

Funeral Poverty



- **Identifying the problem**
- **Scottish Government Funeral Costs Plan**
- **Plans for the future**



Scottish Government
Riaghaltas na h-Alba
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Identifying the problem



FUNERAL COSTS IN SCOTLAND
HAVE INCREASED BY 91%
SINCE 2004⁶



THE AVERAGE COST OF A BASIC FUNERAL
IN SCOTLAND IN 2016 WAS
£3,716⁵



49% OF PEOPLE WHO DIE HAVE
MADE NO FINANCIAL PROVISION
OR INSUFFICIENT PROVISION
TO COVER ALL THE COSTS¹⁹



£147 MILLION
TOTAL FUNERAL DEBT
ACROSS THE UK⁹



9% OF PEOPLE HAVE
WRITTEN DOWN THEIR
FUNERAL WISHES²¹

Identifying the problem



- **October 2015: Scottish Government commissions John Birrell and Citizens Advice Scotland to undertake a review of funeral poverty in Scotland.**
(<https://www.cas.org.uk/publications/funeral-poverty>)
- **February 2016: Scottish Government response published.** (<http://www.gov.scot/Resource/0049/00493566.pdf>)

Scottish Government Funeral Costs Plan



- 1. We will launch the new Funeral Expense Assistance benefit by summer 2019**
- 2. We will publish guidance on funeral costs by December 2018**
- 3. We will support provision of more consistent advice on planning for a funeral, support at the point of bereavement and support after a funeral**
- 4. We will publish and promote Planning Your Own Funeral to help people think about and record plans for their funeral**
- 5. We will seek to strengthen consumer protection in relation to pre-paid funeral plans**
- 6. We will support greater public and personal discussion of bereavement, death, dying and care at the end of life**
- 7. We will make more people aware of the products credit unions offer, including those specifically for funerals**
- 8. We will deliver a Social Innovation Fund to help social enterprises tackle poverty and disadvantage, including funeral poverty**
- 9. We will provide more options to help people save for their funeral by piloting a Scottish funeral bond**
- 10. We will improve the evidence base relating to funeral poverty to help us assess the effectiveness of our actions**

Plans for the future



- **Development of Funeral Expense Assistance benefit to launch by summer 2019**
- **Prepare guidance on funeral costs by December 2018**
- **Continuing work to encourage people to talk about their wishes, plan for their death and save (where they can)**
- **Engagement on consumer protection in relation to pre-paid funeral plans**
- **Development of Scottish funeral bond**

Timeline of progress so far and next steps

