

**Funeral Expense Assistance and Funeral Poverty Reference Group Meeting  
St Andrews House, Edinburgh  
24/04/2018**

**Attendees**

Lucy Carmichael – (Chair) Scottish Government (SG)

Mohammad Ali – Muslim Council of Scotland (part of meeting)

John Birrell – Scottish Working Group on Funeral Poverty

Jim Brodie – Society of Allied And Independent Funeral Directors (SAIF)

Paul Cuthell – National Association of Funeral Directors (NAFD)

Bryan Kerr – Church of Scotland

Ruth Mendel – Citizens Advice Scotland (CAS)

Robert McGregor – COSLA

Bill Stanley – Institute of Cemetery and Crematorium Management (ICCM)

Mark Willis – Child Poverty Action Scotland (CPAG)

Amy Atkins – SG

Andrew Burke – SG

Catherine Henry – SG (part of meeting)

Phil Hopper - SG

Catherine McKenna - SG

Jane Moffat – SG

Andrew Morison – SG

Jessica Galway - SG

**Apologies**

Simon Cox – Dignity

Karen Hurst – ABCUL

Rose Jackson – Scottish Pensioners' Forum (SPF)

Jane Matheson – Scottish Working Group on Funeral Poverty

**Welcome and Introductions**

1. The Chair welcomed attendees.

**Minuets from Previous meeting and action tracker**

2. The group reviewed the minutes from the previous meeting and the action tracker, no comments were received.

**Experience Panels Engagement**

3. The group received an update on the experience panels engagement on development of Funeral Expense Assistance policy. It was noted that the panels consisted of over 2,400 individuals with experience of the current benefits system. The Scottish Government was working with these individuals to help better understand how the current system operates, and how this can be improved upon for the new Social

Security Agency. The group was informed that there were around 90 members of the panels specifically with experience of the current DWP Funeral Expenses Payment (FEP). Reference group members were assured that no pressure had been put on panel members to participate in FEA related interviews or surveys, participation was entirely voluntary.

4. Catherine shared some of the initial findings from these interviews with the group. These findings will be published in full in due course.

5. In discussion, it was noted that the low level of understanding of experience panel members about how FEP operated, including the likely amount of a payment, indicated that clear communications would be very important for applicants and people supporting applicants to apply when FEA launched.

*(Catherine Henry left the meeting)*

#### **Update of FEA policy development and consultation**

6. The group received an update on the Social Security (Scotland) Bill. It was noted that since the last reference group meeting the Bill had been amended to include a duty to consider effects of inflation for all devolved benefits on an annual basis. A further amendment would be considered on 25 April 2018 (the following day), which would place a statutory duty on Ministers to annually update any relevant figures for set out in the FEA regulations in line with inflation. Officials indicated that the Scottish Government would be supporting this amendment.

7. Members of the group welcomed this amendment and the Scottish Government's general approach to setting out reasoning and evidence around decision making. However a number of members of the group indicated that an increase in the other costs amount of the payment (currently set at £700) was required in addition to an annual inflationary increase.

8. The group received an update on the FEA consultation plans. It was noted that the public consultation on draft regulations was expected to launch in May 2018. The Scottish Government encouraged members of the group to respond to the consultation and to share the document with other individuals and organisations that might be interested in responding. Reference group members were also asked to highlight any events or meetings that Scottish Government colleagues could attend to set out the proposals contained in the consultation to receive feedback. After the consultation concluded, the FEA regulations would be finalised and laid before the Scottish Parliament.

9. In discussion, the disparity between the other costs element of the FEP payment (that was capped) and the necessary costs (mainly for burial and cremation fees) which had risen with inflation was highlighted. It was noted that members of the group would have an opportunity to raise any concerns in this area in response to the FEA public consultation.

10. Scottish Government colleagues thanked reference group members for their continuing work to inform development of FEA policy.

**Action: Members to let SG know of any events / relevant contacts that the consultation can be shared with.**

### **Funeral Costs Guidance**

11. The group was updated on the three short life working groups which had been set up to inform development of the Funeral Costs Guidance. These working groups consisted of a Local Authority Burial Group, a Cremation Authority Group and a Funeral Director Group. Topics discussed at meetings included cost drivers, processes, data, standard cremation service, child burial and cremation fees, and the components of a basic / simple funeral.

12. It was noted that the guidance was currently being drafted and that the Scottish Government expected to consult over the summer. The Scottish Government noted that members' views would be welcome on how to best promote the consultation and any suggested networks to contact.

13. It was agreed that after each working group's (local authority, crematoria and funeral director) individual section was agreed across the three groups, then this guidance would be shared with the reference group.

14. In discussion it was noted that:

- It was not expected that individual funeral savings / planning would be included in this guidance but work to create a funeral bond pilot was being progressed separately. Work was also underway to encourage people to plan and save for their funeral through the Planning Your Own Funeral leaflet;
- It would be important to ensure that no unintended consequences resulted from the guidance, such as businesses or authorities starting to charge for items that they would not currently charge for;
- Funeral directors will already work with bereaved people to help reduce costs;
- It was important to consider standards of service in addition to costs; and
- It may be possible to learn lessons from other countries, for example America's funeral market had been regulated for decades.

**Action : SG to keep reference group updated on the outcome of the working groups and share the guidance in due course.**

### **Child Burial and Cremation Charges**

15. The UK Government's announcement of a Child Funeral Fund to remove burial and cremation charges for children in the England was discussed. Limited details were currently available on the budget for the fund or how it would operate. It was noted that the Welsh Government had removed child burial and cremation fees in Wales in November 2017. This had been done through a Memorandum of Understanding between the Welsh Government and Welsh local government. The Welsh Government was piloting this scheme for two years and was providing funding to Welsh local authorities to support them in removing these charges. Welsh local authorities would pass on a proportion of this funding to private burial and cremation authorities which removed child burial or cremation fees.

16. Currently in Scotland the majority of local authorities did not charge fees for cremation or interment of children. However, the age up to which the fee would be

waived varied across local authorities, but for the majority the charges would be waived until the age of 16. The majority of local authorities would charge for the purchase of a lair for the burial of a child, which could often be used for subsequent adult burials.

*(Mohammed Ali left the meeting)*

17. In discussion it was noted that:

- although many funeral directors waived their fees or offered items at reduced or cost price for the funeral of a child, their suppliers would require payment; and
- Funeral directors have noticed an increase in funerals taking place for early pregnancy losses, which may have come about as a result of increased awareness stemming from Lord Bonomy's review.

**Action: Ruth Mendel to share contact details of child bereavement organisation.**

**Action: SG to keep reference group updated on progress policy on child burial and cremation fees.**

#### **AOB**

18. Scottish Government noted that the 'Planning Your Own Funeral' leaflet was soon expected to be available online as an editable PDF. The Scottish Government asked if members of the group would assist in testing of the leaflet, as feedback would be appreciated.

19. It was noted that it would be important to be able to save the leaflet once it has been completed.

20. Bryan Kerr, Church of Scotland offered to distribute hard copies of the leaflet at a Church of Scotland's General Assembly 2018 event next month (May).

**Action: Church of Scotland and SG to make arrangements for the distribution of the Planning Your Own Funeral leaflet at event.**

**Action: SG to share editable PDF of Planning Your Own Funeral for stakeholder feedback.**

**Close**