

National Bereavement Alliance and Childhood Bereavement Network

Submission to the Department of Work and Pensions consultation: Reforms to the Social Fund's Funeral Expenses Payments scheme

August 2017

General comments

We welcome this consultation on some significant adjustments to the Social Fund Funeral Payment. We believe these have the potential to improve the administration of the Fund, which in turn could ease some of the challenges faced by grieving families organising funerals.

However, we believe that the reforms could go further: in particular addressing the level of award for 'additional fees', which has been capped at £700 since 2003. Inflation has very significantly eroded the value of this element, and its purpose and value should be addressed urgently.

Question 1

Do you agree that we should allow recipients of Funeral Payments to receive additional contributions towards the cost of a funeral from charities, friends and relatives without us deducting these contributions from the value of the Funeral Payment we award them?

- 1.1** Yes. The cost of a basic funeral exceeds the amount paid out through the Funeral Payment. Recipients should be allowed to use contributions to meet this shortfall rather than having these taken off their entitlement.
- 1.2** However, many applicants will not receive such contributions, and often these will be those in the most vulnerable situations, lacking emotional and social as well as financial support from networks. For this reason, the Social Fund Funeral Payment should be increased to cover the cost of a basic funeral, so that all those eligible for support receive the costs of a basic dignified funeral.

Question 2

Do you agree that we should not assign the responsible person status to people living in care establishments who receive income-assessed help from their local authority with their care fees, in place of an applicant who would otherwise be eligible for a Funeral Payment?

- 2.1** Yes. The definition of care establishment must include older people's care homes and nursing homes, homes for people with disabilities, hospices and hospitals.
- 2.2** The purpose of the 'responsible person' status is to avoid the costs of the funeral being borne by the state when there is someone else capable of paying. If people are not capable

of paying, then they should not have this status. Therefore, the status should not be applied to groups unlikely to be able to pay for a funeral. These would include:

- Students not on a qualifying benefit
- Those on a low income who are not on a qualifying benefit

Those who are estranged from the applicant organising the funeral should also not be given the status of qualifying person, as the applicant is unlikely to be able to ask them to assume responsibility.

Question 3

Do you agree that we should extend the application period to claim Funeral Payments from 3 to 6 months?

3.1 Yes. The period following a death is characterised by a series of administrative tasks which are often unfamiliar, and which must be done at a time of emotional challenge and family upheaval.

Question 4

Do you support the launch of a shorter application form for claims relating to children's funerals?

4.1 Yes – but we would recommend a shorter application form for all claimants.

4.2 Parents whose child has died would also benefit from the speeding up of the claim process. This would allow them to use the Funeral Payment to cover the deposit for the funeral, which most funeral directors require before the funeral can go ahead (even if they have waived their own fees). Delays to claims mean families must find the deposit in advance or face distressing uncertainty about how and when the funeral will go ahead.

Question 5

Do you agree that we should clarify that Funeral Payments will pay for the necessary costs of a burial with or without exclusive rights of burial?

5.1 Yes.

Question 6

Do you agree that applicants and funeral directors should be able to submit evidence electronically to support a claim for Funeral Payments?

6.1 Yes. In addition to this, the government should explore other reforms which would speed up the processing of applications. This would make a significant difference to all families who are distressed by (potential) delays to funerals, and particularly to those whose religion or culture requires the funeral to follow quickly after the death. It would also help those who are currently obliged to commit to funeral costs and payment of a deposit before they know whether they will receive financial support.

The Funeral Poverty Alliance suggests that these reforms could include

- processing applications on the receipt of a final, agreed estimate from the funeral director
- providing a 'payment in kind' notification once an applicant has been deemed eligible.

Other practical options could be discussed with the funeral industry.

Question 7

Do you agree that we should cover the proposed medical examiner fees, if adopted in the future, as a necessary cost, as we currently cover them as necessary for cremations?

7.1 If the proposed medical examiner fees are to fall to families, then yes, these should be covered as a necessary cost. We remain concerned about delays to and lack of clarity over the introduction of the medical examiner scheme and would welcome any clarity which the Department for Work and Pensions is able to secure from the Department of Health on this.

21 August 2017