increase by 17% over the next 20 years, a fair, easily accessible method of providing support for those in need is essential. Researchers have argued that a comprehensive

review of state provision is required, and much more education and awareness-raising about the cost of a funeral is needed to adequately prepare individuals and their families prior to death.

The church is in a unique position to help put an end to funeral poverty; it is vital that church ministers take on the role of ensuring that families are informed about their options, particularly with regards to finance.

Resources

Church Action on Poverty

Publishers of this report, and working with Christian denominations to tackle funeral poverty through churches which deliver funerals. Web page features an e-action you can use to contact your own church leaders.

www.church-poverty.org.uk/funerals

Dying Matters

A national coalition which aims to promote public awareness of dying, death and bereavement.

www.dyingmatters.org

The Good Funeral Guide

An independent, not-for-profit consumer advice website and book.

www.goodfuneralguide.co.uk

The National Funeral Poverty Alliance

Brings together a number of organisations including Church Action on Poverty, Which?, the Church of Scotland and St Joseph's Hospice, to raise awareness of funeral poverty as a social justice issue requiring the attention of government decision-makers, and to raise the profile of funeral poverty as a consumer issue requiring the attention of the funeral industry. It also aims to develop skills and knowledge so people can avoid funeral poverty.

www.quakersocialaction.org.uk/funeral-poverty-alliance

The Natural Death Centre – Independent Funeral Advice

www.naturaldeath.org.uk

01962 712 690

Quaker Social Action

www.quakersocialaction.org.uk/Pages/Category/funeral-poverty-campaign

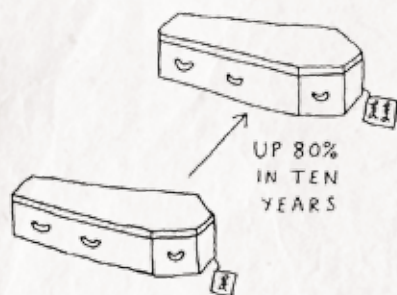
For information and resources to help you contact your funeral director about the Fair Funerals Pledge:

www.quakersocialaction.org.uk/ask-your-funeral-director-to-sign

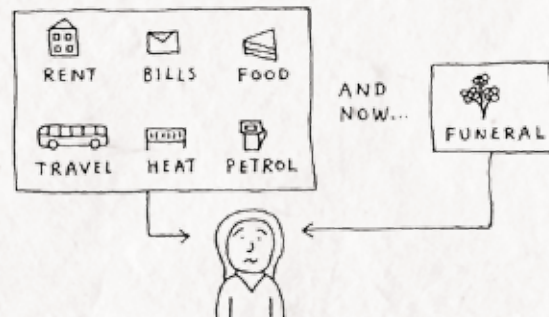
Endnotes

- 1 'The Cost of Dying Soars' (Sunlife press release, 2014): www.sunlifedirect.co.uk/press-office/2014-cost-of-dying-soars/
- 2 The Social Fund Funeral Payment can help pay for cremation or burial fees (including the rights to a particular plot), travel to arrange or go to the funeral, transportation of the body (if over 50 miles) and doctor's certificates. It also covers "other funeral expenses" (such as the funeral director's fees, coffin and flowers) up to a total of £700, depending upon eligibility. In reality "other costs" amount to £1,500, on average (National Association of Funeral Directors press release, December 2014).
- 3 'Religion and Belief, Some Surveys and Statistics' (British Humanist Association): <https://humanism.org.uk/campaigns/religion-and-belief-some-surveys-and-statistics>
- 4 'Funerals and the State: An uneasy relationship' by Woodthorpe and Foster in *In Defence of Welfare 2* (Social Policy Association, 2015)
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- 6 *Statistics for Mission* (Research and Statistics Department, Archbishops' Council, 2012)
- 7 'The Cost of Dying Soars' (Sunlife press release, 2014): www.sunlifedirect.co.uk/press-office/2014-cost-of-dying-soars/
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- 10 'UK credit and debit card spending hits 0.5tn – with funerals the biggest item' in *The Guardian*, 4 June 2014: www.theguardian.com/money/2014/jun/04/credit-debit-card-spending-funerals
- 11 *Funeral Activities in the UK: Market Research Report* (IBISWorld, 2015): www.ibisworld.co.uk/market-research/funeral-activities.html
- 12 Cooperative Funeralcare made an operating profit of £36 million in the first half of 2012, up 6.6% compared to the first half of 2011: www.iii.co.uk/research/LSE:87GO/news/item/462187 Dignity's operating profits in the first quarter of 2015 were £35.8 million. Their operating profit in 2014 was £84.9 million, up from £61 million in 2010: www.dignityfunerals.co.uk/corporate/investors/news/press-releases/2015-05-11/459/q1-trading-update and www.dignityfunerals.co.uk/media/2362/corporate_profile.pdf
- 13 20% of people who admitted they had problems meeting funeral costs said that they went into debt to pay for the funeral, using a credit card or loan. (Royal London: www.royallondon.com/about/media/news/2014/october/new-study-reveals-scale-of-funeral-poverty-uk-funeral-debt-reaches-142m)
- 14 'The Final Checkout' in *Ethical Consumer*, Sept–Oct 2015
- 15 'Funeral costs increase by 80% since 2004' in *Which?*, September 2013: www.which.co.uk/news/2013/09/funeral-costs-increase-by-80-since-2004-332334/
- 16 *Evidence briefing: Funeral payments from the social fund* (Citizens' Advice Bureau, 2012)
- 17 'Reflecting personality prevalent in modern day funeral' by YouGov: <https://yougov.co.uk/news/2014/03/21/reflecting-personality-prevalent-modern-day-funera/>
- 18 www.dignityfunerals.co.uk/corporate/corporate-profile
- 19 www.co-operative.coop/Corporate/PDFs/Annual-Report/2014/Co-operative-Group-Annual-Report-2014.pdf
- 20 'Funerals and the State: An uneasy relationship' by Woodthorpe and Foster in *In Defence of Welfare 2* (Social Policy Association, 2015)
- 21 'Funerals and the State: An uneasy relationship' by Woodthorpe and Foster in *In Defence of Welfare 2* (Social Policy Association, 2015)
- 22 'Funerals and the State: An uneasy relationship' by Woodthorpe and Foster in *In Defence of Welfare 2* (Social Policy Association, 2015)
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- 27 *Public Health Funerals: 2011* (Local Government Association)
- 28 'The return of the pauper's funeral to austerity Britain' in *The Guardian*, 20 October 2014: www.theguardian.com/society/2014/oct/20/paupers-funeral-austerity-britain-soaring-costs-bury-loved-ones
- 29 'Funerals and the State: An uneasy relationship' by Woodthorpe and Foster in *In Defence of Welfare 2* (Social Policy Association, 2015)
- 30 'From Cradle to Grave: Funeral welfare from an international perspective' by Valentine and Woodthorpe in *Social Policy and Administration* volume 48 issue 5 (October 2014)
- 31 'Avoid the funeral sting: how to die for less than £1,000' in *The Guardian*, 28 June 2014: www.theguardian.com/money/2014/jun/28/funeral-die-low-cost-options
- 32 For a complete list of members see www.quakersocialaction.org.uk/funeral-poverty-alliance
- 33 Members of NAFD agree to abide by a code of practice which sets out guidelines by which members must care for their clients. Although the requirement to provide a simple funeral has recently been removed from the code, members are required to provide an itemised price list and a written estimate to allow families to choose the elements that are right for them, and within their budget. (www.nafd.org.uk/2014/12/08/national-association-of-funeral-directors-backs-calls-for-government-to-index-link-social-fund-payments-for-funeral-poor/)
- 34 www.daltonwoodlandburial.co.uk/woodland-burial
- 35 Exposure to formaldehyde has been associated with an increased risk of cancer and ALS (a motor neurone disease). Although embalmers now wear protective clothing and workspaces are ventilated, the American National Funeral Directors Association has urged chemical companies to develop non-formaldehyde based products: www.nytimes.com/2011/07/21/business/despite-cancer-risk-embalmers-stay-with-formaldehyde.html

FUNERALS



THE COST OF A FUNERAL
IS RISING RAPIDLY



AFFORDING A FUNERAL IS
IMPOSSIBLE FOR MANY PEOPLE

HOW THINGS
COULD BE
IMPROVED



CHURCH MINISTERS
HELPING PEOPLE TO
UNDERSTAND OPTIONS



CREDIT UNIONS
PROVIDING
EMERGENCY LOANS



THE GOVERNMENT
IMPROVING SUPPORT TO HELP
PEOPLE WITH FUNERAL COSTS



FUNERAL DIRECTORS
TAKING THE
FAIR FUNERALS PLEDGE

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