

Funeral Expense Assistance: Visual Summary of Research Findings

Background

The Scottish Government is starting to deliver some of the benefits currently delivered by the Department for Work and Pensions (DWP), including Funeral Expense Assistance. As part of the work to prepare for this change, the Scottish Government set up the Social Security Experience Panels and have also spoken to other user groups to help design the new system.

**Department
for Work and
Pensions**



**Scottish
Government**



The Scottish Government is working with people who have experience of the current benefit system to design a new social security system with the people of Scotland.



2,400+ people

What is Funeral Expense Assistance?

Funeral Expense Assistance will replace the DWP's Funeral Expenses Payment (previously called Funeral Payment) for people in Scotland.

It will provide money as a contribution to help people on certain low income benefits to meet the costs of paying for a funeral they are arranging.

The Funeral Expense Assistance will help with:

- Burial or Cremation costs



- Some travel costs



- There will also be a flat rate payment to help with some other expenses such as fees, for a coffin or flowers. This part will be £700 if the person who has died had no funeral payment plan, or if they are a child. If the person had a funeral payment plan it will be £120.



About the research

This report summarises the results of research with Experience Panel members and other user groups which has shaped the new Funeral Expense Assistance benefit and how it will be delivered in 2019.

We invited all Experience Panel members to take part in an interview about Funeral Expense Assistance if they:

- Have experience of applying for a DWP Funeral Payment



- Have helped someone else to apply for a DWP Funeral Payment



- Have recently arranged a funeral



We also spoke to other people who have relevant experience including:

- Welfare rights organisations



- Funeral directors



- Charities



- Staff at the bereavement service at DWP



We have spoken to:

- **24 citizens**



- **9 of these people were Experience panel members**

- **33 Funeral directors**



- **18 charity/ support workers**



- **21 Welfare rights workers**



This includes people who have different accessibility needs or who need help to use computers.

The information we got from these meetings was looked at by Scottish Government researchers. This helped us to understand what different people need, to be able to apply for Funeral Expense Assistance. The information is being used to help design the new system.

This research aimed to find out:

What it is like to arrange a funeral



About your experiences of DWP Funeral Payments



What you need for the future



In this report we talk about the key themes that came out across these topics. This includes some of the areas that people told us are important to get right and what we are going to do.

Across these areas the most important things were to make it simple for people to apply and to give people choices.

Summary of findings and what we will do

Context of Application

People said how upsetting and stressful it can be to arrange a funeral.

It is also a time when people might have a lot of other “official stuff” to sort out.



I also had to sort out the tenancy agreement, her pension and benefits, her will, the funeral etc. There are so many things to deal with – Service User

Some people didn't want to apply for a DWP Funeral Payment because they felt that the funeral was the last thing they could do for their loved one.

There can be a degree of embarrassment about applying. Parents view the funeral as the last act they can undertake for their child and will take on significant debt – Support worker

Other people said that they didn't know that the grant existed before they had to apply for it.



I don't think public are aware as much as they should be, that this provision is there – Service user

This means it can be a difficult time to apply for a payment. Some people said it was difficult for them to remember what happened because it was an upsetting time.

The Scottish Government therefore want to make it as simple as possible for people to apply for Funeral Expense Assistance.

This includes making sure that Social Security Scotland staff can give people who are applying enough time and support and making sure there is information available on what support people can get.



Applying for a payment

Most people who had applied for a DWP Funeral Payment before said that they did not have any help to apply, or only got help from friends or family.



Some people said there wasn't enough support on offer, or that they weren't in the "right frame of mind" to look for help.

Some people said the form was too “long” or “complicated”, or that it was difficult to read, for example for people with a learning disability.



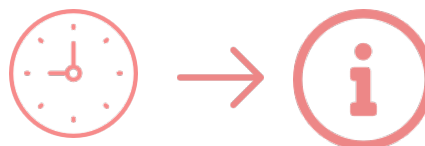
So, the Scottish Government are making it a priority to make the form as short as possible and help people to understand what information they will need before they apply.

The Scottish Government want to make sure people don't need to send in details that Social Security Scotland already has or can get from somewhere else.

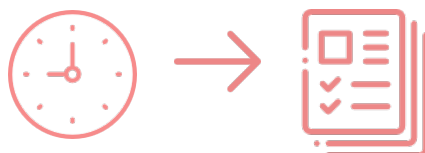
The Scottish Government asked people who took part to help us test an early version of the new application form.

Some people said that it would be helpful to have longer to apply for the payment. This was because:

- It can take time to find out about it



- It can be difficult to do an application when you are arranging a funeral

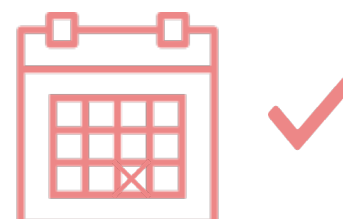


- They might be too upset to do an application at the time of the funeral



I lost all my income – her disability benefits, my Carer's Allowance.... It took forever to get my UC in place so I could apply – Service user

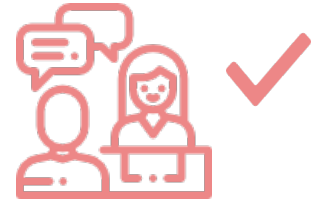
Most people said that it was helpful to have a deadline, but that it should be longer than 3 months. People said it was helpful for practical reasons and to help families get “closure”.





You will be able to apply for 6 months after the date of the funeral for Funeral Expense Assistance.

Most people said that they had used a Funeral Director to arrange the funeral. They said they had felt “shaky” or “devastated” when contacting the Funeral Director for the first time. Most people said that the Funeral Director had been “helpful” and understanding.



People said that they chose which Funeral Director to use because of:

- Family connections
- What is available in their area
- How much they charge



Some people said that they had to send DWP receipts with their application. This meant they couldn't apply until after the funeral.



Other people said that the Funeral Director wasn't able to agree to do the funeral until the money to pay for it was sorted out. This made it very difficult as they said they couldn't apply for the DWP Funeral Payment without a receipt.



Some people said that they had to borrow money to pay for the funeral until the DWP Funeral Payment was made.

It is so degrading to have to go and beg for money to cremate or bury someone that you love – Service user

Some people said that they had had difficult conversations with staff when applying for a DWP Funeral Payment in the past, to try and get all of the right information.

Understanding how the payment is calculated

Some people said that in the current system it is hard to know how much you will get from a DWP Funeral Payment, which makes it hard to budget.



Most people said they weren't sure how DWP Funeral Payments are calculated. They said they had not received the full amount that the funeral had cost, or of the receipts they sent in with their application.



Many people said that this was not explained to them.



Some people said that they thought the decision from DWP might be different depending on which member of staff looked at it.

They said we would get full explanation of why we got that figure and it wasn't there. But because of my state of mind, I didn't want to get involved – Service user

Some people thought that our Funeral Expense Assistance should cover everything.



Others felt there were some things that shouldn't be covered, such as a wake.



Some felt that it would be helpful to have more advice available about how much different parts of a funeral are likely to cost and how to keep costs down.

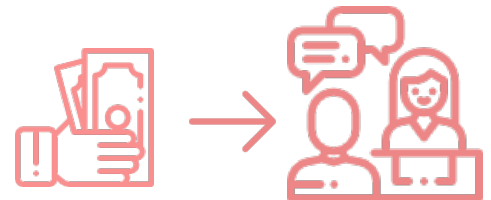


The Scottish Government are making it a priority to make sure that there is always a consistent approach to how decisions are made and that this is explained clearly.

The Scottish Government started testing some of these ideas with the people who took part, including guides for people applying.

Getting the payment

Some people felt that it would be “easier” and “reduce admin” for families if payments were made directly to Funeral Directors.

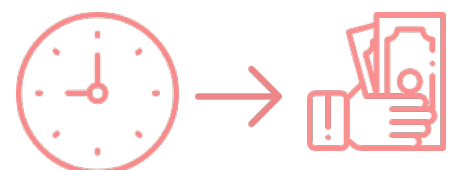


But some people didn't want this to be what always happens, or felt that it should at least be a choice. This was because of:

- Practical reasons such as knowing what payments have been made
- Being able to feel in control
- Feeling that you are providing for your loved one



Some people said it took a long time for the payment to be made. This meant that they had to borrow money to be able to pay the Funeral Director.



Therefore, applications will be processed within 10 working days of the completed application being received, and payments made as soon as possible after that.

Planning for a funeral

Scottish Government was keen to understand how much people feel able to talk about their wishes for their funeral. We also wanted to know whether people felt able to meet the wishes of their loved ones when arranging a funeral. This is to help make sure that wider support and advice is available to help people to have what they feel to be a dignified funeral.

Some people said that they knew the wishes of the person they were arranging the funeral for. This included if they wanted to be buried or cremated, or any religious views.



Some of these people said they were able to meet these wishes.



Others said that they couldn't because of financial reasons or disagreements in the family.



Some people had made plans for their own funeral. This included:

- having payment plans
- buying burial plots
- putting their wishes in their will
- discussing their wishes with their family



Main reason on planning a policy for my funeral was when my husband became really ill, I knew I needed to do something – Service user

Next Steps

We are continuing to work with the Experience Panels and other people who will use and deliver the system. This includes asking people to help test our new application process.

We want to make sure we talk to different groups of people to make sure the new system is easy to use and accessible.

Please get in touch if you would like to be involved in this work by contacting socialsecurityexperience@gov.scot.

How to access background or source data

The data collected for this 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 socialsecurityexperience@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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