

## Briefing Paper

### Future Considerations in Paying for Funerals

‘All people when they die need a funeral’ (Beveridge, 1942: 151). In one sentence, Beveridge included the need to pay for a funeral in his blueprint for the UK welfare system. Whilst there has been limited academic interest in policy around this topic there has been a growth in sociological research into death and dying. From the social policy perspective this has overlapped with concern for funeral costs, with a key investigation into funeral provision by (Drakeford, 1997; 1998) and a steady trickle of research since .

The social policy interest in funerals relates to “funeral poverty” – the difficulty and/or inability to pay for the funeral. Here exist a number of cross-cutting issues linking poverty, wealth, assets, debt management, insurance, household stability, stigma and dignity. The challenge however is that research only offers partial insight into some of these issues – and limited commentary on their interconnectivity.

Funerals have social significance, a ritual occasion which allows reflection upon a life which has ended. Drakeford suggests that a “cheap funeral” may be an option when you do not feel your social situation is cheapened by assaults on your citizenship

status. For the poor, who are often subjected to such assaults, there is an additional pressure to pay for an expensive funeral to re-affirm the significance of the deceased whose qualities have been questioned in life. Inability to pay for a funeral, therefore, provides a further source of stigma which can be reinforced when relying upon support from the state.

Seeking state support is often the focus of policy analysis, examining access to social fund Funeral Payments. Whilst there is some overlap with discussion of assets and savings issues (in particular inability or reluctance to save *per se*) little is said directly of funeral planning and saving. Rather the focus is upon the bereaved and their ability to pay the cost of a funeral, sometimes relying on *ad hoc* debt management with funeral directors (Woodthorpe *et al.*, 2013). Other than this mention there is no systematic analysis of in-debtedness relating to funeral payment, or its consequences for households (although see Corden *et al*, 2008,). Combined with marketing by funeral directors (Drakeford, 1997) who can increase the costs of a funeral to a poor/low-income family looking to provide a stigma-avoiding, “good send-off”, the costs of a funeral for the poorest households can potentially be financially crippling. Recommendations, however, that government should support planning through savings plans needs to be subject to a more systematic mapping of the public and private options available in the UK – potentially building links with international/comparative work to consider wider policy (Valentine and Woodthorpe, 2013). This then needs to be integrated into analysis of the pragmatic ways in which older people use their assets and an investigation into non-elderly funeral preparations: particularly those with foreknowledge of their death due to terminal medical conditions, but also an examination into cases where death was sudden and

unexpected (due to accident, etc.). A starting point could build on the analysis of how people seek to maintain a decent life in older age through careful use of assets, to consider planning for a decent death.

Considering the social significance of death and funerals, this becomes a valid investigation because there are people dying with no assets, friends or family able to pay or contribute towards the funeral. The consequence of this is a section 46 “Public Health” funeral. Whilst only a small proportion of funerals fall into this category there has been a gradual growth in this stigmatising option. Research with local authority officers who oversee these funerals report their perceptions on the funerals they provide (Local Government Association, 2011: 10):

	No	Yes	Don't Know
Higher number of people dying with no friends or family	21%	64%	16%
Higher number of people dying with friends/family not contributing	51%	35%	14%
Higher number of people unable to contribute to funeral costs	52%	34%	14%
Higher number of people dying without assets	29%	52%	19%

Adapted from Local Government Association (2011) *Public Health Funerals*. P.10.

Although based on perceptions by officers, not deeper analysis of financial circumstances of the deceased or bereaved, BBC Wales' Week in Week Out, aired in October 2011; suggested people were unable to afford the deposit, leading to more demand for the section 46 “pauper’s funeral”. Alongside this the Local

Government Association data suggests the potential increase in people dying without assets – although this would need further investigation.

The focus on funeral poverty provides insight into a number of key issues whilst leaving undiscussed the complex inter-connections between income, assets, wealth and planning in relation to funerals. Knowledge of the social significance of funerals, and the likely increased pressure this puts upon the poorest households, has been associated with potential indebtedness to funeral directors and/or reliance on state provision (Funeral Payments/s46 funerals). What is now required is a systematic investigation of pre- and post-death assets and planning by individuals to better inform policy in this area. Whilst there are recommendations for encouraging pre-planning, and looking across nations to explore policy options, this must first consider the range of provision already available in the UK, investigate people's use and knowledge of this (linking with financial literacy) draw upon wider analytical frameworks of financialisation and responsabilisation (highlighting the changing relationship between state and citizen) and asset management strategies of citizens. Focusing only on social fund provision only ever provides a partial picture. This earlier research must be complemented by a more explicit focus on household asset-building and asset-use.

## Bibliography

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