

The background of the slide features a large, light blue watermark of the City of Vancouver's coat of arms. The crest is a shield divided into four quadrants. The top-left quadrant shows a sailing ship on wavy lines representing water. The top-right quadrant shows a stag's head with antlers. The bottom-left quadrant shows a beaver. The bottom-right quadrant shows a grizzly bear. Above the shield is a crown with four maple leaves. A banner at the bottom of the shield contains the text "CITY OF VANCOUVER".

Agenda Item 9

Funeral Poverty

Falkirk Council

Title: Funeral Poverty
Meeting: Executive
Date: 10 December 2019
Author: Director of Development Services

1. Purpose of Report

- 1.1 This report has been prepared in response to the decision of the Executive in April 2019 to examine funeral poverty. It considers the new national Funeral Support Payment, the approach of existing Falkirk Council services and reviews some examples of other funeral poverty assistance models from across the UK.
- 1.2 As a number of service improvement measures are currently being implemented, the report does not propose any new service changes. It does seek approval to carry out bereavement sector engagement on funeral poverty on completion of these new measures and report back as appropriate.

2. Recommendations

2.1 It is recommended that the Executive:

- (i) notes the content of this report and the existing measures in place to assist with funeral poverty at a national and local level;**
- (ii) instructs officers to review and amend the Council's website and promotional materials to incorporate updated information and links concerning funeral poverty;**
- (iii) instruct officers to engage with the bereavement sector on a) any further change options to Falkirk Council service delivery and their financial implications, and b) any Scottish Government revisions to the new Funeral Support Payment, reporting back to members as appropriate.**

3. Background

3.1 On 16th April 2019 the Executive agreed that:-

- a) Funeral Poverty is on the rise, with more families struggling to pay for their loved ones funeral.*
- b) Nationally increasing numbers of people are having a Paupers Funeral, which Councils have to organise.*
- c) Stirling Council has recently made changes to their bereavements services plan, whereby they now offer a reduced burial, which offers*

the relatives a chance to say goodbye. This was done in collaboration with local undertakers who were willing to support this.

- d) Council recognises that funeral poverty is on the increase.*
- e) Council will actively seek opportunities to offer a funeral service that enables grieving relatives to say goodbye whilst keeping costs to a minimum.*
- f) Council will engage with the local bereavement sector to see where collaborative working can take place to support families who are struggling to afford their loved ones funeral costs.*
- g) Council asks the Director of Development Services to bring forward a report to an Executive meeting within 3 months.*

3.2 The Scottish Government, through its recent Social Security Scotland benefit changes, has recognised funeral poverty as a key issue and has led on a review of funeral assistance payments (Appendix 1 lists these payments currently for each Council in Scotland). The review, it is argued, will target assistance for funeral poverty to where it is most needed rather than individual Councils operating a range of delivery models some of which may or may not be means tested and may result in a 'postcode lottery' for service provision.

3.3 Funeral poverty can be a significant factor for many people given the whole costs of funerals and resultant financial pressures on families at a time of great distress and significant change in circumstances. At national level, third sector charities including Citizens Advice Scotland and CRUSE Bereavement Care have reported an increase in the number of people seeking advice on financial management following bereavement.

3.4 The number of assisted funerals per annum in Falkirk Council area is small, but significant. Falkirk Council provides this service led by Environmental Health staff in Development Services. There is no evidence to suggest any recent local increases in their incidence.

3.5 Some councils have entered into a range of service provision models to help tackle funeral poverty. A resumé of five case studies is provided in Appendix 2. Falkirk Council reviews its fees and charges annually as the main fiscal lever to assist with funeral poverty. However, it is recognised that these fees and charges are only part of the funeral costs expenditure for families. Many costs are incurred over and above cremation and burial fees, and, as such, are outwith Council control.

4. Considerations

National measures

4.1 There are a range of benefits available to help with bereavement costs. These are administered by Social Security Scotland and include:

- **Funeral Support Payment** – to help towards the cost of a funeral for those on a low income

- **Bereavement Support Payment** – for a bereaved person’s husband, wife or civil partner if the deceased paid National Insurance or died from a work related cause
 - **Widowed Parent's Allowance** – for those with at least one dependent child
 - **Guardian's Allowance** – for people looking after a child who is not their own.
- 4.2 There has been significant focus on funeral poverty at a Scottish Government level, culminating in the recent launch of the new Funeral Support Payment. This helps pay for funeral costs for eligible people living in Scotland.
- 4.3 This assistance will not cover the full cost of the funeral but it should help contribute to some costs for those on low incomes. It can be paid either to an individual or the funeral director who is helping plan the funeral. Only one person can claim Funeral Support Payment for the funeral. Individuals can apply and the amount received will depend on the council area the person lived in when they died.
- 4.4. The table at Appendix 1 shows the amount of financial support Social Security Scotland can give people in each Scottish council area. For Falkirk Council this assistance is shown in below:

Table 1: Social Security Scotland Funeral Support Payment

Council	Burial and Plot	Burial only	Cremation
Falkirk	£1,279	£607	£689

Note: this help is for adults aged 18 or over. In Scotland, it does not usually cost anything to bury or cremate a baby, child or young person. Falkirk Council, in line with national guidance and as stated in approved fees and charges, does not charge for under 18 burials or cremation.

- 4.5 The Scottish Fiscal Commission (SFC) forecasts that the number of people who will be eligible for the Funeral Support Payment FEA will be around 40% higher than those eligible under the previous scheme.
- 4.6 Given the emergence of this new scheme, coupled with service changes taking place as part of the Council of the Future “*Services for the Bereaved*” programme already underway, it is proposed that further, structured, engagement with the bereavement sector takes place in Spring 2020. This will allow completion of planned improvements and time for the new Funeral Support Payment to operate and be assessed by the Scottish Government, the Council and sector locally.

Direct Cremation

- 4.7 Falkirk Council introduced direct cremations from April 2018 to extend the range of services offered and to help address funeral poverty concerns. The service comprises cremation only with no service being provided. This is available to all, regardless of financial circumstances. In terms of pricing, direct cremation costs are approximately half the costs of normal cremation (which includes the use of the chapel for the service). During the first full year of operation this service was taken up 33 times.
- 4.8 The Council's bereavement service continues to offer use of Camelon Cemetery "*farewell point*" for those families and funeral directors who wish to use this area of the cemetery to say farewell before a direct cremation.

Assisted Funerals

- 4.9 Falkirk Council has a duty to ensure that funeral arrangements are made for any person who has died or been found dead in our area where no other suitable arrangements for their funeral are being made. In these cases, Council officers will look to recover all costs from the estate of the deceased person.
- 4.10 Where a person has died and relatives or friends have financial difficulty in organising a funeral, assistance may be available with a funeral payment from Social Security Scotland as described above.
- 4.11 Each quarter, the Council publishes the number of assisted funerals carried out. Table 2 below shows the annual number of Falkirk Council assisted funerals. Annually the total numbers are small, with as previously referred to, no local evidence to support any increase in trend.

Table 2

Year	Number of Assisted Funerals
2011	4
2012	5
2013	13
2014	12
2015	15
2016	7
2017	13
2018	13
2019 to date	11

- 4.12 There were 13 assisted funerals in 2017 and 2018. This was an increase from the pre 2013 figure when there were 4 or 5 assisted funerals a year

(2011/2012). This increase may, in part, be due to the opening of Forth Valley Royal Hospital in Larbert where the council has to deal with an increased number of deceased requiring assisted funeral services who lived in Stirling and Clackmannanshire but passed away at the new hospital.

- 4.13 This service also makes use of the new Falkirk Council direct cremation service. In addition, the assisted funeral service can and does still provide funerals with services where family and friends can pay their respects. This is accommodated wherever possible, to comply with any religious requirements or personal wishes of the deceased or their family.

5 Implications

Financial

- 5.1 The primary source of assistance for funeral expenses for those in greatest need is addressed through Social Security Scotland. Falkirk Council operates an assisted funeral service as well as a direct cremation service to assist with funeral poverty.
- 5.2 Falkirk Council bereavement fees and charges are set through the normal budget setting process, to ensure these are affordable and competitive in comparison with other providers.

Resources

- 5.3 There are no resource implications. Officer time is currently focussed on a number of bereavement service transformational activities including the Council of the Future Project "*Services for the Bereaved*", and capital projects to upgrade cemetery and crematoria infrastructure. Future sector engagement can be met from within existing resources.

Legal

- 5.4 No legal implications

Risk

- 5.5 There are no risk implications arising from this report.

Equalities

- 5.6 An equality and poverty impact assessment is not necessary.

Sustainability/Environmental Impact:

- 5.7 A sustainability assessment is not necessary.

Policy

- 5.8 'Services for the Bereaved' is a Council of the Future/Services of the Future workstream. The project aims to transform the bereavement service into a modern, responsive, digitally enhanced and accessible service for all customers and includes work to consider how Falkirk Council might assist in addressing funeral poverty. Changes to Social Security Scotland funeral payments will assist with the aims of 'Towards a Fairer Falkirk 2019-2024' strategy.

6 Conclusions

- 6.1 This report outlines the new national approach to targeted social security assistance for funeral poverty. If a further financial review of this new benefit is made available from the Scottish Government, this will be reported back to members. However, at this time, no assessment of the success of this scheme (or otherwise) is available. Therefore any further changes to local service provision would be premature.
- 6.2 This report identifies a range of models used by other Councils. A range of service improvement measures are taking place across Falkirk Council bereavement services as part of Council of the Future work. It is proposed that, in light of these existing service changes and the new national approach to targeted funeral assistance through the benefits system, no further changes are progressed at present.
- 6.3 However, subject to Executive approval, it is proposed that engagement is carried out with the bereavement sector to identify any further local opportunities to assist with funeral poverty. The results of this engagement, and the impacts of the actions described as above will be reported back as appropriate to members for consideration next year.
- 6.4 Meanwhile, it is recommended that officers update both the Council's bereavement service and benefits web pages to maximise linkages to other sources of help for the bereaved including: Social Security Scotland, Scottish Government publications on *planning your own funeral* and sources of financial advice from third sector organisations notably Citizens Advice Scotland and CRUSE Scotland.

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Appendices

Appendix 1 - Social Security funeral support payment assistance help towards burial and cremation costs in Scottish council areas

Appendix 2 - Five Case Studies: Other UK Local Authority models of service delivery

List of Background Papers:

An individual can use the Funeral Support Payment towards funeral costs and details are available on: <https://www.mygov.scot/benefits/>

Amount of financial support Social Security Scotland can give people in Scottish Council areas: <https://www.mygov.scot/burial-cremation-costs-scotland/>

Towards a Fairer Falkirk 2019-2024: <https://www.falkirk.gov.uk/services/people-communities/poverty-strategy.aspx>

Appendix 1

Social Security funeral support payment scheme. Help towards burial and cremation costs in Scottish council areas (Source www.mygov.scot)

Local council	Burial and plot	Burial only	Cremation
Aberdeen City	£1,555	£680	£704
Aberdeenshire	£1,834	£855	£704
Angus	£1,656.60	£670.20	£1,070
Argyll and Bute	£1,511	£693	£685
Clackmannanshire	£1,991.20	£850.20	£689
Dumfries and Galloway	£1,392	£910	£825
Dundee City	£1,924	£567	£1,070
East Ayrshire	£1,302	£665	£882
East Dunbartonshire	£2,316	£1,046	£695
East Lothian	£1,630	£790	£783
East Renfrewshire	£1,900.80	£897.60	£670
Edinburgh City	£2,575	£1,200	£783
Falkirk	£1,279	£607	£689
Fife	£1,366	£670	£706
Glasgow City	£2,360	£1,010	£670
Highland	£1,513	£931	£931
Inverclyde	£1,853	£892	£681
Midlothian	£1,485	£725	£783
Moray	£1,657	£887	£1,070
North Ayrshire	£1,514	£733	£950
North Lanarkshire	£1,937	£948	£860
Orkney Islands	£1,193	£570	£704
Perth and Kinross	£1,853	£946	£788
Renfrewshire	£1,004.90	£512.80	£710

Local council	Burial and plot	Burial only	Cremation
Scottish Borders	£1,828.20	£762	£945
Shetland Islands	£1,094.50	£528	£704
South Ayrshire	£1,684	£842	£882
South Lanarkshire	£2,002.42	£867.26	£635.90
Stirling	£1,963	£1,107	£689
West Dunbartonshire	£1,683	£731	£695
Western Isles	£799	£351	£931
West Lothian	£1,167.42	£570.12	£865

Appendix 2

1.0 Case Studies: Other UK Local Authority models of service delivery

A limited number of local authorities in the UK have taken steps to alleviate funeral poverty and have tackled the issue in a number of different ways. A brief review of Council websites produced the following shortlist:

Authority	Service Provided
City Of Cardiff Council	Funeral director contracted to Council
East Ayrshire Council	Funeral directors contracted to Council
Gateshead Council	Council owned and operated funeral director service
Stirling Council	Council provides limited funeral director service
Tameside Borough Council	Funeral director contracted to Council

2.0 **Cardiff Council Funeral Service**

- 2.1 In 1991 The City of Cardiff Council introduced the City and County of Cardiff Funeral Service within an anti-poverty strategy. This was developed in an attempt to keep the costs of funerals down. It is branded as the Cardiff Council Funeral Service.

<https://cardiffbereavement.co.uk/cardiff-council-funeral-service/>

- 2.2 Extract from the above web site.

“The City of Cardiff Council can provide residents of Cardiff with a professional, dignified funeral service at a lower cost to many private funeral directors in the city.

The standard funeral arrangements covered by the Cardiff Council Funeral Service are:

*Collection of the deceased from within Cardiff.
Light oak or dark oak veneered coffin, furnishings and fittings.
Preparation and dressing of body.
Viewing in Chapel of Rest.
Hearse and one limousine.
A dignified funeral service.*

This service is only available where the deceased is a Cardiff resident and the funeral is to take place in a council managed cemetery or crematorium”

- 2.3 The funeral service is provided on behalf of the Council by White Rose Funerals.

Fees are:

Funeral arrangements provided by White Rose Funerals	£980
Cremation fee including use of either Wenallt or Briwnant chapel (music system available) and the unattended scatter of the cremated remains in one of the gardens of remembrance	£640
Fees to doctors for cremation certificate	£164
Total	£1784

- 2.4 The cost covers the funeral directors professional fees for making all the necessary arrangements and completing statutory paperwork.

*These costs do **not** include floral tributes, clergy and church fees and obituary notice.*

- 2.5 For comparison Falkirk Council's cremation fee is £689 Monday to Friday, £846 Saturday and public holiday. There is no charge in Scotland for the fees to doctors for cremation certificate.
- 2.6 White Rose Funerals were chosen by Cardiff Council through a competitive tendering process. Tender documents were issued to local funeral directors – they must have an office in the Cardiff Council area – which contain a specification on what level of service the Council required. Contracts run for 2 years with an option to extend for 1 additional year.

3.0 **East Ayrshire Council**

- 3.1 East Ayrshire Council has developed a Respectful Funeral Service to support and help its communities during times of bereavement

<https://www.east-ayrshire.gov.uk/Resources/PDF/R/Respectful-Funeral-Service.pdf>

- 3.2 The Council works with local funeral directors to create a funeral service package partners which is respectful, affordable and local. On offer is a tailored funeral package with savings of approximately 29% to 61% of the Scottish average cost for funeral directors services of £2839.01 (2018). It includes:

Collection of the deceased from within East Ayrshire or any NHS Ayrshire and Arran property (mainland)

Care and preparation of the deceased

A choice of coffin

A place of rest and viewing facilities

A hearse and one family car

Arrangements on the day of the funeral

- 3.3 It does not include: recovery of the deceased from out with East Ayrshire, a minister, priest or celebrant, additional cars, embalming, order of service, newspaper entry Death Notice.

- 3.4 The Council has arrangement with six funeral directors and charges vary between funeral directors.

4.0 **Gateshead Council**

- 4.1 Gateshead Council became the first local authority in the UK to develop and launch its own funeral service - Regent Funeral Services – in June 2018.

www.regentfuneralservices.co.uk

- 4.2 The company is wholly-owned by Gateshead Council and was set up to provide people with an affordable service with clear pricing arrangements and options that cost less than the average for a basic funeral. All types of funerals are offered, both religious and non-religious, and include burials, cremations and direct cremations.

- 4.3 Gateshead Council carried out in-depth market analysis before launching the company and this identified concerns around the increasing cost of funerals and suggested a public appetite for greater affordability. It also uncovered a desire for greater transparency on the costs of a funeral, and a demand for more personalised and bespoke funeral services with greater flexibility and customer focus than traditional services.

- 4.4 The service is run by an experienced funeral director employed by Regent. The funeral team consists of one funeral director and two assistants.

- 4.5 According to the website the company will:

*“Take good care of and treat with respect the person who has died
Give you advice on anything that you need our support with, from flowers and newspaper announcements to stationery and memorials
Make arrangements, with your preferred officiant and with the crematorium or local cemetery
Help you with any special requests to ensure the day is exactly how you want it
Support you on the day of the funeral and ensure everything runs smoothly
Be open with costs and give advice on the best value option for the funeral you have in mind
Give guidance on administrative details that you will need to consider”*

- 4.6 Regent offers 5 funeral packages. These range in price from £1500 - £3999. The basic package offered – Direct Cremation – includes the following:

Direct Cremation
Funeral Director's fees and services
Transfer of the deceased into our care within a 25 mile radius during office hours
Care of the deceased up to the day of the funeral
Arranging a date and time for the cremation that is suitable to ourselves
Transportation of the deceased to the crematorium and attendance of Funeral Director to oversee cremation

A simple wood effect coffin
Cremation fee for Saltwell Crematorium
Collection of ashes in a simple urn and either returned to the family or scattered at the crematorium in accordance with your wishes

- 4.7 This does not include: fees to doctors for cremation certificate, any form of funeral service, viewing of the deceased, embalming of the deceased, hire of a hearse or limousine, additional services such as death notice in local paper, ordering of flowers/catering, collection and administration of charitable donations

- 4.8 The most expensive package includes:

The Maple Funeral
Funeral Director's fees and services
Care of the deceased including transportation, preparation and embalming and use of the chapel of rest, by appointment only, during office hours (out of hours viewings available at an extra charge)
Hearse, four bearers and two chauffeur driven limousines from address to a designated place of worship and/or committal within a 25 mile radius, during office hours. The limousine will return you to a local destination of your choice. (additional limousines are available on request)
A traditionally crafted solid oak coffin - fully lined with engraved nameplate
Funeral Director on the day to conduct the funeral
Cremation fee (based on a crematorium in Gateshead, additional costs may be incurred if cremation takes place at a different crematorium or if a burial is required)
Collection of ashes in a simple urn or scattered at the crematorium in accordance with your wishes (other urns are available at an extra cost)
Minister or officiant fees

- 4.9 This does not include death notice in newspaper, flowers, reception into home or church, order of service, doctor's cremation fees, grave purchase fees and any memorial fees. Regent intend to make pre-paid funeral plans available in the future.

5.0 **Stirling Council**

- 5.1 In December 2018 Stirling Council announced the launch of a new service which will ease the financial difficulties experienced by some families after the loss of a loved one.

<https://my.stirling.gov.uk/news/2018/december-2018/direct-funerals-pilot-launched-to-help-families-with-financial-costs/>

- 5.2 The 'Direct Funerals' service addresses funeral poverty by the Council providing some services normally associated with funeral directors. The national average cost of a traditional funeral is £3,600 but the Council's pilot will offer an affordable and dignified alternative to families who already have access to a lair across Stirling. (NB – Stirling Council does not operate a crematorium). It will cost £1,800 – a combination of the existing interment and lair fees - with Council staff taking on extra responsibility for liaising with the family of the bereaved, contacting a local funeral director, carrying the coffin and controlling the cortege, as well as handing out cords for the lowering of the coffin – all at no extra cost.
- 5.3 Through the new service, families will be expected to provide their own transport to the cemetery, arrange floral tributes and organise the graveside service.

6 **Tameside Metropolitan Borough**

- 6.1 The 'Municipal Funeral Service' is a service provided, at low cost to the customer, by Tameside Metropolitan Borough Council.
- 6.2 The service is available to anyone who has to arrange the funeral for a deceased resident of the Borough, who is to be buried at one of the Borough's cemeteries or cremated at Dukinfield Crematorium.
- 6.3 This is a similar service to the one operated by the City Of Cardiff Council. Tameside has appointed a firm of local funeral directors to provide an agreed service for an agreed price.
- 6.4 The funeral service consists of:

Collection of the deceased from within the Borough or within 10 miles radius of the Borough Boundary

Dressing the deceased in a standard gown or own clothing and a place at the Funeral Directors Chapel of Rest

Chapel of Rest viewing

Arrangements at a Tameside Cemetery or Dukinfield Crematorium.

A motor hearse with a minimum of 4 attendants to bear the coffin at all times.

A simple coffin fitted with an engraved nameplate with lining throughout and basic accessories.

Time on the funeral up to a maximum of 2 hours.

- 6.5 The cost of the Funeral Directors service will be £660.

- 6.6 Costs not included are – doctor's fees, burial or cremation fees, minister or church fees, additional limousines, service in a church, floral tributes, horse drawn hearse, press notices, catering arrangements, monumental Inscriptions, ashes casket / urn, burial of cremated remains, repatriation, embalming, gratuities.

7.0 **Conclusions**

- 7.1 From these case studies it is clear there is a great deal of variation in the services offered across the UK. No one service covers all the costs, i.e. with each one there can be extras. The basic premise though is that each of the authorities is facilitating provision of a basic, dignified service.
- 7.2 Were the Council minded to investigate other service provision to further address funeral poverty concerns, detailed consultation with the above authorities would prove beneficial as part of any analysis.
- 7.3 Any future proposed changes would require a full financial assessment of any implications for both those in funeral poverty as well as other financial implications for Falkirk Council including; staffing, terms and conditions, working hours, fees and charges