



**Funeral Expense Assistance and Funeral Poverty Reference Group Meeting  
Strathclyde University Technology and Innovation Centre, Glasgow  
27/09/2018**

**Attendees**

Lucy Carmichael - (Chair) Scottish Government (SG)

John Birrell – Bereavement Consultant

Paul Cuthell – National Association of Funeral Directors (NAFD)

Simon Cox – Dignity

Jane Matheson – Scottish Working Group on Funeral Poverty

Richard Meade – Marie Curie

Ruth Mendel – Citizens Advice Scotland (CAS)

Paul Stevenson – Society of Allied and Independent Funeral Directors (SAIF)

Mark Willis – Child Poverty Action Group (CPAG)

Sohel Ahmed - (SG)

Amy Atkins – (SG)

Andrew Burke - (SG)

Kristian Fields - (SG)

Colette Hughes - (SG)

Catherine McKenna - (SG)

Stephen O'Neil - (SG)

**Apologies**

Jim Brodie - Society of Allied and Independent Funeral Directors (SAIF)

Robert McGregor - COSLA

Mohammad Ali – Muslim Council of Scotland

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

Bryan Kerr – Church of Scotland

**Welcome and introductions**

1. The Chair welcomed attendees, asked for introductions and noted apologies. Paul Stevenson was attending in place of Jim Brodie.

**Minutes from previous meeting & Action Tracker**

2. The group agreed the minutes from the previous meeting with no comments.

3. The Chair gave an update on the Scottish Cabinet reshuffle, noting that the new Cabinet Secretary for Social Security and Older People was Shirley-Anne Somerville MSP. All other work on funeral poverty policy would form part of the portfolio of Aileen Campbell MSP, Cabinet Secretary for Communities and Local Government.

4. The group reviewed the action tracker with no comments.

**Action : Scottish Government and Marie Curie to pick up action on dissemination of 'Planning Your Own Funeral Leaflet' after the meeting.**

5. The Chair gave an update on child burial and cremation fees, noting that a joint commitment with COSLA to remove fees had been announced in May and was included in the Programme for Government in September. This agreement was supported with Scottish Government funding. Agreement on what fees would be removed had been reached with COSLA and local authorities, and it was confirmed that this would apply to children aged under 18 and would include provision of a lair. It had also been agreed that local authorities would pass on a proportion of funding to private providers who agreed to remove these fees. Local authorities were now in the process of implementing the agreement. A further update would be provided to members in due course.

6. The group discussed that while the agreement had looked to improve consistency of provision in this area, there could still be some different processes across local authorities (LA) with regards to the removal of child burial fees, in particular on pregnancy loss where some local authorities had already indicated that they would go beyond what was required in the agreement. It was also suggested that providing a free lair could lead to more child burials (rather than cremations) and that burial space would be likely to run out more quickly as a result. It was also suggested that due to increased prevalence of cremation in the population as a whole, giving families a free lair for a child death may lead to a lair being not being used for subsequent burials, as other members of the family choose to be cremated.

7. The Scottish Government indicated that the agreement would be reviewed after three years and matters such as the number of child burials and cremations being carried out could be considered as part of this, to see if a behaviour change had occurred.

**Action: Scottish Government to provide an update to reference group members on implementation of the agreement in due course.**

### **Update on guidance on funeral costs**

8. The Scottish Government highlighted to the group that the consultation on the draft guidance on funeral costs would close on 8<sup>th</sup> November 2018. Members of the group were encouraged to respond, if they had not done so already.

9. The Scottish Government provided an update on the development of the guidance on funeral costs. It was noted that before finalising the guidance, the Scottish Government wanted to look into different impacts the document may have on different groups of people, specifically on minority groups, in order to develop the EQIA further. The Scottish Government noted that they wanted to draw from the expertise of the group to build on what was already included.

10. The group was asked to consider the impact of the guidance in terms of equalities impacts, groups and organisations that the Scottish Government should try to engage with, and whether there were any particular sources of evidence reference group members thought the Scottish Government should consider as part of the development of the EQIA.

11. In discussion the following points were raised:

- The guidance should cover homeless people and people in poverty as the impact funeral costs have on people in poverty was missing at present.



- How did the Scottish Government plan to measure the success of the guidance once it had been published and was in operation. The Scottish Government noted that once the guidance was in place, they intended to work with funeral directors and local authorities to encourage its adoption and implementation. It was noted that as things stand, the Scottish Government was not expecting to develop formal framework for monitoring and evaluation but would be happy to discuss this further.
- It was suggested faith groups could incur increased costs due to the need to arrange a funeral within a specified time period, however, it was not clear that the guidance would drive any changes in this area.
- The Scottish Government should consider age in general and not just older people with regards to accessibility.
- In relation to the requirement for interpreters for people where English is not their first language, it was suggested that often a family member or friends will interpret for the family but that some organisations might not deem this to be acceptable and want an independent interpreter to be used.
- It was suggested that the guidance could have made a positive impact on older women, disabled people and people from ethnic minorities. The group was asked if anything stood out to them as something that would have a negative impact on particular groups and no suggestions were made.
- Whether the Scottish Government had engaged with Tell Us Once to see whether it could include a question or help disseminate consistent information about funeral planning and costs. The Scottish Government confirmed that it had considered the role of Tell Us Once as part of the process to develop FEA and would review whether it would be helpful to contact Tell Us Once to see if it could have a role in promoting the guidance, or material aimed at consumers to help them arrange a funeral.

12. The group was asked to follow up by email with any further comments they had following the meeting.

**Action: Members to follow up with Scottish Government with any further comments on on equalities in relation to the draft guidance.**

### **FEA Update**

13. The Scottish Government provided an update on the outcome of the FEA consultation. It was noted that next steps would include publishing a response to consultation, developing the policy further and continuing to build the system to deliver the payment.

14. The following points were raised in discussion:

- The group was interested in how reasonable necessary costs would be calculated, as it would be important applicants understand what they are likely to receive. The Scottish Government indicated that this would be considered further as part of the service design process.

- It was suggested that in almost all cases, a coffin is needed and so should be included in the essential / necessary part of the payment, not the part for other expenses. It was noted that the Cabinet Secretary for Social Security and Older People had indicated at the recent Cross-Party Group on Funerals and Bereavement that the Scottish Government did not expect to change what was included in the other expenses part of the payment. The Scottish Government noted that if they were to specify the use of a standard coffin for FEA as part of the necessary costs, this could be seen as limiting choice to a certain type of coffin which might be seen as stigmatising.
- If funeral directors and others in the industry were making efforts to ensure their pricing was clear, it should also be made clear that the FEA payment is a contribution to the funeral, and that the overall payment is usually more than the £700 element. The Scottish Government indicated that the communications it had developed to date set out that FEA was a contribution to funeral costs, rather than covering the full costs, and that it was expected the payment would be described as having 3 parts, to make it clearer to applicants what they were likely to receive. Further work on developing clear communications messages would be progressed over coming months, and the Scottish Government would look for opportunities to involve stakeholders in this.

## FEA Residency

15. The Scottish Government provided an update on FEA residency policy. It was noted that the policy in the consultation suggested that habitual residence in Scotland would be used and there had been broad support for this in consultation responses. However, on working through the practical implications in more detail, the Scottish Government was now proposing to change this requirement to ordinary residence in Scotland. This is a lower threshold than habitual residence and reflects the fact these applicants have already met stringent residency criteria in relation to their qualifying benefit.

16. In discussion the following points were raised:

- The kind of evidence that would be required as proof of address in Scotland could be difficult for some people, for example those who are homeless or with chaotic lifestyles. The Scottish Government noted it wanted to consider a range of more difficult cases and was hoping to work with stakeholders to establish a positive solution for these groups of people; and
- Members of the group were aware of cases of people not applying for the benefits they are entitled to due to the application process being so difficult and stressful, so anything that could be done to make the process easier for the applicant was welcome.

## FEA Service Design and Discovery

17. It was noted that a significant amount of user research had been carried out over the past two years during policy development, and the Scottish Government was looking to carry out more as the service continued to be developed. This could be difficult as people who have been bereaved often do not want to discuss their experience, or can struggle to remember details due to the impact of grief.



18. The Service Design team gave a presentation to the group on user research carried out. The progress that had been made on user research and which had been developed into user needs was highlighted. It was confirmed that a continuous development and improvement process was in place for development of the FEA service.

19. In discussion the following points were raised:

- The service design process to build the system looked like an extremely refreshing, new approach which was positive;
- The difficulties that the Scottish Highlands and Islands face with regards to accessibility. The Scottish Government provided reassurance that solutions for remote and rural areas were being considered as part of development of the system; and
- A member of the group offered to mention the opportunity to be involved in user research at a conference in Inverness the following week. Another member offered to pass on the user research details to an independent funeral director on Arran. The Scottish Government welcomed these offers.

**Action: The Scottish Government asked the group for their continuing involvement in user research, for example, 'prototyping' in order to make the service as user friendly as possible.**

## **AOB**

20. It was noted that the editable PDF of the Planning Your Own Funeral Leaflet was expected to go live that day (27 September 2018). The Scottish Government noted they were happy to take further feedback on this and thanked everyone who had input to date.

21. The Chair asked members whether they thought the group membership remained appropriate, following a suggestion from a member that this should be discussed. The group were content with the current membership, although one member suggested it would be helpful to explore whether an Experience Panel representative could join the reference group. The issue of confidentiality was raised with regards to an Experience Panel member sitting on the reference group, as when someone signs up for the panel, it is on the basis that they will remain anonymous and so having a panel member sit on the group might not be possible. The Scottish Government indicated that they would explore this with colleagues who led on the Experience Panel work and agreed to look into other ways for Experience Panel members contributing to issues raised at reference group meetings.

**Action: The Scottish Government to send the 'Planning Your Own Funeral' link to the group so that they can promote it on Social Media etc.**

**Action: The Scottish Government to check on Experience Panel membership of the reference group and other routes for Experience Panel members to participate in matters discussed at the reference group.**

**End**