

Briefing for the Public Petitions Committee

Petition Number: [PE1129](#)

Main Petitioner: Paul Dowland on behalf of Rights Advice Scotland

Subject: Calls on the Parliament to urge the Scottish Government to ensure that adequate resources are made available to local authorities to ensure that no family is driven into poverty as a consequence of meeting the cost of arranging a funeral and for the Scottish Government to make representations to the UK Government on the funding levels and eligibility criteria under the social fund funeral payments scheme.

Background

[Research](#) carried out in 2007 by Mintel for AXA Sun Life Direct indicated that the average cost of a funeral in the UK was £2,390. The cost in Scotland was estimated to be slightly higher at just over £2,500. Mintel also estimated that funeral costs will rise by a further 38% between 2007 and 2012, reaching a UK average of £3,300.

	Average Funeral Price	Average Cremation Price	Average Burial price	Typical 'cost of dying' including average funeral prices
Scotland	£2,517	£2,257	£2,777	£6,482
UK Average	£2,390	£2,160	£2,620	£5,860

The research also included an estimate of the additional costs associated with a funeral. These were found to be 'typically' composed of the following:

Additional costs	£
administration of estate (probate)	2,107
funeral flowers	229
death notice in newspapers	98
funeral notice in newspapers	146
catering at wake for 50 people	341
memorial, for example headstone	612
Total additional costs	3,533

A [survey of funeral costs](#) in Britain 2000 carried out for The Oddfellows (a not-for-profit friendly society) found that the original quoted price for funerals was usually an underestimate of the final cost, and that "funeral directors have tended to "hide" the true cost of funerals".

Data on **local authority charges** for burial and cremation in 2005 (provided to SPICe by Angus Council, 2007) indicated that the average Scottish charges were as follows:

	£
Cost of coffin lair	312
Cremation casket lair	174
Coffin internment	299
Cremation casket internment	92

These charges varied considerably between local authorities with, for example, the cost of a coffin lair being £662 in Edinburgh, compared to £64 in Shetland.

Scottish Government Action

The Scottish Government provides advice on its website about what to do after a death in Scotland. This includes advice on '[paying for the funeral](#)'. The advice refers to the support available to those on welfare benefits to cover the costs of a 'simple, respectful low cost funeral' and up to £700 for other funeral expenses. This is available via an application for a [funeral payment](#), from the Department for Work and Pension's 'Social Fund'. Those responsible for organising the funeral can make a claim if they are in receipt of any of the following benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Pension Credit
- Housing Benefit
- Council Tax Benefit
- Working Tax Credit where a disability or severe disability element is included in the award
- Child Tax Credit at a rate higher than the family element.

A number of Scottish parliamentary written answers on the topic (for example [S2W-30280](#), [S2W-30279](#), [S2W-29684](#) and [S2W-14826](#)) have pointed out that the issue of welfare payments is reserved and have indicated variously that the Scottish Government has not estimated the cost of a basic funeral, has not held formal meetings with funeral directors and has not carried out any research into the debt burden on families of paying for funerals.

Scottish Parliament Action

There does not appear to have been any major scrutiny of this issue by the Scottish Parliament. Two cross party groups have a potential interest in this topic, the [cross party group on funerals and bereavement](#) and the [cross party group on tackling debt](#). Neither group has recorded examining the issue in detail on their web pages.

Simon Wakefield
Principal Research Specialist
20 February 2008

SPICe research specialists are not able to discuss the content of petition briefings with petitioners or other members of the public. However if you have any comments on any petition briefing you can email us at spice@scottish.parliament.uk

Every effort is made to ensure that the information contained in petition briefings is correct at the time of publication. Readers should be aware however that these briefings are not necessarily updated or otherwise amended to reflect subsequent changes.