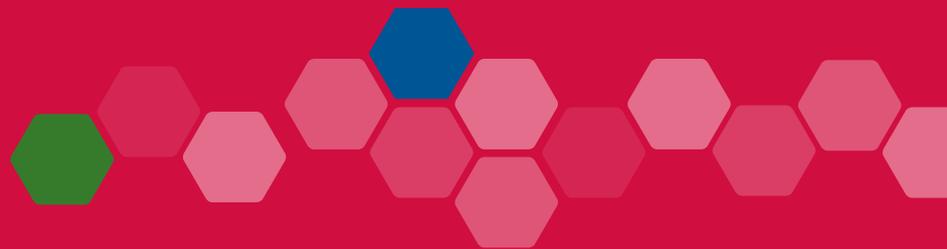




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Evaluation of Funeral Support Payment



EQUALITY AND WELFARE



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Executive Summary

Background

The Social Security (Scotland) Act 2018 introduced a range of new benefits devolved to Scotland. Funeral Support Payment has been implemented using these new powers. The payment is designed to contribute towards funeral costs for people on low incomes in receipt of certain benefits, and support them through the bereavement process. It is one of ten actions outlined in the Scottish Government's Funeral Costs Plan¹ which are intended to stop people falling into poverty as a result of arranging a funeral that they cannot afford.

Social Security Scotland began taking applications for Funeral Support Payment on 16 September 2019. This report presents an evaluation of the benefit which is based on progress towards its immediate and short-term policy outcomes. However, it also considers progress towards Funeral Support Payment's medium-term outcomes, and its contribution to the Scottish Government's long-term aim of tackling funeral-related poverty. The policy outcomes of Funeral Support Payment relate to the benefit's impact on people who receive the payment (hereafter referred to as 'recipients') and funeral businesses.

The evaluation is largely based on findings from qualitative research that was commissioned and undertaken by Ipsos MORI, attached in full at Annex B. The qualitative research involved interviews with Funeral Support Payment recipients, third sector representatives who support people on low incomes, and funeral directors. However, the evaluation also draws on Official Statistics and a survey of benefits applicants which was undertaken by Social Security Scotland.

Promotion and take-up of Funeral Support Payment

People find out about Funeral Support Payment in a range of ways, including through paid media campaigns, funeral directors, support organisations, and word of mouth. However, there is a general perception amongst recipients and third sector representatives that awareness of the benefit is low, and that Funeral Support Payment is not widely advertised.

For deaths registered between October 2019 and November 2021, take-up of Funeral Support Payment was estimated to be 59%. This figure should be interpreted cautiously because: (a) take-up is based on eligibility, and there are challenges calculating how many people are eligible for Funeral Support Payment, and (b) people can make provisions for their own funeral, meaning that not all eligible people will need to apply for the benefit. However, despite these

¹ Scottish Government (2017) [Funeral Costs Plan](#)

uncertainties, it is still likely that some eligible people who needed the benefit did not take it up.

Understanding Funeral Support Payment

The purpose of Funeral Support Payment and its eligibility criteria are well understood by recipients. They feel that the information provided by Social Security Scotland (either online or through contact with staff members) is sufficiently detailed. However, there is a perceived lack of clarity on what costs the payment will cover. For recipients, this is partly due to being in early stages of bereavement, and not concentrating on the specifics of the payment. However, third sector stakeholders feel that information provided about Funeral Support Payment is not enough to explain what costs it will cover.

Applying for funeral support payment

A large majority of Funeral Support Payment applicants feel that they are treated well by Social Security Scotland during the application process. The application form is also considered straightforward to complete. However, some people encounter issues when applying for the benefit. For example (a) those whose level of English makes the application difficult, (b) those with learning difficulties, and (c) those who discover Funeral Support Payment online but do not feel digitally confident to complete the application this way.

A key issue with the applications is that processing times have increased since January 2021. From submitting their initial application form, applicants typically wait more than 10 working days for an outcome – and it is increasingly common to wait more than 20 working days. This processing time includes time spent waiting to receive copies of documents or evidence requested from clients. Recipients report that waiting for an outcome makes budgeting difficult, and can limit the positive impact of Funeral Support Payment on money-related stress and grief - particularly when applications are subject to considerable waiting times. It also creates a sense of business risk amongst funeral directors. The impact of longer waiting times is compounded by a perceived lack of communication from Social Security Scotland once applications have been submitted.

The impact of Funeral Support Payment

Impact on clients

Funeral Support Payment reduces - and sometimes removes - the need for people to borrow money to arrange a funeral, and is generally perceived by recipients to be a helpful contribution towards funeral costs. People welcome the payment, and feel like it has a positive impact on their stress levels at a difficult time, allowing them to focus more on grieving rather than worrying about paying for the funeral. However, the payment does not remove the need for borrowing completely, and some recipients feel that the payment is not enough when compared with the actual costs

of a funeral. The positive impact of Funeral Support Payment can be also limited when people experience considerable waits for an application outcome.

Impact on funeral businesses

Funeral directors are positive about the impact of Funeral Support Payment, and report that payments from Funeral Support Payment recipients are generally as timely, or timelier, than those from other clients. However, there are two aspects of the administration of the benefit which funeral directors feel creates business risk:

1. Not being able to access information about the progress of Funeral Support Payment claims (Social Security Scotland cannot discuss details of individuals' applications with funeral directors). This can mean arranging funerals without knowing whether applications will be approved.
2. The option recipients have of receiving Funeral Support Payment directly, instead of it always being paid to funeral directors – leading to the possibility of non-payment.

Contribution to medium and long-term impacts

Funeral Support Payment reduces the need for borrowing to pay for funerals, and leads to the timely payment of funeral directors. Respectively, these factors make it likely that positive progress is being made towards achieving the following medium-term policy outcomes: (a) reduced incidence of debt stemming from funerals, and (b) reduced business insecurity for funeral directors. They are also likely to have helped the Scottish Government meet its long-term aim of reducing the poverty arising from funerals.

However, issues with Funeral Support Payment (e.g. that application processing times have increased) are likely to have limited positive contributions towards these outcomes. It is not possible to fully evaluate progress in these areas with the information currently available, and more time has passed since the benefit was implemented.

Conclusion and policy implications

The evaluation shows that Funeral Support Payment has made good progress towards its immediate and short-term policy outcomes, and is therefore likely to have (a) progressed towards meeting its medium-term objectives, and (b) contributed positively to the Scottish Government's long-term aim of tackling poverty arising from funerals. However, it also highlights areas where Funeral Support Payment could potentially be improved. These issues and their implications are as following:

1. The most recent estimate suggests that around 40% of eligible people had not taken-up Funeral Support Payment. There is some uncertainty around this figure due to analytical challenges calculating how many people are actually eligible for the benefit. Additionally, some people make provisions to cover the cost of their own funeral, meaning not all eligible people need the payment. However, it is still likely that some eligible people who need the benefit are not applying for it. There is also a perception amongst recipients and stakeholders that awareness of the benefit is low. Steps could therefore be taken to maximise take-up by eligible people who need Funeral Support Payment, such as further promotional work. There may also be a need to investigate whether other factors impact take-up.
2. Some people face barriers when applying for Funeral Support Payment. For example, not having English as a first language can create difficulties for applicants. Based on the barriers identified in the evaluation, options for making the application form even more accessible could be explored. This might involve increasing awareness of existing accessibility features in Social Security Scotland's application forms.
3. Application processing times are generally increasing, and longer waits for application decisions can create difficulties for both applicants and funeral directors. This is compounded by a perceived lack of communication from Social Security Scotland after applications are submitted. Steps could therefore be taken to review processing times, and expedite the decision making process where possible. It may also be necessary to engage more with applicants during this period of waiting, especially where decisions are subject to delays.
4. Funeral Support Payment is generally welcomed and felt to be a helpful contribution towards funeral costs. However, it does not always remove the need for borrowing completely and some recipients feel that its contribution could be higher. To ensure that the payment continues to make a helpful contribution, Funeral Support Payment rates should be kept under review alongside continued monitoring of funeral costs in Scotland.
5. While the evaluation indicates that progress has been made to longer-term outcomes associated with Funeral Support Payment, it is not possible with the information available to make objective assessments in these areas. As such, more data should be sought and made available for future evaluations.

Introduction

This chapter introduces Funeral Support Payment and the rationale behind its implementation. It also summarises the eligibility criteria, aspects of the application process, and the overall evaluation aims relevant to this report.

Funeral Support Payment: Description

The Social Security powers that have been devolved through the [Scotland Act 2016](#) give the Scottish Parliament responsibility for £2.8 billion of social security expenditure (around 15% of total benefit expenditure in Scotland), enacted through the [Social Security \(Scotland\) Act 2018](#). The Act gives specific responsibility for benefits which meet or contribute towards funeral expenses.

Funeral Support Payment has been implemented using these new powers. It replaced the Funeral Expenses Payment, which was administered by the Department of Work and Pensions. Funeral Support Payment is a key part of the Funeral Costs Plan set out by the Scottish Government to tackle poverty stemming from funerals. Social Security Scotland has been taking Funeral Support Payment applications since 16 September 2019.

Funeral Support Payment is designed to contribute towards the cost of a funeral for people on low incomes in receipt of certain benefits, with an overall aim of reducing funeral-related poverty and supporting people through the bereavement process. The payment does not usually cover the full cost of the funeral, but makes a contribution to the cost. The funeral can be for a baby (including babies who were stillborn), child, or an adult. However, if a baby died before the end of 24 completed weeks of pregnancy, Funeral Support Payment cannot help towards these costs.

To receive Funeral Support Payment, clients must meet a range of eligibility criteria². This includes (a) being resident in Scotland, (b) receiving a qualifying benefit (or having a partner who receives one), and (c) being reasonably responsible for the funeral costs (or having a partner who is responsible for the funeral costs). The funeral must also be for someone who lived in the UK. It must take place in the UK, or in some circumstances in the European Union, or Iceland, Liechtenstein, Norway or Switzerland.

The average total payment of Funeral Support Payment is currently £1,810, but the actual amount received depends on a number of factors. It can be used for:

- Funeral costs (fixed rate)
- Burial or cremation costs
- Travel costs
- Transport costs to move the person who died

² Scottish Government (2021) [Funeral Support Payment: Who can apply and when](#)

- Document costs
- Medical costs

There are two fixed rates for funeral costs - a higher rate if person who died did not have a pre-paid funeral plan, and a lower rate if the person did have a pre-paid funeral plan. The fixed rates of Funeral Support Payment have increased since the policy was implemented:

- £1070.60 and £130.65 (current high/low rates)
- £1010 and £123.25 (April 2021/March 2022)
- £1000 and £120.05 (April 2020 to March 2021)
- £700 and £120 (September 2019 to March 2020)

The other costs, when they apply, vary depending on the circumstances. For example, in Scotland, it does not usually cost anything to bury or cremate someone who died aged 17 or under.

Accessibility of Funeral Support Payment

Social Security Scotland is committed to accessibility. To maximise this, multiple application channels are available: digital, paper and telephone. The digital application process is compatible with assistive technologies and clients can request phone calls and letters in a variety of formats e.g. in over 100 different languages, using BSL video calls, or in braille, easy read and large print.

Promotion of Funeral Support Payment

Social Security Scotland continues to deliver an integrated communications and marketing campaign to support Funeral Support Payment. Activity has included: promoting Funeral Support Payment on Scottish Government and Social Security Scotland social media channels; utilising paid-for digital marketing; issuing media releases to local newspapers; circulating social media toolkits to stakeholders; and distributing flyers, factsheets and posters. Although anyone of any age may need to apply for Funeral Support Payment, research has shown that radio is an appropriate media for the older demographic who may need access to Funeral Support Payment during peak death times over winter. For that reason, there has been a particular emphasis on marketing to national and community radio stations across Scotland to promote the payment.

Work is underway with stakeholders such as registrars and National Records for Scotland to ensure people are being reached when they register a death, for people all of all ages to get the support they are entitled to. Although digital and social media has high reach and impact, information is available offline for all campaigns so that everyone can access material in a way that suits them best. Inclusive communication is at the heart of Social Security Scotland's approach. Social Security Scotland is committed to making sure eligible populations, including seldom heard groups, hear about benefits across communication channels and formats that best suit their needs.

Applying for Funeral Support Payment

Applications can be made online, by phone, and by paper form. Also, it is possible for Funeral Support Payment applicants to submit evidence online. If a client is applying online, they will receive a message guiding them to a new portal to upload their documents.

Social Security Scotland processes each application received and makes a determination whether to approve or deny the application. An application will be denied if the client is not eligible or provides insufficient evidence to demonstrate their eligibility to receive a Funeral Support Payment³. An application will be authorised if the applicant is eligible and can provide the appropriate evidence to receive a Funeral Support Payment. Applicants may also withdraw their application before a determination is made.

Social Security Scotland aims to process completed applications within ten working days of receiving all supporting evidence for an application, and they will make payment as soon as possible thereafter. Applications may take longer to process if copies of documents need to be requested and received from clients. This is less likely when applicants choose to work with a funeral director and provide Social Security Scotland with consent to contact that funeral director. This is because the funeral director often has all required information available. Payment can also be made directly to the funeral director, if the client is eligible and consents for Social Security Scotland to pay the funeral director.

Evaluation aims

The Scottish Government published its approach to evaluating the first wave of devolved social security benefits, including Funeral Support Payment, in November 2019⁴.

The purpose of this evaluation is to provide learning about the overall implementation of the benefit and the extent to which Funeral Support Payment's immediate and short-term outcomes have been met, now that the benefit has been in operation for over two years. In doing so, it can also assess progress towards Funeral Support Payment's medium-term outcomes, and its likely contribution to the long-term government impact of reducing poverty which stems from funerals. However, this latter outcome will also be affected by Scottish Government interventions outwith social security, which are also designed to support families on low-incomes. As such, it will not only be attributable to Funeral Support Payment.

³ Social Security Scotland Case Managers contact applicants up to 3 times by phone for evidence, followed by a letter where needed. If the applicant has still not provided evidence, further attempts will be made to contact them within 28 days from when evidence was first submitted. If more time is required beyond 28 days, Case Managers need to seek approval from their line manager.

⁴ Scottish Government (2019) [Devolved benefits: evaluating the policy impact](#)

Specifically, the evaluation objectives are to:

1. Evaluate the extent to which Funeral Support Payment has met its policy outcomes.
2. Assess the likely contribution of Funeral Support Payment to wider long-term government outcomes for low-income families.
3. Discuss any implications for future policy development.

The findings will form the policy evaluation of Funeral Support Payment, and will set the groundwork for policy improvements.

Methodology

This chapter provides an overview of the evaluation approach for Funeral Support Payment. It introduces the logic model and research questions driving the evaluation activities, and gives a summary of the different data sources used.

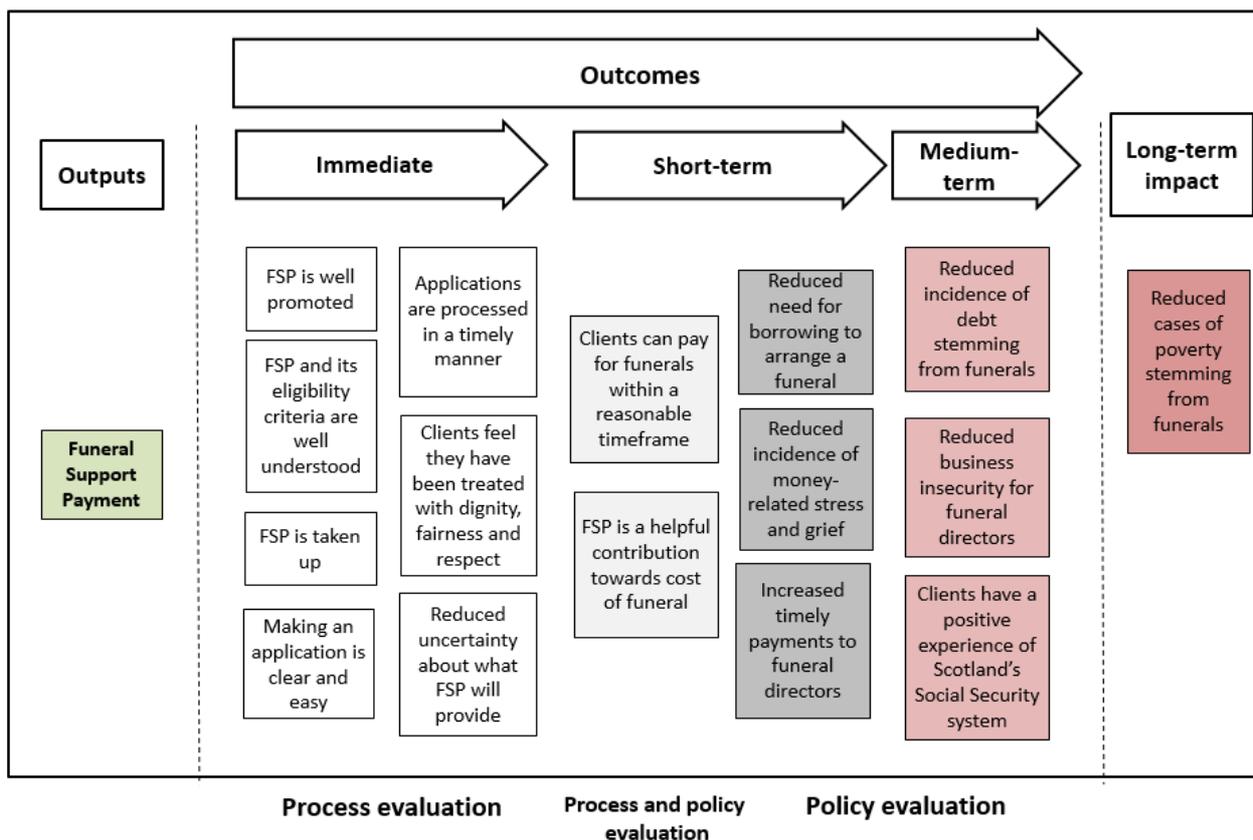
Overview of evaluation design and logic model

The Funeral Support Payment policy evaluation is based on a “theory of change” logic model. The model shows mechanisms whereby interventions (such as Funeral Support Payment) have a chain of immediate, short-term, and medium-term outcomes. If these are met, they can generate longer-term outcomes and contribute to wider Scottish Government policy impacts.

Funeral Support Payment’s medium-term outcomes, and the Scottish Government’s long-term policy impact (i.e. reduced poverty which stems from funeral costs), will take time to determine, and may require access to robust quantitative data that is not currently available. The long-term impact in particular will be affected by a range of factors in addition to Funeral Support Payment, making it difficult to measure and attribute changes specifically to that payment. However, the achievement of shorter-term policy outcomes (e.g. reduced need for borrowing to arrange a funeral) could reasonably be expected to contribute to this wider outcome.

The logic model for Funeral Support Payment is below at Figure 1.

Figure 1: Funeral Support Payment (FSP) logic model



The immediate outcomes of Funeral Support Payment relate to benefit delivery process i.e. promoting and administering the benefit. Some of the short-term outcomes also relate to delivery process. However, as shown in Figure 1, they overlap with policy outcomes, which are the intended aims of Funeral Support Payment. Other short-term and medium-term outcomes are specifically policy-related.

Immediate outcomes (Process Evaluation)

- Funeral Support Payment is well promoted
- Funeral Support Payment and its eligibility are well understood
- Funeral Support Payment is taken up
- Making an application is clear and easy
- Applications are processed in a timely manner
- Clients feel they have been treated with dignity, fairness and respect
- Reduced uncertainty about what Funeral Support Payment will provide

Short-term outcomes (Process and Policy Evaluation)

- Clients can pay for funerals within a reasonable timeframe

- Funeral Support Payment is a helpful contribution towards cost of a funeral

Short-term outcomes (Policy Evaluation)

- Reduced need for borrowing to arrange a funeral
- Reduced incidence of money-related stress and grief
- Increased timely payments to funeral director

Medium-term outcomes

- Reduced incidence of debt stemming from funerals
- Reduced business insecurity for funeral directors
- Clients have a positive experience of Scotland's Social Security System

Long-term outcome and impact

The long-term outcome in the logic model is “reduced cases of poverty stemming from funerals”. This is when individuals and families experience a financial shock as a result of having to pay for a funeral which pushes them into unsustainable debt. This outcome will not only be impacted by Funeral Support Payment. It will also be influenced by all social security interventions, and actions set out by the Scottish Government to tackle funeral-related poverty¹. Therefore, Funeral Support Payment will play an important, but not exclusive, role in contributing to this long-term outcome.

Evaluation questions

Below are the key questions that informed the evaluation design:

1. To what extent did Funeral Support Payment achieve its immediate, short-term, and medium-term policy outcomes?
2. Is there any evidence of Funeral Support Payment contributing to the long-term government policy impact of reduced poverty stemming from funerals?
3. What are the implications of the evaluation findings for future policy development?

Summary of data sources

In accordance with the evaluation strategy⁴, the evidence used in this report was drawn from multiple data sources, described below:

Bespoke Commissioned Research

Ipsos MORI Scotland was commissioned by the Scottish Government to conduct qualitative research with Funeral Support Payment recipients, third sector representatives who provide support to recipients, and funeral directors. The research mainly focused on bereaved people's experience of receiving the benefit, and how this mapped on to Funeral Support Payment policy objectives (i.e. the immediate, short-term and medium-term outcomes outlined above). However, it also explored additional aims, such as potential barriers to applying for the benefit.

In-depth qualitative interviews, lasting around 45 minutes, were conducted with 26 Funeral Support Payment recipients across Scotland. Additionally, a third sector group interview and 6 interviews with funeral directors were held. Fieldwork took place via telephone or online video chat between August 2021 and January 2022⁵. The key conclusions from the research findings are presented in this evaluation report to provide a fuller understanding of the implementation and impact of Funeral Support Payment at this early stage of delivery. The full bespoke research report from Ipsos MORI Scotland is available at Annex B.

Official Statistics

Social Security Scotland collects information on applications, payments, and clients in the process of delivering the benefits. Some of this information is published online as Official Statistics. The following Official Statistics publications are used as sources of evidence in this report:

- [Funeral Support Payment – high level statistics to March 2022](#)
- Social Security Scotland client diversity and equalities analysis to [May 2020](#), [November 2020](#), and [May 2021](#)
- [Social Security Scotland feedback statistics to 30 September 2021](#)

Of these three publications, the high level statistics data is used most frequently, and is hereafter referred to as "Official Statistics". The other publications are named in full when they are cited.

Please also note the following technical points about how Official Statistics are presented throughout this report:

- Figures are rounded for disclosure control and may not sum due to rounding
- Where stated, secondary analysis has been conducted on rounded figures from published Official Statistics
- Most results are presented to zero decimal places. '0%' should therefore be interpreted to mean less than 0.5%. If no responses were given then this is denoted by '-'

⁵ The Scottish Government had a moratorium on face-to-face research at this time due to the Covid-19 pandemic.

More detailed figures and information about the Official Statistics used in this report are provided at Annex A.

Social Security Scotland Client Survey

The Social Security Scotland Client Survey ran August/September 2020 (round 1) and May/June 2021 (round 2). It was open to everyone who at that time had received either (a) a Social Security Scotland benefit, or (b) a decision on a benefit application from Social Security Scotland's inception in September 2018 to March 2021.

The Client Survey collected equalities and socio-economic information from applicants. It also asked about their experience of Social Security Scotland and receiving benefits. In total, the survey received 10,575 responses (around 4% of the total number of invites sent), of whom:

1. 337 had applied for Funeral Support Payment only (i.e. as opposed to having applied for Funeral Support Payment and other Social Security Scotland benefits)
2. 259 had received Funeral Support Payment only (i.e. as opposed to having received Funeral Support Payment and other Social Security Scotland benefits)

Throughout this report, Client Survey findings are based on respondents who only applied for or received Funeral Support Payment. This is because their views and experiences specifically relate to applying for Funeral Support Payment, as opposed to potentially applying for numerous benefits.

Please also note the following technical points about how Client Survey findings are presented throughout this report:

- The number of respondents providing a valid answer to each individual question/statement varied slightly, within the ranges shown.
- Most results to the closed questions are rounded to whole numbers. As such, results (e.g. those presented in tables) may not sum to 100% due to rounding.
- Most results are presented to zero decimal places. '0%' should therefore be interpreted to mean less than 0.5%. If no responses were given then this is denoted by '-'.

Limitations

This section explains what can and cannot be determined from the available data sources, and how this influences the extent to which conclusions can be drawn about the early impact of Funeral Support Payment.

Role of qualitative research: This evaluation is largely dependent on findings from qualitative research commissioned by the Scottish Government. This provides a

rich and detailed insight into the impact of Funeral Support Payment based on recipients with a range of personal and demographic characteristics, and also the views of third sector stakeholders and funeral directors. However, the research has the following limitations:

1. The findings are not representative of all Funeral Support Payment recipients (or other stakeholders), because (a) while diverse, the overall sample of participants was small, and (b) participants were self-selecting, meaning that they actively chose to take part, as opposed to being randomly selected.
2. Findings are based on the participants' *perceptions* of impact, rather than objective measures of impact.

These are standard limitations of qualitative work. More detailed limitations have been provided at Annex B.

Role of Social Security Scotland research: The Client Survey statistics contained in this report are based on a range of 252-337 responses from people who applied for Funeral Support Payment (and the number of respondents providing a valid answer to each individual question/statement varies within the ranges shown throughout the report).

Although the survey results provide an insight into the views and experiences of a substantial number of Social Security Scotland clients, it should be cautioned that this represents a small fraction of the 21,375 Funeral Support Payment applicants up to 31 March 2022, and that views are drawn from a self-selecting sample of applicants. No weighting had been applied to counteract potential response bias. Therefore, it cannot be assumed that the results represent the views of Funeral Support Payment clients as a whole.

It should also be noted that the Client Survey was designed for all Social Security Scotland clients, not just Funeral Support Payment applicants. This means that questions are worded in a general way to make them applicable to all benefits. Therefore, while it is a useful source of supplementary evidence, it is not specifically designed to gather the views and experiences of Funeral Support Payment recipients about the benefit.

Medium-term and long-term impacts will take time and additional data to determine: Understanding the true impact of Funeral Support Payment would require a rounded evaluation of progress towards its medium-term outcomes, and also its longer-term contribution to the wider Scottish Government impact of reduced poverty resulting from funeral costs. Doing so requires suitable time to have passed, and for the latter in particular, it would involve isolating the influence of Funeral Support Payment from other contributing factors, such as wider social security benefits, or the actions outlined in the Funeral Costs Plan¹. A step in this direction would be to gain access to data with appropriate outcome variables e.g. from population surveys, or further bespoke research. However, at the time of writing there are no concrete proposals on future evaluations of Funeral Support Payment.

More details on options for extended policy evaluation are provided in the evaluation strategy report⁴.

Findings

This chapter presents the findings of the evaluation of progress towards Funeral Support Payment's immediate, short-term and medium-term policy outcomes. Based on this, likely progress towards the long-term Scottish Government outcome of reducing poverty stemming from funerals is assessed. The section ends with a discussion of the policy implications that emerge from the evaluation findings.

Achievement against immediate Funeral Support Payment policy outcomes

This section evaluates Funeral Support Payment against the following policy outcomes:

- Funeral Support Payment is well promoted
- Funeral Support Payment and its eligibility criteria are well understood
- Funeral Support Payment is taken up
- Application process is clear and easy
- Applications are processed in a timely manner
- Clients feel they have been treated with fairness, dignity and respect
- Reduced uncertainty about what Funeral Support Payment will provide

It uses data from bespoke commissioned research, Official Statistics, and Social Security Scotland research.

Funeral Support Payment is well promoted

There are a number of ways to evaluate whether Funeral Support Payment is well promoted. An indirect method is to look at overall take-up of Funeral Support Payment, as this could be related to the effectiveness of promotional activity. Take-up refers to the extent to which people receive the benefits they are eligible for. This can be estimated by measuring the 'take-up' rate, which is the number of benefit recipients divided by the number of people eligible to receive the benefit.

An initial take-up estimate is provided for Funeral Support Payment in the [Social security: benefit take-up strategy](#). It shows that, for deaths registered between October 2019 and November 2021, take-up was estimated to be 59%. However, this figure should be interpreted with caution, because:

1. Measuring take-up involves estimating how many people are eligible for a benefit. This process is challenging for Funeral Support Payment because it involves identifying who would have been responsible for a funeral, which cannot be known for certain. As such, the estimated take-up figure for Funeral Support Payment is less certain than the estimated take-up figures of other low-income benefits mentioned in the benefit take-up strategy.

2. Not everyone who is eligible for Funeral Support Payment will need it, as people can make provisions to cover the cost of their own funeral.

The commissioned research gives more insight into the promotion of Funeral Support Payment. Amongst the Funeral Support Payment recipients who were interviewed, awareness of the benefit prior to their bereavement was generally low. Funeral Support Payment was described as a 'hidden benefit', and it was felt that the support is not widely advertised. Third sector interviewees agreed that levels of awareness among the general public were not as high as they could be.

Another way to evaluate Funeral Support Payment promotion is to consider how people find out about the benefit. Most of the recipients interviewed in the commissioned research said that they heard about Funeral Support Payment through their funeral director. This reflects that many were unaware of Funeral Support Payment prior to their bereavement. However, recipients also found out about Funeral Support Payment in a range of other ways, namely:

- Hospitals
- Their church or mosque
- Charities or third sector organisations
- Family member or social worker
- Through work
- News/media/social media
- While applying for Universal Credit as a result of their bereavement.

Funeral Support Payment and its eligibility criteria are well understood

The commissioned research shows that recipients tended to have an accurate understanding of whether or not they would be eligible for Funeral Support Payment. They also felt that the information provided on the Scottish Government's website, or that they were given on the phone by Social Security Scotland staff, was sufficient. For example, one participant remarked that the guidance 'did what is said on the tin' in terms of explaining what the payment was and who could apply for it.

Funeral Support Payment is taken up

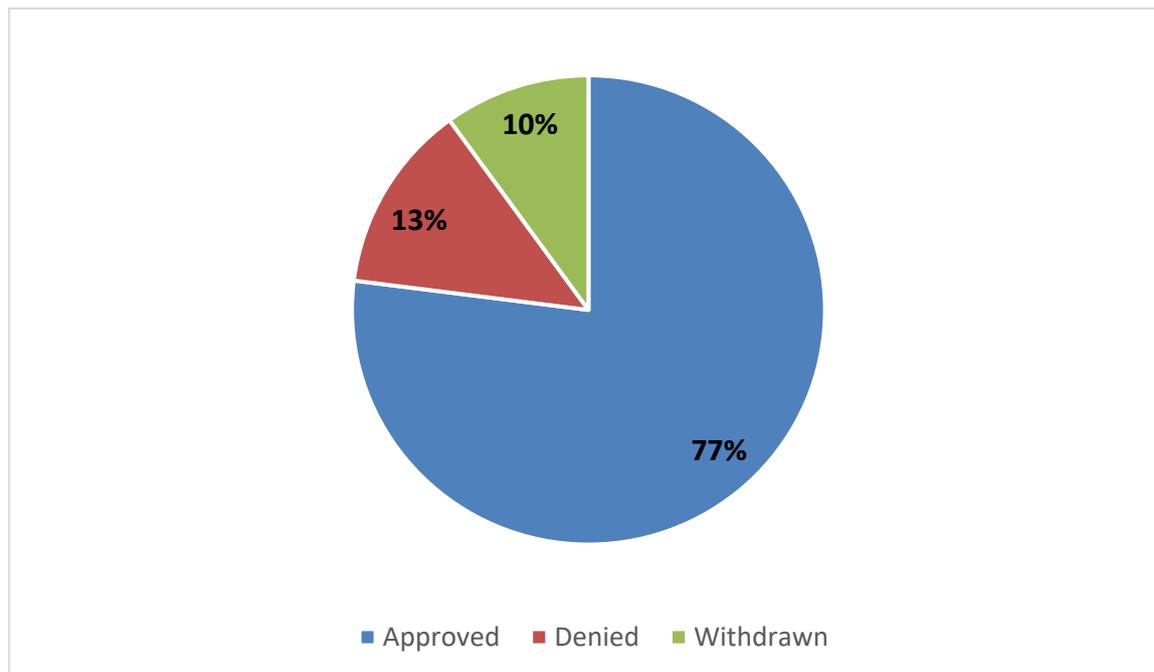
A direct way to assess progress on this outcome is to calculate the 'take-up' rate, which is the number of benefit recipients divided by the number of people eligible to receive the benefit.

For deaths registered between October 2019 and November 2021, take-up was estimated to be 59%. As explained above, challenges estimating eligibility for Funeral Support Payment mean that this figure should be interpreted cautiously. Additionally, people can make provisions to cover the cost of their own funeral, which means some eligible people would not need to apply for the Funeral Support

Payment. However, despite these uncertainties, it is still likely that eligible people who needed the benefit did not apply for it.

There are other ways to evaluate the overall reach of Funeral Support Payment. For example, Official Statistics show take-up of the benefit in round figures. For the period covering September 2019 to March 2022, 21,375 Funeral Support Payment applications were made, of which 20,675 had been processed. Of these, 77% were authorised, 13% were denied, and 10% were withdrawn (see Figure 2).

Figure 2: Funeral Support Payment application outcomes – September 2019 to March 2022 (n=20,675)



Investigation of Social Security Scotland management information shows the most common reasons why applications were denied:

- The applicant was not in receipt of a qualifying benefit
- The applicant was not reasonably responsible for funeral costs.

Official Statistics also show that 580 redeterminations⁶ were requested by Funeral Support Payment applicants in the period from September 2019 to March 2022 - representing 2.8% of all processed Funeral Support Payment applications. 575 of these had been decided, of which:

- 235 were allowed or partially allowed
- 285 were disallowed and

⁶ Redeterminations can be requested by applicants who have (a) had their application denied, but disagree with the decision, or (b) had their application authorised, but think the amount they are going to be paid is wrong.

- 55 were withdrawn.

In addition, 30 appeals were made on re-determination decisions. Of these, 25 were completed, and 5 were upheld in the applicant's favour.

Another way to assess the take-up and overall reach of Funeral Support Payment is to consider the diversity of people applying for or receiving the benefit. This can be done by examining data on the demographics and individual characteristics of applicants.

Official Statistics show that Funeral Support Payment applications were submitted by people living in all 32 local authorities in Scotland. In terms of total approved applications, the highest local authorities were Glasgow City (3,590), North Lanarkshire (1,565), and South Lanarkshire (1,185). The lowest were Na h-Eileanan Siar (35), Orkney Islands (25), and Shetland Islands (20).

Social Security Scotland client diversity and equalities analysis provides more information on the outcomes of applications by each of the equalities groups:

- Table 1 presents a secondary analysis of equalities data where clients had their applications approved from 9 December 2019 to 31 May 2021
- Table 2 presents a secondary analysis of equalities data where clients had their applications approved from 1 June 2020 to 31 May 2021.

Note that the time period covered in Table 1 is longer than Table 2. This is because published data on the characteristics covered in Table 2 does not go as far back as December 2019. A more detailed breakdown of the data in both of these tables, with additional notes, is provided at Annex A.

Table 1: Funeral Support Payment equalities data for approved applications - 9 December 2019 to 31 May 2021 (n=6,450)

Category	%
Gender	
Man	31%
Woman	62%
In another way	-
Preferred not to say	7%
Age	
16-24	3%
25-34	12%
35-44	17%
45-65	45%
65+	23%
Physical or mental health condition or illness	
Yes	35%
No	50%
Preferred not to say	14%
Ethnicity	
White	91%
Mixed or Multiple ethnic groups, African, Other Ethnic Group	1%
Asian	1%
Caribbean or black	-
Preferred not to say	7%
Religion	
No religion	47%
Roman Catholic	18%
Church of Scotland	18%
Other Christian	3%
Muslim	1%
Jewish, Hindu	-
Other religion	1%
Buddhist, Sikh, or Pagan	1%
Preferred not to say	12%

Table 2 Funeral Support Payment equalities data for approved applications from 1 June 2020 to 31 May 2021 (n=4,445)

Category	%
Urban Rural⁷	
Large urban area	43%
Other urban area	38%
Accessible small town	7%
Remote small town	2%
Accessible rural area	7%
Remote rural area	3%
SIMD⁸	
1 (most deprived)	48%
2	27%
3	14%
4	8%
5 (least deprived)	3%
Residence on mainland or island communities	
Scottish Mainland	99%
Scottish Island	1%

Secondary analysis of the most recently published Funeral Support Payment statistics provides more detail on the reach of the benefit⁹. For all applications processed between September 2019 to March 2022:

1. 535 applications were received for funerals which took place in the rest of the UK (i.e. outside Scotland). Of these, 31% were approved, 56% were denied, and 13% were withdrawn.
2. 85 applications were received for funerals which took place outside the UK. Of these, 24% were approved, 59% were denied, and 18% were withdrawn.

As presented in Table 3, the data also shows (a) the relationship of Funeral Support Payment applicants to the deceased, and (b) approval rates for each type of relation.

⁷ Scottish Government (2018) [Scottish Government Urban Rural Classification 2016](#).

⁸ Scottish Government (2020) [Scottish Index Multiple Deprivation 2020](#).

⁹ Further detail on this secondary analysis is provided at Annex A.

Table 3 Relationship of Funeral Support Payment applicant to deceased and application approval rates

Relation	Number of processed applications	Approved (%)	Denied (%)	Withdrawn (%)
Child	7,290	81%	11%	8%
Partner	7,040	71%	17%	12%
Parent	2,690	84%	10%	6%
Sibling	2,075	82%	11%	6%
Friend	425	78%	14%	8%
Niece or Nephew	375	79%	13%	8%
Grandchild	325	72%	17%	11%
Aunt or Uncle	95	79%	16%	5%
Cousin	90	78%	11%	11%
Grandparent	55	73%	18%	5%
Unknown	220	-	2%	98%

Making an application is clear and easy

Official Statistics show that for all applications to March 2022, a total of 11,740 (55%) were made online, while 8,585 (40%) were made on the telephone, and 1,050 (5%) were paper-based. When compared with other low-income benefits administered by Social Security Scotland, Funeral Support Payment has (a) a lower proportion of online applications, and (b) a higher proportion phone applications¹⁰.

The Client Survey reveals more ways Funeral Support Payment applications differ from other low-income benefit applications. For example, 27% of respondents who had only applied for Funeral Support Payment (n=331) completed the application on behalf of someone else (i.e. as an appointee), compared to an average of 6% across respondents who had only applied for other benefits. The findings also show that 79% had been in contact with Social Security Scotland staff, compared to an average of 30% across other benefits¹¹.

¹⁰ For example, until March 2022, 92% of Scottish Child Payment applications were made online, and 6% on the telephone.

¹¹ This is because Funeral Support Payment clients are contacted as a matter of course during the application process. This is not the case for all Social Security Scotland benefits.

The Client Survey also asks respondents about their experience of the application process. Amongst Funeral Support Payment applicants (n=317-337):

- 63% said their experience of the application process overall was 'very good', and 28% said it was 'good' (i.e. 90% positive)
- 49% 'strongly agreed' that the application process was clear, and 41% 'agreed' (i.e. 91% positive).

The commissioned research findings broadly align with Official Statistics and Client Survey data. While in exceptional cases clients felt the application process was not straightforward, the prevailing view was that it was 'easy', 'quick', and 'simple'. Third sector representatives and funeral directors also felt that applications are mostly straightforward. Furthermore, funeral directors with experience of the UK Government grant (which Funeral Support Payment has replaced in Scotland) felt that Funeral Support Payment was an improvement on the previous system:

"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 minutes to go through the paperwork."

Funeral director, smaller business, Aberdeenshire

However, the commissioned research also drew attention to specific barriers people face when applying for Funeral Support Payment. Recipients described instances where someone (e.g. a family member) helped them to make an online application, due to: English not being their first language; a lack of digital confidence; or having learning difficulties such as dyslexia. These issues are likely to contribute to the higher number of appointees assisting with applications.

Applications are processed in a timely manner

As stated in the introduction section of this report, Social Security Scotland aims to process completed Funeral Support Payment applications within ten working days of receiving all supporting evidence for an application. However, the application processing times provided in Official Statistics are based on the number of working days from the point where applications were initially submitted by applicants (whether or not they contained all supporting evidence), to the date that a decision was made or the application was withdrawn.

On the basis described above, Official Statistics show that a total of 20,385 Funeral Support Payment applications were processed between September 2019 and March 2022 (this figure excludes cases where a re-determination was requested – i.e. approximately 2.8% of applications). Overall, 43% of applications were processed within 10 working days, 38% were processed in 11-20 working days, and 19% were processed in 21 working days or more.

A secondary analysis of application processing times – not including the 2.8% of processed applications for which a redetermination was requested - is shown in

Table 4. The analysis is based on calendar quarters¹². Note that figures for September 2019, which is when Funeral Support Payment opened for applications, have been added to the October to December 2019 quarter. The figures show that:

1. To the end of 2020, the majority of applications were typically processed within 10 working days.
2. From the January 2021 onwards, the majority of applications were typically processed in longer than 10 working days – and increasingly applications have taken 21 working days or more to process.
3. In the two most recent quarters - ranging from October 2021 to March 2022 - there has been a notable decline in the percentage of applications processed within 10 working days.

Table 4 FSP application processing times per quarter

Quarter	Number of processed applications	10 working days or less	11-20 working days	21 working days or more
Sep-19 to Dec-19	1,560	66%	25%	10%
Jan-20 to Mar-20	1,725	57%	29%	13%
Apr-20 to Jun-20	2,140	49%	36%	15%
Jul-20 to Sep-20	2,030	62%	22%	16%
Oct-20 to Dec-20	1,920	60%	24%	16%
Jan-21 to Mar-21	2,450	41%	42%	17%
Apr-21 to Jun-21	1,945	38%	41%	22%
Jul-21 to Sep-21	2,295	49%	33%	18%
Oct-21 to Dec-21	1,825	16%	58%	26%
Jan-22 to Mar-22	2,475	6%	61%	33%

The Client Survey asked respondents their opinion on (a) whether their application was handled within a reasonable time frame, and (b) whether they got enough updates on the progress of their application. The answers are provided in Table 5. They show that most felt that their applications were handled in a reasonable time,

¹² More information on the figures in Table 4 is provided at Annex A.

and that they got enough progress updates on their applications¹³. However, it is worth noting that:

- While 4% ‘disagreed’ or ‘strongly disagreed’ that the time spent handling their application was reasonable;
- 8% ‘disagreed’ or ‘strongly disagreed’ that they got enough updates on the progress of their application.

These findings suggest that applicants were more likely to feel negatively about communications while waiting for a decision, compared to overall time spent waiting for a decision. The Client Survey also found that 32% of respondents who applied for Funeral Support Payment (n=312) contacted Social Security Scotland to find out about the progress of their application.

Table 5 FSP applicants thoughts on application processing times and updates

	Number of respondents	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
My application was handled in a reasonable timeframe	316	1%	3%	4%	42%	50%
I got enough updates on the progress of my application	301	1%	7%	11%	35%	45%

The commissioned research shows that, in cases where there were issues with Funeral Support Payment, they tended to arise after the application form was submitted. For example, online applicants experienced a lack of communication from Social Security Scotland whilst waiting for an application decision. Recipients noted that they did not get an email or reference number to confirm their application had been received, resulting in some doubt if it had gone through successfully.

Some of the commissioned research participants reported considerable waits for an application decision (up to 6 weeks), and contacted Social Security Scotland to discover the reason for the delay. There were also instances where participants had to re-upload evidence or repeat information they had already given earlier in the application process.

¹³ It should be noted that the survey was administered to people who applied for benefits up to March 2021, before recent increases in application processing times. It is therefore possible that applicants from April 2021 onwards would respond differently to these questions.

“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.”

Funeral Support Payment client, 55+, West Dunbartonshire

Even when there were no delays and payment was made quickly following a decision, the funeral had usually taken place by the time payment was received. Waiting for an outcome was described as particularly difficult and worrisome, and led to financial strain when clients had to cover funeral costs before Funeral Support Payment was received. Third sector organisations, while acknowledging that decision-making had improved under the Funeral Support Payment system, also raised concerns around delayed decision-making for both clients and funeral directors.

“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 representative

Clients feel they have been treated with dignity, fairness and respect

The Client Survey asked applicants directly about their experiences with Social Security Scotland, including how they felt they had been treated by the organisation. The responses from Funeral Support Payment applicants (see Table 6) show that a large majority ‘agreed’ or ‘strongly agreed’ that they had been treated with dignity, fairness, and respect.

Table 6 FSP applicants treatment by Social Security Scotland

	Number of respondents	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
I was treated with dignity	325	-	2%	7%	34%	55%
I was treated with fairness	313	-	2%	8%	36%	52%
I was treated with respect	320	-	1%	6%	36%	56%

As mentioned above, the Client Survey also shows that 79% of respondents who applied for Funeral Support Payment (n=335) had been in contact with Social Security Scotland staff. Of these respondents:

- 65% rated their experience with staff as ‘very good’
- 26% rated their experience as ‘good’
- 3% rated their experience with staff as ‘poor’ or ‘very poor’.

Survey respondents were asked more questions about their interactions with staff. As shown in Table 7, large majorities of Funeral Support applicants felt that (a) they had been treated with kindness by staff, (b) staff were able to help them, and (c) staff were knowledgeable about benefits.

Table 7 FSP applicants thoughts on interactions with Social Security Scotland staff

	Number of respondents	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
I was treated with kindness	257	0%	0%	3%	36%	60%
Staff were able to help me	252	2%	2%	5%	33%	57%
Staff were knowledgeable about benefits	254	1%	1%	9%	32%	57%

The Client Survey also asked whether respondents felt that they had been discriminated against at some point during their experience with Social Security Scotland. Amongst Funeral Support Payment applicants (n=334), 3% said they had been discriminated against, whilst 2% preferred not to say.

[Feedback statistics](#) collated by Social Security Scotland show that, between September 2019 and September 2021, 30 complaints were received for Funeral Support Payment out of the 16,775 applications which had been received at that time. Of these:

- 20 related to ‘Client Expectations not met – Quality of Service’
- 5 related to ‘Client expectations not met – Accessing services’
- 5 were for ‘Client expectations not met – Timescales’.

For the same period, Social Security Scotland received 35 compliments for Funeral Support Payment.

The commissioned research participants were generally positive about their experience of the application process, and this extended to praise for Social Security Scotland staff who handled telephone calls.

“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.”

Funeral Support Payment client, 55+, Na h-Eileanan Siar

However, reflecting the statistics above, not all experiences were positive. In less typical cases participants felt they had been judged, challenged, or that attempts were being made to ‘catch them out’.

Reduced uncertainty about what Funeral Support Payment will provide

The commissioned research findings show that, when applying for Funeral Support Payment, people were generally unclear about what it would provide. To some extent this was because they were in the early stages of bereavement, and therefore did not recall focusing on the specifics of what the payment would cover. Rather, they hoped it would contribute to basic costs of the funeral, while understanding that it may not cover the whole cost.

Third sector participants and funeral directors felt there needed to be more clarity over what Funeral Support Payment would or would not cover. One view was that this was better explained for the Department of Work and Pensions equivalent of Funeral Support Payment (i.e. Funeral Expenses Payment):

“The Funeral Support Payment information under mygov.scot website doesn’t really show or explain clearly in the way I think the DWP 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 representative

Achievement against short-term policy outcomes

This section assesses Funeral Support Payment against the following policy outcomes:

- Clients can pay for funerals within a reasonable timeframe
- Funeral Support Payment is a helpful contribution towards the cost of funeral
- Reduced need for borrowing to arrange a funeral
- Reduced incidence of money-related stress and grief
- Increased timely payments to funeral directors

It uses data from bespoke commissioned research, Official Statistics, and Social Security Scotland research.

Clients can pay for funerals within a reasonable timeframe

According to Official Statistics, 14,525 payments were administered to Funeral Support Payment recipients between September 2019 and March 2022, with a total payment value of £25,474,359. In the Client Survey:

- 93% of Funeral Support Payment recipients (n=293) rated their experience of receiving the payment as ‘very good’ or ‘good’.

In the commissioned research, recipients did not report any issues receiving the payment once the outcome of their application was known. However, as shown previously in the findings section, it is common for Funeral Support Payment applicants to wait more than 10 working days for a decision on their application. It is also increasingly common for applicants to wait 21 working days or more. For example, between January and March 2022, 33% of processed applications took 21 working days or more – higher than any previous quarter since the benefit was launched.

It was typical for commissioned research participants to have gone ahead with funeral arrangements without knowing whether they would receive Funeral Support Payment. They generally found the time spent waiting for a decision to be worrying, and this was exacerbated when decisions were delayed. It led to some covering the funeral costs temporarily, which created financial strain. One participant, who waited a long time for an application decision, felt under pressure from the funeral director to cover the costs before the payment had come through - without knowing what the amount would be.

Funeral Support Payment is a helpful contribution towards cost of funeral

The average funeral in Scotland is estimated to cost over £3,500¹⁴. Official Statistics show that, in the most recent financial year (2021-22), the average Funeral Support Payment issued was £1,810. This figure is an increase on previous years (see Table 8).

Table 8 Average value of Funeral Support Payment issued per financial year

Financial year	Payment amount
2019-20	£1,505
2020-21	£1,791
2021-22	£1,810

Client Survey respondents were asked to rate, on a scale of 0-10 ('not at all' to 'a lot'), how much their benefit payment helped them to pay for what they needed. Funeral Support Payment recipients (n=259) gave an average score of 8.4 out of 10, indicating that the benefit is generally considered to be a helpful contribution towards the cost of a funeral.

The commissioned research participants were asked to what extent their funeral costs were covered by Funeral Support Payment. Their estimates ranged from one-fifth to the full cost, and the proportion funded by Funeral Support Payment generally correlated with the overall cost of the funeral. For example, one participant who had around one-fifth of their costs covered arranged a funeral on

¹⁴ [Scottish Funeral Support Payment - Citizens Advice Scotland](#)

the more expensive range of the spectrum. Notably, none of the commissioned research participants arranged funerals where the deceased had a funeral plan.

The participants also gave their views on how helpful Funeral Support Payment was as a contribution to costs. Generally, the payment was welcomed. However, among those who did not have the entire cost of the funeral covered, there was a feeling that Funeral Support Payment needed to be higher in order to be an effective contribution. They typically did not feel that they had planned extravagant funerals that could easily have been scaled back. This was supported by funeral directors.

“We find that the people who are on the low incomes who when the Funeral Support Payment helps 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

Notably, the commissioned research highlighted that people who live in remote areas may be particularly likely to encounter high funeral costs, and that this may impact whether Funeral Support Payment makes a helpful contribution.

“If you are dying in Mull, Tiree or Coll, Helensburgh is the nearest crematorium or Inverness. [...] 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

Reduced need for borrowing to arrange a funeral

Client Survey respondents were asked to rate, on a scale of 0-10 ('not at all' to 'a lot'), how much their benefit payment(s) helped them to control their finances. Funeral Support Payment recipients (n=259) gave an average score of 7.7 out of 10. This indicates that:

1. Funeral Support Payment does generally help people to control their finances. This could mean reduced borrowing to arrange a funeral. However, more data would be needed to confirm this.
2. Although the payment helps people to control their finances, respondents gave a higher score (8.4 out of 10, as shown above) when asked if it helped them to pay for what they needed. This could suggest that borrowing to arrange a funeral is still an issue for some recipients.

The commissioned research findings broadly reflect the Client Survey findings. They show that, in general, Funeral Support Payment did reduce the extent to which clients had to borrow money to pay the funeral director. Depending on the support network recipients 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...”

Funeral Support Payment client, 55+, Renfrewshire

There were also clients who anticipated that, without Funeral Support Payment, 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.”

Funeral Support Payment client, 35-54, North Ayrshire

Despite the above, interviewees described still having to borrow money to pay for the remainder of the funeral costs, which was particularly difficult for those without a wider support network in place, able to lend money or contribute to costs. The need for clients to borrow 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 Funeral Support Payment award and you’re talking about 50%, so in that sense for those people getting Funeral Support Payment they’re still facing debt like they were before. That broad general situation hasn’t changed.”

Third Sector Representative

Reduced incidence of money-related stress and grief

The commissioned research shows that interviewees felt grateful and relieved when they received Funeral Support Payment. There were participants who had lost someone unexpectedly, had minimal or no savings to put towards a funeral, and whose relatives had left nothing behind to help with funeral costs. In these cases, the positive impact of Funeral Support Payment on levels of financial stress was felt particularly strongly.

The research participants also reported that the payment (a) supported a healthy grieving process by allowing them to have a funeral that better fitted their needs, and avoid feeling like they were letting their relative down, (b) allowed them to focus on other considerations around planning the funeral and beginning to grieve, and

(c) made it easier to achieve closure and move on with the grieving process once the funeral bill was paid.

“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?’”

Funeral Support Payment client, 55+, South Ayrshire

However, recipients 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. The impact of Funeral Support Payment was also limited where clients (a) experienced delays in receiving the payment and did not know how much of the funeral costs would be covered, and (b) did not have the full cost of the funeral covered.

“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.”

Funeral director, larger business, Dundee

“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 representative

Increased timely payments to funeral directors

When applying for Funeral Support Payment, applicants can choose to receive the payment themselves, or have it paid directly to funeral directors. Official Statistics show that of the 14,525 payments made from November 2019 to March 2022:

- 4,990 (34%) were made to clients
- 9,535 (66%) were made to funeral directors.

The commissioned research pursued the issue of payments with participating funeral directors. Those interviewed said that payments from Funeral Support Payment recipients were generally as timely, or timelier, than those from non-Funeral Support Payment recipients, particularly in cases where the Funeral Support Payment was transferred directly to their business. Reclaiming money from the estate to pay for a funeral could take a year, so Funeral Support Payment money came quicker in comparison. One funeral director also suggested that Funeral Support Payment 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.

However, issues were also reported. Firstly, funeral directors said that they had difficulties accessing information about progress of Funeral Support Payment claims, which impacted their business security. Secondly, it was also said that they did not always receive the Funeral Support Payment money when it was paid directly to clients. As a result, there were those who believed that the Funeral Support Payment should always automatically be sent directly to funeral directors.

“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

“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 Funeral Support Payment money. Notably, some of the recipients who were interviewed chose to receive the payment themselves. In these cases they paid the funeral director with their own money (sometimes borrowed from family or friends) and latterly were compensated by Funeral Support Payment. They said it gave them peace of mind knowing that they were not in debt to the funeral director, and so preferred having this option.

Achievement against medium-term policy outcomes

This section assesses Funeral Support Payment against the following policy outcomes:

- Reduced incidence of debt stemming from funerals
- Reduced business insecurity for funeral directors
- Clients have a positive experience of the Social Security system

It uses data from bespoke commissioned research and Social Security Scotland research.

Reduced incidence of debt stemming from funerals

More robust quantitative data would be required to fully evaluate progress towards this policy outcome. However, as discussed above, the commissioned research findings provide an insight into borrowing at the time of the funeral. They indicate that Funeral Support Payment reduces the need for clients to take on debt, and in some cases covers the entire cost of the funeral. However, they also show that Funeral Support Payment does not stop people getting into debt altogether. It is

therefore a reasonable assumption that some recipients experience a period of indebtedness because of funeral costs. However, the nature and extent of this problem is unknown at this time.

Reduced business insecurity for funeral directors

More data would be required to fully evaluate progress towards this policy outcome. However, the commissioned research, discussed above, suggests that Funeral Support Payment does lead to the timely payment of funeral costs. Yet funeral directors also report business risk (i.e. non-payment for services rendered) in cases where (a) application outcomes are not made quickly, and/or (b) Funeral Support Payment is paid directly to clients, as opposed to funeral directors. The research also shows that, while Funeral Support Payment helps with funeral costs, recipients can still be left with a balance to pay, and may find it difficult to do so. At the moment, however, there is no data available to objectively assess the positive impact of Funeral Support Payment on the funeral industry, or the extent to which perceived issues with the benefit are widespread.

Clients have a positive experience of Scotland's Social Security system

Medium-term progress towards this outcome will not be clear until future iterations of the Client Survey (and Social Security Scotland feedback data) have been published. To date, only one iteration of the Client Survey gathered data from Funeral Support Payment recipients.

However, a robust picture has emerged on short-term experiences of the Social Security Scotland amongst Funeral Support Payment clients. As discussed earlier in the report, the Client Survey shows that a large majority of people who applied for Funeral Support Payment had a positive experience with Social Security Scotland, and felt like they were treated with dignity, fairness and respect. The findings also indicate that most people had a positive experience of the application process, and that Funeral Support Payment (a) helped them to pay for what they needed, and (b) helped them to control their finances. However, not everyone felt the same. The findings reveal that, on most measures, a small minority of respondents who applied for Funeral Support Payment did not give positive feedback.

The commissioned research findings generally reflect the Client Survey findings. Recipients typically had a positive experience of applying for Funeral Support Payment and engaging with Social Security Scotland. Generally speaking, they felt the payment had a positive impact on their finances and wellbeing. However, like Client Survey respondents, some reported negative experiences of the application process and interactions with Social Security Scotland staff. There were also notable concerns about the time taken to process applications. Clients typically proceeded with funeral arrangements while awaiting an outcome, in some cases covering costs themselves. In cases where there were delays to the process, this caused distress to clients.

Evidence of positive progress towards long-term outcomes for low income families

One of the Scottish Government's wider long-term goals is to create a reduction in poverty which stems from funeral costs, as a result of unsustainable debt. As mentioned earlier in this report, to fully evaluate progress towards this goal: (a) a suitable amount of time should have passed since Funeral Support Payment began, and (b) more robust quantitative data with suitable data items would be needed, so that the impact of Funeral Support Payment can be measured and differentiated from other possible contributory factors (e.g. wider social security measures, and non-social security measures like those set out in the Scottish Government's [Funeral Costs Plan](#)).

Despite the above, it can be reasonably expected that success against Funeral Support Payment's immediate and short-term policy outcomes could contribute to a reduction in funeral-related poverty in the long-term. Based on the available evidence presented in this report, the following summary of progress can be made.

Evaluation against immediate outcomes (process)

- People tend to understand the purpose of Funeral Support Payment and its eligibility criteria.
- The Funeral Support Payment application process is mostly viewed as being quick and easy, and applicants feel well treated by Social Security Scotland.
- Successful applications for Funeral Support Payment are made by people across Scotland with a diverse range of demographics and equalities characteristics.
- However, there is a perception amongst recipients and third sector representatives that awareness of Funeral Support Payment is low.
- Recent estimates suggest around 40% did not take the benefit up between October 2019 and November 2021. Despite caveats around this statistic, explained above, it is still likely that some eligible people who needed the benefit did not take it up.
- Over the past year, application processing times have increased. When it takes considerable time for application decisions to be made it can lead to distress amongst applicants, and in some cases financial challenges.
- Prior to application decisions being made, there is a lack of clarity about the costs Funeral Support Payment will cover.

Evaluation against short-term outcomes (process and policy overlap)

- Once application decisions are made, people are generally satisfied with the time it takes to receive payment from Social Security Scotland.
- However, there are cases where people have to wait an extended period of time (over 21 working days at least) to receive an application decision, from the time they submit an initial application.

- There is a general perception that Funeral Support Payment is a helpful contribution towards the cost of a funeral, albeit some recipients feel that it is not enough when compared with the actual costs of a funeral.

Evaluation against short-term outcomes (policy)

- Funeral Support Payment reduces the need for people to borrow money to arrange a funeral.
- People welcome the payment, and feel like it has a positive impact on their stress levels at a difficult time.
- Funeral Support Payment also leads to the timely payment of funeral directors.
- However, the payment does not remove the need for borrowing completely, and its positive impact on stress can be limited when application outcomes take a long time.
- Funeral directors also report business risk when application decisions take a long time.

This summary shows that positive progress has been made against immediate and short-term Funeral Support Payment outcomes, but that there are some outstanding issues with the benefit. Implications are discussed in the conclusion chapter below.

Conclusion

The purpose of the evaluation was to:

1. Evaluate the extent to which Funeral Support Payment achieved its policy objectives.
2. Assess the likely contribution of Funeral Support Payment to wider long-term government outcomes for bereaved families.
3. Discuss any implications for future policy development.

The first two of these has been achieved by reviewing the available evidence on Funeral Support Payment, drawn from different sources (primarily bespoke commissioned research carried out by Ipsos MORI, Official Statistics, and Social Security Scotland research). As discussed above, Funeral Support Payment has made good progress towards some of its immediate and short-term outcomes. Based on this progress, it is reasonable to assume that the policy is also progressing positively towards its medium-term outcomes, and contributing towards the government's long-term aim of reduced funeral-related poverty.

Despite this progress, the evaluation has also highlighted some areas where Funeral Support Payment could be improved to achieve better outcomes for recipients and funeral businesses. These are outlined below.

Policy implications of Funeral Support Payment

Please note that these implications are largely drawn from the commissioned research report by Ipsos MORI, which is available in the full at Annex B. However, they also take into account the wider evidence from Official Statistics and Social Security Scotland research. They are as follows:

1. There could be a need to (a) raise more awareness of Funeral Support Payment, and (b) maximise take-up by eligible people who need Funeral Support Payment.

People find out about Funeral Support Payment via a range of sources including paid advertising, and it is taken up by people across Scotland with a range of demographic and equalities characteristics. However, there is a perception amongst Funeral Support Payment recipients and stakeholders that awareness of the benefit is low. Also, an initial estimate of take-up indicates that, between October 2019 and November 2021, around 40% of eligible people did not take the benefit up. Analytical challenges around estimating Funeral Support Payment eligibility mean that this figure should be interpreted cautiously. Also, where people make provisions to cover the cost of their own funeral, eligible people would not need to apply for Funeral Support Payment. However, steps to increase take-up may still be needed, because it is likely that some people who need the benefit are

not applying for it. This could involve further promotions of the benefit to increase awareness. There may also be a need to investigate other factors which impact take-up.

2. There could be a need to (a) clarify what costs will be covered by Funeral Support Payment, and (b) review accessibility concerns with the application form.

Generally, the purpose of Funeral Support Payment and its eligibility are well understood, and the application process is considered to be straightforward. However, the commissioned research did unearth issues that people encounter when applying for Funeral Support Payment. For example, there is a general lack of clarity over what costs - including proportion of costs - Funeral Support Payment will cover. There were also some concerns about accessibility - in particular for:

- those whose level of English makes the application difficult
- those with learning difficulties
- those who found out about Funeral Support Payment online but do not feel digitally confident enough to complete the application this way.

While the application process does have a range of accessibility features (e.g. the digital application process is compatible with assistive technologies, and clients can request phone calls and letters in a variety of formats e.g. in over 100 different languages) the evaluation findings suggest that more could be done to signpost users towards these features.

3. Where possible, steps could be taken taken to (a) review application processing times, and (b) improve communications after applications are submitted.

Third sector representatives and funeral directors recognise that Funeral Support Payment processing times are better than they were with the previous funeral grant, administered by the Department of Work and Pensions (i.e. Funeral Expenses Payment). Most applicants also feel that Funeral Support Payment processing times are reasonable. However, the evaluation shows that people typically wait more than 10 working days for an application decision, and it is increasingly common to wait more than 20 working days for a decision. This processing time includes time spent waiting to receive copies of documents or evidence requested from clients. This makes budgeting difficult, and can limit the positive impact of Funeral Support Payment on money-related stress and grief - particularly when applications are subject to considerable processing times. It can also create a sense of business risk for funeral directors.

The impact of longer waiting times is compounded by a perceived lack of communication from Social Security Scotland once applications have been submitted. Therefore, steps could be taken to review application processing times,

and to expedite the decision-making process where possible. Additionally, communication with applicants once applications are submitted could be improved, particularly in cases where processing takes a long time.

4. Rises in funeral costs should be monitored, and Funeral Support Payment rates kept under review.

Funeral Support Payment can prevent or minimise the risk of debt for recipients. In general, recipients feel that the payment makes a helpful contribution to funeral costs. However, Funeral Support Payment does not remove the need for borrowing altogether, and while people feel it is helpful, they are less likely to feel that the payment has helped them to control their finances. Therefore, to ensure that Funeral Support Payment continues to be a helpful contribution, the average cost of a funeral should be monitored, and this should be reflected in the fixed rate of Funeral Support Payment where it is possible to do so.

5. More data is required to fully evaluate progress towards Funeral Support Payment outcomes.

It has been touched on throughout this report that there is a lack of data to evaluate the medium-term and long-term impacts of Funeral Support Payment. For example, the evaluation shows that Funeral Support Payment minimises the need for borrowing and the risk of debt. However, the true impact of this - on the subsequent indebtedness of bereaved people on low incomes, and longer-term poverty stemming from funerals – cannot be assessed with the available evidence. Similarly, whilst the evaluation shows that Funeral Support Payment minimises the risk to funeral directors of non-payment, it is not possible to measure the true extent of this impact. Continued efforts should therefore be made to obtain the data required to fully evaluate the progress of Funeral Support Payment towards its stated outcomes.

Annex A: Additional statistical information

Notes which apply to more than one statistical table are presented at the beginning of Annex A, as can be seen below. Notes which apply to only one statistical table are presented underneath the relevant table.

Notes – all tables

- Figures are rounded for disclosure control and may not sum due to rounding.
- Figures have been rounded to the nearest one percent – figures may not sum due to rounding.

Notes – tables 1-8

- This supplementary analysis was carried out using the same data used in the production of the Social Security Scotland client diversity and equalities analysis to (i) [May 2020](#), (ii) [November 2020](#), and (iii) [May 2021](#).
- It is possible that some of the approved application figures relate to the same applicants more than once, because people can apply for Funeral Support Payment at different points in time.

Notes – tables 9-11

- This supplementary analysis was carried out using the same data used in the production of the [Funeral Support Payment Official Statistics](#) publication.

1. Number of approved applications by Gender, 9 December 2019 to 31 May 2021

Gender	Approved applications per time period			Total number of approved applications	Total percentage of approved applications
	9 Dec-19 to May-20	Jun-20 to Nov-20	Dec-20 to May-21		
Man	640	680	705	2,025	31%
Woman	1,270	1,400	1,330	4,000	62%
In another way	*	-	-	-	-
Prefer not to say	95	130	195	420	7%
Unknown	-	-	-	-	-
Total	2,005	2,215	2,230	6,450	100%

2. Number of approved applications by Age, 9 December 2019 to 31 May 2021

Age	Approved applications per time period			Total number of approved applications	Total percentage of approved applications
	9 Dec-19 to May-20	Jun-20 to Nov-20	Dec-20 to May-21		
16-24	70	75	60	205	3%
25-34	215	280	265	760	12%
35-44	325	365	390	1,080	17%
45-65	910	970	1,005	2,885	45%
65 and over	485	520	510	1,515	23%
Unknown	-	-	-	-	-
Total	2,005	2,215	2,230	6,450	100%

3. Number of approved applications by Physical or Mental Health Condition, 9 December 2019 to 31 May 2021

Physical or Mental Health Condition	Approved applications per time period			Total number of approved applications	Total percentage of approved applications
	9 Dec-19 to May-20	Jun-20 to Nov-20	Dec-20 to May-21		
Yes	770	760	750	2,280	35%
No	985	1,135	1,120	3,240	50%
Prefer not to say	250	320	360	930	14%
Unknown	-	-	-	-	-
Total	2,005	2,215	2,230	6,450	100%

4. Number of approved applications by Ethnicity, 9 December 2019 to 31 May 2021

Ethnicity	Approved applications per time period			Total number of approved applications	Total percentage of approved applications
	9 Dec-19 to May-20	Jun-20 to Nov-20	Dec-20 to May-21		
White	1,870	2,035	1,995	5,900	91%
Mixed or Multiple ethnic groups	-	5	15	20	0%
Asian	30	25	25	80	1%
African	-	5	-	5	0%
Caribbean or Black	-	-	-	-	-
Other ethnic group	5	-	5	10	0%
Prefer not to say	100	140	195	435	7%
Unknown	-	-	-	-	-
Total	2,005	2,215	2,230	6,450	100%

5. Number of approved applications by Religion, 9 December 2019 to 31 May 2021

Religion	Approved applications per time period			Total number of approved applications	Total percentage of approved applications
	9 Dec-19 to May-20	Jun-20 to Nov-20	Dec-20 to May-21		
None	925	1,050	1,025	3,000	47%
Roman Catholic	370	400	395	1,165	18%
Church of Scotland	390	400	385	1,175	18%
Other Christian	65	55	65	185	3%
Muslim	20	20	25	65	1%
Buddhist	5	5	-	10	0%
Sikh	-	5	-	5	0%
Jewish	-	-	-	-	-
Hindu	-	-	-	-	-
Pagan	5	10	5	20	0%
Other	20	5	35	60	1%
Prefer not to say	200	265	300	765	12%
Unknown	-	-	-	-	-
Total	2,005	2,215	2,230	6,450	100%

6. Number of approved applications by Urban Rural, 1 June 2020 to 31 May 2021

Urban Rural	Approved applications per time period		Total number of approved applications	Total percentage of approved applications
	Jun-20 to Nov-20	Dec-20 to May-21		
1 -Large Urban Areas	960	935	1,895	43%
2 -Other Urban Area	835	875	1,710	38%
3 - Accessible Small Town	145	150	295	7%
4 -Remote Small Town	55	50	105	2%
5 - Accessible Rural Area	150	155	305	7%
6 -Remote Rural Area	70	65	135	3%
Unknown - Scottish	-	-	-	-
Unknown - Other	-	-	-	-
Total	2,215	2,230	4,445	100%

Notes – table 6

- In Social Security Scotland client diversity and equalities analysis Urban Rural data is presented based on the Scottish Government Urban Rural Classification, 8-fold. In Table 6 it is based on the Scottish Government Urban Rural Classification, 6-fold. The 6-fold data in Table 6 has been calculated by aggregating the following items from the 8-fold data:
 - '4 - Remote Small Town', and '5 - Very Remote Small Town'
 - '7 - Remote Rural Area', and '8 - Very Remote Rural Area'

7. Number of approved applications by SIMD Quintile, 1 June 2020 to 31 May 2021

SIMD quintile	Approved applications per time period		Total number of approved applications	Total percentage of approved applications
	Jun-20 to Nov-20	Dec-20 to May-21		
1	1,095	1,055	2,150	48%
2	550	630	1,180	27%
3	320	310	630	14%
4	175	170	345	8%
5	75	70	145	3%
Unknown – Scottish	-	-	-	-
Unknown – Other	-	-	-	-
Total	2,215	2,230	4,445	100%

Notes – table 7

- In Social Security Scotland client diversity and equalities analysis SIMD data is presented based on SIMD Deciles. In Table 7 it is based on SIMD Quintiles. SIMD Quintiles data in Table 7 has been calculated by aggregating the following from the SIMD Deciles data:
 - Deciles 1 and 2 data, for Quintile 1
 - Deciles 3 and 4 data, for Quintile 2
 - Deciles 5 and 6 data, for Quintile 3
 - Deciles 7 and 8 data, for Quintile 4
 - Deciles 9 and 10 data, for Quintile 5.

8. Number of approved applications by Islands, 1 June 2020 to 31 May 2021

Islands	Approved applications per time period		Total number of approved applications	Total percentage of approved applications
	Jun-20 to Nov-20	Dec-20 to May-21		
Scotland – Island	10	15	25	1%
Scotland – Mainland	2,205	2,215	4,420	99%
Scotland – Unknown	-	-	-	-
Other	-	-	-	-
Total	2,215	2,230	4,445	100%

9. Number of applications by Location of Funeral, all time – up to 31 March 2022

Location of funeral	Withdrawn	Approved	Denied	Total number of applications	Total percentage of applications
Outside of UK	15	20	50	85	0%
Rest of UK	70	165	300	535	3%
Scotland	1,740	15,205	2,250	19,195	93%
Unknown	235	555	75	865	4%
Total	2,060	15,945	2,675	20,680	100%

10. Number of applications by Applicants' Relationship to Deceased, all time – up to 31 March 2022

Applicants' Relationship to Deceased	Withdrawn	Approved	Denied	Total number of applications	Total percentage of applications
Partner	865	5,010	1,165	7,040	34%
Friend	35	330	60	425	2%
Child	565	5,915	810	7,290	35%
Parent	160	2,270	260	2,690	13%
Sibling	130	1,710	235	2,075	10%
Grandparent	5	40	10	55	0%
Grandchild	35	235	55	325	2%
Aunt or Uncle	5	75	15	95	0%
Cousin	10	70	10	90	0%
Niece or Nephew	30	295	50	375	2%
Unknown	215	-	5	220	1%
Total	2,060	15,945	2,675	20,680	100%

11. Application processing times per quarter, all time – up to 31 March 2022

Quarter	Processed applications	10 working days or less	11-20 working days	21 working days or more
Sep-19 to Dec-19	1,560	66%	25%	10%
Jan-20 to Mar-20	1,725	57%	29%	13%
Apr-20 to Jun-20	2,140	49%	36%	15%
Jul-20 to Sep-20	2,030	62%	22%	16%
Oct-20 to Dec-20	1,920	60%	24%	16%
Jan-21 to Mar-21	2,450	41%	42%	17%
Apr-21 to Jun-21	1,945	38%	41%	22%
Jul-21 to Sep-21	2,295	49%	33%	18%
Oct-21 to Dec-21	1,825	16%	58%	26%
Jan-22 to Mar-22	2,475	6%	61%	33%

Notes: Table 11

- Processed applications do not include cases where a re-determination was requested i.e. approximately 2.8% of processed applications.

How to access background or source data

The data collected for this <statistical bulletin / social research publication>:

- are available in more detail through Scottish Neighbourhood Statistics
- are available via an alternative route <specify or delete this text>
- may be made available on request, subject to consideration of legal and ethical factors. Please contact social_research@gov.scot for further information.
- cannot be made available by Scottish Government for further analysis as Scottish Government is not the data controller.



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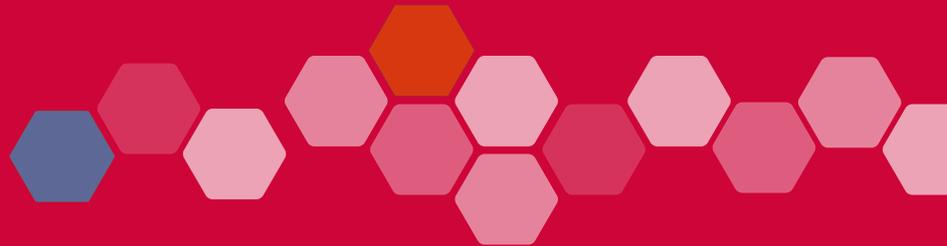
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