



# Evaluation of Funeral Support Payment: Annex B: Qualitative Research



**EQUALITY AND WELFARE**

# Research to inform the evaluation of the Funeral Support Payment

## FINAL REPORT

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# Executive summary

## Introduction

Funeral costs can be prohibitive for those on low incomes, and can be a source of stress for bereaved people during an already difficult period.

In 2016, the Scotland Act devolved benefits ‘providing financial or other assistance for the purposes of meeting or reducing [...] funeral expenses’, meaning the Scottish Government had the power to change financial support to bereaved people for the first time. The Funeral Support Payment (FSP) was launched in September 2019 to help people on low incomes afford funerals, to reduce funeral poverty and help bereaved people. FSP is paid to one person per funeral, and applicants must be reasonably responsible for covering funeral costs and in receipt of certain benefits or tax credits.

This report presents the findings of qualitative research with FSP clients, funeral directors and third sector organisations, exploring their experiences of FSP.

## Aims and methods

Ipsos MORI Scotland was commissioned by the Scottish Government to conduct qualitative research with recipients of FSP, funeral directors and relevant third sector organisations to explore their experiences of the payment and understand its impact on bereaved families as well as on the wider funeral industry, including funeral directors and relevant third sector organisations.

This project was qualitative in nature and is based on 26 in-depth interviews with recipients of FSP, one mini group of third sector representatives and six interviews with funeral directors. Interviews lasted between 45 minutes and an hour and were conducted via telephone or Zoom between August and December 2021.

## Main findings

### Awareness and understanding of FSP

Clients typically heard about the availability of FSP from their funeral director. Other sources included the hospital, advice workers, family, social workers, or religious organisations. Few clients were aware of the support prior to their bereavement and a number of suggestions were made for improving levels of awareness among the general public (e.g. TV advertising or leaflets in hospitals or other care settings).

Third sector organisations and funeral directors demonstrated high levels of awareness and understanding of FSP and felt confident in their ability to advise clients about it.

Clients generally understood what the payment was and whether or not they would be eligible for it, based on the information provided to them by the funeral director (or other source), the Scottish Government’s website or via the Social Security

Scotland helpline. There was some evidence that it was not clear to clients what would or would not be covered by FSP.

### **Application process**

Clients were broadly positive about their experiences applying for FSP. The process of applying was generally considered to be straightforward, with some exceptional cases where clients felt judged or challenged.

The main issue raised about the application process was the timeframe. Clients were typically awaiting the outcome of their applications while having to proceed with their funeral arrangements, sometimes feeling pressure to cover the funeral costs before knowing if they would receive FSP and how much would be awarded. In cases where there were delays to the process, this could cause additional distress to clients.

### **Use of FSP**

Participants described varied funeral arrangements and associated costs. There was a view that those living in island communities are likely to have higher funeral costs (especially transport costs including ferries).

There was widespread uncertainty about what exactly FSP had covered, but recipients were typically aware of the general contribution FSP had made to their funeral costs, which ranged from around a fifth up to the entire cost.

Among those who did not have the entire cost of the funeral covered, there was a feeling that FSP was not enough to be an effective contribution, given the high cost of even a basic funeral. This was echoed by funeral directors, although there was an acknowledgement that FSP will always be less than people would like.

FSP was not widely perceived to have influenced funeral choices, either because recipients were uncertain about how much they would receive, or other factors (such as the wishes of the deceased) were more important.

Awareness of simple burials or direct cremations was fairly low and views were mixed on the benefits of these options. There was some concern among third sector organisations and funeral directors that basic funerals may not always meet people's needs and must be promoted carefully.

Other influences on funeral choices included the COVID-19 pandemic, funeral plans and social norms (for example, religion, culture and expectations of others). These were not major influences on funeral costs, although pandemic-related restrictions on numbers could save catering costs.

An important factor in how recipients used FSP was whether they chose to have the money sent directly to them, or straight to their funeral director, and there were a range of views among recipients, funeral directors and stakeholders about this. On the one hand, recipients who received FSP directly did this because it helped them manage their money, avoid being in debt to a funeral director, or be compensated for a funeral that had already taken place. On the other hand,

recipients who preferred to have FSP sent straight to their funeral director said this was less hassle, that there was less risk of spending it on other things, and that it would reassure funeral directors.

While there was an appreciation among third sector groups that empowering people to manage their money was a good thing, the issue of the payment not being passed on was acknowledged as a risk which could cause other issues, such as more debt or funerals being cancelled.

### **Impact of FSP on clients' financial wellbeing**

Clients tended to be already living with financial stress at the point of bereavement, and even those who felt relatively comfortable said they would have struggled to pay for the funeral without FSP. There were also cases where bereavement had directly worsened clients' financial circumstances, for example by causing changes in benefit entitlement.

Clients expressed shock at the cost of a funeral. Without FSP, they said they would have had to borrow money or cut back in other essential areas to pay for the funeral. FSP therefore had a positive impact on clients' finances and helped clients avoid financial 'turmoil'.

However, the financial impact was limited by the fact that clients still found it hard to find the money for the elements of the funeral not covered by FSP, and in some cases had to take on debt to do so. Clients also experienced financial stress while waiting for their FSP application to be approved, an issue exacerbated where there were delays in the process.

### **Impact of FSP on clients' mental wellbeing and grieving process**

FSP had an impact on recipients' wellbeing in three main ways: minimising financial worries about paying for the funeral; alleviating concerns about letting down the person who had died by making greater choice around the funeral possible; and allowing clients to focus on grieving rather than money. Clients recognised, however, that grieving was a difficult, long-term process regardless of finances, so there was a limit to how much FSP could help. The positive impacts were again limited by: delays in receiving FSP; not knowing how much would be covered; and FSP not covering the full funeral cost.

### **Impact of FSP on business and the wider funeral industry**

Funeral directors confirmed that FSP does not substantially change clients spending choices. This was partly because they were still planning a funeral on a tight budget.

Funeral directors reported that a FSP claim also made little difference to the amount of time it takes them to plan a funeral. It took longer if the funeral director chose to support an application more actively, or where communication from Social Security Scotland was considered inefficient, but overall the impact was minor.

They also commented that FSP money tended to arrive as quickly or more quickly than non-FSP payments, particularly when it was being sent directly to their business. However, they did highlight that the payment reference number system makes it difficult to identify which payment from Social Security Scotland was for which funeral account.

Funeral directors felt that it would be easier for them to support FSP clients if there was greater promotion of FSP, greater involvement of funeral directors in FSP development, and better communication from Social Security Scotland about the progress of claims.

Funeral directors and third sector participants discussed the payment method of FSP, balancing the importance of client choice with the possibility that the money would not make it to funeral directors.

## **Implications**

The research identified a number of positive impacts of FSP:

- The prevention or minimisation of debt.
- Enabling clients to focus on the grieving process rather than worrying about finances.
- Providing some assurance to funeral directors on timely bill payment.

Some issues for consideration were also highlighted:

- Improving awareness of FSP, such as through funeral directors or healthcare settings.
- Reviewing aspects of the application process and eligibility criteria.
- Improving the timeframe for decision-making and communication post-application.
- Taking into account the range of views on the payment method.
- Reviewing the FSP award amounts in relation to the average cost of funerals in Scotland.

# Chapter 1: Introduction

This report presents the findings of qualitative research with recipients of the Funeral Support Payment (hereafter referred to as FSP), funeral directors and relevant third sector organisations to explore their experiences of the payment. It was commissioned by the Scottish Government to inform the interim evaluation of FSP, and was carried out by Ipsos MORI Scotland between June 2021 and February 2022.

## Policy background

According to the financial services company, Sunlife, the average cost of a basic UK funeral in 2020 was £4,184. In Scotland, funeral costs were found to have risen by 5.7% between 2019 and 2020, and were projected to rise further in the coming years.<sup>1</sup> These costs can be prohibitive for those on low incomes, and can be a source of distress for bereaved people during an already difficult time. Furthermore, the impact of COVID-19 on personal finances has exacerbated the situation for many experiencing a bereavement during the pandemic.

In 2016, the Scotland Act devolved benefits ‘providing financial or other assistance for the purposes of meeting or reducing [...] funeral expenses’, meaning the Scottish Government had the power to change financial support to bereaved people for the first time.

In 2017, the Scottish Government published a ten-point Funeral Costs Plan which outlined actions it would take to tackle funeral poverty. These included: launching a new funeral expense assistance (now FSP); improving the guidance on offer to the public; strengthening consumer protection around pre-paid funeral plans; and improving the evidence base to best assess the effectiveness of policies aimed at reducing funeral poverty.

FSP was launched in September 2019 to help people on low incomes afford funerals, to reduce funeral poverty and help people who have been bereaved.

## The Funeral Support Payment (FSP)

FSP is paid to one person per funeral, and applicants must be reasonably responsible for covering funeral costs. The death can be of an adult or a child (including stillbirth if the baby died after 24 completed weeks of pregnancy). Payments will generally be lower for funerals for a child, as there is no cost to cremate or bury a child across most of Scotland. The payment does not cover memorial services (if separate from the burial/cremation) or burying someone’s ashes after cremation.

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<sup>1</sup> <https://www.sunlife.co.uk/costofdying2021/>

To be eligible, applicants must live in Scotland, and they or their partner must be in receipt of certain benefits or tax credits.<sup>2</sup>

The person who died must also have lived in the UK, and the funeral must be held in the UK (or in some instances in the EU, Iceland, Liechtenstein, Norway or Switzerland).

The payment can be paid to the bereaved person, or (at their request) to the funeral director helping with funeral planning. It usually will not cover the entire cost of the funeral. FSP can include cover for:

- a flat rate element of £1,010 (or £123.25 if the deceased had a Funeral Plan) to help towards general funeral costs<sup>3</sup>
- burial or cremation costs
- travel and transportation costs
- documentation costs
- medical costs.

The average value of payment issued in the 2021/22 financial year so far is £1,799. However, the individual payment amount will vary based on factors like participation in a pre-paid funeral plan and regional variation in prices. The payment may also be less if the person who died has left any money which could be used to cover the funeral expenses. This includes any money in the person's (individual) bank account, insurance policies, funeral plans, or lump-sum payments. If the money later becomes available from the person's estate, Social Security Scotland can claim FSP back from the estate.

## **Evaluation of FSP**

With FSP now in its third year, the Scottish Government is carrying out a policy evaluation to assess its impact and the extent to which it has met its policy goals.

There are three strands to the evaluation:

- Analysis of quantitative data from Social Security Scotland Management Information.
- Analysis of survey data from Client Surveys of Social Security Scotland clients.

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<sup>2</sup> Those on the following benefits or tax credits are eligible to apply for FSP: Child Tax Credit, Universal Credit, Income Support, Pension Credit, Working Tax Credit (disability or severe disability element), Housing Benefit, Income based Jobseeker's Allowance (not contribution-based), Income-related Employment and Support Allowance (not contribution-based)

<sup>3</sup> Figures accurate at the time of writing (March 2022)

- Qualitative research with FSP clients, funeral directors and third sector organisations.

## Research aims and questions

Ipsos MORI Scotland was commissioned by the Scottish Government to conduct qualitative research with recipients of FSP, funeral directors and relevant third sector organisations to explore their experiences of the payment and understand its impact on bereaved families as well as on the wider funeral industry, including funeral directors and relevant third sector organisations.

The research was developed in partnership with officials at the Scottish Government and key stakeholders who were part of a wider Research Advisory Group. The findings from this research will feed into the third strand of the wider interim policy evaluation of FSP, as outlined above.

For FSP clients, the key research objectives were to understand:

- **How FSP has been spent**, in terms of the types of goods and services purchased and the payment method chosen (to the client or the funeral director).
- **Whether and how FSP helps people on low incomes** provide a respectful funeral within a reasonable timeframe, the effectiveness of FSP as a contribution towards funeral costs, clarity over what FSP does and does not cover and the impact on funeral arrangements and choices.
- **Whether and how FSP helps to reduce debt** for people on low incomes in relation to funeral costs, exploring its impact on household budgets and how the costs would have been covered without access to FSP.
- **Whether and how FSP is helping people on low incomes progress through grief** related to death, exploring its impact on grief, mental health and money-related stress.
- **How clients became aware of FSP and experiences of the application process**, identifying any barriers applying for, or receiving, FSP.

For funeral directors and third sector organisations, the key research objectives were to understand:

- **The extent to which FSP provides clarity and assurance for Scottish funeral directors**, particularly regarding eligibility and timely payment from Social Security Scotland.
- **The extent to which FSP has led to changes in client behaviour** in terms of their decisions on funeral arrangements and access to funerals among clients on low incomes.
- **Whether funeral directors or third sector organisations believe that FSP can be improved**, exploring any additional support that is or should be given

to clients, confidence to support and advise clients on FSP, and preparedness to interact with clients in receipt of FSP.

## Methodology

To meet the objectives of this research, qualitative research was undertaken with three key groups and comprised:

- **26 qualitative depth interviews with clients** who had previously accessed FSP, to explore their experiences of applying for and receiving the payment.
- **One mini group with third sector support organisations** who had experience supporting clients applying for or in receipt of FSP, to explore the policy context and possible future developments.
- **Six qualitative depth interviews with funeral directors** who had experience delivering funeral services to clients who are eligible for FSP, to explore their views on the impact of FSP on their clients, their business and the Scottish funeral industry.

## Recruitment

The recruitment of FSP clients was undertaken using an opt-in approach via the Social Security Scotland's Client Panels and gatekeeper organisations.

Early on in the fieldwork period, an invitation was sent to FSP recipients on Social Security Scotland's Client Panels.<sup>4</sup> The Panels are made up of benefits applicants who (a) completed Social Security Scotland's Client Survey,<sup>5</sup> and (b) agreed to be contacted about future research relating to their experience of the benefits system. Panellists were sent an invitation with details about the research and email and telephone contact details for a named member of the research team to allow clients to get in touch on their own terms.

A variety of gatekeepers were also approached in an attempt to reach FSP clients in certain groups, such as minority ethnic groups, those organising religious funerals, and those living in rural or island communities. Gatekeeper organisations that helped contact FSP clients included:

- Citizens Advice Scotland
- Funeral Link
- Glasgow Central Mosque
- Quaker Social Action

Due to difficulties reaching certain groups, further recruitment attempts were made utilising Social Security Scotland's wider database of FSP clients (excluding those already on the Client Panels). An invitation was sent to a targeted and limited

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<sup>4</sup> [Client Panels - mygov.scot](https://mygov.scot)

<sup>5</sup> [Social Security Scotland - Client Survey 2018-2021](#)

sample of those in the database and followed the same approach as the panel invitation.

FSP clients were offered a £30 ‘thank you’ payment to take part.

FSP clients who expressed interest in participating were asked to take part in a short five-minute screener call with a researcher to check that they were eligible. This also gave clients a chance to ask any questions and allowed researchers to make sure that potential participants were aware of the aims of the research, what taking part involved and how their data would be securely handled to ensure they could give informed consent to participate.

Funeral directors and relevant third sector organisations were recruited on a free-find basis i.e. directly contacting organisations found via internet searches, with support from the Scottish Government.

## Sample

Twenty-six interviews were conducted with FSP clients and six interviews were conducted with funeral directors. Table 1 shows a breakdown of demographics and other characteristics of the FSP client sample. Table 2 shows a breakdown of characteristics of the funeral director sample.

<b>Table 1 – FSP client sample breakdown</b>	
Total interviews	26
<b>Gender</b>	
Male	9
Female	17
<b>Age</b>	
16-34	4
35-54	11
55 or over	11
<b>Ethnicity</b>	
Asian (including Asian Scottish, Asian British, Asian or Asian British, Indian, Pakistani, Bangladeshi, Chinese or other Asian background)	6
Other ethnic group (including Arab or other ethnic group)	2
Mixed or multiple ethnic group	1
White (including White Scottish/British/Irish/Gypsy/Traveller/Romany or other White background)	17
<b>Health condition or disability</b>	
Living with a long-term health condition or disability	14
Not living with a long-term health condition or disability	12
<b>Local Authority</b>	
Aberdeen City	1
City of Edinburgh	3
Dundee City	5

East Ayrshire	2
East Lothian	1
Glasgow City	2
Na h-Eileanan Siar	1
North Ayrshire	2
North Lanarkshire	1
Renfrewshire	1
South Ayrshire	1
South Lanarkshire	1
West Dunbartonshire	2
West Lothian	1
Unknown (postcode not provided)	2
<b>Rurality</b>	
Rural	3
Urban	20
Unknown (full postcode not provided)	3
<b>Religion of funeral</b>	
Bahá'í Faith	1
Christian (including Protestant and Roman Catholic)	8
Muslim	8
No religion or Humanist	9
<b>Timing of funeral</b>	
Funeral took place before first lockdown (before 16 March 2020)	4
Funeral took place after first lockdown (after 16 March 2020)	22

<b>Table 2 – funeral director sample breakdown</b>	
Total interviews	6
<b>Local Authority</b>	
Aberdeenshire	1
Argyll & Bute	1
Dumfries & Galloway	1
Dundee City	1
North Lanarkshire	1
Multiple (national business with multiple branches)	1
<b>Rurality</b>	
Rural	3
Urban	2
Both (national business with multiple branches)	1
<b>Business size</b>	
Smaller (fewer than 10 employees)	3
Larger (more than 10 employees)	3

Area deprivation	
More deprived areas - SIMD 1 or 2 <sup>6</sup>	4
Less deprived areas - SIMD 3, 4 or 5	1
Multiple areas (national business with multiple branches)	1

## Fieldwork

Interviews with FSP clients and funeral directors lasted around 45 minutes and were conducted via telephone or Zoom. The group discussion with third sector organisations lasted 90 minutes and was conducted via Zoom. All fieldwork took place between 19<sup>th</sup> August and 21<sup>st</sup> December 2021.

The interviews and group discussion were semi-structured and based on a discussion guide to allow open discussion with participants, while ensuring they covered all the key points. In some cases where the participant's first language was not English, a relative joined the interview to help with interpreting. In other cases, a relative joined the interview to speak on the participant's behalf due to the extent of their involvement in the funeral arrangements and FSP application. The discussion guides used with clients, funeral directors and third sector organisations are included in Annex A.

## Data Analysis

A systematic thematic approach to analysis was used in order to produce findings that are clearly grounded in participants' accounts and are transparent and methodologically robust. This involved the following stages:

- **Initial interviewer observations** – immediately after each interview, researchers completed a proforma outlining their initial impressions of key points emerging from the interview with respect to the core research questions.
- **Interim analysis meeting** – the research team held an interim analysis meeting during fieldwork to identify early themes and discuss any challenges encountered.
- **Post-fieldwork analysis meeting** – this meeting allowed the research team to discuss the findings from all the interviews and outline key themes and issues in more detail.
- **Systematic summarising of key themes** – each interview was summarised (using notes and transcripts) into an agreed thematic 'framework matrix'.
- **Further systematic analysis of key themes** - summarising and organising the data in the way described above enables it to be systematically interrogated to identify the full range of views and compare experiences of FSP clients in different circumstances.

<sup>6</sup> SIMD stands for the Scottish Index of Multiple Deprivation, for more information on this and how it is measured visit: [Scottish index of multiple deprivation 2020 - gov.scot](https://www.gov.scot/resources/consultations-published/scottish-index-of-multiple-deprivation-2020/)

## Scope and limitations

The aim in qualitative research is not to achieve a sample that is statistically representative of the wider population, but to identify as much diversity of lived experiences as possible from the detailed first-hand testimonies of research participants. Estimates of prevalence based on qualitative data are therefore inappropriate – as such, this report avoids quantifying language, such as ‘most’ or ‘a few’ when discussing findings from qualitative interviews.

Due to the nature of this research and the timing of the fieldwork period, there were challenges encountered when recruiting participants:

- Despite the support of gatekeeper organisations to make FSP clients aware of the research, the **opt-in approach** to recruitment (while appropriate and ethical) reduced the take-up, due to the reliance on participants to actively get in touch with researchers to take part.
- FSP clients were likely to be facing other stresses and pressures due to the **COVID-19 pandemic** which may have meant fewer being willing to take the time to take part in this research. Related to this, funeral directors were very busy during the fieldwork period which limited their ability to take part. Despite offering shorter interviews and the option to submit written feedback, the level of engagement from the industry was lower than anticipated.

A multifaceted recruitment approach ensured that the overall target number of interviews with FSP clients (25) was exceeded and the experiences of a range of recipients represented. However, there remained some under-represented groups, including men, younger people and those living in rural communities or on islands despite attempts to recruit through relevant gatekeepers and the wider Social Security Scotland client database. Additionally, fewer funeral directors (six) took part in full-length depth interviews compared to the initial target of 10, although limited feedback was also obtained in written form.

Finally, it is important to acknowledge that the evidence on the impact of FSP is based on participants’ perceptions of the impact rather than on measurable data (such as validated wellbeing scales) collected before and after the implementation of FSP. The impact of COVID-19 on this research must also be acknowledged. While this was taken into account during the design and analysis of the research, and interviews were conducted with recipients arranging funerals both before and after the first UK lockdown in March 2020, it is not possible to know the true extent to which client experiences may or may not have differed had the pandemic not occurred.

## Report structure and conventions

The following chapters present the key findings from the research and explore how clients became aware of FSP, their experience of the application process, how they used FSP towards the costs of the funeral and the impact of this on their financial and mental wellbeing. The impact of FSP on the wider funeral industry is also explored. Throughout the report, and at relevant points, the views of third sector

organisations and funeral directors are drawn upon. The final chapter lays out the conclusions and implications from the research. Three short pen portraits, illustrating the different experiences of FSP clients, are provided at relevant points in the report (please note that some details have been changed to ensure anonymity). The topic guides used for the interviews are shown at Annex A.

Throughout the report, where applicable, differences between subgroups are drawn out, particularly in terms of:

- Equalities characteristics, such as ethnicity.
- Experiences, such as people who were affected by the death of a child or multiple deaths.
- Wider contextual factors, such as geographic location or the COVID-19 pandemic.

# Chapter 2: Awareness and understanding of FSP

## Main findings

Clients typically heard about the availability of the Funeral Support Payment (FSP) from their funeral director. Few clients were aware of the support prior to their bereavement and a number of suggestions were made for improving levels of awareness among the general public (e.g. TV advertising or leaflets in hospitals or other care settings).

Third sector organisations and funeral directors demonstrated high levels of awareness and understanding of FSP, and felt confident in their ability to advise clients about it.

Clients generally understood what the payment was and whether or not they would be eligible for it, based on the information provided to them by the funeral director (or other source), the Scottish Government's website or via the Social Security Scotland helpline.

There was some evidence that the specific parameters of the payment, i.e. what would or would not be covered by FSP, were not clear to clients as they were gathering information about it. Often in the early stages of grief, and under significant financial strain, the overriding concern among clients was whether or not some contribution to the funeral costs would be given. This chapter discusses levels of awareness and understanding of FSP among clients prior to their application. It seek to address the following research objectives:

- How clients became aware of FSP.
- Confidence among funeral directors and third sector organisations to support and advise clients on FSP, and preparedness to interact with clients in receipt of FSP.
- Clarity over what FSP does and does not cover.

The chapter will first explore levels of awareness and ways clients first heard about the availability of support. It will then turn to the understanding of FSP among funeral directors providing services to FSP recipients and third sector organisations providing relevant support to clients. Expectations of the payment across the research audiences is also discussed in this chapter. The findings are drawn from FSP clients, funeral directors and third sector organisations.

## Awareness of FSP

Among FSP clients, awareness of the availability of the benefit prior to their bereavement was generally low, although there were those who were aware of it due to their experience of other grants. Funeral directors and third sector

organisations reported high levels of awareness of FSP and demonstrated sound understanding of the payment and its purpose.

## **Clients**

Clients typically found out about FSP through their funeral director. However, a range of other sources were mentioned, including:

- Hospitals
- Their church or mosque
- Charities or third sector organisations (such as Women's Aid, Money Matters, Citizens Advice Scotland or Funeral Link)
- Family member or social worker
- Through work
- News/media/social media
- While applying for Universal Credit as a result of their bereavement.

FSP was described as a 'hidden benefit' and clients generally felt that the support is not widely advertised. This was echoed among third sector organisations who agreed that levels of awareness among the general public were not as high as they could be. There was a sense among clients that knowing about FSP earlier would have been beneficial, particularly in cases where the death was not sudden.

FSP clients offered a range of ways in which they felt awareness of FSP could be raised, including:

- TV advertising
- Leaflets in hospitals and other care settings
- Funeral directors
- Signposting for those applying for, or in receipt of, other benefits
- When the death certificate is issued
- GP surgeries.

Funeral directors also offered their views on how FSP could be better promoted through their organisations, which is discussed in Chapter 7.

### **Aamaal's experience of FSP**

Aamaal is 43 and lives in the west of Scotland. She lived with her husband until he died unexpectedly in the summer of 2020. Aamaal arranged an Islamic funeral for

her husband and, in accordance with Islamic customs, he was buried within three days.

Aamaal arranged the funeral through the mosque but was not aware of FSP at the time of her bereavement. In order to cover the costs of the funeral, Aamaal borrowed money from her sister, who also helped with the funeral arrangements. Due to COVID-19 restrictions, fewer people attended the funeral. For Aamaal this was a very difficult time as she was struggling with both her grief and the financial pressures of arranging her husband's funeral.

“In our culture, its supposed to be a celebration and not a time for worrying about money. I expected it to be easier but it was very hard. On the one side I was grieving and on the other I was worried about the finances. You don't know how you can manage it.”

Aamaal found out about FSP while applying for Universal Credit a short while after the funeral. She applied online and found the process to be straightforward. However, as English is not her first language, she asked her sister to help her complete the online form. As the funeral had already taken place, Aamaal opted to have the money paid to her directly so that she could pay her sister back. Although she would have liked FSP to cover more of the overall funeral costs, Aamaal felt grateful to have received some support. She suggested that more people could be made aware of FSP via the mosque in future.

“This payment gave me hope that somebody is there to help and support me. You need this when you are grieving.”

### **Third sector organisations and funeral directors**

Third sector organisations felt confident in their ability to advise on the availability of FSP, although the frequency of supporting clients to access the payment, and the extent to which they got involved in the application process, varied according to the type of organisation and services provided.

Funeral directors were also aware of FSP and demonstrated a good understanding of its purpose. As with third sector organisations, they differed in their level of involvement in the application process, and the frequency of their interactions with clients in receipt of FSP varied from weekly to once or twice a year.

Nevertheless, funeral directors consistently reported that they would advise their clients of the availability of FSP. In some cases, particularly where there was more limited knowledge of the eligibility criteria for FSP, funeral directors tended to feel that it was not their place to advise on eligibility but would signpost all clients to the Social Security Scotland helpline or government website. In other cases, funeral directors described how they would try to get an understanding of their clients' financial situation during initial planning conversations, before advising on their eligibility for FSP.

“During arrangement procedure, you’ll get a good handle on whether the person is going to be needing financial help or not [...]. We advise clients on the best course of action.”

Funeral director, larger business, West Lothian

There were also funeral directors who would go through the application with their clients. The reasons given for this were twofold: so that errors on the form could be minimised to avoid unnecessary delays to an application decision, and so that funeral directors could encourage clients to request the payment be made directly to them (rather than the recipient) to prevent non-payment of bills. Experiences of the payment method among clients are discussed further in Chapter 4, while views of the wider industry on this are explored further in Chapter 7.

### **Understanding of the payment**

FSP clients tended to have an accurate understanding of whether or not they would be eligible for FSP. Clients typically received initial information via the funeral director, or other source, but also found further details directly on the Scottish Government’s website or by phoning Social Security Scotland. The amount of information provided was considered to be sufficient and, as described by one participant, the guidance ‘did what is said on the tin’ in terms of explaining what the payment was and who could apply for it.

Third sector organisations participating in this research also felt that the initial information they provide to clients about the availability of the payment and eligibility helps to reassure people during a time of uncertainty.

“When we’re supporting a client, we’ll tell them exactly what the breakdown of the FSP is and it’s a great sense of relief that there’s a little bit of hope that they may get the funeral paid for.”

Third sector organisation

### **Expectations of the payment**

Although clients tended to have a sound understanding of the eligibility criteria from the outset, they felt less clear at that stage on what the payment would cover. This appeared to be, at least in part, because they were in the early stages of grief, and often under significant financial strain when they become aware of FSP. They did not recall having focused on the ‘specifics’ of the payment and, instead, hoped that the payment would help towards the basic costs of the funeral (such as the cremation, council and/or service fees), while understanding that it may not cover the whole cost.

“When you lose someone you're not thinking straight about what you can use it for. As far as I was concerned, it was a funeral grant to help me bury my daughter and that's all it was for. [It] wasn't to be used for a lot of extras because it's not even enough to pay for a decent funeral anyway.”

FSP client, 55+, East Ayrshire

Although clients may not be focusing on details due to their bereavement, third sector participants and funeral directors pointed to a lack of clarity about what the payment does and does not cover. There was a concern that recipients who were not being advised by a support organisation may find it hard to know what to expect in terms of an award amount. One view was that the information on the Funeral Expenses Payment offered in England is clearer than that available for FSP.

“The FSP information under mygov.scot website doesn’t really show or explain clearly in the way I think the DWP [Department of Work and Pensions] one does. For regular members of the public, who aren’t getting info from us, how much would they know or understand about how much they would get in advance?”

Third sector organisation

In comparing their early impressions of the payment to their subsequent experience of it, clients’ initial expectations had generally been met. There were, however, a couple of exceptions to this, such as one view that the headstone should have been covered but was not (the impact of which is explored in Chapter 6). There was also one view that the basic costs of arranging Muslim funerals are higher due to the customs involved, such as the burial having to take place within a fixed period after death and the washing and preparation of the body prior to burial, which aren’t accounted for in FSP.

“It wasn’t covering the full cost of the funeral, because the cost of burials and other expenses linked to a Muslim funeral are a lot higher. It’s just different procedures.”

FSP client, 55+, West Lothian

## Chapter 3: Application process

### Main findings

Clients were broadly positive about their experiences applying for FSP. However, third sector organisations identified the eligibility criteria as a barrier to people accessing FSP, resulting in what they considered to be key groups missing out.

The process of applying was generally considered to be straightforward, with some exceptional cases where clients felt judged or challenged.

The main issue raised about the application process was the timeframe. Clients were typically awaiting the outcome of their applications while having to proceed with their funeral arrangements, sometimes feeling pressure to cover the funeral costs before knowing if they would receive FSP and how much would be awarded. In cases where there were delays to the process, this could cause additional distress to clients.

This chapter summarises the experiences of clients applying for FSP and seeks to address the following research objectives:

- Clients' experiences of the application process, identifying any barriers applying for, or receiving, FSP.
- Views and experiences regarding eligibility and timely payment from Social Security Scotland.
- Whether the application and decision-making process allows funerals to be arranged within a reasonable timeframe.

The chapter explores the positive and negative aspects of the process described by applicants at each stage of the process, and suggests ways in which it could be improved. Relevant insights are drawn from funeral directors and third sector organisations who had experience of supporting customers through the application.

### The decision to apply and eligibility

Clients tended to apply for FSP because they had need for financial support to arrange a funeral and had been advised they would be eligible for such support.

As the group of FSP clients we spoke to were successful applicants, there was limited evidence gathered on any issues with, or barriers to, successfully applying for the payment. Insights around the barriers to applying for FSP were therefore mainly offered by third sector organisations, given their proximity to a wider pool of individuals they felt were in need of this type of support.

The third sector perspective was that the FSP eligibility criteria acted as a barrier to some of those in need of financial support. Three groups were identified as being in particular need of support but, from the perspective of third sector organisations

involved in this research, not always eligible for FSP. These groups were: students; those working but on low incomes; and pensioners. A representative described how those working but on low incomes, for example, are 'in a space where there is nothing for them from the Government, simply because they're over the threshold'.

Another aspect of the eligibility issue discussed by third sector organisations was the perceived lack of consideration for complex family dynamics. They gave examples of people having received FSP due to a qualifying benefit despite having other sources of financial support from family members<sup>7</sup> to cover the cost of a funeral, while others (such as students, low income families and pensioners who third sector organisations believe are in need of support but are not on a qualifying benefit) have not. While it was acknowledged that setting eligibility criteria is a complex task, third sector representatives felt strongly that the current system is lacking in fairness and flexibility, resulting in people in certain groups being overlooked.

"There are many people who are not on a qualifying benefit who are much worse off than some people who are. I'm not up for degrees of poverty but there are people who are footing the bill for the whole funeral as a result of not qualifying."

Third sector organisation

## **Making the application**

Applications for FSP were typically made at some point between the death and the funeral. However, there were occasions where clients had applied later because they were not aware of the support available until after the funeral.

FSP applications can be made either online or by telephone and both modes had been used by FSP clients. Those applying online recalled receiving a call afterwards from Social Security Scotland to clarify some details. One client, who experienced multiple deaths, made their first application online and their second one over the phone, in anticipation of these clarification questions, with a view to speeding up the process.

There were examples of clients needing help from family members to complete their application online, for example due to: English not being their first language; a lack of digital confidence to complete the application online; or having learning difficulties such as dyslexia.

"My English [not first language] .... So a little hard, I needed to read it more than one time."

FSP client, 35-54, North Ayrshire

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<sup>7</sup> Note that eligibility for FSP is determined by the applicant or their partner being in receipt of qualifying benefits.

Third sector organisations and funeral directors also described how they would provide support to clients with their application, such as by advising on the evidence they would need to supply, or by going through the applications with them.

It is important to note that clients often found it difficult to recall details about the application process as it took place during the early stages of grief. However, they were generally positive about their experience, whether online or by phone. The process was considered to be straightforward, and was described as 'easy', 'quick', and 'simple'. Telephone operators were described as 'helpful' and 'sympathetic'.

"It was fairly straightforward [...] it was easy enough, especially in the circumstances when you're on the floor."

FSP client, 35-54, West Dunbartonshire

"The girl we dealt with was very, very helpful and I must give credit to her. She made things very simple. No awkwardness about it. No awkward questions."

FSP client, 55+, Na h-Eileanan Siar

A less typical view of the application process, however, was that it was 'not straightforward'. Experiences of feeling judged, challenged, or that attempts were being made to 'catch them out' were mentioned.

"The tone of the person's voice made me feel like I was begging. It wasn't helpful at all, question after question [...] I felt like I was begging and I didn't want to feel like that."

FSP client, 35-54, Edinburgh

Funeral directors who go through the application with their clients echoed the general feeling that the process was straightforward. Those with experience of the previous UK Government grant felt the FSP application was simpler and easier to understand.

"It's very easy to go through the application process with the family, especially when you compare that to when it was done by [UK] Government, the system was a lot more intense and you had to fill out a very large form, and it'd take a good 45 mins to go through the paperwork."

Funeral director, smaller business, Aberdeenshire

From the third sector perspective, the ease and simplicity of the application process was considered to be a fundamental component of FSP, as clients are applying at a difficult time. A third sector participant, based on their own experience supporting clients through the application process, felt the telephone option was particularly

beneficial because it gave clients reassurance about the next steps and clarity on the paperwork needed from them.

“It’s gathering that sort of paperwork when your head is all over the place. It’s a process and it has to be done. The feedback is that it is straightforward.”

Third sector organisation

Third sector organisations also raised challenges with the application process, however. One representative felt strongly that the equalities questionnaire included in the application put undue pressure on applicants at a vulnerable time, making them feel their application is ‘conditional’ on their responses to these questions.

It is also worth noting that third sector organisations highlighted the impact that COVID-19 has had on their ability to support people through the application. They described how remote communications had made it more difficult for them to guide applicants through the process and provide emotional support during the early stages of bereavement and funeral planning.

“It was really hard for us to support clients when we were limited in our ability to be in the same space as someone [...]. That was a significant challenge because we knew the person we were supporting would have found that really difficult to do that themselves and had no support around them.”

Third sector organisation

## **After the application is submitted**

Typically, any issues with the application tended to arise after the application was submitted. Those who applied online, for example, experienced a lack of communication after their initial application. It was noted that they did not get an email or reference number to confirm their application had been received resulting in some doubt as to whether it had gone through successfully.

Timeframes for receiving the payment ranged from approximately two days to six weeks after application; clients typically recalled the process taking around two to three working days but there were reports of the application taking much longer. In these more exceptional cases, clients recalled waiting between four to six weeks for the payment, having to follow it up themselves to discover the issue, and not knowing whether or not their application would be successful. The causes of delays were not always known to clients, but there were instances where they were required to re-upload evidence or repeat information. One client felt under pressure from the funeral director to cover the costs before the payment had come through, and without knowing what the amount would be. Such delays can cause additional stress at an already difficult time for people who are bereaved and clients affected by a delay described the experience as ‘upsetting’, ‘annoying’ and a ‘struggle’.

“It took 25 days before somebody called me back and asked for all the information again. After that it was paid within five days. It should be quicker. I struggled with how I was going to pay.”

FSP client, 55+, West Dunbartonshire

Even when there were no delays and payment was made quickly after the decision had been made (typically between two and five working days), the funeral had usually taken place by the time payment was received. The time spent waiting for an outcome was described as particularly difficult and worrisome, and led to financial strain when clients had to cover funeral costs before FSP was received (explored further in Chapters 5 and 6). There was no evidence that clients had to delay the funeral as a result of the application timeframe and for some, such as those organising Muslim funerals where the body has to be buried within a fixed timeframe, this was not a possibility. Not having the money prior to the funeral could result in clients having to borrow money to cover the funeral costs.

“Not knowing how long it would take was the hardest part, you have to bury within 3 days, so I borrowed money.”

FSP client, 35-54, North Ayrshire

Third sector organisations raised concerns for both the funeral director’s business security and the client’s wellbeing while awaiting the outcome of their application. There was acknowledgement that the speed of decision-making had improved under the FSP system but that it remains an issue for those having to make funeral arrangements while under financial pressure.

“The challenge for the family and for the funeral director is whether or not this is going to pay out. While their loved one is lying in the morgue, and [they’re] waiting to hear the outcome of the decision, [it’s] harrowing and horrendous. That quicker decision making has improved somewhat but I don’t think it’s enough yet.”

Third sector organisation

One view from the third sector perspective was that the release of some money sooner to allow clients to pay funeral director deposits would ease the financial strain that people experience at the early stages of funeral planning. For clients, at least knowing in advance how much would be received, and when it would be received, would help with planning.

“It would have been much easier if I had known how much and when I would get it. I could have done it quicker and been more relaxed and felt more secure and I could have invited more relatives to come.”

FSP client, 35-54, North Ayrshire

FSP clients did not report issues receiving the payment once the outcome of their application was known. There was a mix of those who chose to receive the money directly and those who opted for it to go directly to the funeral director. Views on this are explored in more detail in Chapter 4.

## Chapter 4: Use of FSP

### Main findings

Participants described a range of different funeral arrangements and associated costs. There was a view that those living in rural or island communities are likely to have higher funeral costs (especially higher transport costs including ferries).

There was widespread uncertainty about what exactly FSP had covered, but recipients were typically aware of the general contribution FSP had made to their funeral costs, which ranged from around a fifth up to the entire cost of the funeral.

Among those who did not have the entire cost of the funeral covered, there was a feeling that FSP was not enough to be an effective contribution, given the high cost of even a basic funeral. This was echoed by funeral directors, although there was an acknowledgement that FSP will always be less than people would like.

FSP was not widely perceived to have influenced funeral choices, either because recipients were uncertain about how much they would receive, or other factors (such as the wishes of the deceased) were more important.

Awareness of simple burials or direct cremations was fairly low and views were mixed on the benefits of these options. There was some concern among third sector organisations and funeral directors that basic funerals may not always meet people's needs and must be promoted carefully.

Other influences on funeral choices included the COVID-19 pandemic, funeral plans and social norms. These were not major influences on funeral costs, although restrictions on numbers due to the pandemic could save catering costs.

An important factor in how recipients used FSP was whether they chose to have the money sent directly to them, or straight to their funeral director, and there were a range of views among recipients, funeral directors and stakeholders about this.

On the one hand, recipients who received FSP directly did this because it helped them better manage their money, avoid being in debt to a funeral director, or be compensated for a funeral that had already taken place. On the other hand, recipients who preferred to have FSP sent straight to their funeral director said this was less hassle, that there was less risk of them spending it on other things, and that it would be reassuring to funeral directors.

While there was an appreciation among third sector groups that empowering people to manage their money was a good thing, the issue of the payment not being passed on was acknowledged as a risk which could cause other issues, such as more debt or funerals being cancelled.

This chapter will explore how FSP has been spent, including its effectiveness as a contribution to funeral costs and its influence on funeral arrangements. It also considers other factors in participants' decision making including views on simple burials and direct cremations, the COVID-19 pandemic, funeral plans, and social or

cultural norms. Finally, it considers experiences of the choice made by recipients to either receive the money personally or have it sent directly to a funeral director.

This chapter addresses the following research objectives:

- How FSP has been spent, exploring: the types of goods and services purchased and the payment method chosen (i.e. to the client or funeral director)
- Whether and how FSP helps people on low incomes provide a respectful funeral, exploring: the effectiveness of FSP as a contribution towards funeral costs and its impact on funeral arrangements and choices
- The extent to which FSP has led to changes in client behaviour, exploring: decisions on funeral arrangements and whether FSP has enabled clients on low incomes to access funerals

This chapter is primarily based on data from interviews with FSP recipients, but includes views from funeral directors and third sector organisations where relevant.

## **Types of funeral and associated costs**

Participants described a range of different funeral arrangements and associated costs. There was a mix of people who had arranged burials and those who chose cremations, there were both religious (including Catholic, Church of Scotland, Muslim and the Baha'i Faith) and non-religious services, and funerals ranged in size from no guests to many people attending (before the pandemic).

Something that all recipients had in common was the use of a funeral director, although among Muslim participants this was often somebody who was part of a Mosque and not an independent business. Funeral directors were an important factor in how easy or difficult participants found the process of arranging funerals, and often provided advice which influenced funeral decisions.

“Yes, oh, [the funeral director] made it so much easier. Actually, he made it so easy I didn't have to do anything.”

FSP client, 55+, South Ayrshire

Funeral directors also described regularly advising clients, including informing them of the most cost-effective options.

“It's a cremation, why would you want a £1200 solid oak coffin when a veneered oak that looks exactly the same, will do the same job? [...] we actively discourage people from grandiose purchases.”

Funeral director, medium-sized business, West Lothian

Participants listed a range of costs they had to pay to arrange a funeral. The extent to which they were able to recall these accurately varied depending on their level of involvement in the practical aspects of arranging the funeral and the length of time

that had passed. Participants' also felt their recollection of details was affected by the fact it was a stressful period in their lives. Commonly listed, however, were those costs directly related to cremations or burials, for example the cost of coffins, internment fees, burial layers, and retrieving ashes. There were costs for headstones and/or engraving these, which were sometimes yet to be paid.

Participants also mentioned paying for professional time, for example funeral directors, celebrants, grave diggers, and services related to storing and preparing the body, such as embalming.

Another cost was transport, with participants generally paying for the use of a hearse. There could be travel costs for family and friends to get to the funeral, although this was an area where some participants reduced costs by arranging this separately and avoiding expensive options such as limousines. There were also transport costs to move the deceased's body before the funeral, for example to and from a funeral director or morgue.

Transport costs were particularly high for those living in remote areas or on islands as they were more likely to have to travel to access services. One such participant explained that the nearest crematorium is over four hours away.

“We stay [on an island], and the nearest crematorium is [on the mainland], so we would need to go two hours on the ferry [and then] we have got a two-hour drive.”

FSP client, 55+, Na h-Eileanan Siar

There were mixed experiences of arranging catering for funerals. Among those who arranged catering, this ranged from 'a few sandwiches' made at home to professional catering services. There were also participants who did not have any catering, either due to few/no in-person mourners, personal choice, or because it was not traditional in their community.

Other costs mentioned included death certificates, streaming funeral services online, and medical certificates or other medical costs or costs related to preparing the body before the funeral, such as removing a defibrillator.

### **Costs covered by FSP and effectiveness as contribution**

As discussed in the previous chapter, there was uncertainty about what FSP had covered, or what it was supposed to cover. It was typically viewed as a general contribution towards costs instead of being for specific items but, when probed, there were participants who said they thought the payment went towards burial or cremation costs. Depending on the proportion of their total outlay covered by FSP, participants mentioned various costs that it had not covered: catering costs, transport, the coffin, flowers, a headstone engraving, and ritual washing of the body.

While detailed awareness of how FSP was allocated was relatively low, recipients were more aware of how much their funeral costs had been overall and the proportion of this that was covered by FSP. This ranged from around a fifth to covering all expenses. The proportion funded by FSP generally correlated with the overall cost of the funeral, for example one participant who had only a fifth of their costs covered had funeral costs that fell on the higher end of the spectrum.

Among those who did not have the entire cost of the funeral covered, there was a feeling that FSP needed to be higher in order to be an effective contribution. There was widespread agreement that even the most basic funerals were expensive, and participants who did not get all their costs covered typically did not feel that they had planned extravagant funerals that could easily have been scaled back.

“I wasn't going over the top, it was only what we could afford. It wasn't anything that was going to be mega money, I wasn't going to put myself into debt. It was just the basics [...] it was quite dear even for the basic funeral.”

FSP client, 55+, Dundee

A similar view was expressed among funeral directors, although there was an acknowledgement that there will always be a desire for FSP to cover more.

“We find that the people who are on the low incomes who when the FSP help pay for it, they tend not to go for elaborate expensive options, they are quite happy to have the cheapest coffin or to do things that can cut down on costs if necessary, things like that. You know, they tend not to go out all out.”

Funeral director, smaller business, Aberdeenshire

“Compared to what we had before it is so much better. It is not enough money. It will never be enough money, you will never be able to allocate enough funds to do it right of what people would expect, but it is not that far away, it is achievable.”

Funeral director, medium-sized business, West Lothian

While there were few differences between groups in terms of FSP contributions, there was an acknowledgement that FSP might cover a smaller proportion of costs for those living in remote areas, who are likely to encounter higher costs.

“People who die in remote rural places should potentially get slightly more because the costs are so much more, especially the Scottish islands. [...] if you are dying in Mull, Tiree or Coll, Helensburgh is the nearest crematorium or Inverness, it is a long way away and the ferries are very limited, you know, the timetables you don't get a commutable service, you don't have a working day on the mainland, so you have to stay away, overnight, funeral director, two men, so it is very pricey. [...] It's not the same deal as somebody in the city, yet it is the same payment.”

Funeral director, smaller business, Argyll and Bute

Among third sector organisations, there was also some discussion of extra costs for people who were taller or heavier than average that are not accounted for in FSP.

### **John's experience of FSP**

John is 63 and lives on the Isle of Skye. He lives alone, although his brother has moved nearby. He uses a wheelchair and has not been going out very much since the pandemic began.

John arranged a funeral in February 2021 for his mother. It was a burial and there was a church service, although the COVID-19 pandemic meant there was a limited amount of people who could attend. There was no reception afterwards because it's not 'the done thing' where he lives.

There weren't too many direct funeral costs, as there were few flowers and the plot (alongside John's father) had already been paid for. However, living in a rural area meant there were additional costs for travel and transporting things for the funeral.

"The only funeral service that would do it for us lives on a different island, so we had the hearse and a couple of cars, a car for myself and my son and daughter ferried over."

John's brother helped with a lot of the planning and recommended that John apply for FSP. John applied over the phone, as he finds it challenging to do things online, and found the FSP application easy and straightforward.

"To be honest, I'm 63 years of age, I have a laptop and I'm just getting into it. I'm still learning. I have an email address and I get messages from people but don't reply. I do my shopping online. A lot of things I can do online. But I'm still learning."

John arranged for FSP to go straight to the funeral director as he felt this was the easiest way to do it.

The main impact of FSP for John was financial, as it made paying for the funeral easier and less stressful. Although he thought he would have probably managed without, it probably helped his wellbeing not to have the financial burden of the entire funeral cost to deal with.

### **Influence of FSP on funeral choices**

For a number of reasons, the prevailing view among recipients was that the payment had not significantly impacted their funeral choices, although there were exceptions to this.

As clients were typically in the process of planning the funeral while awaiting the decision on FSP, uncertainty around how much, if any, money they would receive was one reason for this.

"I didn't really count on getting [it], I kind of told myself to be prepared in case it is maybe only a few hundred pounds."

FSP client, 35-54, North Ayrshire

There was some evidence of this uncertainty affecting funeral choices. For example, one participant invited fewer relatives than she would have done had she known how much FSP she would receive, while another regretted not paying to live-stream the funeral.

“If I’d known how much I’d have got, I could have given her a better send off, could have had a password for people to see [the service] on their phones.”

FSP client, 55+, Renfrewshire

There were also those who felt that, while FSP had helped to cover the cost of the basic funeral they had arranged, it had not been enough to fund any additional elements or different options. Furthermore, there were elements of the funeral that were considered important to include, regardless of their cost. This was usually based on the wishes of the deceased or religious or cultural traditions. Funeral directors had encountered similar situations and acknowledged that other factors were sometimes more influential in funeral choices.

“No, I don't think [having FSP makes a difference to customer choices]. I think they are still looking at the basics, I don't think they are looking at any more than that.”

Funeral director, smaller business, Argyll and Bute

“I had asked some of our colleagues [if FSP impacts funeral choices] and the general consensus is probably not. [...] [Choices are led by] either what the deceased person wanted or what the family wants.”

Funeral director, medium-sized business, West Lothian

There was also no evidence from funeral directors that FSP recipients were treated differently to other clients or encouraged to make certain choices due to being eligible for the payment.

“I treat it as a normal funeral, there is no difference whatsoever. So, I don't make any difference, so the family just feel that they are getting the same service exactly.”

Funeral director, smaller business, Argyll and Bute

More exceptionally, there were recipients who felt they could increase their budget because of FSP. One participant said it allowed her to plan a better funeral for her husband, as she didn't have to go for all the cheapest options and was able to give him a 'proper send-off'. One recipient explained that FSP allowed her to opt for a burial instead of a cremation (which was a cheaper option).

“[FSP] made a big difference, once I found out, if not I’d maybe have had to go for the budget option [...] it looked nicer, looked as if he had a proper send-off rather than a pauper’s.”<sup>8</sup>

FSP client, 55+, South Ayrshire

“We got almost the entire cost apart from £600, which was an absolute blessing, because we got to do what we wanted to do, we wanted to bury her.”

FSP client, 55+, South Lanarkshire

Again, funeral directors corroborated this and described situations where FSP helped clients to choose a funeral that better fit their needs, including opening up the option to choose a burial despite higher costs compared to a cremation.

“It enables some customers that we deal with to give their loved one the send-off that they want. Whereas if the FSP wasn't available they wouldn't be able to do that and they would end up with what is called a ‘pauper’s funeral’, arranged by the local council where there so little to no choice.”

Funeral director, smaller business, Aberdeenshire

## **Views/experiences of ‘simple burials’ and ‘direct cremations’**

When asked about the cost saving options of having a ‘simple burial’ or ‘direct cremation’, awareness among FSP recipients was fairly low. There were mixed views on the benefits of these options among participants.

On the one hand, one participant who had arranged a direct cremation for their mother was happy with this, as they were sure it was what she wanted. Others thought that they may have opted for it, had they had known it was available.

“I spoke to a relative of mine when they said that they thought that a funeral director had to offer you a kind of budget funeral. I was a wee bit angry that the funeral director hadn’t done that.”

FSP client, 35-54, North Ayrshire

However, there was evidence that this option may not be appropriate for everyone. One recipient who had arranged a direct cremation felt, with hindsight, that having such a stripped back service had not fully met their needs.

“[Since his death] I don’t think I really stopped to think [...] it was a case of just do it [...] it’s afterwards you come down and you go ‘hang on a minute, I don’t feel right’ [...] I hadn’t had closure, so there was a bit of me that said, whilst I did what I did and I was happy enough with that, there was clearly a

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<sup>8</sup> A pauper’s funeral is a common reference to a public health funeral carried out by local councils for those “who have died alone, in poverty, or unclaimed by their relatives”: [What is a paupers funeral: public health funerals explained - funeralguide.co.uk](https://www.funeralguide.co.uk/what-is-a-paupers-funeral-public-health-funerals-explained)

little something because I've been much more settled since [attending a funeral service for somebody who died in a similar situation].”

FSP client, 55+, Dundee

For certain participants, there was some uneasiness expressed about the idea of saving money on a funeral and a feeling that it was too important to 'cut corners'. One participant (who was not aware of the option at the time), felt so strongly that this option would not have been good enough that she would rather have got into debt than choose it.

“I wanted my daughter to have a proper funeral and to me that's not a proper funeral [...] I wouldn't have done it, even if I took myself in debt, I wouldn't have done it. [...]”

FSP client, 55+, Ayrshire

This experience was echoed among third sector organisations, who felt that those who did not want a basic service typically felt strongly about this.

Funeral directors expressed concerns that encouraging simple burials and direct cremations for financial reasons may lead to mental health issues for clients in the future. Third sector organisations also felt that basic services, particularly if they had to be unattended, could negatively impact on people's wellbeing.

“I have nothing against direct cremation, but it is being promoted [...] as a panacea and it's not. It is definitely, definitely not, that is just kicking the mental health can further down the street [...] to me it is not a funeral, it is a disposal [...] as an informed choice, direct cremation is fine, but as this advertised, you know, generalised thing, no.”

Funeral director, medium-sized business, West Lothian

“From our clients' point of view, it actually helps having an attended funeral or cremation, it helps with the grieving process. The majority of our clients I'd say would pay the extra cost to make that happen.”

Third sector organisation

## **Other factors influencing funeral choices**

While cost and respect for the wishes of the deceased were key considerations in funeral planning, the Covid-19 pandemic and expectations of others were also instrumental.

### **Covid-19 pandemic**

Restrictions in place due to the Covid-19 pandemic had affected funeral arrangements (and, in turn, funeral costs). The main impact discussed related to the limits on the number of mourners who could attend. There were recipients who acknowledged that this saved on catering costs, although if people opted to stream

the service online for those unable to attend in person, there could be an additional cost for this.

In other cases, the pandemic had not significantly affected clients' plans, particularly when they would not have had many people in attendance at the funeral they were planning regardless.

### **Impact of social and cultural norms**

Cultural norms and social expectations could influence funeral choices and related costs. Religion, culture and expectations of others were all mentioned by participants.

While religion was an important factor when making funeral arrangements, it did not greatly affect costs. While one participant believed Muslim funerals may incur more expenses than typical Christian funerals, other Muslim participants described having simpler services.

“With our funerals I just think they are different because every Muslim is kind of different. My parents were pretty simple and when it comes to funerals, we don't hire out cars [...] in my community we don't do flowers. A lot of other Muslims that I know do”.

FSP client, 35-54, Glasgow

Culture and tradition were also seen to vary across different areas, for example a participant from Na h'Eileanan Siar said that it was not typical to do a wake in his community, which meant there were no catering costs.

The opinions of others, including close family and the wider community, had also played a role in decisions. For one participant, it was important that the community saw that her husband had been given a 'proper' funeral.

“I didn't want people looking out the window and thinking, ‘Oh my God, that's all they can afford’, so that did impact.”

FSP client, 55+, South Ayrshire

### **Experiences of FSP payment method**

Recipients can choose whether to receive FSP directly or have it sent straight to their funeral director. There were a range of views among recipients, funeral directors and stakeholders about this.

One reason clients had for receiving the payment themselves was a desire for peace of mind, knowing their funeral bill had been paid and they were not in debt to the funeral director. These participants would use their own money, or borrow from family or friends, to do this and wait to receive compensation in the form of FSP.

“I had the worry of how I was going to pay my son and daughter back, I wouldn't want the worry of how am I going to pay, like, virtual strangers. You

know, I could talk to my son and daughter and make arrangements, but these guys are out working and trying to make a living, no, it is a business, you expect to get paid for a job that you've done. I wouldn't want them chasing me for money and what have you”.

FSP client, 55+, South Ayrshire

On the other hand, there were a variety of reasons that some recipients chose for FSP to go straight to their funeral director.

First, it seemed like the easier option and was ‘one less thing to do’ in a difficult time. Third sector organisations also reflected on this as a benefit to recipients.

“I just had it paid straight to the funeral director, I didn't really want to have that responsibility, knowing that the money is there, may as well pay direct.”

FSP client, 35-54, East Ayrshire

“There’s a case to be made to pay directly to funeral directors, because a lot of [FSP recipients] are in a terrible emotional state, suffering anxiety at the loss of a loved one, they’ve got no support and the last thing they want to worry about is what to do with this money.”

Third sector organisation

A worry expressed among FSP recipients was that, if they received the money personally, they might spend some of it and encounter problems paying the funeral director. Having the money sent to the funeral director alleviated this concern.

“It just takes that worry away, because when you're grieving like that, you know, your mind, you just can't think, you know, you're sort of there but you're not there, and it would be easy to make a mistake and spend some money that you shouldn't be spending.”

FSP client, 55+, South Lanarkshire

The issue of money not being passed on was acknowledged as a significant risk by third sector groups who often supported clients with severe financial pressures and incentives to spend the money elsewhere. There was a concern that, when FSP clients did this, it could have the effect of worsening their debt and in some cases prevent the funeral from happening if the funeral director found out beforehand.

“When you’re living day to day and you don’t know where your next meal is coming from and they say to you do you want this money, rather than avoiding debt it can plunge them into even more significant debt. If the funeral hasn’t already taken place and the funeral director becomes aware, that can prevent the funeral from happening.”

Third sector organisation

Among funeral directors, there was a view that some recipients prefer to have FSP sent directly to their funeral director because it is easier and more direct.

“The best way to describe it is it almost appears grubby to the family, you know, because they have got to get the money and then give it to us, it is easier to come straight to us.”

Funeral director, medium-sized business, West Lothian

Funeral directors expressed a strong preference to have FSP money sent directly to them for business reasons, which are discussed more in Chapter 7.

# Chapter 5: Impact of FSP on clients' financial wellbeing

## Main findings

Clients tended to be already living with financial stress at the point of bereavement, and even those who felt relatively comfortable said they would have struggled to pay for the funeral without FSP. There were also cases where bereavement had directly worsened clients' financial circumstances, for example by causing changes in benefit entitlement.

Clients expressed shock at the cost of a funeral. Without FSP, they said they would have had to borrow money or cut back in other essential areas to pay for the funeral. FSP therefore had a positive impact on clients' finances and helped clients avoid financial 'turmoil'.

However, the financial impact was limited by the fact that clients still found it hard to find the money for the elements of the funeral not covered by FSP, and in some cases had to take on debt to do so. Clients also experienced financial stress while waiting for their FSP application to be approved, an issue exacerbated where there were delays in the process.

This chapter will discuss the impact of FSP on recipients' financial situations. It will seek to address the following research objectives:

- Whether and how the FSP helps to reduce debt for people on low incomes in relation to funeral costs, exploring:
  - Impact on household budgets.
  - How costs would have been covered without access to FSP.

It will first explore the reported financial circumstances of FSP clients at the point of bereavement, followed by their views on funeral costs. It will then turn to the impact of FSP on clients' finances, focusing particularly on any impact FSP has had on helping clients avoid debt. The findings in this chapter are largely based on research with FSP clients, with insight from third sector organisations and funeral directors incorporated where relevant.

## Financial circumstances at bereavement

Participants did not have access to prepaid funeral plans or have money left by the deceased from their estate for funeral costs. At the point of bereavement, FSP clients' financial circumstances ranged from them being relatively financially comfortable to being under significant financial stress. However, even those who felt relatively comfortable said they would have struggled to find the money for the funeral without FSP.

There were also cases where bereavement had worsened participants' financial situations. On top of the cost of the funeral, the loss of a relative may have resulted in changes to benefits (for example, having been in receipt of Carers Allowance to care for a relative, and becoming ineligible after that person died), or to household structure (for example, having taken on the responsibility of caring for the deceased person's children, at a financial cost).

“Immediately afterwards, my Carers Allowance stopped, then I had to apply for Universal Credit which you've got a five week wait and everything like that, so I think immediately after [the death] I was really kind of stressed and worried about [money].”

FSP client, 35-54, Ayrshire

Financial stress was also reported in cases where a client lost the person in their household they previously shared the weight of financial worries with. Clients in these circumstances might feel particularly alone in dealing with money worries.

“Whereas when I had my husband, I could bounce things off him, I had nobody to bounce it off of [...] If I hadn't of got that payment I wouldn't have been grieving for him just alone, I would have been crying my eyes out, like he is gone and he is not here to help me pay for this. How the hell am I going to pay for it?”

FSP client, 55+, South Ayrshire

## **Funeral costs**

Given that clients were not, on the whole, easily able to afford a funeral, having to do so added additional emotional and financial stress. Participants who had not planned a funeral before expressed shock at the cost of different funeral elements.

“I wasn't aware, it was an eye opener. When I found out about the costs it was such a worry, the anxiety just hit me.”

FSP client, 16-34, West Lothian

“You look at [the costs] broken down and you're like, 'Wow, it all adds up' and people don't have that [amount of money].”

FSP client, 55+, Dundee

This was particularly the case where the death had been unexpected and/or where the deceased did not have a funeral plan or leave any money to be used for the funeral. This view was supported in research with funeral directors.

“When they find out that there are no funds in the estate it must definitely take the edge off thinking they have got something there. [...] I think [FSP] takes the edge off. Obviously, it is a stressful time when somebody has died

and to be worried about finance as well, especially if it is a sudden death and it's come like a curved ball into their lives.”

Funeral Director, smaller business, Argyll and Bute

## **Financial impact of FSP**

There is evidence that FSP has had a positive effect on recipients' finances. Clients shared various measures they would have had to take to cover the funeral costs without the contribution of FSP.

Most notably, FSP reduced the extent to which clients had to borrow money to pay the funeral director. Depending on the support network they had available, this borrowing could have been in the form of loans from friends and family, taking on credit card debt, going into their overdraft, borrowing money from a lender, or remaining in debt to the funeral director until they were able to pay it off gradually.

“If I didn't get any help, God forgive me but I'd be dead before the rest of it would get paid. How long is it going to take me to pay £1800 back? [Taking an amount] every fortnight off my pension, I mean...”

FSP client, 55+, Renfrewshire

There were also clients who anticipated that they would have had to cut back on other areas of their life. For example, one reported that they would have sold their car to cover the costs, while another would have rationed their spending on essentials to pay the bill.

“Yes, it made a big difference. If hadn't got it, I would need to take the money from what I would spend on food, electricity, children going to university so that was helpful as I don't need to think about it. I might have been stuck with debt. I didn't expect the help to be like that.”

FSP client, 35-54, North Ayrshire

Indeed, there were participants who described the situation that they would have found themselves in without the payment as a financial 'mess' or 'turmoil'.

“I don't have savings, so I mean it definitely was a godsend. I don't know what I would have done without the Funeral Support Payment, I really don't know what I would have done. [...] I probably would have got myself probably into a financial mess.”

FSP client, 35-54, East Ayrshire

“It lessened our financial worries a bit, it's not a small amount it's a decent amount. [...] We would have been in financial turmoil [without it].”

FSP client, 55+, Edinburgh

## Factors limiting the positive impact of FSP on finances

While FSP had positively affected clients' financial situations, its impact was considered to be limited by the fact it does not cover the entirety of funeral costs and therefore does not prevent people getting into debt altogether. Clients described still having to borrow money to pay for the remainder of the funeral costs, a point which was also raised by third sector organisations.

“The Royal London’s funeral cost index showed the cost of a funeral in 2020 compared with the FSP award and you’re talking about 50%, so in that sense for those people getting FSP they’re still facing debt like they were before. That broad general situation hasn’t changed.”

Third Sector Organisation

Participants did not have equal access to different types of loans - in particular, not every participant had access to short term, low- or no-interest lending from friends and family. Clients found it easier to pay for expenses not covered by FSP where they had a wider support network in place, able to lend money or contribute to costs. For those who did not have support networks and were potentially planning the funeral alone or in the context of family conflict, it was more challenging to cover the remainder of the bill. Those without access to financial support from friends and family fell into two groups: they either lacked a support network and were isolated at the point of the funeral, or they had family and friends who were emotionally supportive but did not have the financial means to assist with the costs.

“That’s the scariest part knowing that if I didn’t have family, I don’t think my parents would be buried at the moment because we don’t have that money.”

FSP client, 35-54, Glasgow

“I was just confused, [...] I don’t know. I feel I was on my own, obviously I have got a sister but she is just too kind of immature and wrapped up in her own life to deal with the stuff, and I was like, ‘I have to step in and be the adult’, and I was like scared, and I didn’t have anybody else to talk to about the stuff, and no one was advising, the usual, so you just kind of go with what somebody is telling you at the time. So, I just, I wasn’t sure if I was going to get any help.”

FSP client, 35-54, Glasgow

It is also worth noting that, as discussed in Chapter 4, COVID-19 limited the funeral choices of participants who experienced a loss during the pandemic. It is therefore likely that the portion not covered by FSP is even higher during non-pandemic times (for example, to include catering for more guests or hiring a venue rather than having a grave-side outdoor service), exacerbating this issue.

The positive impact of receiving FSP was also diminished, on occasion, where participants had experienced delays in receiving their FSP or in receiving confirmation of eligibility or amount. In these cases, clients felt the positive financial

impact of FSP, but may have been in a more difficult financial situaion while waiting for information about their FSP claim.

# Chapter 6: Impact of FSP on clients' mental wellbeing and grieving process

## Main findings

FSP had an impact on recipients' wellbeing in three main ways: minimising financial worries about paying for the funeral; alleviating concerns about letting down the person who had died by enabling clients to have greater choice around the funeral; and allowing clients to focus on grieving rather than their money worries. Clients recognised, however, that grieving was a difficult, long-term process regardless of financial circumstances, so there was a limit to how much FSP could help.

The positive impacts were again limited by: delays in receiving FSP; not knowing how much would be covered; and FSP not covering the full cost of the funeral.

This chapter will focus on the impact of FSP on the wellbeing and grieving process of recipients. It relates to the following research objective:

- Whether and how FSP is helping people on low incomes progress through grief related to death, exploring:
  - Impact on grief, mental health and money-related stress

This chapter will first discuss the positive impact FSP has had in alleviating clients' money worries and their experiences of planning the funeral and grieving, before turning to the factors which limit this positive impact.

## Impact of FSP on wellbeing and grief

FSP had an impact on recipients' wellbeing in three main ways:

- Minimising **financial worries** about paying for the funeral
- Alleviating concerns about letting down the person who had died by enabling clients to have **greater choice around the funeral**
- Allowing clients to **focus on grieving** rather than their money worries

## Financial worries

Clients commented that receiving FSP had helped minimise their money worries. They recalled feeling grateful and relieved when they received FSP. As discussed in the previous chapter, there were participants who had lost someone unexpectedly, had minimal or no savings to put towards a funeral, and whose relative had left nothing behind to help with funeral costs. In these cases, the positive impact of FSP on levels of financial stress was felt particularly strongly.

“It just took the pressure off. I was worried. I was really, really worried. I was in overdraft, no assets, had to pay for a funeral [...]. Just knowing the FSP was on its way was a massive relief.”

### **Facilitating greater choice**

There was also a view that FSP supported a healthy grieving process by allowing clients to have a funeral that better fitted their needs and avoid feeling like they were letting their relative down. As touched on in Chapter 3, there were clients whose choices were expanded by the fact they had this financial contribution towards the funeral. For example, clients expressed gratitude that FSP allowed them to bury someone in a grave they could visit later on in their grieving, rather than having to choose cremation because it costs less. One client recalled having previously claimed a similar benefit while planning a past funeral, and only being eligible for enough money to cremate their loved one, against their wishes. In contrast, FSP allowed her to choose the funeral she wanted, supporting her grieving process.

“They asked whether she was being buried or cremated. I really wanted her to be buried. But [I remembered that] when my dad had died, my mum wanted my dad buried, but because of the cost of opening a plot my mum couldn't afford to do that and the grant at the time didn't cover that. What happened [this time] was they paid for the plot, and [...] it was an absolute blessing, because we got to do what we wanted to do, we wanted to bury her.”

FSP client, 55+, Glasgow

FSP also allowed clients to feel they were taking financial responsibility for the death of the person they were close to, which they perceived to be more appropriate. For example, it might mean they were able to cover the costs of their partner's funeral themselves, rather than having to ask for help from more distant relatives or their children.

### **Being able to focus on grieving rather than financial worries**

With the financial worry reduced, clients could focus on other considerations around planning the funeral and beginning to grieve.

“It was like the black clouds disappeared and there were big white ones up there somewhere. It was massive, it was absolutely massive. [...]. Then I could get on with arranging a funeral rather than worrying, ‘how am I going to pay for it?’”

FSP client, 55+, South Ayrshire

“It doesn't make you less sad but relieves stress – you don't need extra stress when grieving, not to think about the financial problems.”

FSP client, 35-54, North Ayrshire

The fact that FSP could expedite payment of the funeral bill for some clients was also considered positive. There were suggestions that it was easier to achieve closure and move on with the grieving process once the funeral bill was paid.

Therefore, where FSP helped this happen more promptly, or where there were delays in payment despite or due to FSP, this could affect experiences of grieving.

“To not have that facility, to not be able to round off the funeral, because that horrible feeling will stay with them, ‘I’ve not paid for that funeral’. The funeral has happened but that debt is still sitting there. The speed at which Funeral Support Payment comes, it is speedy, but it needs to be quicker.”

Third sector organisation

However, clients also recognised that grieving is a life-long process and that there was a limit to the extent to which much money could make it easier.

“I don’t know because the grieving process is a lifetime thing. [...] You don’t think about the financial side because your mind at that time, knowing your loved one is gone, you’re not thinking about [the financial side]”.

FSP client, 55+, East Lothian

“No, not really, money can’t help the grieving process. They’re very different, they’re not linked.”

FSP client, 55+, [Urban area]

The COVID-19 pandemic had also had an impact on experiences of grieving for clients. They discussed limits on the number of people who could attend the funeral, and feeling more isolated in their grief because, for example, they could not hug their relatives at the funeral.

“We’ve had all sorts of reports of people really struggling to grieve because of the restrictions of the last 18 months. Horrific stories of funerals only being attended by no more than 1 or 2 people. [...] It definitely helps people with the grieving process and coping with the dramatic change in their life if they can say a proper farewell to their loved ones.”

Third sector organisation

## **Susan's experience of FSP**

Susan lives in a small town on the east coast of Scotland with her teenage son. Last year, she lost two relatives within the space of a month. Her grandfather died of old age in a care home, and shortly after the funeral her mother also died.

Her grandfather was cremated at a small, local crematorium. The funeral was attended by 20 people, which was the maximum allowed by COVID-19 restrictions at the time.

It cost around £3500, half of which was covered by FSP. Susan's grandfather had an insurance policy in place which covered most of the rest of the funeral, leaving Susan with around £250 to pay out of pocket. She paid this to the funeral director slowly via a repayment plan.

During the process of planning her grandfather's funeral, Susan's mum mentioned that when she died, she wanted a direct cremation instead. Soon after, Susan's mum died unexpectedly, and Susan planned a direct cremation for her as she had wanted.

"When my grandad had died obviously my mum had actually voiced what she wanted for her. So, luckily we managed to get that. She didn't want a funeral, so we had to get her cremated with no funeral. She didn't want one, she hated being the centre of attention and stuff like that, so she didn't want people there, if you know what I mean, we couldn't even be there."

For her mum's direct cremation, FSP covered the entirety of the costs.

Susan had first learned about FSP from the funeral director when she was planning her grandfather's funeral. She applied online, and this was followed up by a telephone call checking some of the details. For the second funeral, she chose to apply by phone as she anticipated that they would call her during the application anyway.

Susan found the experience of applying for FSP very straightforward. She was a bit worried the second time that they would be suspicious that she was applying again so quickly, but they were very understanding. In both cases, the money arrived quite quickly. She was very glad to receive FSP, as she would have been unable to cover the costs of two funerals in quick succession otherwise.

"It was such a Godsend to have that support, I just I wouldn't have known what to do if I hadn't have got that. I would have probably have, I don't know, had a breakdown or something, because it is just the worry. I suppose there are loads of worries in life, but it's like you have to worry about two of your family members' deaths, and how you're going to find the money to bury them and all this kind of stuff. It's kind of really such a Godsend that that funeral support payment exists."

## **Factors limiting the positive impacts on money worries and wellbeing**

The same three factors which have been identified in previous chapters as limiting the potential impacts of FSP emerged again in this context:

- Delays in receiving FSP
- Not knowing how much would be covered
- FSP not covering the full cost of the funeral

Clients who had experienced delays or administrative issues in receiving FSP, reported that this had caused them additional stress.

“Yes, [FSP had an impact on my wellbeing]. Just the whole thing – the apprehension, not being sure if it was going to be enough and when it was going to get paid out.”

FSP client, 35-54, Glasgow

Third sector participants and funeral directors also highlighted this issue.

“It has reduced stress, yes absolutely. But sometimes not for a while or it causes more stress because most of the time they don’t actually know before the funeral if they’ll be successful in their claim so it gives them a lot of worry before and during the funeral. Sometimes they’ve asked me about it or said they haven’t heard back at the funeral - it’s the last thing that should be on their mind at a funeral. That’s not the way it should be. [it would be better] if we could get decisions earlier.”

Funeral director, larger business, Dundee

Third sector participants also highlighted that the portion of funeral costs that FSP did not cover was a source of real financial stress for their clients.

“We see clients... their grief, their ability to grieve is impacted by the genuine fear and terror for some people over how they can afford to pay the rest.”

Third sector organisation

Disappointment was also expressed where FSP did not cover elements that were felt to be important to grieving. There was mention of the fact that FSP does not cover the cost of a headstone, which was felt to be important as it marks a person’s final resting place.

“Even a wee basic thing, to put a name, a name where someone is, it is important that people know. I don’t know why it is important, but it is important.”

FSP client, 55+, Glasgow

# Chapter 7: Impact of FSP on business and the wider funeral industry

## Main findings

Funeral directors confirmed that FSP does not substantially change clients spending choices. This was partly because they were still planning a funeral on a tight budget.

Funeral directors reported that a FSP claim also made little difference to the amount of time it takes them to plan a funeral. It took longer if the funeral director chose to support an application more actively, or where communication from Social Security Scotland was considered inefficient, but overall the impact was minor.

They also commented that FSP money tended to arrive as quickly or more quickly than non-FSP payments, particularly when it was being sent directly to their business. However, they did highlight that the payment reference number system makes it difficult to identify which payment from Social Security Scotland was for which funeral account.

Funeral directors felt that it would be easier for them to support FSP clients if there was greater promotion of FSP, greater involvement of funeral directors in FSP development, and better communication from Social Security Scotland about the progress of claims.

Funeral directors and third sector participants discussed the payment method of FSP, balancing the importance of client choice with the possibility that the money would not make it to funeral directors.

This chapter will cover the impact that FSP has had on funeral directors and the wider funeral industry. It will draw largely on insight from funeral directors themselves, supported by findings from research with third sector participants.

This chapter relates to the following research objectives:

- The extent to which FSP provides clarity and assurance for Scottish funeral directors, particularly regarding:
- Which clients will be eligible for the benefit
- Timely payment from Social Security Scotland on behalf of clients (where applicable)
- The extent to which FSP has led to changes in client behaviour, exploring:
- Decisions on funeral arrangements
- If FSP has enabled clients on low incomes to access funerals.

- Whether funeral directors or third sector organisations believe that FSP can be improved, exploring any additional support that is or should be given to clients

This chapter will first discuss any impacts of FSP on client spending, from the perspective of funeral directors. It will then turn to the impact FSP has on funeral directors' experiences of planning a funeral and receiving their payment. Finally, this chapter will explore how funeral directors and third sector participants operating in the funeral industry feel they can be better supported to work with those receiving FSP.

## **Impact of FSP on clients' funeral spending**

Funeral directors did not consider FSP to have a notable effect on clients' funeral spending. They suggested that FSP made a positive difference to their clients and helps to some degree to enable customers to access funerals that meet their needs. However, they stressed that clients receiving FSP were still planning a funeral on a low budget and were aware of this fact, and therefore FSP did not change their choices.

“Even though they are getting some money to help pay for the funeral they seem to be quite aware of not letting the costs getting too high, I guess, ultimately, they are aware that there is still going to be a balance to pay.”

Funeral director, smaller business, Aberdeenshire

A further reason given by funeral directors as to why FSP did not substantially change clients' spending was the desire of clients to plan a funeral they felt the deceased person would have been happy with. Although they tried to keep costs down, financial considerations were sometimes a secondary concern, whether or not they received FSP.

“No, they know what they want anyway, we just discuss that [money] at the end of arrangements.”

Funeral director, smaller business, Dumfries and Galloway

## **Impact on time spent planning funeral**

Similarly, funeral directors reported that FSP made little difference to the amount of time it took to plan a funeral or the approach to planning it. While it could involve some time supporting their application or communicating with Social Security Scotland, this was generally negligible.

“No, [FSP] makes no difference in terms of the amount of time that is spent organising a funeral. Like I said, the only difference would be going through the FSP application, but with this new system it takes about 10 to 15 minutes, it is really a minimal impact in terms of extra time spent, it is really hardly any time to be honest.”

Funeral director, smaller business, Aberdeenshire

A related view was that FSP in fact saved time for funeral directors in the long run because, although they might spend extra time helping with an FSP application at the beginning of the process, it meant that they were less likely to have repayment issues further down the line.

## **Impact of FSP on timeliness of payment**

Funeral directors reported that FSP payments tended to come through relatively quickly; they were generally as timely, or timelier, than those from non-FSP clients, particularly where the FSP was transferred directly to their business. Reclaiming money from the estate to pay for a funeral could take a year, so FSP money came quicker in comparison. One funeral director also suggested that FSP makes it more likely that the entire bill would be paid in a timely manner, because families on low incomes had a smaller balance to pay off themselves.

An administrative issue highlighted by funeral directors was that the reference numbers used to mark payments into their business account from Social Security Scotland were not clearly identifiable. This was particularly challenging for larger businesses that were dealing with many funerals every week.

“One of the issues we have is the way it is paid. Matching up the BACS payments to the actual funeral invoices is a challenge- we are doing thousands of funerals, all paid into the same account. We have sometimes chased a family when they have actually already paid.”

Funeral director, larger business, Scotland-wide

## **Experiences supporting FSP clients**

Funeral directors and third sector participants were asked how the Scottish Government could help them to support people claiming FSP. Their responses included:

- Greater promotion of FSP
- Greater involvement of funeral directors in the development of FSP
- Better communication from Social Security Scotland about the progress of claims

These suggestions will now be discussed in turn. More general suggestions for improvement (for example, relating to perceived client experiences rather than their own experiences of supporting clients) will be addressed in Chapter 8.

### **Greater promotion**

One suggestion was that FSP should be further promoted to make sure it reaches all those eligible for it. There was also a desire for promotion materials that could be shared with bereaved clients.

“Maybe having just a few fliers or leaflets that we could hand to people to explain about it or maybe a poster or two that we could display in the premises somewhere it might be useful.”

Funeral director, smaller business, Aberdeenshire

### **Greater involvement of funeral directors**

There was a view that funeral directors should be more involved in the development of FSP rather than being kept at ‘arm’s length’. They felt it was important that they had the latest information and fully understood how it works which, in turn could help to raise awareness of FSP further.

“Better engagement from Social Security Scotland to the funeral directors in how to promote, how to do the applications could pay quite good benefits in the long run. Education, education, interaction, that is where the secret is, working in silos is never good.”

Funeral director, larger business, West Lothian

### **Better communication from Social Security Scotland about the progress of claims**

FSP could be expected to provide funeral directors with enhanced business security. However, this was limited by the fact they had experienced some difficulty accessing information about the progress of FSP claims and were therefore not always confident that that an application would be successful.

“It is fully understandable with data protection laws and so on, but there are occasions where we don't know what is happening with someone's application or we are having to chase things up if the family themselves don't know or if they are unsure what is happening, the FSP people that we call up can't tell us anything.”

Funeral director, smaller business, Aberdeenshire

“There is a lack of communication. They don't indicate if the claim has been successful. We have to start doing the funeral without knowing if we'll get paid. [...] It's taking a gamble.”

Funeral director, larger business, Dundee

### **Views on payment method**

Chapter 4 explored views of the payment method from the perspective of clients. The experiences of funeral directors regarding whether FSP is sent to clients or comes directly to them is a further consideration.

Funeral directors reported that they did not always receive the FSP money when it was sent to clients' bank accounts and there were those who believed that the FSP should always automatically be sent directly to funeral directors.

“Usually, it comes directly from FSP and that works well. As the payment is to help with funeral costs, we feel all payments should be

sent directly to the funeral director and not be an option. Some families have received the payment and not passed it on which then leads to an unsavoury course of action where we need to chase them for the money causing them more distress and a real headache for us.”

Funeral director, Dundee (feedback by email)

However, it is unclear how widespread an issue this is as there is no wider evidence of clients failing to send on the FSP money.

One potential issue raised by third sector organisations was that clients are offered a choice of payment method twice: once at the application stage, and then again by phone call ahead of the payment date to confirm that they have not changed their mind. They felt the second phone call could make it difficult for clients to keep to their initial decision of the money going to the funeral director, if they were facing more immediate financial adversity.

“I would say people would generally pay it to the funeral director because all they want is that funeral paid and that’s all they can think about. But when a phone call comes in saying ‘Are you sure you want this paid to the funeral director?’ and there’s a debt sitting on the table (or there’s a threat of being evicted, or the kids can’t get fed) – the temptation is there. At the end of the day, the funeral director will be left with that debt, and that’s not fair, because they have done the funeral in good faith, and some of them without a deposit.”

Third sector organisation

A compromise suggested was for clients to be offered the choice in the first instance, but that the later call was not necessary.

# Chapter 8: Conclusions and implications

## Key conclusions and implications

The research identified a number of positive **impacts of FSP**:

- The prevention or minimisation of debt
- Enabling clients to focus on the grieving process rather than worrying about finances
- Providing some assurance to funeral directors on timely bill payment

Some **issues for consideration** were also highlighted:

- Improving awareness of FSP, such as through funeral directors or healthcare settings
- Reviewing aspects of the application process and eligibility criteria
- Improving the timeframe for decision-making and communication post-application
- Taking into account the range of views on the payment method
- Reviewing the FSP award amounts in relation to the average cost of funerals in Scotland

## Impact of FSP

From the perspectives of clients, FSP appears to be having a positive impact in terms of helping people who are on low incomes and in receipt of qualifying benefits to cover the cost of a funeral. The purpose of the payment is well understood by clients, while funeral directors and third sector organisations feel confident in their ability to support people applying for, receiving, and using the payment.

In particular, the research highlighted the following positive impacts of FSP:

- **Preventing or minimising the risk of debt** among those who would have struggled to pay for the funeral without the support
- Enabling **clients to focus on the grieving process** rather than being overwhelmed by financial stress
- Providing some **assurance to funeral directors** that costs are covered, at least in part, and the risk of non-payment is minimised

## Implications for policy

Clients welcomed the availability of FSP, while funeral directors and third sector organisations highlighted improvements in the administration of the support in

comparison to the previous support offered by the UK government, such as a more streamlined application process and quicker decision-making.

However, the research has identified a number of issues for consideration, acknowledging certain limitations of FSP and summarising potential improvements which could increase the impact of the support from the perspective of clients and the wider funeral industry.

## **Awareness**

Among FSP clients, awareness of the availability of the benefit prior to their bereavement was generally low. Described as a 'hidden benefit', it was felt that knowing about FSP sooner would have been beneficial and clients suggested a range of ways in which this could be done, from TV advertising to leaflets in GP surgeries, hospitals and other care settings. Funeral directors were also identified as an effective channel for promoting FSP, and were often cited as the first providers of information on FSP.

Funeral directors also felt that it would be easier for them to support FSP clients if there was greater promotion of FSP through their organisations as well as via third sector organisations.

## **Application and eligibility**

The application process was generally considered to be straightforward and easy. However, some practical suggestions were offered to improve the process, including:

- Making the application more accessible by including additional support for:
  - those whose level of English makes the application difficult
  - those with learning difficulties
  - those who found out about FSP online but do not feel digitally confident enough to complete the application this way
- Providing a confirmation email or reference number, particularly for applications made online, to confirm that the application has been received.
- Ensuring the demographic questions included in the application form are kept to the minimum necessary and do not place additional burden on applicants

In terms of eligibility, third sector organisations understood the criteria but felt that this was acting as a barrier to some of those in need of support (such as, in some cases, students, those working but on low incomes, and pensioners). It was felt that consideration could be given to whether the current eligibility criteria capture those most in need of the financial support.

## **Timeframe and communication**

Clients typically learned the outcome, and received the payment, between two to five working days after their application. The time spent waiting for this was often described as difficult and worrisome, and in some cases led to financial strain when bills for the funeral had to be paid before FSP was received. In more exceptional cases, clients waited between four to six weeks for the payment and had to follow it up themselves to resolve any issues. Such delays and lack of communication caused uncertainty and financial stress, as clients had to plan the funeral based on an unknown budget and deal with the worry of how to pay if FSP was not granted or was not enough to cover the whole cost.

Funeral directors also pointed to a lack of communication from Social Security Scotland following applications, and highlighted that the payment reference number system makes it difficult to identify which payment was for which funeral account. A review of how payments are referenced was therefore suggested, although the challenges around data privacy were acknowledged.

Third sector organisations in particular highlighted the impact of the wait time for both the funeral directors' business security and the clients' wellbeing and suggested that the timeframe for decision-making could be shortened. A review of cases where delays occurred may also help identify ways to streamline this part of the process. A further suggestion from the third sector was to release a smaller amount once an application has been accepted, to help clients with any imminent financial pressures, such as paying a deposit to the funeral director.

## **Payment method**

There were a range of experiences with the payment method, as some opted to receive the payment directly while others opted for it to be sent to the funeral director. The choice of payment method drew mixed views among recipients, funeral directors and stakeholders.

For those receiving FSP directly, it helped them better manage their money or avoid being in debt to a funeral director. Recipients who preferred to have FSP sent straight to their funeral director said this was less hassle and that there was less risk of them spending it on other things.

From the wider industry perspective, there was recognition of the need to balance the importance of client empowerment with the risk of non-payment. Funeral directors expressed a strong preference to receive the payment directly while, among third sector organisations, views were more nuanced. Empowering people to manage their money was considered positive. However the risk of money not being passed on, and the effects of this on clients' financial and mental wellbeing, were also acknowledged.

Given the wide range of implications raised in relation to the method of payment, careful consideration should be given to the efficacy of the current arrangement. One suggestion was that clients should be offered the choice in the first instance only, and that this should not be confirmed at a later stage as is current practice.

## **FSP as an effective contribution**

There was widespread uncertainty about what exactly FSP would, or did, cover but there was a general awareness that FSP was a contribution towards recipients' funeral costs and it had covered from around a fifth up to the entire cost of the funeral.

Among those who did not have the entire cost of the funeral covered, there was a sense that FSP was not enough to be an effective contribution. With clients typically already living with financial stress at the time of their bereavement, the lack of alternative funds to pay the difference left some in significant debt. It was felt that the FSP award amount does not take account of the average cost of funerals in Scotland and could be reviewed.

The options for a simple burial or direct cremation were not widely known, although there were mixed views on the benefits of these. There was some concern among third sector organisations and funeral directors that such funerals may not always meet people's needs and should therefore be promoted carefully.

It was suggested that more information being provided at the point of application would help clarify expectations of what will and (more importantly) won't be covered by FSP, less in terms of specific elements but more in terms of the overall cost for a basic funeral. Although FSP was not widely perceived to have influenced funeral choices, which were already limited by a range of factors (primarily by limited funds), knowing what might be covered as early in the process as possible would help recipients them manage their budget effectively.

Ultimately, FSP put clients in a better financial position than they would have been otherwise, and allowed them to focus more on their grief. However, where there was a balance left to pay, this had a significant impact on clients' financial and mental wellbeing. It was also widely recognised that grieving is a long-term process and one which transcends financial circumstances.

# Annex A: Discussion guides

## FSP client discussion guide (depth interview)

### Introduction

- Remind participant of the aims of the research:  
The Scottish Government has asked Ipsos MORI to get feedback on the on the Funeral Support Payment. We are speaking to several people who have used the payment to find out how well it works in practice, and we're also talking to a few support organisations and funeral directors. The findings will be published as part of an evaluation of FSP.
- Remind participant that the interview will last about 45 minutes.
- Remind participant that they don't have to answer any questions they don't want to answer. Acknowledge that we understand that thinking about this time in their life may be difficult and upsetting it's fine to pause/stop the interview at any time.
- Provide reassurances of anonymity and confidentiality. Explain that no identifying information about individuals will be passed on to anyone outwith the Ipsos MORI research team, so it will not be possible for the Scottish Government or anyone else to identify individuals in any reports that Ipsos MORI produce.
- Check if participant has any questions.
- Request permission to record interview. Explain that this is for transcription and analysis purposes and that recordings will not be shared outside the research team at Ipsos MORI.

### Introductions and background (1-2 mins)

That's recording us now. Could I quickly ask you to confirm for the recording that you are happy to take part based on the information we just discussed?

To start with, could you tell me a bit about yourself and where you live?

What is a typical day for you these days?

### Information about the funeral (5 mins)

I just wanted to start off by asking a bit about the funeral you planned when you received FSP if that's alright.

I know that you received Funeral Support Payment [insert broad time frame which we'll have from recruitment e.g. last year/earlier this year]. Does that sound about right?

And could tell me whose funeral that was for?

- Could you tell me a bit about the funeral arrangements? Was it a cremation or a burial?
- What type of service was it? (*If needed ask, was it a religious service?*)  
Thank you for clarifying on that. I ask about this because in some religions there are particular types of ceremonies and customs involved...
  - Do you know if [the deceased] was a religious person?
  - And, how about you, would you describe yourself as religious?
- Did you use a funeral director to help with arranging the funeral?
- What were the different costs/elements involved? Possible probes:
  - Flowers
  - Catering
  - Press notice (i.e. notice in the newspaper)
  - Additional cars
  - Embalming
  - Memorials or headstones
  - Stationery (e.g. order of service)
  - Organist or other musician
  - Medical certificates

Was it the first time you had organised a funeral?

- If no: Was it the first time you had received FSP?

And just before I move on, how did you find the process of planning the funeral overall?

- Easy/difficult to arrange?

### Awareness and understanding of FSP (5 mins)

Now I'd like to ask a bit about the Funeral Support Payment and how you found out about it.

Thinking back to before you applied for FSP, how did you first hear about FSP?

- When?
- From who?

*Note to interviewer: Try to establish whether they just heard about it informally or whether they went on to read information on the SG website etc*

Why did you decide to apply for FSP?

- Did you get encouraged/recommended to apply?

When you first heard about it, what expenses did you think and hope it would cover?

- Was there anything you expected it to cover that it didn't cover?

Was it easy to understand what the payment can be used for/what it can't be used for?

- Was there anything about the payment that was unclear at first?
- Was there anything that could have been explained better?
- Was there anything you think was particularly clear and easy to understand about the payment?

Was it clear if you were eligible for the benefit?

### Application process for FSP (5 mins)

Thanks again for your answers so far. We're onto the next set of questions now, and this is about the application process for FSP and how well it works.

Firstly, just to get a bit of context, can I ask when you applied for FSP?

How did you apply? (and why?)

- Online? Telephone?

Did you receive any help or support to apply?

- From who?
- Did they offer to help, or did you ask them to help?

Overall, what did you think about the application process?

- Understanding of what to do
- How easy was it to complete the form?

Was there anything that worked particularly well?

Was there anything that could have been better?

- Can you think of anything that would make it easier for people to apply for FSP in the future?

What do you think about the timings of the application process and receiving the payment?

- Were the timings clear when you first applied for FSP?
- Did FSP cause or reduce any unwanted funeral delays?

### Use of FSP (15 mins)

Thanks that's really helpful to know. Now the next few questions I'd like to ask you are about the different funeral expenses and how you used the funeral support payment. I know this could be a difficult topic to discuss so I want to remind you that it's completely fine to skip any questions you'd prefer not to answer, and if you find the questions upsetting at all we can pause or stop the interview, so please do let me know if you would like to skip a question or take a break or stop the interview, that's completely fine.

Firstly, can I check if [the deceased] had a funeral plan?

If Yes: how did this affect your FSP claim?

Did [the deceased] leave any money for funeral costs, or were you able to use any money from their estate?

If Yes: how did this affect your FSP claim?

Would you say all or most of your funeral costs were covered by FSP, or just some of them?

(Probe for roughly what proportion)

What were you able to pay for using FSP?

Prompt if necessary, refer to earlier discussion of funeral expenses:

- the cost of a burial plot/burial fees/grave-digging
- cremation fees (including the cost of removing a pacemaker)
- costs of any medical references and medical certificates
- costs of documents required to release the assets of the person who died
- transport costs (for journeys >80 km) that are to:
  - transport the body within the UK to a funeral director's premises/place of rest
  - transport the coffin and bearers in a hearse and the mourners in another vehicle to the funeral
  - one return journey undertaken to make arrangements for the funeral

What expenses did you have that were not covered by FSP?

If any: Did you understand from the start that they would not be covered?

- If you had realised that would not be covered, would you have done anything differently

How did you pay for these expenses?

Prompts: borrowing/savings/money from client's estate

For those who had to pay some of their own money:

At the time, did you know that there are some options, e.g. a direct cremation/simple burial, that are less expensive than normal funerals and sometimes FSP can cover the whole cost for this?

If necessary: A simple burial cuts out some costs of a traditional funeral and reduces the cost of other things. For example, it doesn't include hired transport (hearse & limo), have fewer/no flowers, and will include a less decorative coffin. The funeral director chooses the time of the funeral and they probably won't collect the deceased out of hours.

A direct cremation is a cremation without a funeral service. The cost of cremation without service is typically lower because expensive coffins, flowers, cars and the funeral service itself are not included.

- Do you think this is something you would have done if you were aware of it?
- Were there certain things that aren't part of a direct cremation/simple burial that were important to you to pay for yourself?

Do you anticipate any further funeral related costs in the future?

- Headstone
- Memorial

I know that FSP can be paid directly to you or to your funeral director. Did you receive the money personally or arrange for it to go to the funeral director?

- Why?
- Did this work well for you or do you think you should have [arranged for it to go directly to the funeral director/had it paid to you]?

If paid directly to them: did your funeral director know that you were applying for FSP?

Did the funeral director ever mention FSP?

How do you think having FSP impacted on your funeral arrangements and choices?

- Would you have done things differently without FSP?
- Do you think you would have spent more or less if you didn't have FSP?

How did it make you feel to be in charge of the funeral costs?

- What spending decisions did you find particularly difficult, if any?
- To what extent do you think your spending decisions were influenced by other people's expectations/opinions, if at all?

Did Covid-19 restrictions affect your funeral plans at all?

- Smaller numbers
- No wake/reception (less catering/other expenses)

If Covid affected funeral plans:

Did Covid-19 affect the expenses that were incurred and that you were able to claim?

- Do you think in more 'normal' times, the expenses you claimed would have been different?

And thinking more broadly about the effect of the pandemic on you at that time, do you think the pandemic had an impact on your grieving process?

### Financial impact (5 mins)

Just to let you know, I'm going to move on now to asking a bit about the financial impact of FSP and whether it made a difference to your finances. As always, tell me if you would like to skip any questions.

Firstly, how do you feel about your current financial situation?

- Do you ever feel worried or stressed about money?
- Is your financial situation similar or different to around the time of your bereavement?

How big an impact, if at all, do you think FSP had on your finances?

I know that for many people the costs of funerals are something they've never had knowledge or experience of before.

What did you think about the costs involved in a funeral when you first found out about them?

- How confident were you that you could meet these costs?

I know it might be hard to imagine, but do you think your financial situation would have been different at all if you hadn't received FSP?

One of the aims of FSP is to help people avoid having to take out large loans for funeral expenses. Do you think FSP helped to reduce your need to take on take on extra debt?

### Impact on mental wellbeing (& grieving process) (5 mins)

The next few questions are about FSP and the impact on your mental wellbeing.

If had funeral plan:

You mentioned that [the deceased] had a funeral plan. Is that something you knew about in advance?

- Did knowing this/not knowing about this in advance have an impact on how stressed you felt about paying for the funeral?

Overall, how do you think FSP impacted on your mental wellbeing (if at all)?

Did the payment reduce any money-related stress?

Do you think FSP had an impact on your grieving process?

- E.g. feeling less worried about money and being less distracted from processing your loss

Do you think you would have had more peace of mind if you had known more about FSP earlier?

### Ideas for improvement (2 mins)

We're onto the last topic now, which is about getting your views on what could be improved about FSP.

Firstly, after what we've just spoken about, are there any changes you think should be made to FSP?

Prompt if necessary: to the application process? / To what it covers?

What do you think might help make more people aware of it?

What would be the best way, or the best time, to reach out to people and explain what FSP is?

### End of main interview (1 min)

That's all the questions I wanted to ask you today, unless you think there is anything else we might have missed which would be useful for the Scottish Government to know about FSP?

Thank you so much for taking the time to speak to me today, it's been really helpful and insightful. I appreciate it's a difficult subject to talk about. In case it would be useful for you, I just wanted to remind you that the information sheet has a list of organisations that offer support with the issues we've been discussing today, like mental health support or organisations which give financial advice.

The last thing to do is make sure we can get your thank you payment over to you [discuss arrangements].

The money normally takes a week or two to arrive in your account. If you have any issues feel free to drop me an email and let me know.

[If appropriate, ask participant what they have planned for the rest of their day etc. to end on a conversational note]

## **Funeral director discussion guide (depth interview)**

### **Introduction (3 minutes)**

- Remind participant of the aims of the research:  
The Scottish Government has asked Ipsos MORI to get feedback on the on the Funeral Support Payment. We are speaking to funeral directors to find out how well it works in practice from the perspective of industry experts. We're also talking to those who have received FSP and to a few support organisations. The findings will be published as part of an evaluation of FSP.
- Remind participant that the interview will last about 45 minutes.
- Remind participant that they don't have to answer any questions they don't want to answer. Provide reassurances of anonymity and confidentiality. Explain that no identifying information about individuals or organisations will be passed on to anyone outwith the Ipsos MORI research team, so it will not be possible for the Scottish Government or anyone else to identify individuals/organisations in any reports that Ipsos MORI produce. If there are comments which are potentially identifiable (e.g. because they offer a particular/unique service), then we will check that you are happy for them to be reported.
- Request permission to record interview. Explain that this is for transcription and analysis purposes and that recordings will not be shared outside the research team at Ipsos MORI.
- Note to interviewer: we refer to people as customers in this guide, but if the funeral director uses a different term please adapt accordingly.

### **Background (5 minutes)**

Firstly, it would be great if we could get some background on your organisation and your role within it.

- So, could you tell me a bit about your role and what it is that [organisation] does?  
Probe where relevant:
  - Where do most of your customers live – how wide an area do you cover? Are there particular types of customer that you serve?

- What range of services do you provide to people who are arranging a funeral?
- Do the services you offer vary depending on the customer? How so/in what ways? (e.g. burial/cremation, religion, any other specific requirements, presence/absence of a funeral plan)
- If not covered ask: How many employees does the organisation have?
- What, if any, are the main challenges you face as an organisation?
  - Probe where relevant:
    - As a [small/large] business?
    - In terms of the geographical area you cover?
    - Customers' ability to pay for the type of funeral they might like?
    - What have been the main challenges or changes as a result of the Covid-19 pandemic?

### Impressions of FSP (10 minutes)

Now I'd like to talk about your experiences in relation to FSP.

Before we go into it in detail, what do you think of FSP overall?

- And how much difference has it made to you as a funeral director? When did you first become aware of FSP?
- What is your understanding of FSP and how it works?

Allow participant to answer freely but could probe on:

- Aims
- Level of cover
- What it can be used for
- Who is eligible
- How often do you provide services to customers in receipt of FSP?
- Would you typically advise customers about the availability of FSP?
  - If no– why not?
  - If yes – how do you go about this?
- How do you find the process of arranging a funeral for customers in receipt of FSP? Probe on ease/difficulty
  - Does your approach change at all if someone is eligible for FSP, compared to situations where FSP does not apply? If yes – in what ways?
  - Are there any other considerations that apply when supporting an FSP client with funeral arrangements?
- Do you tend to receive FSP payment directly from the Scottish Government or the customer?
  - If both – what does this depend on?
  - How does this arrangement work for you?

### Impact on business (10 minutes)

Now thinking about the impact of FSP on your organisation....

- In what ways, if any, does the availability of FSP impact on your business?  
Probe where relevant:
  - The options that customers choose and the amount that they spend?
  - The amount of time you spend on planning with customers?
  - Business/resource planning
  - Business confidence (providing assurance that customers are able to afford funeral costs)
  - Marketing activities (promoting FSP availability)
- Does the service you provide to customers in receipt of FSP require more or less of you/your staff's time, or does it make no difference? [if more] How so?
- In your experience, has the provision of FSP helped to more or less timely payment?
  - If yes– how so?
  - If no – why not?
- How often do you experience customers not being able to pay or choosing options that they cannot really afford?
  - How much difference, if any, has FSP made to this?

### Impact on clients (10 minutes)

And now thinking about the impact of FSP on your clients...

- Note to interviewer: If participant raises Covid-19, probe to understand impact of pandemic on customers' experiences at the point it is raised. Otherwise, ask at the end of this section. What difference, if any, do you think FSP has made to your customers when planning funerals?
  - Do you think experiences vary for customers?
  - If yes – how/why?
  - [If not raised, ask] Do you think experiences vary between different groups of people? (*if required*, for example those on lower incomes or those organising religious services)? If yes – in what ways? Why do you think that is the case?
  - How do you think having FSP has impacted on your customers' funeral arrangements and choices?
- From your experience, do you think the payment enables some of your customers to access funerals that better fit their needs?
  - If yes – in what ways?
  - If no – why is that?
- How much, if at all, has it helped reduce the distress involved for customers?
- Do you think the eligibility criteria is clear to you/your customers?
  - If yes – why is that?
  - If no – why not? How do you think this could be improved?

- In what ways, if any, has the Covid-19 pandemic impacted on your customers' experiences of arranging a funeral?
  - Do you think the pandemic has impacted on how customers use FSP?
  - If yes – in what ways? Why is that?
  - If no – why not?

### Thoughts on improvements (10 minutes)

We're coming into the final part of the interview now. Before we finish, I'd like to understand more about your views on FSP.

- Based on your experience providing services to customers in receipt of FSP, what do you think works well? Probe fully (if Covid-19 raised here, discuss fully/establish extent to which they consider this to be temporary impact or not)
- And what doesn't work so well? Probe fully (if Covid-19 raised here, discuss fully/establish extent to which they consider this to be temporary impact or not)
- Is there anything that would help funeral directors be better prepared to interact with customers using FSP?
- What further support (if any) do you think should be given to customers to make use of the payment?
- What further information or support (if any) do you think should be given to funeral directors in relation to FSP?
- What changes – if any - would you see made to FSP?
  - Are there any changes you would see made to FSP as a result of the Covid-19 pandemic?
  - Do you think the effectiveness of FSP will be impacted as the country emerges from restrictions? What makes you say that?
- Do you have any thoughts on how FSP should be promoted?

Thank & close

## **Third sector organisation discussion guide (group discussion)**

### **Introduction**

- Remind participants of the aims of the research:  
The Scottish Government has asked Ipsos MORI to get feedback on the on the Funeral Support Payment. We are speaking to people in support roles to find out how well it works in practice, and we're also talking to FSP recipients and funeral directors. The findings will be published as part of an evaluation of FSP.
- Remind participants that the group discussion will last about 90 minutes.
- Remind participants that they don't have to answer any questions they don't want to answer.
- Provide reassurances of anonymity and confidentiality. Explain that no identifying information about individuals will be passed on to anyone outwith the Ipsos MORI research team, so it will not be possible for the Scottish Government or anyone else to identify individuals in any reports that Ipsos MORI produce.
- Ask that participants respect this confidentiality and do not share any information that others bring up in the discussion group
- Check if participants have any questions.
- Request permission to record interview (audio only) – ensure that every participant has given permission before recording. Explain that this is for transcription and analysis purposes and that recordings will not be shared outside the research team at Ipsos MORI.

### **Introductions and background (5 mins)**

That's recording us now. Could I quickly ask you to confirm for the recording that you are happy to take part based on the information we just discussed?

To start with, could we just go around the group and you could tell me your name and a bit about where you work and what your role is?

And how much does the Funeral Support Payment feature in your job? What are the main things you do in relation to FSP (if anything)?

### **Awareness and understanding of FSP (10 mins)**

Now I'd like to ask a bit about your knowledge of Funeral Support Payment and how you found out about it.

How did you first hear about the FSP? Where have you got your information from on the FSP?

And turning now to what the payment is for...

- What do you see as the aims of FSP?
- What can and what can't be used for?
- Who is eligible for it? What do you think of the eligibility criteria?

Where would you go for more information on FSP? Who would you ask?

Do you talk about the FSP with your colleagues? Do you think your colleagues in similar roles are all aware of the FSP?

Do you feel confident advising clients on the FSP? How about more specifically on:

- Their eligibility
- The amount they are likely to be entitled to /what expenses it is likely to cover and what won't be covered
- How to apply
- How it works if the person who died had a pre-paid funeral plan
- Practicalities around the payment – when will they receive the money, payment to either them or funeral director etc.

Moving on now to awareness among clients...

How much awareness is there of FSP among the people your organisation works with?

If they have already heard of it, where have they gotten their information from?

Do you think clients find it easy to understand what the payment can be used for/what it can't be used for?

What are the main things they normally ask you about it?

Do people who are eligible tend to apply? If not, what are the barriers? Have you noticed any difference in ease of applying among different groups? I.e. do some groups face unique barriers? How about any difference in ease or likelihood of applying by:

Religion? Ethnicity? Disability? Gender? Where they live?

### [Funeral expenses and use of FSP \(20 Mins\)](#)

Now the next few questions I'd like to ask you are about the different kinds of expenses clients use FSP on.

What are the immediate kinds of expenses clients have to think about when planning a funeral on a low income?

Prompt if necessary/if time. probe around which tend to be clients' priority, how much these tend to be covered by FSP (bearing in mind higher/lower rates) and how clients deal with it when things aren't fully covered

- the cost of a burial plot/burial fees/grave-digging
- cremation fees (including the cost of removing a pacemaker)
- costs of any medical references and medical certificates
- costs of documents required to release the assets of the person who died
- transport costs (for journeys >80 km) that are to:
  - transport the body within the UK to a funeral director's premises/place of rest
  - transport the coffin and bearers in a hearse and the mourners in another vehicle to the funeral
  - one return journey undertaken to make arrangements for the funeral

What expenses do clients have that are not covered by FSP?

- Prompt if necessary. probe on how clients cover these expenses
- Flowers
- Catering
- Press notice (i.e. notice in the newspaper)
- Additional cars
- Embalming
- Memorials or headstones
- Stationery (e.g. order of service)
- Organist or other musician
- Medical certificates

If any: Do they understand from the start that they would not be covered?

What are people's biggest concerns when they're thinking about paying for the funeral?

How do your clients manage their finances to cope with these expenses? Have you ever heard of people borrowing money or cutting back on other spending to afford the funeral?

One of the aims of FSP is to help people avoid having to take out large loans for funeral expenses. Do you think FSP helps to reduce clients' need to take on take on extra debt?

We know that clients choices can sometimes be affected by other people's expectations/opinions.

- Is this something you have sensed among the clients you support?
- Do they ever talk to you about this?
- How do you think the FSP affects this – does it reduce pressure or add to it?
- Do they use the FSP to help with basics and spend more (of the money they would otherwise have used) on a bigger funeral e.g. catering, venue, flowers?

Do you think that clients spend their money any differently as a result of getting the FSP?

- Would they have done things differently without FSP? Spent any more or less money?

As you might know, generally the FSP doesn't cover the full funeral cost, but there are some options, e.g. a direct cremation/simple burial, that may be completely covered by FSP.

- Were you aware of this?
- Are your clients normally aware of this? Have you ever seen someone make this choice?

If necessary: A simple burial cuts out some of the costs of a traditional funeral and reduces the cost to just the minimum. For example, it doesn't include hired transport (hearse & limo), have fewer/no flowers, and will include a less decorative coffin. The funeral director chooses the time of the funeral and they probably won't collect the deceased out of hours.

A direct cremation is a cremation without a funeral service. The cost of cremation without service is typically lower because expensive coffins, flowers, cars and the funeral service itself are not included.

I know that FSP can be paid directly to clients or to the funeral director. Which way do clients normally prefer? Would you recommend either way?

As far as you can tell, what is the experience like for clients when they deal with funeral directors or local authorities?

When supporting your clients, have you ever contacted a funeral director or a local authority directly? If yes – what was your experience like?

Has Covid-19 had any impact on experiences of funeral planning on a low income? How about on how FSP is spent/what costs are claimed for? (e.g. smaller numbers, no wake/reception)

We'll move on now and I'll ask a bit about what financial impact the FSP has for claimants, in your experience.

In your experience, are clients worried about the cost of planning the funeral? Do they talk to you about money worries?

- What impact (if any) has Covid-19 had on clients' level of money worries?

In your experience, how big an impact, if any, do you think FSP has on client finances?

### Application process for FSP (10 mins)

We're onto the next set of questions now, and this is about the application process for FSP and how well it works.

In your experience, how do clients find the application process?

Is there any difference in application method- i.e. is it any more or less straightforward to apply by phone, online or on paper?

What are the barriers to applying?

Do the people you support need much help with the application? How confident are you in providing that help?

Do you have any thoughts on how the application process could be improved?

What do you think about the timings of the application process and receiving the payment?

- Does FSP cause or reduce any unwanted funeral delays?

### Impact on mental wellbeing (& grieving process) (20 mins)

The next few questions are about FSP and the impact on mental wellbeing.

Overall, how do you think FSP impacts on client mental wellbeing (if at all)?

- Probe on impact of pandemic

Does the payment reduce any money-related stress?

- Probe on impact of pandemic

Do you think FSP has any impact on clients' grieving process?

- E.g. feeling less worried about money and being less distracted from processing their loss
- Probe on impact of pandemic

### Ideas for improvement (20 mins)

We're onto the last topic now, which is about getting your views on what could be improved about FSP.

Firstly, after what we've just spoken about, are there any changes you think should be made to FSP?

Prompt if necessary: to the application process? / To what it covers?

What do you think might help make more people aware of it?

What would be the best way, or the best time, to reach out to people and explain what FSP is?

What could the Scottish Government do to help people in organisations like yours to support people to claim FSP?

### End of group (5 mins)

That's all the questions I wanted to ask you today, unless you think there is anything else we might have missed which would be useful for the Scottish Government to know about FSP?

If there's anything else you think of later you're very welcome to get back in touch.

Thank you so much for taking the time to speak to me today, it's been really helpful and insightful.



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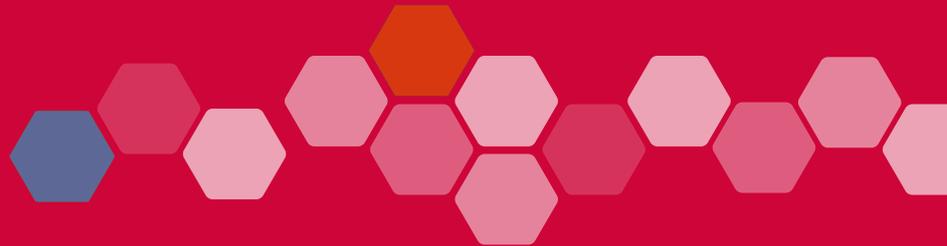
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