



SPEAKING TRUTH TO POWER

A DECADE OF GROUNDBREAKING
WORK ON FUNERAL POVERTY





FOREWORD

Through the tragic loss of my son Martin in 1989, I have taken on the challenge and successfully established the Children's Funeral Fund for England, Scotland and Wales. Local authorities in Northern Ireland have also made strides in the implementation of local funeral funds.

The painful loss of a child is unexpected and draining for any family to go through. The financial expense is an additional stress that they should not have to take on. Following the implementation of funeral funds in Wales and Scotland, with cross-party support, a fund was established in England during the summer of 2019. This fund has helped allow families to provide a burial or cremation for their child at no charge.

The work of Quaker Social Action and its allies is leading the way in helping address funeral poverty. As a smaller organisation, they are not backed by celebrity coverage or large marketing resources; much of their work is from the ground up for the people who are being affected by funeral poverty every single day. However their work is not unrecognised, as they continue to push for change in the funeral industry.

It is deeply commendable that Quaker Social Action continues working to make funerals more affordable. This report summarises what has been achieved to date, and addresses their plans to help families and communities in ending funeral poverty. Their work will help families better understand the costs and decisions involved in planning a funeral, improve online information, encourage the funeral industry to improve price transparency and reduce costs, and continue influencing local and central governments to improve funeral-related state support.

This challenge is not easy, but Quaker Social Action is working hard to make a change in the lives of many across the United Kingdom.

I look forward to supporting this organisation and their future work.

Carolyn Harris MP



INTRODUCTION

When QSA first started thinking about the impact of a death in the family for people on low incomes, a decade ago, the phrase “funeral poverty” hadn’t been coined. Any discussion on the subject in the media was confined to a few articles on the consumer pages of the broadsheets and the issue was barely touched upon in parliamentary debate.

I remember in the very early days of seeking funding for work on this subject being asked how many people roughly were affected by this issue. “100%” I said, as in the inevitable mortality of all of us. Clearly not everyone will struggle financially to pay for a funeral, but few of us would go through life without having to arrange a funeral and yet it seemed a subject matter that was opaque.

The word “customer” and “consumer” was not and still is not commonly attached to the person paying for a funeral, and this delicacy around the purchasing of such a big ticket item doesn’t do any of us any favours, least of all those struggling to pay. We’re still rather squeamish about talking about death and also about talking about money, and both of these difficult discussions come into play with a funeral. Grief makes us poor consumers and we just may not have the skill, the will, the time or the energy to be a savvy shopper.

This subject first came up as an issue for QSA when we were listening to families we worked with, whose existence was often very hard to mouth, telling us about the kinds of unexpected expenses that tipped them into financial precariousness, debt and stress. Funerals came up fairly frequently so we decided to research these a bit more.

QSA has a reputation for innovation and is deeply fortunate in having unrestricted funding from charitable foundations and individual Quaker supporters to support such research and development. This enabled us to spend considerable time trying to understand this issue more, talking to bereaved people, the funeral industry, religious leaders, academics, health professionals and researchers. What help was available for people in that gap between a death and a funeral? We could see faith leaders providing spiritual support, and funeral directors assisting with the practicalities. But what if someone was worried about the cost, or knew they couldn’t meet the cost at all? Who was there to help?

We found no-one. So, in 2010, QSA launched Down to Earth, to offer practical support to access an affordable and meaningful funeral followed by the Fair Funerals campaign in 2014, to push for national change. I’m deeply proud of the work that QSA has done in the last decade on the issue of funeral poverty. QSA is a small charity; all this has been achieved with less than four people at Down to Earth and a staff of two part time people in Fair Funerals. It is estimated that 12% of people in the UK who are faced with a funeral struggle with costs¹, so we’re a David against this Goliath of an issue.

We’ve spent a decade trying to persuade funders that this is not a weird subject matter for a charity to work at, but a pragmatic response to an everyday, but catastrophic occurrence. It has been an uphill struggle. Even when Down to Earth won a national prize for innovation at the Third Sector Awards in 2015, the judges described our work as “unfashionable and unusual”. Yet death isn’t going away – and while there is still a need for Down to Earth and the funds to pay for it – neither are we.

Judith Moran

“

**The worst thing
is the money they
expect up front;
£1,200 in our case.
Most people don't
know about that.**

Billy, Scotland

”





Billy's story

“Down to Earth helped me and my family out. My son committed suicide at the age of 30 and because my grandson was working on a zero-hours contract we weren't eligible for the social fund [funeral expenses payment].

I went to a conference up in Edinburgh with Heather [Fair Funerals campaign manager], sat at a top table with a hundred folk in front of me. I spoke about my son, I got through it and people came up to say they liked the speech.

The worst thing is the money they [funeral directors] expect up front, £1,200 in our case. Most people don't know about that. Since then I've had a piece in the Sunday Post, and then in a local weekly. It's fantastic to be able to help out other people. Let them know what it's all about.”

WHAT IS FUNERAL POVERTY?

IN NUMBERS

12%

People faced with a funeral struggle to pay

£3,785

Average cost of "simple" funeral



Put simply, funeral poverty is where the price of a funeral is beyond a person's ability to pay. This issue affects thousands of people per year: Royal London's latest figures for 2019¹ estimate that **the average funeral cost now stands at £3,785**, that **12% of people faced with a funeral struggle to pay for it**, and that people in this group take on an average debt of £1,990.

Since 2010 QSA's **Down to Earth** team has provided the only UK-wide practical support service for people struggling with funeral costs, which has helped over 4,000 clients to date.

Between 2014 and 2018, QSA ran the **Fair Funerals** campaign. Fair Funerals successfully put funeral poverty on the map, influenced positive changes in the funeral industry and government, and raised public awareness of the issue. However this work is far from complete.

2019 has been a pivotal year in the fight against the injustice of funeral poverty. Carolyn Harris MP's campaign for a Children's Funeral Fund, supported by QSA and others, has finally come to fruition. The Competition and Markets Authority (CMA) is carrying out a full investigation into the UK funeral industry, prompted by grave concerns about long term funeral price rises and their disproportionate impact upon poorer people. Meanwhile Scotland is already moving towards regulating the industry.

Highly mindful of these developments, the UK funeral industry has begun its own initiative to improve standards for customers, and QSA has a place at the table in a key industry-led working group. The government has begun improving processes for claiming means-tested bereavement-related benefits: following QSA's evidence-based lobbying, including dialogue with DWP's policy department and ministers, these changes are speeding up payments for bereaved families.

QSA is continuing its work to tackle funeral poverty on a strategic level, alongside helping individuals and families through the Down to Earth service. The CMA's in-depth investigation, the funeral industry's own initiative to improve standards, government proposals to regulate pre-paid funeral plans through the Financial Conduct Authority, and Scotland's moves towards regulating the funeral industry, all provide momentum and opportunities to influence change.

In this report we seek to capture the drivers of funeral poverty, the work we have done at QSA and with others to tackle this issue and what else we believe needs to change in order to realise our vision. We want a robust safety net for those who cannot afford a funeral, and transparency within the funeral industry to aid all consumers at this vulnerable time. We want to bring discussions of the difficulties of paying for a funeral even more into the national conversation; reducing stigma and stress for those who struggle. We want dignity for bereaved people.

“

When I didn't know how I was going to pay for the funeral, I was tearing my hair out. It was all I could think about. I couldn't even start saying bye to Dad.

Valerie, east London

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WHAT CAUSES FUNERAL POVERTY?



We see three main drivers:

1. An unregulated funeral industry

A primary cause of funeral poverty is a long term trend of funeral prices increasing above the rate of inflation: in 2019 the CMA stated that “the essential elements of [organising a funeral] have increased by 6% each year – twice the inflation rate – for the last 14 years” and observed that “[t]he scale of these price rises does not currently appear to be justified by cost increases or quality improvements”.

This is a key point: the average price rise trend does not appear to be driven by people wanting more elaborate funerals. Royal London’s figures bear this out. Year on year Royal London tracks the price of a “simple funeral” including the same elements: funeral director’s services for a simple ceremony, cremation or burial fees, doctor’s fees where applicable, and clergy/officiant fees.

In 2019 Royal London¹ found the **average cost of this “simple funeral” package stood at £3,785.**

Factors behind rising costs include the funeral industry being unregulated, with businesses free to set their prices as they wish. Meanwhile land prices are increasing, cemeteries are filling up

and crematoria are costly to run. QSA’s Down to Earth casework sees huge variation in funeral prices across the country, and some cases of unscrupulous funeral directors targeting their customers’ vulnerability.

With even a simple funeral costing nearly £4,000 we could ask ourselves: if a loved one died unexpectedly tomorrow, could we afford to pay this sum without going into debt? Death can be unexpected and we can lose loved ones at a young age, in traumatic circumstances, or after a period in which savings have been depleted by long term ill health or by taking time off work to be a carer. Again according to Royal London (2019), around **12% of people faced with a funeral struggle to pay for it, and people in this group take on an average debt of £1,990¹.**

Apart from financial difficulties, funeral poverty can cause distress, shame and the perceived stigma of not being able to provide a “decent send-off” for someone we love – getting in the way of people’s ability to grieve normally.

“

The CMA’s concerns include...

- **The vulnerability of many people when organising a funeral, which may mean that they are not in a position to look at a range of choices. This appears to have made it easier for some funeral directors to charge high prices.**
- **Reluctance of firms to publish/disclose clear prices, including online, or to provide comprehensive information on quality and range, making it difficult for people to compare funeral directors.**

Competition and Markets Authority, 2019

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2. An inadequate safety net

The means-tested Funeral Expenses Payment administered by the Department of Work and Pensions (DWP) was established in 1989 to cover the cost of a simple funeral for people on qualifying benefits where there were no other funds available through relatives or the estate of the deceased. However its value has been eroded dramatically in real terms.

In 2017-18 the average total payment for successful Funeral Expenses Payment applications was £1,461² – around 39% of the average cost of a simple funeral.

This, coupled with its complicated application process, even after recent changes, is leaving people with a potential shortfall in the thousands and often resulting in debt.

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The adequacy of Funeral Payments, in light of actual funeral costs, has long been a source of complaint.

House of Commons, Standard Note, SN01419,
1 November 2013

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£1,461

Average total payment for successful Funeral Expenses Payment applications in 2017-2018²



50%

The number of public health funerals increased by 50% between 2011 and 2015³



£3,785

Average cost of a simple funeral package in 2019 according to Royal London¹

3. No statutory guidelines in force for public health funerals

Local authorities have a statutory duty under Section 46 of the Public Health Act 1984 to make arrangements for the funeral of any person who has died in their area, where it appears “that no suitable arrangements for the disposal of the body have been made or are being made”. These are public health funerals (often termed with stigma as “paupers’ funerals”). There are no national guidelines on how local authorities manage public health funerals and in reality there are huge discrepancies in service, with many vulnerable people receiving a poor service. In 2018, QSA worked with Sunday Times journalist Gabriel Pogrud to reveal appalling practices by some local authorities, such as families being denied the ashes of their loved ones.

The number of public health funerals increased by 50% between 2011 and 2015³ and as austerity continues to bite we would only expect this rise to continue until sustainable action is taken to address funeral poverty.



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Councils refuse to hand over ashes to families after pauper funerals

Headline in *The Sunday Times*,
11 March 2018

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INFLUENCING THE FUNERAL INDUSTRY

IN NUMBERS

1,768

funeral director branches signed up to QSA's Fair Funerals pledge

112

The pledge received 112 signatories on its first day

35%

Approximately 35% of the industry has signed the pledge



What Fair Funerals did

What do you do when you are a very small charity seeking to influence a £2 billion industry?

This was the challenge facing us when we set up the Fair Funerals campaign in 2014. We felt that the industry wasn't fully on board with the need for up front pricing information and there was a whiff of paternalism in doing what they thought was in the best interest of grieving customers. So we decided to set up a Fair Funerals pledge, a voluntary commitment by a funeral director to say they understood that talking about the costs of funerals could be difficult and stigmatising and that they'd fully disclose their prices. The intention was for the pledge to be eminently reasonable – i.e. why wouldn't they feel able to sign up?

A lack of clear pricing was a problem frequently encountered by Down to Earth. Inadequate pricing information from the outset of making funeral arrangements, combined with bereaved people's sense of disorientation, inexperience in arranging funerals, and natural desire to sort it out quickly – in short, not shopping around as "savvy customers" – results in many people ending up with funerals they cannot afford. Sadly we also saw some cases of funeral directors exploiting customers' vulnerability and grief through "upselling" unnecessary extras.

QSA made a conscious decision to make allies of the funeral industry – working on the key assumption that funeral directors have a central role to play in addressing funeral poverty.

What it achieved

Setting up the pledge was an ambitious move for QSA. We risked being ignored and not being able to gain any traction. The opposite turned out to be true. The pledge was launched on 9 June 2015 and received 112 signatories on its first day. An accompanying Guardian article, "Too Poor to Die?" by Dawn Foster, was the most read opinion piece that day.

To date **1,768 funeral director branches are signed up to QSA's Fair Funerals price transparency pledge**, including leading provider Co-operative Funeralcare.

“

The pledge has helped with giving a sense that the campaign is not just about criticising funeral directors. That's been useful. It's been really, really positive.

Industry member, 2017

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With local funeral directors, we emphasised a sense of responsibility towards their local community. When engaging with funeral industry leaders – Co-operative Funeralcare and Dignity make up around 28% of the industry⁵ – the campaign emphasised corporate leadership.

Fair Funerals was able to secure the support of both of the two main trade bodies for the sector, the NAFD (National Association of Funeral Directors) and SAIF (National Society of Allied and Independent Funeral Directors). As QSA's campaign gathered momentum and public interest increased, both of these trade bodies encouraged their members to sign the Fair Funerals pledge.

There is an interactive map on our website enabling customers to search for their nearest pledge signatory. **Approximately 35% of the industry has signed** (based on an estimate of 5,000 funeral director branches in total across the UK⁵) – a major contribution to improving transparency.

QSA'S FUNERAL POVERTY WORK 2007-2019

2007

Research started within QSA on the cost of funerals and what support we could offer

2010

Down to Earth (DtE) launched

2011

DtE guest edits a special edition of the Quaker newspaper, The Friend, all about funeral poverty

DtE launches guidance on planning an affordable and meaningful funeral

DtE invited to a DWP roundtable on bereavement

FF speaks to the Scottish government about the impact of funeral poverty

2017

DtE launches a suite of digital resources and a training programme for professionals

Work and Pensions Select Committee enquiry launched into bereavement benefits

2016

Co-operative Funeralcare signs the pledge

Scotland launches the devolved Funeral Support Payment

FF campaign manager, Heather Kennedy, runner up in the Sheila McKechnie economic justice awards

#burythedebt campaign

FF works with The Sunday Times to expose poor practice in some local authorities around public health funerals

2019

DtE launches a new training course for professionals to understand the complex Funeral Expenses Payment

DtE featured in Radio 4's "We Need to Talk About Death" series

DtE submits response to the UN Special Rapporteur on Extreme Poverty regarding funeral poverty

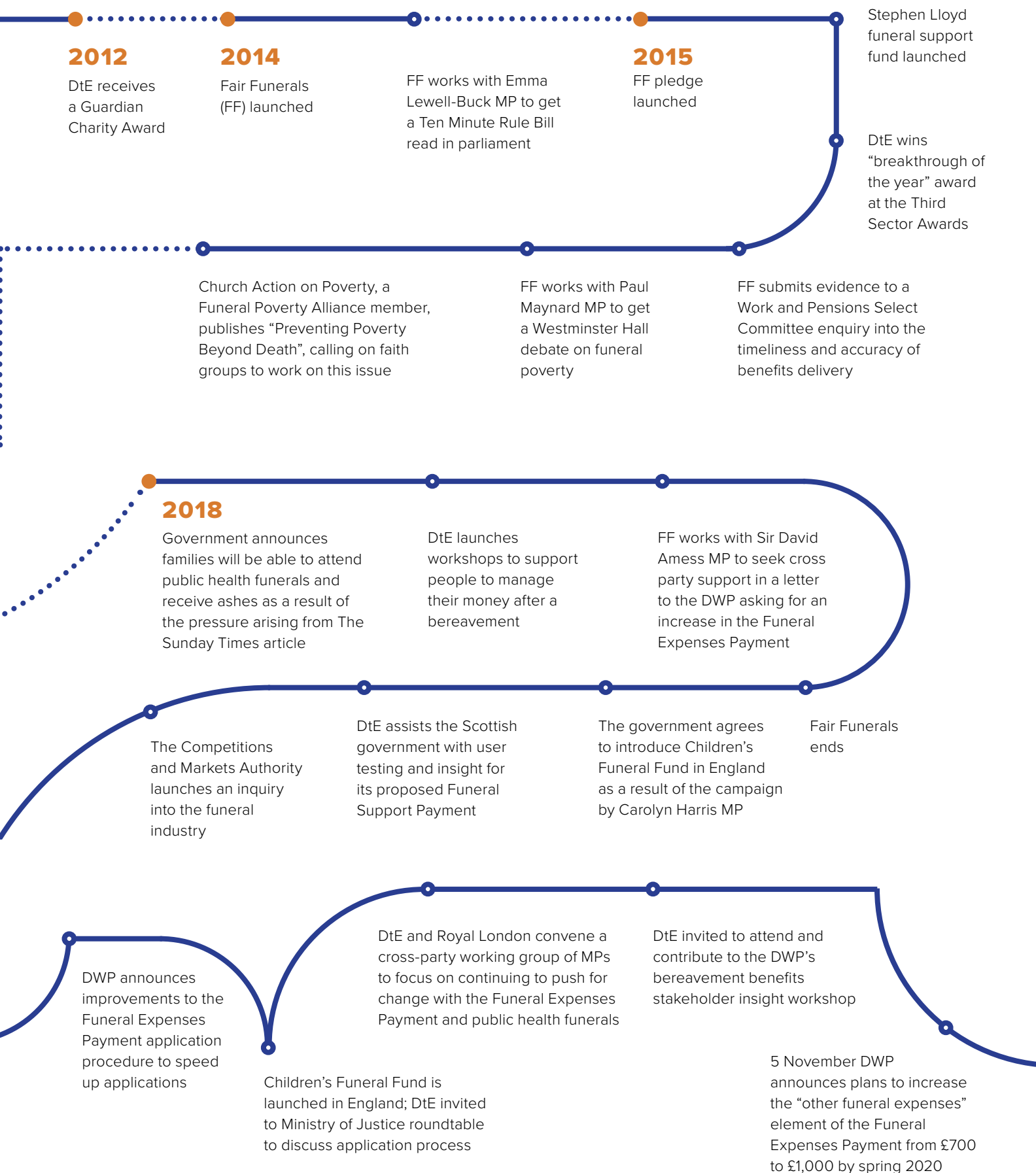
DtE submits an autumn budget representation calling for an increase in the Funeral Expenses Payment

DtE submits a response to the Work and Pensions Select Committee inquiry into support for the bereaved

The Guardian's 20 minute documentary released featuring DtE client Amanda as she tries to arrange and pay for her son's funeral

DtE invited to submit views on procedural improvements to the Funeral Expenses Payment to improve the customer journey

DtE invited to a roundtable on funeral poverty with Will Quince MP, Minister for Welfare Delivery



INFLUENCING GOVERNMENT



What Fair Funerals did

Before the Fair Funerals campaign began, there was a lack of political engagement in funeral poverty as an issue and no coordinated approach to tackling it. It rarely popped up in debates. We could see that it wasn't a vote winner, but also that, critically, it wasn't a vote loser either. We felt we could build a non-partisan strategy. We pieced together cross-party support, and found ways to match up the political interests of various MPs with the right kind of parliamentary activity (such as a Ten Minute Rule Bill, a Westminster Hall debate, or a Prime Minister's Question).

The Funeral Expenses Payment was not fit for purpose, and Fair Funerals united many voices in calling for common sense improvements to the application process and eligibility criteria, and for the value of the benefit to be raised to cover the cost of a simple funeral. Increasing the payment was the purpose of our 2017 #burythedebt initiative, which launched with a media stunt – a funeral procession to Westminster – followed by a suite of online activities to assist campaign supporters.

Fair Funerals reached out to relevant MPs and as an apolitical campaign succeeded in generating cross-party support. We worked directly with Carolyn Harris and Emma Lewell-Buck (Labour), Sir David Amess and Paul Maynard (Conservative), Neil Gray and Patricia Gibson (SNP), Gavin Robinson (DUP) and Caroline Lucas (Green). For example in 2018 we supported Sir David Amess in producing a letter to the government, signed by 24 MPs of all

parties, seeking a substantive review of the Funeral Expenses Payment; and provided briefings to Sir David and Emma Lewell-Buck for a Westminster Hall debate. The campaign team's openness to opportunity meant that Fair Funerals could connect with and support Carolyn Harris' parallel campaign for a Children's Funeral Fund.

Beyond Westminster, Fair Funerals established the Funeral Poverty Alliance – a group of over 50 organisations committed to tackling funeral poverty, such as Marie Curie, Macmillan Cancer Care, Hospice UK, National Bereavement Alliance and the Church of Scotland – further strengthening our voice. This strategy led to the Fair Funerals campaign being cited in *The Guardian*⁶: "Charities could learn a great deal from the apolitical moves made by QSA. Above all, it shows the impact that can be achieved by charities coming together on an issue – hospices, churches, large health charities – their combined voices have much greater weight."

Throughout the campaign, Fair Funerals' links to Down to Earth were crucial – our casework staff provided credibility and experience to the campaign team's policy interventions. As Fair Funerals came to an end in 2018, Down to Earth picked up the reins. Our overall stance is changing from hard campaigning, to contributing our trusted voice within new government and industry developments which the campaign helped to bring about.

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I hope that we can all pay tribute to Quaker Social Action which, along with a network of not-for-profit organisations, has established the Funeral Poverty Alliance, dedicated both to raising the profile of funeral poverty as a social justice issue requiring the attention of government decision makers and to ensuring that the public and the funeral industry alike are aware of the options available and the wider challenges. Such developments further elucidate the seriousness of the issue of funeral poverty.

Patricia Gibson MP, Westminster Hall debate on funeral poverty, 2015

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What it achieved

Fair Funerals' work with supportive MPs helped bring about the Work and Pensions Select Committee's 2016 inquiry into funeral poverty, to which QSA submitted detailed evidence.

The inquiry recommended radical reform to bereavement benefits, referred the funeral industry to the CMA to investigate concerns that it is uncompetitive, and acknowledged that the current system of statutory support is "not fit for purpose" – specifically recommending that the Funeral Expenses Payment be increased to cover "the cost of a basic funeral". QSA was quoted seven times in the committee's 2016 report⁷.

The committee's inquiry led to the CMA's ongoing investigation of the funeral sector. QSA has provided evidence to this investigation, including over 200 cases of funeral industry upselling and poor financial practices experienced by Down to Earth clients.

Responding to the CMA's interim report, QSA called for: **a standardised pricing format for funeral costs; a UK-wide licensing regime for funeral directors; establishment of a regulatory body and the introduction of price caps.**

The DWP acknowledged that the Funeral Expenses Payment application process was too long; with input from QSA and others it sought to simplify the application form, and increased the number of decision makers to speed up the process. As a result, the Down to Earth casework team has seen some evidence of quicker processes though in our experience DWP is still not generally meeting its target timeframe. In 2019 QSA has welcomed further improvements to the Funeral Expenses Payment application which are intended to speed up the process, following our evidence-based lobbying through dialogue with the DWP's policy department and minister.

“

We are very pleased that the DWP has committed to processing Funeral Expenses Payment claims when applicants provide an estimated funeral date. We have often seen the previous requirement for a confirmed funeral date, combined with the fact many funeral directors will not provide one without a deposit or upfront payment of third party fees, create a catch-22 situation for bereaved people where they are unable to move forward.

QSA's Down to Earth team, 2019

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QSA has continued to make the case for increasing the Funeral Expenses Payment, and other reforms of funeral-related government support – through submissions to the Treasury ahead of the 2018 autumn budget, to the UN Special Rapporteur on Extreme Poverty ahead of his autumn 2018 UK visit, and to the Work and Pensions Select Committee’s 2019 inquiry into support for the bereaved.

On 5 November 2019, the DWP announced plans to increase the “other funeral expenses” element of the Funeral Expenses Payment from £700 to £1,000 by spring 2020. This is the first increase we have seen in over 16 years, and very welcome news considering the above-inflation funeral cost rises over the same period, with an average funeral cost now standing at £3,785.

This will help people in need to cover a higher proportion of a simple funeral, though most will still be left with a shortfall. QSA continues to call for the Funeral Expenses Payment to be increased to cover the whole cost of a simple funeral, but at least the fund must now be increased annually in line with the retail price index.

QSA also assisted the Scottish government in its preparations for devolution of a key bereavement benefit: the new Funeral Support Payment in Scotland has simpler eligibility criteria and a target turnaround time of 10 working days, rather than 15 working days for the Funeral Expenses Payment. We’d like to see similar changes across the rest of the UK.

We are so pleased that Carolyn Harris MP’s long and determined campaign for a Children’s Funeral Fund for England, which was supported closely by QSA’s Fair Funerals campaign and other charities, has been successful. The fund to help bereaved parents after the death of a child was launched across England in July 2019.



INCREASING PUBLIC AWARENESS

IN NUMBERS

6,945

Number of tweets QSA
posted @endfuneralpov

2,000

Number of mentions
by other users

40,000

Page views



What Fair Funerals did

Death isn't an easy thing to talk about, and the cost of dying brings together two difficult subjects in one fell swoop. We wanted to bring the cost of dying more to the attention of the general public; to normalise it and mainstream it. We wanted to encourage people to think about funerals, without alarm or melodrama, with the aim of seeing a shift in consumer behaviour which would increase competition and help to create demand for changes to funeral industry practice.

To this end, we pushed a relentless media strategy, across TV, radio and print, national and local press, tabloid as well as broadsheet.

We knew the facts were compelling but the thing that really makes people pay attention are stories and our work was hugely supported by our media champions:

people who had accessed help from Down to Earth who agreed to speak to the media and acted as passionate advocates for the campaign. Their stories, which captured the complexity and impact of funeral poverty, were shared through online videos and attracted wide public and media attention (and continue to do so, with our champions making around 20 media appearances since Fair Funerals formally ended in 2018).

Fair Funerals had a strategy to become the “go to” social media resource on funeral poverty. On a dedicated @endfuneralpov twitter feed, QSA posted **6,945 tweets, received over 40,000 page views** and **was mentioned by other users over 2,000 times** including a number of high profile users for example Michael Sheen and Harry Leslie-Smith.

What it achieved

It is fair to say that the media has become much more interested in the issue of funeral poverty

– a sign that the public conversation has begun to shift. Initially, the Fair Funerals team had to work proactively to engage journalists, but as public and political support for the campaign grew, the team was approached for comment on developments relevant to funeral poverty. The team worked closely with sympathetic journalists, for example a Sunday Times investigation into bad practice in public health funerals, which led to the government proposing new statutory guidelines so that relatives must be able to attend and receive their ashes back (this has not yet taken effect, further proof that a tenacious approach and follow up is needed to ensure mooted changes come to fruition).

Fair Funerals and Down to Earth have featured in numerous articles in national press on various aspects of funeral poverty including Sunday Times, Guardian, Independent, Daily Mail, Sun, Mirror and New Statesman, and we have taken up invitations to provide comment pieces. We had particular success with the Mirror who consistently ran features on the subject, for example highlighting inadequacies with the Funeral Expenses Payment, the scale of funeral price rises, and examples of funeral related debt – all of which quoted QSA or its media champions.

QSA staff have made numerous appearances in national media – radio and TV consumer and news programmes – to discuss or debate the issue.

Fair Funerals' effectiveness as a campaign was recognised through awards from The Guardian (a “charity campaign of the month” during 2015) and the Sheila McKechnie Foundation (QSA's campaign manager was runner up in the “economic justice campaigner of the year” category in 2017). There were unexpected opportunities too, including feeding into an Eastenders storyline.

Media interest has continued since the end of Fair Funerals including contributing to a powerful 20 minute documentary featuring one woman's quest to find the £4,000 required to bury her son. Amanda, featured in the film, was a Down to Earth client who kindly allowed her family to be filmed in the aftermath of her bereavement, providing a unique and visceral insight into the challenges of scrabbling to find money while reeling from a death in the family.

We have begun to see the desired shift in consumer behaviour – for example in 2018, Dignity put prices for their simple funeral online for the first time. They said they had been prompted by an “acceleration of price competition facing its funeral business”⁸ and that, “customers are increasingly price-conscious and in an over-supplied industry are shopping around more.”

PROVIDING PRACTICAL SUPPORT

IN NUMBERS

4,301

number of clients helped

x 2

funeral prices having risen at twice the rate of inflation over 14 years



What Down to Earth has done

In 2019 QSA's Down to Earth service, which provides free one-to-one advice and support for people struggling with funeral costs when planning a loved one's funeral, passed **a milestone of 4,000 clients helped**. What started in 2010 as a local volunteer-based project has grown into a highly specialised staff-led service with national reach, helping people across the UK to plan an affordable and meaningful funeral.

In the context of funeral prices having risen at twice the rate of inflation over 14 years, many clients contact the Down to Earth team feeling overwhelmed when trying to deal with funeral

costs. We help people to understand their options, prioritise what's most important to them, save money against initial quotations, and raise money (where eligible) from state benefits and charitable/benevolent funds.

Our national helpline can have most impact in cases where a funeral has not yet taken place, because at this point the funeral price can still be influenced. If the funeral has already taken place, our online resources provide information on how to raise money towards unpaid funeral bills and debt.

“

I can confidently know that the people I am referring there are going to get an effective service, and that they are probably going to be able to minimise what they spend and get good advice about quality.

Referral organisation, 2017

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What it has achieved

Last year Down to Earth provided one-to-one support to over 700 bereaved people. An average saving of £1,837 was made against initial funeral quotations when we know money was saved. When helping people raise money, we secured an average of £1,581 towards the costs of a funeral.

A decade on from when we started the service, and with over 4,000 people supported, **Down to Earth remains the only UK wide resource for people struggling with funeral costs.**

“

I don't know how I would have got through it without you.

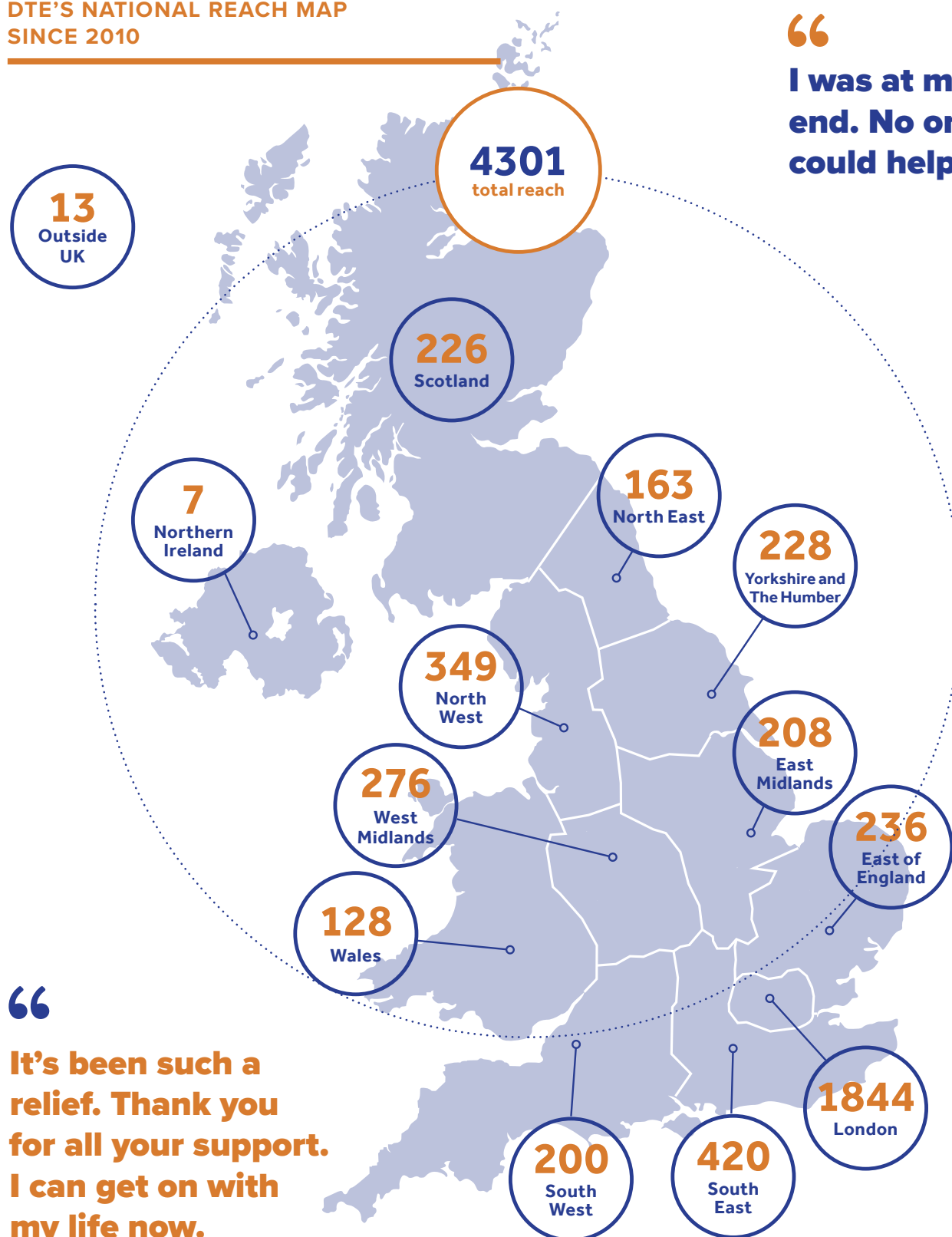
”

“

Thank you so so much for all your help. I'll be able to sleep now.

”

DTE'S NATIONAL REACH MAP SINCE 2010



“

I was at my wits end. No one else could help me.

”

“

It's been such a relief. Thank you for all your support. I can get on with my life now.

”

Amanda's story

Amanda Johnson's 21 year old son Rahim died unexpectedly in February 2019. Amanda was in debt. She had no savings. When funeral directors started quoting £9,000, she didn't know where to turn.

"In our family in Grenada, we are Catholics, we don't cremate – which would be cheaper. We bury our loved ones so we can visit the grave and put pictures on the tombstone."

Amanda had to consider a public health funeral, meaning Rahim would be buried

in a shared grave, potentially without a ceremony. She felt lost and alone. "It's all too much," she told The Guardian.

With the help of those around her, including support from Down to Earth and a sympathetic funeral director, she was offered a single, unmarked community grave, for £4,000. But, with only four days to find half of the money, Amanda was pushed towards payday loan companies with incredibly high interest rates.

Watch the film at

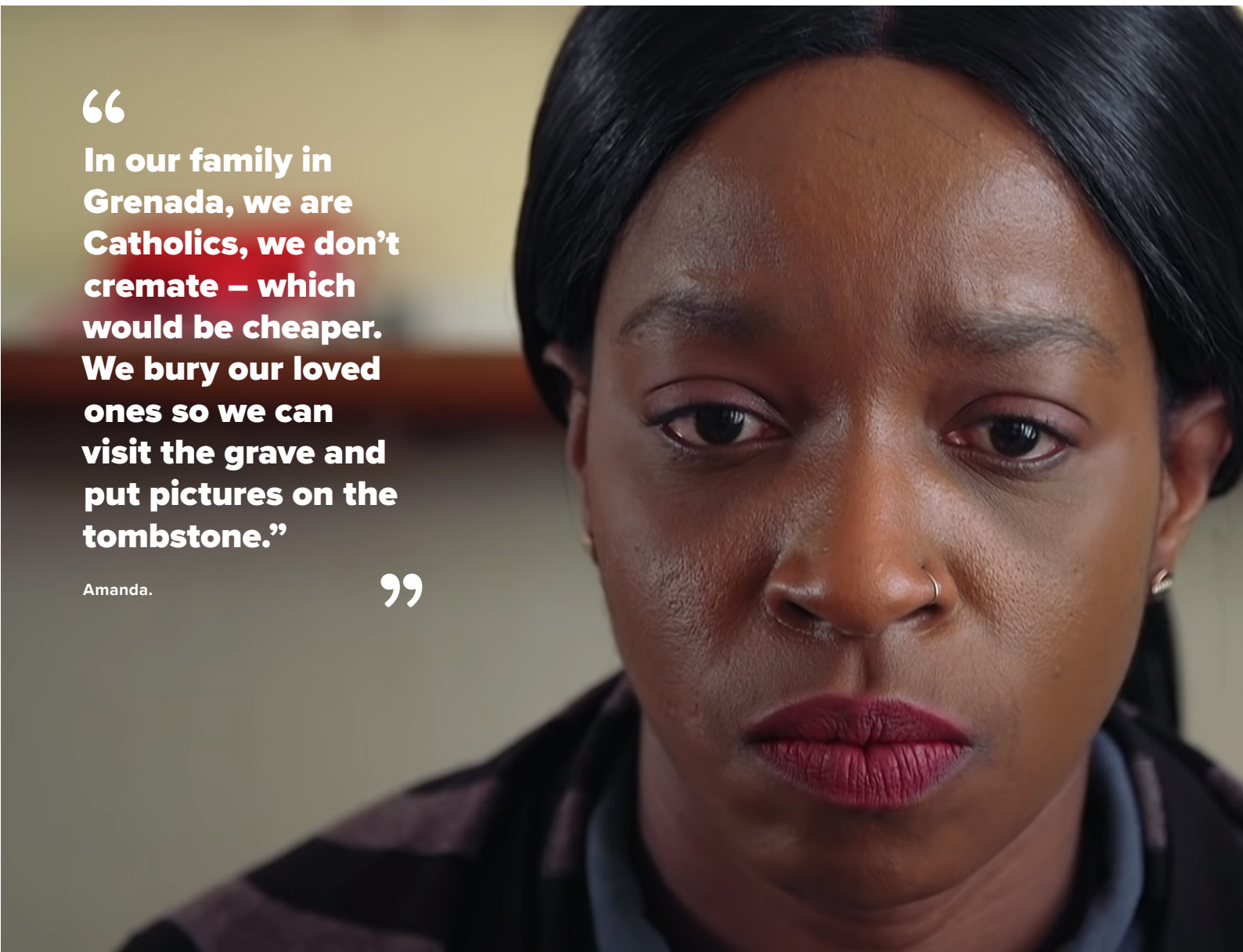
quakersocialaction.org.uk/Amanda

“

In our family in Grenada, we are Catholics, we don't cremate – which would be cheaper. We bury our loved ones so we can visit the grave and put pictures on the tombstone.”

Amanda.

”



QSA'S AMBITIONS & KEY CALLS TO STAKEHOLDERS

Throughout the work described in this report, QSA has grown in confidence in its ability to influence decision makers through an evidence-based, apolitical and collaborative approach. Our Quaker values of equality, simplicity and truth continue to guide our response to funeral poverty.



The following table sets out QSA's four ambitions for tackling funeral poverty between now and 2021.

AMBITIONS	WHY THIS MATTERS	WHAT WE WILL DO
<p>Help when people need it</p>	<p>> We want to ensure that people on a low income get the support they need when planning an imminent funeral</p> <p>> We want to help people think carefully when planning ahead for a funeral, or tackling debt as a result of a large funeral bill</p>	<p>> We will continue Down to Earth's one-to-one support for bereaved people planning a funeral</p> <p>> We will develop further digital resources</p>
<p>Affordable and clear pricing of funerals</p>	<p>> We want anyone buying a funeral to be able to easily access information on price, whether they visit a funeral director in person or look online, so they can find a funeral within their means</p> <p>> We want everyone paying for a funeral to get a consistently high standard of support, whichever funeral director they go to</p>	<p>> We will continue Down to Earth's one-to-one support for bereaved people planning a funeral</p> <p>> We will develop further digital resources</p>
<p>Support for the bereaved to meet costs</p>	<p>> We want those who are struggling to pay for a funeral to get a fair level of support from the government</p> <p>> We want people to be able to access a stigma-free funeral in their local area which would be within their budget</p>	<p>> We will continue to advocate for a further increase in the Funeral Expenses Payment, along with simpler eligibility criteria</p> <p>> We will encourage more local authorities to look at municipal funeral schemes</p>
<p>A UK wide approach</p>	<p>> We want those who cannot afford a funeral at all to be able to access a public health funeral with ease and without stigma</p> <p>> We want funeral costs and affordability to remain a newsworthy subject, to raise public awareness and maintain momentum for change</p>	<p>> We will encourage local authorities towards a consistent approach to public health funerals</p> <p>> We will continue to speak out to the media on funeral poverty, based on our knowledge and credibility from a decade of work</p>

THANK YOU

Funders of Fair Funerals and Down to Earth

Over the last decade QSA has received crucial support from grant funders who have recognised the importance of tackling funeral poverty. The Fair Funerals campaign was only possible due to two funders taking a risk on us at the outset and our grants managers there, Michael Pitchford from Joseph Rowntree Charitable Trust and Austin Taylor-Laybourn from Trust for London, were supportive through the lifespan of the campaign.

Major grant funders of Down to Earth have been Esmée Fairbairn Foundation (which also supported Fair Funerals), Tudor Trust, and W F Southall Trust. We have also received important contributions from the following grant-makers and organisations: A B Charitable Trust, Astor Foundation, Austin and Hope Pilkington Trust, Cabbage Trust, Drapers' Charitable Fund, The Faith & Belief Forum, Finders International, Garfield Weston Foundation, Guardian Charity Award, Joyce Green Association, Lloyd Fund, London

Catalyst, Merchant Taylors' Company Charities Fund, Milton Keynes Council / Institute of Cemetery and Crematorium Management scheme for the recycling of metals following cremation, Smiths Group, Souter Charitable Trust, St John Southworth Fund, Tom Lethaby Memorial Trust, William A Cadbury Charitable Trust, plus two grant funders that wish to remain anonymous.

Particular thanks to the family of Juliet Morland whose legacy enabled us to launch Down to Earth and to the family of Stephen Lloyd who gave us funding in his memory which we put towards the work of Down to Earth.

Finally, thank you to Quakers and Business who have provided a grant for this publication and accompanying event on 18 November 2019.

General funders of QSA

Equally crucial has been "unrestricted" funding which means funding that QSA can use as it sees fit: this has included grants from charitable foundations, and donations and legacies from individual supporters. It was unrestricted funding that allowed QSA to research the funeral poverty issue and develop our

response to it. Major unrestricted grant funders over the last decade have included Bank of America, Barbara Cairns Charitable Trust, Chiron Trust, Friends Trusts Limited, Hadley Trust, London Quaker Service Trust, Pears Foundation, and Segelman Trust.



The Funeral Poverty Alliance and other partners

The work QSA has done sits alongside other key players interested in funerals, many of whom preceded us; the Natural Death Centre, the Good Funeral Guide and the Dying Matters campaign. Many people working within the funeral industry or allied professions have worked with us. There are countless wonderful funeral directors who have gone the extra mile for our Down to Earth clients. We've also had productive working relationships with Simon Cox, formerly of Royal London and now at Dignity, and Louise Eaton-Terry of Royal London.

We convened a Funeral Poverty Alliance with a whole range of organisations pulling together to

address funeral poverty. Each played their part and deserve our thanks, but a special one goes to Alison Penny of the National Bereavement Alliance, who has championed this cause and worked so collaboratively with us.

Finally in this section, a special thanks to Sheena Mustard from DWP's policy department for the time she has dedicated to building a positive dialogue with QSA, and being open to our ideas and suggestions for improvements to the Funeral Expenses Payment.

QSA staff, volunteers and media champions

In assisting us to get Down to Earth off the ground special thanks to Dinar Ali who won an innovation grant from the Bromley by Bow Centre which enabled further research, expertly undertaken by Jen Wight. Support in the two years of development was assisted by Edward Mackay and a substantial reboot was enabled a few years into the project by some excellent advice from Rosie Marteau.

Initial funding applications for Fair Funerals made the grade due to the input of Colin Kinloch, QSA trustee. The focussed shaping of our strategy and energies was a result of the input of Duncan McLaggan, former QSA operations manager.

Thank you to all staff in the Down to Earth and Fair Funerals teams over the last decade.

Down to Earth: Claire Brandon, Denise Brewster, Gillian Cole, Robyn Eldred, Clare Gavurin, Lawrence Kilshaw, Lindsay Mace, Russell Ogston, Shaun Powell, Fiona Singleton, Ruth Marie Tunkara

Fair Funerals: Cara English, Kieran Falconer, Heather Kennedy.

Thank you to Luke Davey of create23 who looks after the Fair Funerals pledge database.

Finally, thank you to all those who have volunteered for Down to Earth and Fair Funerals; and to Down to Earth clients who have acted as media champions, speaking out about their experiences and demonstrating the complexity and impact of funeral poverty.

Continuing to fund QSA's work on funeral poverty

For the 2019-2021 period QSA has secured significant three-year grant funding for its funeral poverty work from Tudor Trust, Esmée Fairbairn Foundation and an anonymous grant funder. However we estimate that we need to raise an

additional £500 per working day to keep tackling funeral poverty. We know that the issue continues to resonate strongly with QSA's supporters around the country; fundraised income from supporters is a crucial way in which we can close this funding gap.

“

I know that Down to Earth is a place where clients can talk about not equating money with love.

I know also they are well connected into pots of money families can access I don't know of. I know they work with integrity and they are reliable and work sensitively.

They are working with people who are bereaved and vulnerable and I know I can trust them to handle some of the extreme situations and emotions we deal with here.

External stakeholder, 2017

”



“

I think what QSA is doing is deceptively simple. It looks easy focussing on such a specific issue, but beneath what they do there are acres of emotion and taboo and complexity. It's a big need at a small point in time which can change a life.

External stakeholder, 2017

”

“

I was desperate and DtE reassured me. I didn't know where I was, I didn't know what to do. When I called them I just didn't know what to do. They deserve every penny of what they get for the work they do.

Down to Earth client, 2017

”

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