

UK sees an increase in the number of “pauper’s funerals”

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Increasing numbers of people in the UK are not able to afford the basic cost of a funeral for a loved one, according to an annual report, *The Cost of Dying*, published by Sun Life Direct, a UK insurance company in conjunction with Bath University.

Separate research in a report, *Final Rights*, carried out via the Citizens Advice Bureau in Bath and North East Somerset also concluded, “Funeral Payments from the Social Fund are invariably considerably less than the cost of a basic funeral.”

The Social Fund is a government scheme administered by the Department for Work and Pensions (DWP), which provides money to families or individuals on a low income to meet some expenses that they are unable to cover.

The average cost of a funeral is £3,091. This figure has risen 71 percent in the last nine years, with the cost of a burial rising 10 percent in the last year. These costs are prohibitive for those on welfare benefits or on a low or average income, and place undue stress and mental strain on people who are already grieving.

Many people have to resort to “pauper’s funeral” arrangements because the government will not pay for full funeral costs under the Funeral Payment scheme.

The DWP has turned down up to half of all applications to the Social Fund for requests for help with funeral costs. It is estimated that the shortfall on funeral payments stands at £118 million—up from £85 million in 2010.

The Cost of Dying explains that the scheme is now completely inundated with requests for financial help. Of the 69,000 requests in 2011, 34,500 were turned down. Just over 38,000 Social Fund payments were made in Britain in 2011-12, at a total cost of £47 million.

Of those who do get a payment from the scheme, this

only averages £1,217. Payments cover only the basic costs of a funeral and do not include other expenses, such as funeral directors’ fees, the cost of a coffin, church fees and flowers. These may be covered, but only up to a maximum of £700. The latter figure has been capped since 2003 and is grossly inadequate.

If a person dies and no relative or person can be found able to pay for a funeral service, local authorities must arrange it under the 1984 Public Health Act.

According to figures obtained in January by the *Manchester Evening News*, more than 1,000 of these pauper’s funerals have been carried out by councils and hospitals in the last five years in the Greater Manchester area. On average, two people are given a pauper’s funeral every week. The *Evening News* reported, “In one part of the region, up to six babies are laid to rest in the same plot. Adults are buried in graves of up to four people in most parts of Greater Manchester.”

This situation will worsen as more and more people are being plunged into poverty, under conditions where death rates are expected to rise 17 percent a year over the next 15 years.

The humiliation and despair people feel because they cannot afford a funeral poses stark choices that force many into debt. Many cannot face the idea of a pauper’s funeral, with all the associated stigma and personal distress this causes. The pauper’s funeral in England has its historical roots among those who lived and died within the confines of the Victorian workhouse system.

One participant in *The Cost of Dying* report commented, “I felt like I was begging for help. It was just too much. ...They make you feel like you are a beggar and I’m not a beggar.”

Many funeral payment claimants often had to give up

work and act as full-time carers preceding the deaths of their loved ones. Very often long term terminal illness had drained the claimant's savings.

The Cost of Dying points out that bereaved families have resorted to other means to pay for funerals, with 10 percent of people taking out a loan, 20 percent putting the cost on a credit card and nine percent selling some of their personal belongings. It is not uncommon for funeral directors to pursue the debt via debt collection agencies and the courts.

The report highlights the great difficulties faced by applicants seeking financial assistance, as most funeral directors require a substantial upfront deposit, which is virtually impossible for people on a low income. Added to this is the uncertainty of whether they will receive any payment at all from the Social Fund scheme, leaving the applicant with a potentially large bill.

The emotional impact on those left behind is immense. The report identified that 50 percent of claimants interviewed already had underlying health conditions such as depression, anxiety and insomnia. The lack of financial support exacerbated an already difficult situation.

One respondent who had been unsuccessful in his application for a payment for his mother's funeral, still, at the time of the interview, owed the full amount to the funeral director. He lived in a temporary accommodation and was on benefits.

Prior to the advent of the post-1945 welfare state, people on low incomes in the UK could make regular payments towards funeral costs into burial societies. The administration costs to operate these policies were high and this led to many of them collapsing.

The 1942 Beveridge Report on Social Insurance and Allied Services, which laid the basis for the welfare state, provided for a scheme of social insurance, explicitly including funeral costs, leading to the establishment of funeral grants as part of the 1946 National Insurance Act.

Between 1995 and 1997, with the introduction of new regulations, the criteria for eligibility for payments became more complex and restrictive. Parliament's Social Security Advisory Committee was forced to acknowledge that the new regime was not equitable and the grants themselves did not even meet the basic costs of even a simple funeral. Even so the then Conservative Party government proceeded with the changes.

The Cost of Dying researcher Dr Kate Woodthorpe, a sociology lecturer at the University of Bath, commented, "Quite simply, it is becoming too expensive for poor people to die."

"Thousands of the most vulnerable in society are being let down by a system of state support that lacks coherence and is so unclear that some applicants have to resort to alternative means to organise a funeral."

The problem is not simply one of a lack of coherence, however complex and confusing the system of claiming is. The main reason for the denial of state funeral payments is that the trajectory of successive governments, Labour and Tory, has been to cut back and ultimately remove state provision of benefits.



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