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CAB evidence briefing:

Funeral payments from the Social Fund

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Summary

Many people on a low income struggle to pay for the funeral of a close relative or friend without being left with an unmanageable debt. A Social Fund funeral payment is supposed to help people pay for a funeral but Citizens Advice evidence shows that the scheme is not fit for purpose, making a traumatic time in people's lives even more difficult. There are two reasons for this – the actual cost of a funeral is well above the financial help provided by the scheme and the processes involved in claiming a grant are confusing and take too long.

CAB evidence shows that these are persistent problems which have existed for many years. However, problems are mounting because funeral payments are failing to keep pace with the increasing cost of even a simple funeral and there is a lack of clarity about what a funeral payment will cover.

The client of a Welsh CAB faced a debt of £1,930 following the death of her brother, who was single and homeless. She took responsibility for arranging his funeral and applied for a funeral payment, but only received £447 because her brother had £836 in his bank account. She was on pension credit and disability living allowance, and had no other relatives who could help.

A 90 year old grandmother was distressed to be faced with a debt of £1,100 because she was not told that her deceased grandson's assets would be deducted from the funeral payment. She was told that she would receive £720 for funeral costs, and £700 for associated costs, but this was reduced to £320. She was on pension credit and other benefits, and could not afford to repay the debt. She was particularly upset because she had never been in any kind of debt before.

In 2011/12, 69,000 people applied to the DWP for a funeral payment and 38,000 were awarded. Of these, 17,200 awards were made to pensioners – almost 46 per cent. The average amount awarded was £1241¹, covering just under 40 per cent of the average cost of a funeral, which is £3284.²

Citizens Advice Bureaux in England and Wales have dealt with around 3000 enquiries about funeral payments in the past five years, and bureaux feel so strongly about the issue that several have published their own local evidence reports.³ Evidence from bureaux across the country finds that the key problems with funeral payments include:

- Inadequate payments.
- Poor information and communication about costs when choosing and paying for a funeral.
- Problems with eligibility for payments, including a long decision-making process, lack of clarity about entitlement and the claw-back of deposits and gifts.

Arranging and paying for a funeral is not an experience where consumer and market norms, such as shopping around for the best price, can be expected to operate. Delay is also not an option.

This short report looks at the difficulties people have applying for a funeral payment and the risks they face of falling into debt as a result.

1. DWP (2012) Annual report of the Secretary of State for Work and Pensions on the Social Fund, 2011/12

2. Death shouldn't mean debt, responsibility, choice and selflessness: The Sun Life cost of dying survey 2012, Sun life Direct

3. See Calderdale CAB (2008) Paying for a funeral; Gateshead CAB (2010) A respectable funeral; and Bath CAB (2011) Final Rights

Introduction

The increasing cost of a funeral

The AXA *Cost of Dying reports* reveal that funeral costs are continuing to rise in real terms. Funeral inflation has been 71 per cent since 2004, far ahead of the retail price index (RPI) and wage inflation. The AXA 2012 report finds that 17 per cent of people struggle to afford a funeral, and have an average shortfall of £1246. If representative of the 552,000 deaths in the UK, funeral poverty has grown from £85 million in 2010 to £117 million in 2012.⁴

The National Association of Funeral Directors (NAFD) 2010 survey of funeral costs⁵ found that the cost for a simple funeral averages £1184.50 (excluding disbursements) – well in excess of the £700 maximum available from a funeral payment.

A report from SAIF (the National Society of Associated and Independent Funeral Directors) indicates that “the average overall cost of a funeral is £2,648 which includes a cremation, transportation of the deceased from a hospital to a chapel of rest, a hearse, one limousine, an opportunity for the family to view the deceased and the simplest available coffin; but excludes floral tributes and newspaper announcements. Prices vary among providers, ranging from £2,401 to £3000.”⁶ The average cost of a cremation is £2546 and a burial is £3168. However, costs vary across the country, with a London burial costing an average of £4772 and a burial in the North West of England (the cheapest region) costing an average of £2745.⁷

Buying a funeral – an unusual purchase?

Buying a funeral is widely considered to be “a classic ‘distress’ purchase – people do not know what to expect, spend little time thinking about their purchase and feel under pressure to sort everything out quickly. Those involved often have little or no experience of arranging a funeral and show a reluctance to shop around or seek out information.”⁸ In arranging a funeral, people often find themselves in unfamiliar territory, with little understanding of the requirements for conducting a funeral or those relating to funeral payments. They are often not able to trawl through literature to find information and are heavily dependent on the help and advice of family and friends, funeral directors and Jobcentre Plus.

The particular features of this purchase cause people to behave differently than when they buy other ‘normal’ goods. This is because the funeral is part of the grieving process and people are anxious that they should not be left with regrets. Bereaved people feel a particular sense of urgency that the body of the deceased should be dealt with, and that this should be done with appropriate dignity.⁹ These are significant drivers of action, common across different societies and often involving detailed rituals with time limits and strict norms to guide their performance.

Timing is crucial. Administrative delays in agreeing payment for a funeral leaves the bereaved unable to bury the deceased and unable to fulfil a central part of the grieving process.

4. ONS (2012)

5. NAFD (2010)

6. Ipsos Mori (2010) Funeral cost comparison research: report prepared for SAIF

7. www.sunlifedirect.co.uk

8. OFT (July 2001) Funerals: a report of the OFT inquiry into the funeral industry

9. The Psychology of Death: an exploration of the impact of bereavement on the purchase of ‘at need’ funerals, quoted in Funerals, op cit.

These natural drivers encourage people to make arrangements as quickly as they can. Cost can seem a secondary issue and it is perhaps significant that bereaved people speak of 'arranging' a funeral, rather than 'purchasing' one.¹⁰ The funeral must take place and, if people cannot afford it, they will trust in a funeral payment to do so. Such action is based on an assumption of 'reasonableness' but our evidence suggests that the funeral payment is not 'reasonable' as it does not cover the cost of a simple funeral.¹¹

What is a funeral payment and who can apply for one?

A funeral payment is made from the Social Fund to people on a low income for:

- Disbursements, such as a crematorium or burial fees, doctor's fees for certifying the death etc.
- Funeral services of the funeral director, capped at £700.

People can apply to the Funeral Payment Scheme, part of the Social Fund, to help meet the cost of paying for a funeral if:

- a) they receive one of the following: income support, income-related employment and support allowance, income-based jobseeker's allowance, pension credit, housing benefit or council tax benefit, child tax-credit, working tax credit which includes a disability element or a severe disability element;¹²
- b) they are paying and accept responsibility for the funeral expenses and their local benefits office accepts that it is reasonable for them to do so."¹³

To make a claim for a funeral payment, claimants must complete a 25-page form (SF200). This must be submitted to the Social Fund of the DWP by the person paying for the funeral. No grant is payable

until after the funeral and receipt of the funeral director's invoice. In the interim, there is no way for the applicant to know the amount of the grant awarded, or even if it will be paid at all.

Who can get a funeral payment – responsibility for a funeral?

To get a funeral payment you must be either:

- the partner of the deceased at the time of death
- the parent of the deceased child or been responsible for the child (and there is no absent parent)
- the parent of a still-born child, or
- a close relative or close friend of the deceased.

What is a funeral payment used for?

The costs of the actual burial or cremation are usually met in full by the funeral payment, together with reasonable costs of transporting the body (further than 50 miles), the reasonable cost of transporting the coffin, bearers and one additional car from the funeral directors premises to the burial or cremation site, and necessary travel costs for one return journey within the UK to arrange or attend the funeral.

However, the additional costs of the 'services' of a funeral director are subject to a maximum of £700. This amount has not changed since it was set in 2003. These costs could include a coffin, flowers, a Minister's fee, the cost of collecting and transporting the body if it is less than 50 miles and items relating to a headstone.

10. *Ibid.*

11. There seems to be no agreement about what constitutes a simple or basic funeral, but the description in the quote report from IFDs gives an indication.

12. Criteria for universal credit claimants, which will be introduced from April 2013 has yet to be set.

13. www.gov.uk

Funeral payments and debt

The funeral payment does not cover the cost of even a simple funeral, as defined by the NAFD. Citizens Advice has numerous examples of clients being entitled to a funeral payment but then experiencing hardship because the funeral costs exceed the amount of the grant paid:

A Bath CAB survey of local funeral directors showed that estimates for a no-frills burial ranged from £1450 to £3223 (an average of £2198) and for a cremation from £1450 to £2683 (an average of £2220).

A CAB in the East Midlands indicated that the cheapest funerals quoted in their area was £2894.

Ten CAB cases in the last six months period reveal an average shortfall of £1,555 for each client, with the smallest sum owed £740 and the largest £2521.¹⁴

A 62 year old CAB client in the South East faced a £1,200 shortfall between the funeral payment she received from DWP and the actual cost of a basic funeral for her husband. Her only income was her state retirement pension, plus her pension credit of £141 a week, and she had no way of paying the extra. The worry about falling into debt, and the prospect of possible court action against her, was adding to her distress following the death of her husband.

A client in the South West was awarded a funeral payment of £1322 after his partner died. He was in receipt of income support and incapacity benefit. The local funeral director's bill was £2024 and other local companies confirmed a minimum cost of at least £1800.

A funeral payment is only available to people on qualifying benefits (as set out above), and necessarily on a very low income – they will not have the resources either to save or to pay the shortfall between a funeral payment and the cost of a funeral. In these circumstances, people may be forced to consider asking their local authority for a public health funeral.

A 74 year old CAB client was described as being 'sick with worry' about how she was going to pay a £1600 shortfall in her funeral payment. She lived alone, received pension credit and had to arrange the funeral of her 96 year old mother, because she was the only living relative. The funeral director helped her to apply for a funeral payment but she only received £1396 – the cost of the funeral was £2900.

An unemployed client in the East Midlands applied for a funeral payment, and received £1038 towards her mother's funeral, which cost £2888. She was in receipt of JSA and had been paying off the shortfall at £50 a month, the least the funeral company would accept. This was unaffordable – she was spending less than £20 per week on food and feared that she may end up with court action against her.

Debts build up in this way can stay with people for years.

A client, of a CAB in Wales, found herself with a shortfall of £2000 after paying for her mother's funeral. The client was on a qualifying benefit when her mother died in 2007 and was persuaded by her family to apply for a funeral payment, but the final bill for the funeral was more expensive than she had anticipated. She told the bureau that she had not been made aware of what the funeral payment would cover and what would be her responsibility.

A CAB client owed £2000 for the funeral for which she had been awarded a funeral payment of £575. She suffered with depression and had recently overdosed on medication, leading to her being admitted to hospital for two weeks. She had no dependents and lived in council accommodation with an income of £64.30 per week. She also suffered from a crumbling spine, carpal tunnel syndrome in both hands, diabetes and sciatica in her right leg. She had mounting non-priority debts, including the funeral expenses from her mother's funeral and was very worried by letters she had started to receive from her creditors and from the funeral director.

For those that are eligible, a budgeting loan to manage a shortfall might be more acceptable to people arranging a funeral than the current risk of debt from other, high-interest, loans. However, if taken out late in life, people on low incomes could find themselves repaying for a very long time, thereby effectively making a significant reduction to an already low income; and if a large sum is borrowed to meet a funeral overspend, people will be less able to avail themselves of other budgeting loans should another emergency need arise.

Budgeting loans

The DWP has stated that it currently has no plans to change the funeral payments scheme, but they have introduced a right to apply for a budgeting loan to help with funeral payments (from May 2012).¹⁵ This recognises that a funeral payment is only a contribution to costs and that people on benefits will, almost inevitably, find themselves in debt after arranging a funeral. A budgeting loan has a maximum of £1500 and the eligibility criteria are narrower than those for a funeral payment, so some recipients of funeral payments will not be able to top-up with a budgeting loan.¹⁶

A budgeting loan can only be awarded if, on the date when the decision about your application is made:

- You are receiving income support, pension credit, income-based JSA or income-based ESA, or is receiving an interim payment of one of these benefits.
- You, or your partner, has been receiving these benefits for at least 26 weeks (breaks of 28 days or less in the claim are disregarded); and
- You, or your partner, has capital below the capital limit of £1000. A loan may still be awarded if capital is above the limit, the but amount will be reduced; and
- You, or your partner, is not involved in a trade dispute.

15. DWP (2011) Annual report of the Secretary of State for Work and Pensions on the Social Fund, 2010/11

16. An applicant will have to have claimed, for at least 26 weeks, one of: income support, pension credit, income-related ESA, incapacity benefit and JSA.

Lack of information and poor communication about costs

CAB evidence suggests that people proceed with an application for a funeral payment without knowing the upper limit of the grant because they do not have the information they need, they have been misinformed, or they have not been able to absorb the information. People often fail to understand that:

- there are limits to the Social Fund funeral payment and that they will be liable for all costs beyond this limit;
- the funeral director has first call on a deceased's estate and, if this exceeds a possible funeral payment, there may be no payment; and
- there is a three month time limit after the funeral during which the application must be made.

In unfamiliar territory and with a sense of urgency, people often feel unable to shop around and seek out information that will help them with their purchase of a funeral. It is generally recognised that bereaved people also have difficulty reading, concentrating and absorbing information.¹⁷ The information that is produced about funeral payments must address this.

Some people are evidently surprised that funeral payments do not cover all the costs of a funeral, especially if they opt for a 'modest' funeral. This is because people are not given appropriate information about what the maximum funeral payment could be and how this relates to their funeral costs.

Such misinformation can arise from both funeral directors and staff at Jobcentre Plus. One bureau, for example, reported that a client was told by Jobcentre Plus that "all would be covered and not to worry".

The client of a CAB in the South West was distressed to face a £1915 shortfall between the funeral payment and the actual cost of his partner's funeral. He explained to the funeral director that he was on benefits, including jobseeker's allowance, housing benefit, council tax benefit and child tax credit, and was told that the funeral payment "would cover it". The funeral director sold him a funeral that cost £3200, including £320 for flowers and an additional car but the funeral payment only came to £1285. He told the bureau that if he had known that the payment would only come to about £1300 he would not have spent so much. He faced a choice between obtaining a Debt Relief Order, which would have meant him reneging on payment for something that meant a lot to him, or using any spare money he might have from future employment to repay the shortfall, which would be likely to take several years.

A client of a CAB in the West Midlands sought help from the DWP on behalf of her mother, who needed to pay for her husband's funeral. She was assured that she would be entitled to a funeral payment to help with the costs. After she applied for the funeral payment, however, she was told that they would not be able to help her because the limit was £1400. Her husband had left £1712 in his estate, thereby exceeding the limit. The funeral cost £3400, so she was left with a considerable debt.

A Yorkshire CAB's client could not afford to pay for the funeral of her 11 year old daughter. She approached a local funeral director who offered her help to make a claim for a funeral payment. The client thought that all matters relating to the funeral, including the bill, had been taken care of, as the funeral director's

17. The Psychology of Death, op cit.

representative led her to believe. Some months later, however, she was asked to pay the outstanding bill. She was shocked and distressed to discover that the funeral payment claim had failed because it was not received within the three month time limit. She appealed this decision because it was not her fault that the deadline was missed, but lost. Her only option was to seek a debt relief order (DRO) to write off her debts.

The responsibility to inform bereaved people about funeral payments often falls on the funeral director, even though it is not their job to advise on, or process, funeral payment claims. Some funeral directors do advise their customers on basic funerals and about funeral payments, but they can still be left with significant shortfalls between payments and the full cost of the funeral.

A funeral director in the North East was informed by a CAB that their client paying a funeral received only a state pension and that they would help her to apply for a funeral payment. The funeral bill came to £2759.56 but the client received only £1270.50 from the Social Fund, leaving her with an outstanding bill of £1489.06.

The funeral director has first call on a deceased's estate and, if this exceeds a possible funeral payment, there may be no payment. This causes great confusion to bereaved people:

The 21 year old client of a CAB in the South East was left with no recourse to a funeral payment to meet some of the costs of her mother's funeral because she used some of her late mother's estate to settle some bills. The funeral cost £2,860, items allowed for a funeral payment came to £1,351, but her mother had left £1,519 in her bank account and so her claim for a funeral payment was refused.

These cases illustrate the vulnerability of people who are not fully informed about what money they have to spend and what they are agreeing to buy. It is not clear to people either who, or what, should be their main source of information. The

funeral payment is a grant and its existence materially affects people's behaviour and decision-making. Misinformation, or inadequate information, about funerals and about the funeral payment exploits this vulnerability.

It would clearly help people to know what a simple, dignified funeral is composed of, what it costs and whether they are in a position to pay for this, or something more than this. But this information is not easily accessible. The funeral industry has, in the past, been encouraged to provide and publicise basic funerals but this effort appears to have been abandoned. The OFT report into the funeral industry states that "the basic funeral should provide a yardstick, against which comparisons can be made, yet it does not appear to be fulfilling its intended role. This is partly due to a failure by funeral firms to present it as a valid option, but also because it does not appear to provide the sort of service that most people want."¹⁸

The DWP recognises that there is a widely-held expectation that the funeral payment scheme will cover the full range of costs and that there is a need to improve the information that they provide.¹⁹ Claimants do not understand that the payment will not cover the full costs of a funeral, and there is a lack of clarity about whether the payment is even intended to do so.

The DWP has stated that they are examining their leaflets, claim forms and other information provided to bereaved people, with a view to improving them. But they must go further. Local authorities enter into arrangements with funeral directors to provide public health funerals. DWP should consider making similar direct arrangements for a simple dignified funeral, paid for by the funeral payment. Such an arrangement might reduce the choice of funeral director from the bereaved person, but it would make clear what the funeral payment is meant to cover and minimise debt.

18. Funerals, op cit.

DWP problems administering the funeral payment

CAB evidence indicates that the DWP's procedures for assessing a claim for, and paying, funeral payments work against the principal drivers of speed and dignity that concern the bereaved person. The key problems identified by bureaux include:

- Lengthy decision-making process
- Lack of clarity about entitlement to apply for a funeral payment
- Claw-back of gifts and deposits
- Poor administration

Lengthy decision making processes

The current process – awarding a funeral payment only after the funeral with no advance information or guarantee – creates difficulties for funeral directors as well as for the bereaved person. In the absence of any indication from the DWP of intention to award the funeral payment, or information about how much may be awarded, funeral directors often ask for a deposit, which clients on low incomes and without savings find difficult or impossible to secure.

Deposits

The deposit usually covers disbursements – cremation, burial and doctor's fees – which the funeral director has to pay out. One funeral director confirmed to his local CAB that it is becoming increasingly common practice to ask for a deposit because invoices take so long to be paid or remain unpaid.

For the bereaved person, a key difficulty is that they have to proceed with the purchase of the funeral without knowing how much, if any, funeral payment they will get to cover the cost. Added to which is the requirement to find a deposit while awaiting payment from the Social Fund. Failure to pay a deposit can lead to long and distressing delays in holding the funeral.

A client of a CAB in Yorkshire was told that the papers for their claim for a funeral payment had been lost and they were asked to reapply. The funeral directors had scheduled a funeral for seven days after the death but, when the family were unable to pay a deposit of about half of the £2300 funeral costs, the funeral was cancelled.

Another client, of a CAB in Yorkshire and Humberside, was told by several funeral directors that they would not start arranging a funeral for his brother until a deposit of £1,500 was paid. He had six siblings but they were all on benefits and none of them could afford to pay.

Two very vulnerable brothers, clients of a CAB in the East Midlands, were unable to arrange their mother's funeral because they could not afford a deposit of £600. They both had learning difficulties and were in receipt of income-based ESA. Their tenancy support officer helped them to make a claim for a funeral payment, but was advised that it could take up to 10 weeks to be processed.

Delays such as this make a distressing event even more difficult. DWP must ensure that people know the likely value of their funeral payment before signing a contract for the funeral and enable an up-front part-payment of the award which can be used as a deposit.

Lack of clarity about entitlement to a funeral payment

DWP statistics indicate that a funeral payment is refused in 45.5 per cent of cases.²⁰ There is considerable confusion about entitlement to a funeral payment and many people only realise that their claim has been disallowed after they have paid for the funeral, pushing them into unexpected (and often unmanageable) debt. Often, CAB clients discover that DWP has decided that they should not have taken responsibility for arranging the funeral, as there was another family member who was not in receipt of benefits who could reasonably have paid.

This is particularly difficult where there are family estrangements, despite DWP guidance on the issue:

A 75 year old client of a CAB in the South East was refused a funeral payment when her daughter died following a major epileptic fit. The client had been the main carer for her daughter and arranged the funeral but was told that there were other liable relatives. The deceased had two children, one of whom was working. However, both children could be considered estranged as they had been placed in foster care since they were five and seven. They were now in their late 20s, have never returned to the family home and had little contact with their mother. The client was paying £30 a week towards the £3,800 cost of the funeral but was struggling to keep up with the payments.

The client of a CAB in the South East was refused a funeral payment to help towards the costs of burying her third child, who died at 16 months old. The client was on qualifying benefits but was turned down on the grounds that there was a “non-estranged parent” who is not on benefits. The child’s father did not live with the client, was not mentioned on the birth certificate, and although he was working, he was on a very low wage. He therefore refused to pay. The client had no idea how she was going to be able to afford the estimated £2000 cost.

Claw-back of gifts and deposits

CAB evidence suggests that many people do understand that the deceased’s assets or pre-paid entitlements are deducted from any funeral payment. However, they do not expect that any gift or loan given by a family member, friend or even a charity will also be deducted from any funeral payment later awarded. These gifts or loans are often necessary to pay the deposit but their receipt can result in loss of entitlement to a funeral payment and push people into debt.

A 42 year old widow paid almost £3200 for her husband’s funeral. She was in receipt of income based ESA and applied for a funeral payment. This was refused because relatives had contributed £1350 and there was £803 in her deceased husband’s bank account. Her mother’s contribution of £500 was only a loan but this did not alter the calculations for the decision. She struggled to repay the outstanding balance.

One bureau reported that the policy of deducting charity grants from funeral payments is causing them to reconsider their grant policy because of concerns that their grant is only displacing state support and not assisting clients with any remaining debt.

Conclusions and recommendations

CAB evidence shows that the DWP's current rules and procedures for claiming a funeral payment do not help bereaved people make quick and informed decisions about paying for a funeral following a death. The need for urgency when dealing with the body of the deceased, and dignity in the funeral act, both shape their behaviour when arranging a funeral. Cost often becomes a secondary issue in the minds of the bereaved. It is not acceptable that people have to make these decisions without knowing, or misunderstanding, what resources they have to spend.

The DWP has a responsibility to ensure that it provides clear information and advice about funerals, and about funeral payments in particular, before people arrange the funeral. It has acknowledged that there is more to do in this area.

It must also address the need for speed in making decisions on funeral payments, so that people know what they have to spend before arranging a funeral and are in an informed position to discuss this with their funeral director.

Citizens Advice recommends that the DWP launch a full review of the funeral payments scheme.

Such a review should include:

- **The adequacy of funeral payments.** Payments should be increased to cover the actual cost of a basic funeral, and keep pace with rising costs. The DWP should consider block-purchasing simple dignified funerals on a local basis, the cost of which could be taken from the funeral payment scheme. If people wanted more than a basic funeral they could negotiate the extra items with the funeral director and pay for them separately.
- **The clarity and timeliness of information about funerals and funeral payments.** The DWP should ensure that clear, concise, accessible information is provided to newly-bereaved people as soon as possible after the death (via the registrar, for example), and that they have this information to hand when arranging the funeral. This should include information about the upper limit of the funeral payment and that it is just a contribution to costs.
- **The speed and efficiency of the processing of funeral payments.** Quicker decision making is vital. The DWP should introduce a three-day turnaround, pending making a funeral payment, so that people know how much money they will have to spend when they talk to funeral directors. DWP should also consider introducing an immediate part-payment which can be used as a deposit to avoid delays.
- **Extending eligibility for a funeral payment.** The DWP should consider changing the eligibility criteria to include people whose only income is contribution-based ESA or JSA. This should form part of a wider review in light of the abolition of means-tested JSA and ESA and the introduction of Universal Credit. The Department should also review the guidance for establishing responsibility for payment for a funeral where there are family estrangements.
- **Ending unfair claw-back practices.** The DWP should end the practice of taking gifts or loans from family, friends or charities into account when deciding on the funeral payment, when these are being made to alleviate hardship. Such gifts should be regarded as made to the bereaved person, not to the funeral costs, and should not be deducted from the funeral payment.

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Our aims

- To provide the advice people need for the problems they face.
- To improve the policies and practices that affect people's lives.

Our principles

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

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