



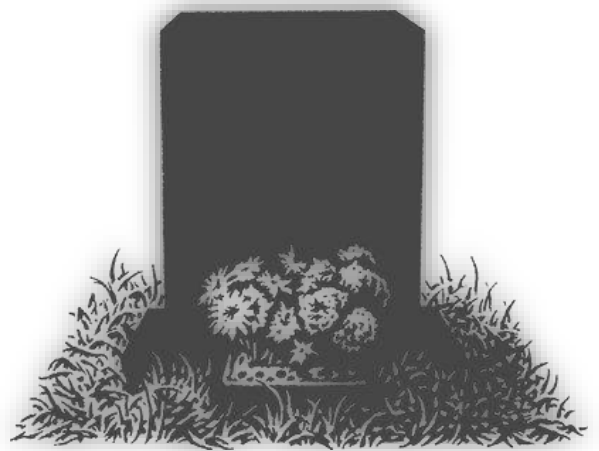
December 2018



# UNMARKED

**Funeral Poverty and National Assistance Funerals in Scotland 2017/18**

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# Unmarked: Funeral Poverty and National Assistance Funerals in Scotland 2017/18

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This report carries on from the previous work carried out by the Stirling Citizens Advice Bureau, *Unmarked 2015 and 2016*, and *Unearthing the true cost of funerals*.

The aim is to continue to provide an overview of national assistance funerals in Scotland in 2017/18 but also to expand the scope of this report and look into the wider environment of funeral poverty.

As well as re-examining the number, cost and reasons given for requiring a national assistance funeral, it will look at the provision of each local authority and how they deal with national assistance funerals, the Department of Work and Pensions Funeral Payment system, and carry on the work of Citizens Advice Scotland's *Cost of Saying Goodbye* reports by looking at the burial and cremation charges across Scotland.

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## Summary of last year's findings

SunLife reported that the average cost of a 'basic' funeral in the UK had risen once again to £4,078 (a 4.7% increase) but in Scotland there had been a 3.1% decrease in costs to £3,601.

The report found that there had been a number of positive developments since the previous study (Unmarked 2015) including:

- An e-learning course was launched by Citizens Advice Scotland for advisors covering 'Paying for Funerals' and 'Planning for Funerals' (April 2017);
- The first Inspector of Funeral Directors had been appointed.
- Social Security Bill introduced to the Scottish Parliament in June 2017.
- Publication of a Scottish Government Funeral Costs Plan in August 2017; and
- There had also been positive progress UK-wide on bringing funeral plan providers under regulation.

As far as national assistance funerals were concerned, 2016 saw a few interesting results;

- The overall number of NA funerals had declined on the previous year to 504 (down 10% on comparable figures).
- However, this reduction in figures could be directly attributed to the dramatic declines observed in the City of Edinburgh and the Glasgow City local authorities.
  - o There was a drop of 56 cases in these two local authorities alone, which accounts for more than the total overall drop in funerals.
- City of Edinburgh still had the highest number of national assistance funerals in 2016 with 105 (down from 137 in 2015).
- The largest increase was found in the Highlands with a 229% increase, it rose from just 7 in 2015, to 23 in 2016.
- 4 local authorities did not have any national assistance funerals in 2016, the same as in 2015.
- 0.89% of deaths in Scotland resulted in a national assistance funeral, a 3-year low.
- The percentage of funerals held due to family being unable or unwilling to pay for a funeral had risen to 82% (up from 74% in 2015 and 67% in 2003).
- There was an estimated 412 funerals held due to family being either unable or unwilling to pay for a funeral.
- The average cost of a NA funeral before any recoveries from the deceased's estate stood at £1,109, a slight decrease on 2015.
- The minimum overall cost of NA funerals dropped £22,000 or 5% since 2015 to £424,000.
- City of Edinburgh saw the largest drop in costs, down 31% or £39,566, which easily accounted for the overall drop seen.
- Highland saw the highest rise in costs, up 602% or £22,124.
- The estimated overall cost of NA funerals in 2016 was £455,852.95 up 93% on 2010.
- The estimated cost due to family being unable or unwilling to provide a funeral was £373,000.

# What has happened since last year?

## SunLife Cost of Dying Report 2018

Once again, for the 15<sup>th</sup> consecutive year, SunLife have found that the cost of a basic funeral has risen.<sup>1</sup> The cost of a basic funeral, has now risen to £4,271 in the UK and £4,085 in Scotland (Table 1).

This represented a 4.7% increase in the UK and a 13.4% increase in Scotland on last year's figures.

Since 2004, there has been a remarkable 122.4% increase in the cost of a basic funeral in the UK (Figure 1), far outstripping the rate of inflation and the rise in median wages (34.1% over the same period).

SunLife broke these costs down to enable examination of burials and cremations. Looking at burials, the average cost in the UK has risen to £4,798, a 5.2% increase, and in Scotland it is £4,626, an increase of 14%. For cremations, there has been a similar rate of increase, in the UK it has risen 4.1% to £3,744, and in Scotland there has been a 12.7% increase rising to £3,544 (Table 2). The table below tracks this change since 2004.

**Table 1. Cost of a 'basic' funeral 2014-2018**

Year	UK	Scotland
2014	£3,590	£3,490
2015	£3,693	£3,594
2016	£3,897	£3,716
2017	£4,078	£3,601
2018	£4,271	£4,085

**Table 2. Cost of cremations, burials and average cost of a 'basic' funeral between 2004 and 2018**

	Cremation	Burial	Average
2004	£1,728	£2,112	£1,920
2005	£1,784	£2,147	£1,965
2006	£1,973	£2,363	£2,168
2007	£2,160	£2,620	£2,390
2008	£2,287	£2,811	£2,549
2009	£2,448	£3,018	£2,733
2010	£2,546	£3,168	£2,857
2011	£2,720	£3,462	£3,091
2012	£2,863	£3,704	£3,284
2013	£2,998	£3,914	£3,456
2014	£3,199	£3,982	£3,590
2015	£3,282	£4,104	£3,693
2016	£3,437	£4,356	£3,897
2017	£3,596	£4,561	£4,078
2018	£3,744	£4,798	£4,271
<b>Change</b>	<b>116.7%</b>	<b>127.2%</b>	<b>122.5%</b>

<sup>1</sup> A basic funeral includes the fees for the funeral director, the cremation or burial itself, the doctor, and the minister or celebrant.

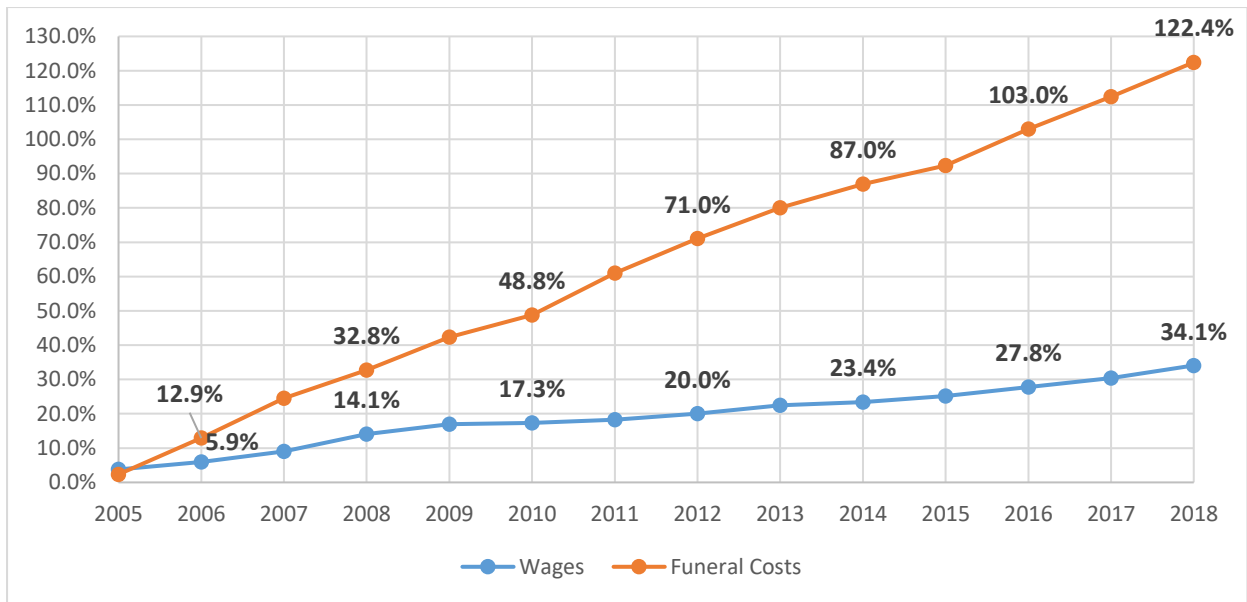


Figure 1: % increase since 2004 of UK median wage vs rise in basic funeral costs, 2005-2018

Where there has been evidence of a decrease in costs has been in direct cremations. These are a more affordable option for families as it does not include any service and it can be carried out at less sociable, cheaper times of the day. In the UK there has been a 6.7% decrease since last year costing on average £1,712 whereas in Scotland, there has been a slight decrease of 2.3% to £1,642.

### Cases Presented to Citizens Advice Bureaux

Citizens Advice Bureaux throughout Scotland have continued to experience a large number of clients presenting issues surrounding funeral poverty. These are broken down into different advice codes: Relationships – Death & Bereavement – Funerals, and; Benefits – Social Fund – Funeral Payments. The number of cases presenting to bureaux under the ‘Funerals’ code have risen dramatically since 2012/13 when there were 313 cases. The latest year’s figures show that there were 538 cases, an increase of 72% (Figure 2) but a slight decrease on the previous year (564). Under the ‘Funeral Payment’ code the figures have been consistently high (Figure 3) with 1009 in 2017/18, up from 939 in 2016/17.

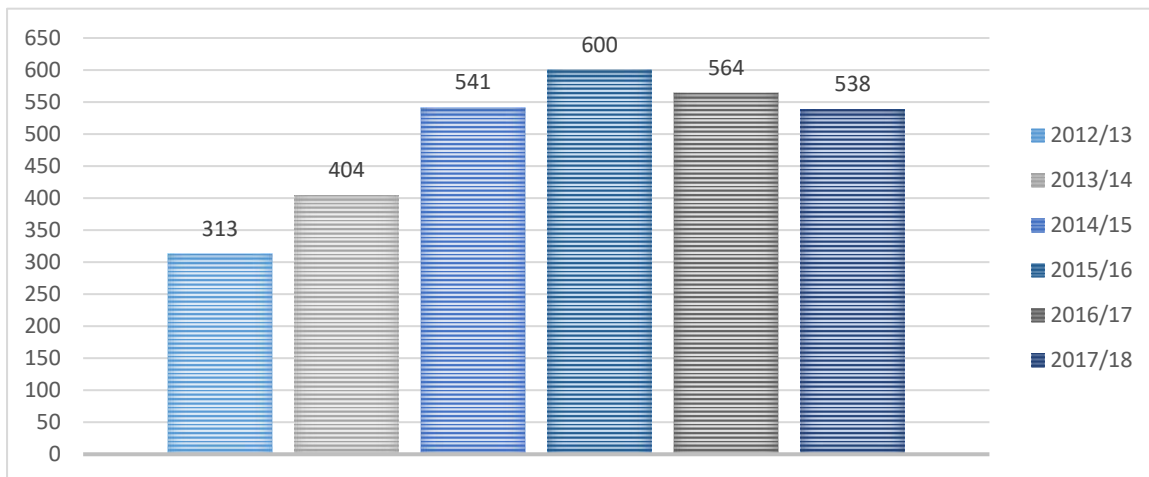


Figure 2. Number of new issues under advice code: Relationships – Death & Bereavement – Funerals, presented to CAB on funeral poverty 2012-2018.



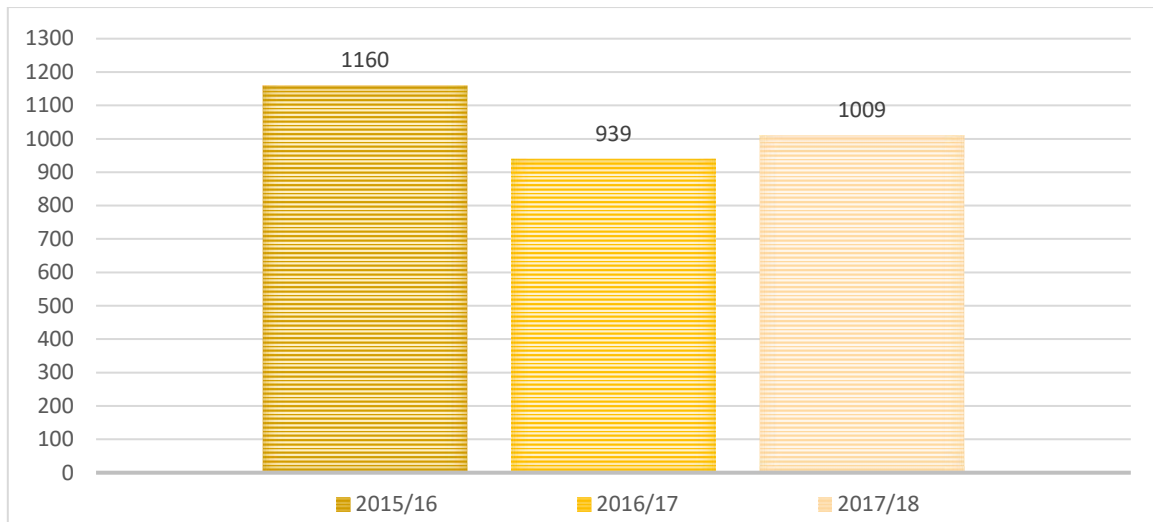


Figure 3. Number of new issues under advice code: Benefits – Social Fund – Funeral Payment, presented to CAB on funeral poverty 2015-2018.

Citizens Advice Scotland have estimated that one in ten people struggle to pay for a funeral. This can lead to people either getting into debt or getting into a worse financial situation than they are already in, for example by having to use high cost short term credit to cover the costs of a funeral. Struggling to pay for a funeral can also negatively impact on an individual's grieving process and, consequently, their mental health. Below is an example of what difficulties client face when trying to find funds to cover the shortfall between the DWP Funeral Payment and the cost of a funeral.

*“A client in the South of Scotland paying for her mother’s funeral was left with a funeral bill of over £3000 despite receiving a funeral payment of approximately £1400. In order to pay for this bill she sold some of her mother’s belongings but this was not enough. She resorted to going into debt by paying the remaining balance on her credit card.”*

## **Grass-root Response**

Encouragingly, there is growing evidence that with the increase in publicity and greater public knowledge of funeral poverty, more people are taking it upon themselves to take the initiative and try to make a difference where they can.

### **Case Study: Stirling Cemeteries Department**

After attending a meeting which highlighted the rise in funeral poverty in Scotland, Thomas Rennie (Tam) of Stirling Cemeteries Department decided to take it upon himself to try and find an alternative approach to assist families who simply cannot afford funerals. His core belief was to provide **a funeral that was affordable, dignified and respectful whilst also maintaining meaningful family involvement.**

The idea was to cut out most of the costs associated with funeral directors by having the Council assume and provide several responsibilities usually carried out by funeral directors.

They engaged with a number of local funeral directors who were very keen on getting involved with one selected to provide the following:

- Collection of the body
- A choice of 2 standard coffins (oak or mahogany veneer)
- Transportation of the body to any cemetery in the Stirling area
- Provide a member of staff for the service.

The Council staff would take on extra responsibilities for liaising with the family of the bereaved, contacting a local funeral director, carrying the coffin and controlling the cortege, as well as handing out cords for the lowering of the coffin. The family could then choose to purchase additional items such as headstones, flowers, hospitality and other elements. The idea is that this gives a more affordable option to families planning a funeral and it is not necessarily aimed purely at those struggling to pay for a funeral.



The proposal was developed through a scheme called The Lens, which helps employees of large organisations nurture ideas. After Tam was successful in this initiative he has been making plans for the service and on 6<sup>th</sup> December 2018 he presented to the Full Council meeting at Stirling Council and was given their resounding backing to make the idea a reality.

**‘Direct Funerals’** is expected to launch in early 2019 and it will cost £1,800 upfront (£1,075 for Stirling Council costs and £725 for the funeral directors costs) but there will also be a £800 charge for a lair if the family do not already have one. However, options are being explored to reduce this cost, such as £300 of this is for the foundation for a headstone, which could be done at a later date, and also the idea of proportional charging for the use of a lair, for example, a 4-person lair would cost 25% of the overall cost each time it was used.

***“Helping people is the motivation for everyone in the team and we are now fully prepared to provide this important service across Stirling.” (Tam)***

In praising the project, Stirling Council Leader Scott Farmer said *“Funeral poverty is a serious problem and I’d like to thank Tam for his idea.... I appreciate it and I remember only too well when I lost my own parents while studying at the University of Stirling and having the anxiety of going through that and the funeral costs.”*

Stirling Cemeteries Department have been very upfront that this is still an idea in its early stages and that once the service is operational, they will seek ways to improve the service and tailor it to meet client need. There have been expressions of interest from other services who may come on board such as catering services and florists and they hope to strike up a partnership with the new privately-owned crematorium which is currently being built just outside Bannockburn. Although there are some issues which this service will have to face, such as the need for upfront payment of the £1,800, this is a very promising initiative which, if successful, could be replicated across Scotland.



## Case Study: Caledonia Cremation

A few years ago Paul McColgan, Community Renewal CEO, experienced a traumatic death in his family: “Sadly I had first-hand experience of the strain that an unexpected death can place on a family, when my brother in law died suddenly in his twenties. Like many young families there was no provision for such an unexpected event but fortunately other family members were able to support the funeral costs. It highlighted to me the terrible financial burden arranging a funeral can place on many families, particularly younger families and that something needed to be done.”



Paul started investigating further, discovering that funeral costs have been increasing fast, and this was hitting Scottish families hard, pushing one in seven into debt.

In 2017 Community Renewal started work on Caledonia Cremation, Scotland’s first not for profit funeral directors. This new social enterprise was launched in February 2018 to tackle funeral poverty. **Caledonia Cremation offers a simple dignified direct cremation for only £995 for anyone anywhere in Scotland.** By offering more choice, more flexibility and more advice they aim to help bring down funeral costs for everyone, whether rich or poor.

The direct cremation they provide has no service to attend at the crematorium although one of their team will observe every committal. Most people will organise a service or celebration somewhere else after the committal, usually on another day, and sometimes with the ashes.

The project to set up this new flagship social enterprise has been part funded by Scottish Government and European Social Fund with loan funding from Social Investment Scotland.

The service has already saved one hundred families an estimated combined total of over £80,000 in funeral expenses as well as hosting death café events and providing bereavement counselling. In 2018/19 they won an award from Social Enterprise Scotland as an outstanding example of a new and not-for-profit funeral director.

It is very promising to see the impact that grass-root responses to funeral poverty can have and they will certainly play a vital role in the overall solution to unaffordable funeral costs. These are fantastic examples of how people can take the initiative and try to make a positive impact in helping those struggling to pay for a funeral for their loved ones.

# Unmarked 2017-18

This year's report seeks to expand on the work of Unmarked 2016 and 2017 by taking a closer look at funeral poverty as a whole. It will be broken down into the following areas:

## Burial and cremation charges

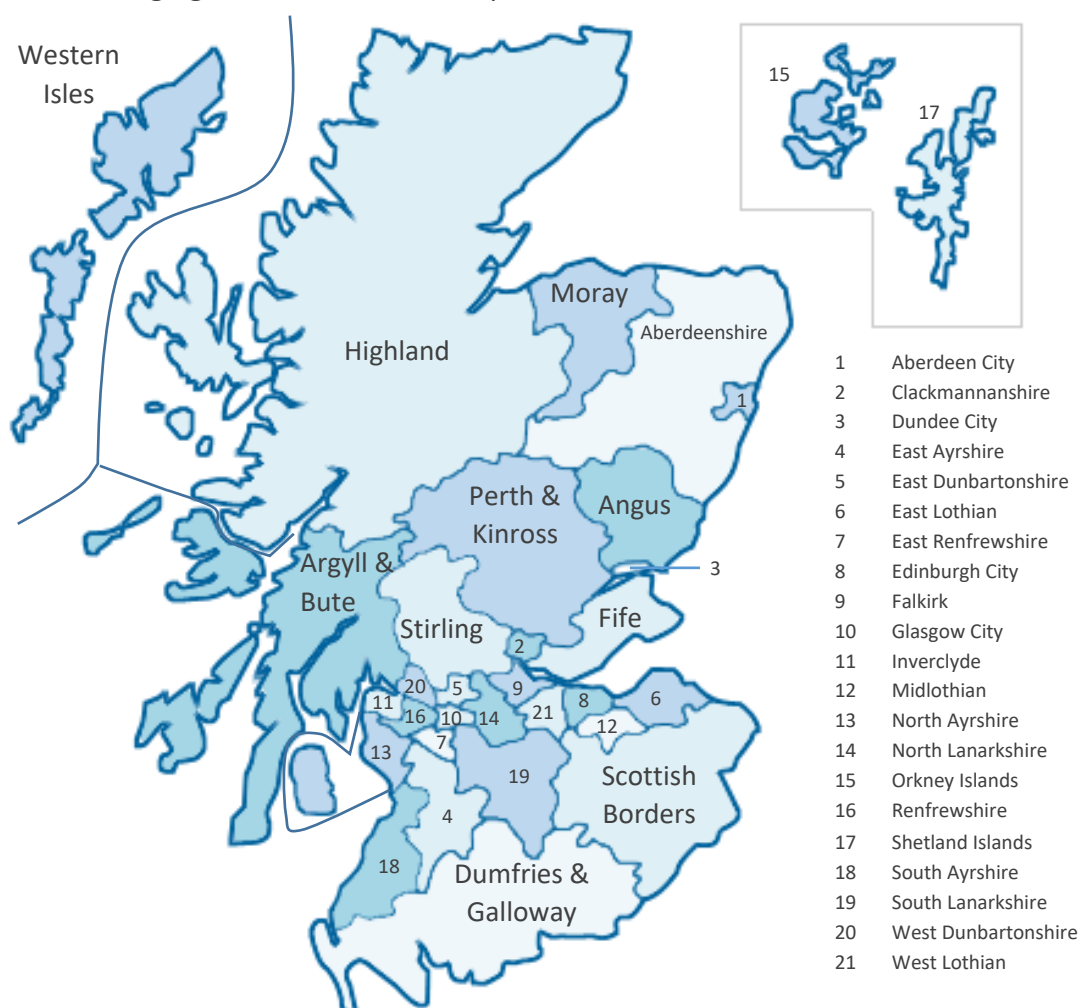
- This report will incorporate the work Citizens Advice Scotland previously did on burial and cremation charges across Scotland (Cost of Saying Goodbye) with updated figures for this year (2018).

## DWP Funeral Payments

- There will be a close look at the support the Department of Work and Pensions Funeral Payments gives those struggling to cover the costs of funerals. This will include the amount given out to claimants, the number of successful claims and the cost of administrating this benefit.

## National assistance funerals

- Once again, there will be an examination into the number, costs and reasons given for a national assistance funeral. This report will also look into the process councils take in arranging a funeral and what is provided for each funeral.



# Burial and Cremation Charges 2018

## Burials

**Table 3. Burial Charges in Scotland 2017-2018**

Rank 2018	Rank 2017	Rank 2014	Local Authority	Burial Total	Change 2017-18
1	1	2	City of Edinburgh	£2,457.00	£117.00
2	3	3	Glasgow City	£2,289.00	£209.00
3	2	1	East Dunbartonshire	£2,227.00	£86.00
4	4	4	South Lanarkshire	£1,944.10	-£0.60
5	5	5	Stirling	£1,906.00	£55.00
6	7	12	North Lanarkshire	£1,880.00	£153.00
7	26	23	Inverclyde	£1,799.00	£661.00
8	6	6	Perth and Kinross	£1,799.00	£53.00
9	8	11	Scottish Borders	£1,773.00	£52.00
10	13	31	East Renfrewshire	£1,728.00	£288.00
11	9	25	Clackmannanshire	£1,681.10	£37.75
12	12	19	Aberdeenshire	£1,651.00	£184.00
13	11	9	South Ayrshire	£1,620.00	£118.00
14	18	17	East Lothian	£1,580.00	£252.00
15	10	7	Moray	£1,558.00	£45.00
<b>Scottish Average</b>				<b>£1,535.03</b>	<b>£107.03</b>
16	20	20	Midlothian	£1,485.00	£184.00
17	16	15	West Dunbartonshire	£1,476.00	£57.00
18	17	27	Highland	£1,469.00	£55.00
19	25	28	North Ayrshire	£1,442.00	£302.00
20	14	8	Aberdeen City	£1,427.00	£0.00
21	15	14	Argyll and Bute	£1,424.00	£0.00
22	19	22	Dumfries and Galloway	£1,350.00	£40.00
23	21	10	Fife	£1,264.00	£41.00
24	24	16	Dundee City	£1,263.00	£88.00
25	22	13	Angus	£1,251.50	£31.30
26	23	24	East Ayrshire	£1,240.00	£30.50
27	27	18	Orkney Islands	£1,158.00	£46.00
28	29	29	Falkirk	£1,129.00	£101.00
29	28	21	West Lothian	£1,122.49	£32.70
30	30	30	Shetland Islands	£1,062.50	£62.50
31	31	26	Renfrewshire	£939.15	£22.95
32	32	32	Western Isles	£726.00	£21.00

***Table 4. Burial Charges in Scotland % Change 2017-2018***

<b>Rank</b>	<b>Local Authorities</b>	<b>Change %</b>
1	Inverclyde	58.1%
2	North Ayrshire	26.5%
3	East Renfrewshire	20.0%
4	East Lothian	19.0%
5	Midlothian	14.1%
6	Aberdeenshire	12.5%
7	Glasgow City	10.0%
8	Falkirk	9.8%
9	North Lanarkshire	8.9%
10	South Ayrshire	7.9%
<b>Scottish Average</b>		<b>7.5%</b>
11	Dundee City	7.5%
12	Shetland Islands	6.3%
13	City of Edinburgh	5.0%
14	Orkney Islands	4.1%
15	West Dunbartonshire	4.0%
16	East Dunbartonshire	4.0%
17	Highland	3.9%
18	Fife	3.4%
19	Dumfries and Galloway	3.1%
20	Perth and Kinross	3.0%
21	Scottish Borders	3.0%
22	West Lothian	3.0%
23	Western Isles	3.0%
24	Moray	3.0%
25	Stirling	3.0%
26	Angus	2.6%
27	East Ayrshire	2.5%
28	Renfrewshire	2.5%
29	Clackmannanshire	2.3%
30	Aberdeen City	0.0%
31	Argyll and Bute	0.0%
32	South Lanarkshire	0.0%

**Table 5. Burial Charges in Scotland % Change 2014-2018**

Rank	Local Authority	Change 2014-2018 (£)	Change 2014-2018 (%)
1	East Renfrewshire	£1,013.00	142%
2	Inverclyde	£865.00	93%
3	North Lanarkshire	£775.00	70%
4	Clackmannanshire	£766.10	84%
5	Aberdeenshire	£658.00	66%
6	Scottish Borders	£648.00	58%
7	North Ayrshire	£634.00	78%
8	Highland	£608.00	71%
9	East Lothian	£551.00	54%
10	Midlothian	£531.50	56%
11	South Ayrshire	£474.00	41%
12	West Dunbartonshire	£424.00	40%
13	Dumfries and Galloway	£410.00	44%
	<b>Scottish Average</b>	<b>£358.12</b>	<b>30%</b>
14	Argyll and Bute	£358.00	34%
15	City of Edinburgh	£347.00	16%
16	Shetland Islands	£341.50	47%
17	Falkirk	£336.00	42%
18	Glasgow City	£327.00	17%
19	East Ayrshire	£319.50	35%
20	Dundee City	£228.00	22%
21	Moray	£189.00	14%
22	West Lothian	£181.08	19%
23	Stirling	£178.00	10%
24	Angus	£148.75	13%
25	Orkney Islands	£132.00	13%
26	Fife	£123.00	11%
27	Aberdeen City	£104.80	8%
28	Perth and Kinross	£104.00	6%
29	Renfrewshire	£67.15	8%
30	South Lanarkshire	£61.10	3%
31	Western Isles	£46.00	7%
32	East Dunbartonshire	-£489.50	-18%

**Table 6. Lair Fees Scotland 2018**

Rank 2018	Local Authority	Lair Fee
1	Glasgow City	£1,309.00
2	City of Edinburgh	£1,307.00
3	East Dunbartonshire	£1,221.00
4	South Lanarkshire	£1,102.10
5	Scottish Borders	£1,034.00
6	North Lanarkshire	£960.00
7	Inverclyde	£933.00
8	East Renfrewshire	£912.00
9	Perth and Kinross	£881.00
10	Aberdeenshire	£881.00
11	Clackmannanshire	£854.10
12	Aberdeen City	£850.00
13	West Dunbartonshire	£835.00
14	Stirling	£831.00
15	East Lothian	£815.00
16	South Ayrshire	£810.00
<b>Scottish Average</b>		<b>£788.26</b>
17	Argyll and Bute	£771.00
18	Midlothian	£760.00
19	North Ayrshire	£744.00
20	Moray	£697.00
21	Fife	£644.00
22	Dundee City	£643.00
23	East Ayrshire	£606.50
24	Orkney Islands	£605.00
25	Angus	£603.50
26	Falkirk	£592.00
27	West Lothian	£574.31
28	Highland	£565.00
29	Shetland Islands	£550.00
30	Dumfries and Galloway	£467.00
31	Renfrewshire	£459.90
32	Western Isles	£407.00

**Table 7. Internment Fees Scotland 2018**

Rank 2018	Local Authority	Internment Fee
1	City of Edinburgh	£1,150.00
2	Stirling	£1,075.00
3	East Dunbartonshire	£1,006.00
4	Glasgow City	£980.00
5	North Lanarkshire	£920.00
6	Perth and Kinross	£918.00
7	Highland	£904.00
8	Dumfries and Galloway	£883.00
9	Inverclyde	£866.00
10	Moray	£861.00
11	South Lanarkshire	£842.00
12	Clackmannanshire	£827.00
13	East Renfrewshire	£816.00
14	South Ayrshire	£810.00
15	Aberdeenshire	£770.00
16	East Lothian	£765.00
<b>Scottish Average</b>		<b>£746.76</b>
17	Scottish Borders	£739.00
18	Midlothian	£725.00
19	North Ayrshire	£698.00
20	Argyll and Bute	£653.00
21	Angus	£648.00
22	West Dunbartonshire	£641.00
23	East Ayrshire	£633.50
24	Fife	£620.00
25	Dundee City	£620.00
26	Aberdeen City	£577.00
27	Orkney Islands	£553.00
28	West Lothian	£548.18
29	Falkirk	£537.00
30	Shetland Islands	£512.50
31	Renfrewshire	£479.25
32	Western Isles	£319.00



## ***Summary of findings (burials)***

- Since Citizens Advice Scotland began recording the costs of burials in Scotland in 2014, the average burial charge has risen by 30% or £358.12, to £1,535, this also represents a 7.5% or £107 rise on the previous year.
- City of Edinburgh once again had the highest burial charges in Scotland in 2018 at £2,457, up £117 on 2017.
- Western Isles again had the lowest charge in 2018 at just £726, only seeing a £21 increase on the 2017 amount.
- This shows there was a difference of £1,731 between the lowest and highest charging local authorities in Scotland.
- Inverclyde saw the largest rise over the past year, 58.1% or £661, moving it up from 26<sup>th</sup> in the rankings in 2017 to 7<sup>th</sup> in 2018. This also represents a 93% increase since 2014.
- No local authority area reduced their fees this year but 3 kept them at the same amount they were in 2017, Aberdeen City, Argyll & Bute and South Lanarkshire.
- Since 2014, East Renfrewshire have seen the largest rise in burial charges increasing by £1,013 which is a 142% increase, and it has seen it move from 31<sup>st</sup> in the rankings up to 10<sup>th</sup>.
- In contrast, East Dunbartonshire have seen their costs fall by 18%, however, they were the highest charging local authority in 2014 and are still the third most expensive in 2018.
- Glasgow City charge the highest lair fees in Scotland at £1,309 whilst the Western Isles charge the lowest at £407.
- City of Edinburgh charge the highest internment fees at £1,150 and the Western Isles charge the lowest at £319.
- Looking at a local context, burial charges in Stirling in 2018 are £1,906 whereas in neighbouring Falkirk they are £1,129, 41% cheaper.
- Burial charges in Stirling have increased 10% since 2014, which is below the national average.
- Stirling has the 2<sup>nd</sup> highest internment fees in Scotland at £1,075 and the 14<sup>th</sup> highest lair fees at £831.

## Cremations

***Table 8. Cremation Charges in Scotland 2017-2018***

Rank 2018	Rank 2017	Rank 2014	Crematorium	Ownership	2018	Change 2017-2018
1	1	1	Dundee	Private	£1,070.00	£71.00
=	=	=	Moray	Private	£1,070.00	£71.00
=	=	=	Angus	Private	£1,070.00	£71.00
4	4	5	Holmsford Bridge, Irvine	Private	£950.00	£65.00
5	5	24	Highland	LA	£904.00	£34.00
6	7	11	Holytown	Private	£860.00	£60.00
7	6	16	South Ayrshire	LA	£848.00	£21.00
8	8	7	West Lothian	Private	£845.00	£45.00
=	=	N/A	Melrose	Private	£845.00	£45.00
10	10	N/A	Baldarroch	Private	£795.00	£0.00
<b>Scottish Average</b>					<b>£781.61</b>	<b>£37.83</b>
11	11	6	Dumfries	Private	£775.00	£0.00
12	14	N/A	Houndwood	Private	£770.00	£50.00
13	13	10	City of Edinburgh	LA	£764.00	£29.00
14	16	8	Seafield, Edinburgh	Private	£762.00	£70.00
=	=	9	Warriston, Edinburgh	Private	£762.00	£70.00
16	22	15	Paisley	LA	£710.00	£85.00
17	19	13	Craigton, Glasgow	Private	£700.00	£48.00
18	15	17	Aberdeen City	LA	£693.00	£0.00
19	18	14	Fife	LA	£685.00	£22.00
20	27	23	Inverclyde	LA	£681.00	£95.30
21	24	21	Falkirk	LA	£669.00	£61.00
22	12	4	Perth and Kinross	LA	£668.00	-£81.00
=	21	20	West Dunbartonshire	LA	£668.00	£26.00
24	25	19	City of Glasgow	LA	£650.00	£45.00
25	20	22	Argyll and Bute	LA	£647.00	£0.00
26	23	12	Glasgow Crematorium	Private	£625.00	£0.00
27	26	18	South Lanarkshire	LA	£617.38	£17.98

**Table 9. Cremation Charges in Scotland % Change 2017-2018**

<b>Rank 2018</b>	<b>Crematorium</b>	<b>Ownership</b>	<b>Change 2017-2018</b>
1	Inverclyde	LA	14%
2	Paisley	LA	12%
3	Seafield, Edinburgh	Private	9%
=	Warriston, Edinburgh	Private	9%
=	Falkirk	LA	9%
6	Holytown	Private	7%
=	City of Glasgow	LA	7%
=	Craigton, Glasgow	Private	7%
=	Holmsford Bridge, Irvine	Private	7%
=	Dundee	Private	7%
=	Moray	Private	7%
=	Angus	Private	7%
13	Houndwood	Private	6%
<b>Scottish Average</b>			<b>5%</b>
14	West Lothian	Private	5%
=	Melrose	Private	5%
16	West Dunbartonshire	LA	4%
=	City of Edinburgh	LA	4%
=	Highland	LA	4%
19	Fife	LA	3%
=	South Lanarkshire	LA	3%
21	South Ayrshire	LA	2%
22	Baldarroch	Private	0%
=	Dumfries	Private	0%
=	Aberdeen City	LA	0%
=	Argyll and Bute	LA	0%
=	Glasgow Crematorium	Private	0%
=	Perth and Kinross	LA	-12%

**Table 10. Cremation Charges in Scotland % Change 2014-2018**

Rank 2018	Crematorium	Ownership	Change 2014-2018
1	Highland	LA	86%
2	South Ayrshire	LA	45%
3	Inverclyde	LA	40%
4	Holytown	Private	32%
5	Holmsford Bridge, Irvine	Private	31%
6	Falkirk	LA	30%
7	Dundee	Private	29%
=	Moray	Private	29%
=	Angus	Private	29%
10	Argyll and Bute	LA	27%
<b>Scottish Average</b>			<b>23%</b>
11	West Lothian	Private	23%
12	Aberdeen City	LA	22%
=	West Dunbartonshire	LA	22%
14	Paisley	LA	21%
15	City of Glasgow	LA	16%
16	City of Edinburgh	LA	15%
17	Seafield, Edinburgh	Private	14%
=	Warriston, Edinburgh	Private	14%
19	Craigton, Glasgow	Private	13%
20	Dumfries	Private	12%
21	Fife	LA	11%
22	South Lanarkshire	LA	9%
23	Glasgow Crematorium	Private	0%
24	Perth and Kinross	LA	-8%

## ***Summary of findings (cremations)***

- Dundee, Moray and Angus (all private) crematoriums are the most expensive in Scotland, charging £1,070.
- South Lanarkshire (local authority) is the cheapest for cremation fees at £617.38.
- The average cremation fee in 2018 is £781.61, an increase of £37.83 since 2017.
- 80% of crematoria charging above the Scottish average are privately-run.
- 65% of crematoria charging below the Scottish average are run by local authorities.
- Inverclyde has seen the largest rise in costs in the last year. It has risen 14% on the 2017 figure to £681, but it is still only the 20<sup>th</sup> most expensive in Scotland (out of 27).
- 5 crematoria have kept their charges the same as in 2017 (3 private, 2 LA-run).
- Perth & Kinross are the only crematorium to reduce their fees, down 12% in the last year to £668, they have dropped from 4<sup>th</sup> most expensive in 2014 down to 22<sup>nd</sup> in 2018.
- There has been a 23% average increase in cremation costs since 2014.
- The 3 crematoria with the largest rise in costs are all local authority-run, Highland saw an 86% increase, South Ayrshire a 45% rise, and Inverclyde a 40% increase. Highland have risen from 24<sup>th</sup> most expensive to 5<sup>th</sup> over this period.

## ***Direct cremations***

There has been a rise in the number of crematoria offering direct cremations over the past few years, offering families a cheaper alternative.

The cheapest option can be found at the City of Glasgow crematorium where a direct unattended cremation would cost £338. Other options available include:

- Early services which cost £645 in the Melrose and West Lothian crematoria.
- Attended direct cremations ranging from £595 to £739.
- Unattended direct cremations ranging from £419 to £653.

In some cases, these options can save families up to £571 on the standard charge a crematorium may charge (Dundee and Moray) making them an increasingly popular alternative.

## DWP Funeral Payments

In order to see the amount of support available to those struggling to pay for funerals each year, a FOI Request was sent to the DWP to find out the following since 2013:

- Number of applications
- Number of awards
- Number of refusals
- Amount paid out in Funeral Payments
- The total administrative costs to the department of the Funeral Payment.

This information was request to be broken down into geographic areas so it could be easily studied and examined in a local context.

### England, Scotland and Wales

Between 2013/14 and 2017/18 there were over 240,000 applications made to the DWP for a Funeral Payment across England, Scotland and Wales (Table 11). 60% of these applications were successful (146,400) whilst 44% were initially refused, it is assumed that of these that were initially refused, some were overturned and awarded. Of those refused, 25% was due to the applicant not being deemed responsible for the arrangement of the funeral due to there being other family members who are either closer related or are not in receipt of a qualifying benefit. The data also shows that overall the DWP paid out £205,058,000 with the average payment across the period being £1,401.

Table 12, shows how Funeral Payments have changed over the 5 years covered by this FOI Request. There has been an increase of 3.9% increase in the average payment made over the 5 years, this is far below the rate of increase in the cost of a 'basic' funeral (a 19% increase over the same period) as stated earlier in the report and it is even below the rate of increase

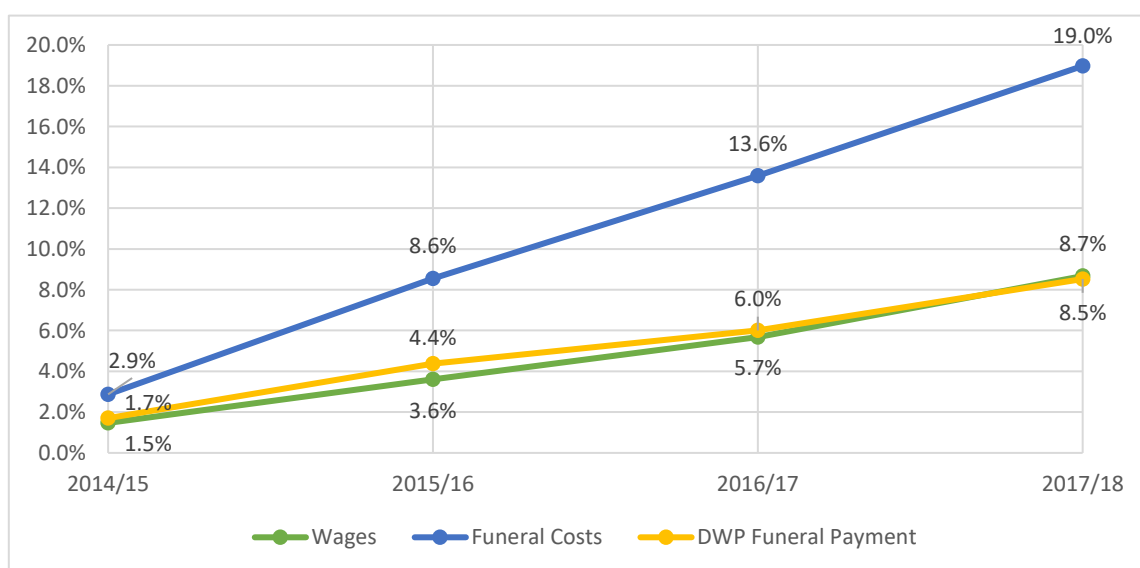


Figure 4. Rate of % increase of 'basic' funeral costs, average DWP Funeral Payments and median wages 2014/15 to 2017/18.  
Source for median wages: ONS



in median wages (Figure 4). This means that a DWP Funeral Payment in 2017/18 would only cover 34% of the cost of a 'basic' funeral. What you can also see from the figures is that there has been a decline in the number of applicants to the DWP (59,200 in 2013/14 down to 40,700 in 2017/18) but the success rate has seen a slight increase from 58% to 63%.

***Table 11. DWP Funeral Payments Cumulative by Area 2013/14 to 2017/18***

Region	Applications received	Initial decisions	Awards		Initial Refusals		Gross expenditure	Average Payment
			Number	%	Number	%		
East of England	17000	17300	10000	58%	8000	46%	£13,191,000	£1,319
South East	20700	20800	12100	58%	9300	45%	£16,035,000	£1,325
London	26800	27000	15800	59%	12300	46%	£27,192,000	£1,721
South West	14500	14600	8400	58%	6700	46%	£11,050,000	£1,315
East Midlands	15400	15600	9200	59%	7100	46%	£12,009,000	£1,305
West Midlands	24400	24500	14800	60%	10800	44%	£22,212,000	£1,501
Wales	16500	16700	10200	61%	7000	42%	£13,324,000	£1,306
North West	37100	37500	22800	61%	16500	44%	£31,082,000	£1,363
Yorkshire and Humberside	22500	22800	14100	62%	9600	42%	£19,763,000	£1,402
North East	15100	15000	9300	62%	6500	43%	£12,587,000	£1,353
Scotland	30200	30200	19700	65%	11600	38%	£26,613,000	£1,351
<b>Total</b>	<b>240200</b>	<b>242000</b>	<b>146400</b>	<b>60%</b>	<b>105400</b>	<b>44%</b>	<b>£205,058,000</b>	<b>£1,401</b>

***Table 12. DWP Funeral Payments 2013-2018***

Year	Applications received	Initial decisions	Awards		Initial Refusals		Gross expenditure	Average Payment
			Number	%	Number	%		
2013/14	59200	57000	33100	58%	1900	3%	£44,655,000	£1,349
2014/15	50700	54700	32200	59%	24200	44%	£44,194,000	£1,372
2015/16	44600	45500	28700	63%	19100	42%	£40,409,000	£1,408
2016/17	45000	44300	26900	61%	19800	45%	£38,480,000	£1,430
2017/18	40700	40500	25500	63%	15700	39%	£37,320,000	£1,464
<b>Total</b>	<b>240200</b>	<b>242000</b>	<b>146400</b>	<b>60%</b>	<b>80700</b>	<b>33%</b>	<b>£205,058,000</b>	<b>£1,401</b>

## **Scotland**

Scotland has made up 12.6% of all applications to the DWP Funeral Payment between 2013/14 and 2017/18 with an above-the-UK-average success rate of 65% (Table 11). £26,613,000 has been awarded to Scottish applicants over this period with the average payment being £1,351, which is slightly under the overall average.

Over the past 5 years, there has been an increase 3.3% in the amount paid out to applicants in Scotland, from £1,322 to £1,366, which represent just a £44 increase (Table 13). As a way

of comparison, in the same period of time, there has been an increase in the ‘basic’ cost of a funeral of £595, an increase of 17% (Table 14). A DWP Funeral Payment would now only make up 33.4% of the cost of a ‘basic’ funeral, leaving a shortfall of £2,718 whereas in 2013/14 it would have covered 37.9% still leaving a shortfall of £2,168 (Table 14).

**Table 13. DWP Funeral Payments Scotland 2013/14 to 2017/18**

Year	Applications received	Initial decisions	Awards		Initial Refusals		Gross expenditure	Average Payment
			Number	%	Number	%		
2013/14	7400	7000	4400	63%	3000	43%	£5,815,000	£1,322
2014/15	6300	6700	4300	64%	2500	37%	£5,849,000	£1,360
2015/16	5500	5600	3700	66%	2100	38%	£5,034,000	£1,361
2016/17	5800	5700	3800	67%	2200	39%	£5,134,000	£1,351
2017/18	5200	5200	3500	67%	1800	35%	£4,781,000	£1,366
<b>Total</b>	<b>30200</b>	<b>30200</b>	<b>19700</b>	<b>65%</b>	<b>11600</b>	<b>38%</b>	<b>£26,613,000</b>	<b>£1,351</b>

**Table 14. Average DWP Funeral Payment vs Average Cost of a Basic Funeral (Scotland) 2014-2018**

	Average DWP Funeral Payment	Average Cost of Basic Funeral	% Coverage of DWP Funeral Payment	Shortfall
2014	£1,322	£3,490	37.9%	£2,169
2015	£1,360	£3,594	37.8%	£2,234
2016	£1,361	£3,716	36.6%	£2,355
2017	£1,351	£3,601	37.5%	£2,250
2018	£1,366	£4,085	33.4%	£2,719

## **Up-rating the DWP Funeral Payment**

The DWP Funeral Payment has not been significantly increased since 2003. There is an urgent need for this to be up-rated when the Scottish Government introduces its replacement benefit in 2019 to better reflect the reality of funeral costs. As already previously stated, funeral costs have risen 122% since 2004 and median earnings have risen by 40% since 2003 therefore it is essential that funeral payments gets a much-needed and overdue increase to better support those who are struggling to pay for a funeral.

## **Administrative Costs**

The cost to administer the DWP Funeral Payment system in 2017/18 was £2,477,000. This can be broken down into geographical areas (Table 15) by taking the percentage of applications received in each area and multiplying this by the overall administrative costs. This would show that in Scotland it would cost and estimated £316,472 to administer.

***Table 15. DWP Funeral Payments Administrative Costs by Region/Nation 2017/18***

<b>Region</b>	<b>Applications received</b>	<b>% of total</b>	<b>Cost based on %</b>
East of England	2900	7.1%	£176,494
South East	3500	8.6%	£213,010
London	4400	10.8%	£267,784
South West	2300	5.7%	£139,978
East Midlands	2700	6.6%	£164,322
West Midlands	4600	11.3%	£279,956
Wales	2700	6.6%	£164,322
North West	5900	14.5%	£359,074
Yorkshire and Humberside	3700	9.1%	£225,182
North East	2800	6.9%	£170,408
Scotland	5200	12.8%	£316,472
<b>Total</b>	<b>40700</b>		<b>£2,477,000</b>

## National Assistance Funerals

Two separate Freedom of Information Requests went out to all 32 local authorities in Scotland to examine the option of last resort in the arrangement of a funeral, national assistance funerals.

The first FOI took the same approach as was used in both Unmarked 2015 and 2016. This requested the number of funerals carried out in 2017, the cost of these funerals, how much was recovered from the estate, and what reasons were given for requiring a NA funeral.

The second FOI was to extent this examination and to look into how local authorities dealt with NA funerals, it therefore asked the following:

1. Which department deals with local authority funerals?
2. What is your policy over those who are in need of a national assistance funeral who die outside your area but they are under your care and are fully funded by you (i.e. care bought in a different LA area)?
3. How much family involvement is there?
4. What provision do you have for local authority funerals?
5. Would you support the idea of a national framework for Local Authority funerals?

### Number

There has been a small decrease in the number of national assistance funerals over the past year, with the 2017 number standing at 501, down from 503 in 2016. However, Dumfries and Galloway council were unable to provide the number of funerals they carried out in the last year (a concern in itself) they were only able to provide their costs. Due to these costs it is likely that there have been at least the 2 funerals required to meet last year's total.

The most interesting thing to pull from this year's data is the dramatic shift in the number of funerals occurring in certain local authorities, with some seeing a massive increase and other the exact opposite (Table 16). Glasgow City have seen the biggest increase with 27 additional funerals taking place this year whereas City of Edinburgh has seen the largest decrease with 50 fewer funerals in 2017.

**Table 16. Scottish Local Authorities Seeing the Largest Change in Number of National Assistance Funerals between 2016 and 2017**

Local Authority	2016	2017	Difference	% Change
Glasgow City	48	75	+27	+56%
Aberdeen City	47	70	+23	+49%
Perth & Kinross	36	49	+13	+36%
Fife	69	44	-25	-36%
City of Edinburgh	105	55	-50	-48%
Renfrewshire	11	4	-7	-64%

**Table 17. National Assistance Funerals in Scotland 2002-2017**

Local Authority	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Aberdeen City	47	50	45	60	52	45	60	41	38	42	36	26	42	42	47	70
Aberdeenshire	-	5	6	3	5	3	2	5	5	3	11	6	6	10	4	8
Angus	-	-	-	5	3	4	5	3	5	4	6	10	10	8	7	7
Argyll & Bute	7	4	10	2	1	6	7	1	2	4	0	4	2	5	4	5
City of Edinburgh	66	67	74	90	80	138	145	140	158	126	134	141	135	137	105	55
Clackmannanshire	-	-	-	-	-	1	4	0	3	2	3	6	4	3	0	0
Dumfries & Galloway	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	*
Dundee City	-	-	-	-	-	-	-	-	13	14	14	15	15	18	20	18
East Ayrshire	-	-	-	-	-	-	-	-	-	4	13	18	15	18	14	11
East Dunbartonshire	-	-	-	-	-	-	-	-	-	0	1	1	1	0	0	1
East Lothian	-	-	-	-	1	6	2	4	6	17	7	2	13	12	11	16
East Renfrewshire	-	-	-	-	-	-	-	-	-	0	1	1	1	0	1	4
Falkirk	-	-	-	-	-	8	4	5	4	4	5	13	12	17	9	13
Fife	13	21	31	21	34	30	34	33	43	55	56	56	60	69	69	44
Glasgow City	117	104	91	81	83	100	80	66	58	70	69	75	77	72	48	75
Highlands	-	-	-	-	-	-	5	2	16	12	4	10	11	7	23	26
Inverclyde	-	-	-	-	-	-	-	3	3	2	0	4	2	3	2	5
Midlothian	5	4	2	10	6	5	6	10	6	6	14	7	9	10	10	10
Moray	-	-	-	-	-	-	-	-	3	1	2	5	6	3	3	4
North Ayrshire	-	-	-	-	-	3	2	6	1	9	5	4	9	4	7	7
North Lanarkshire	-	-	-	-	-	-	-	-	9	10	12	7	12	7	7	6
Orkney Islands	0	0	0	0	0	0	0	0	1	0	0	0	1	1	1	1
Perth & Kinross	-	-	-	-	-	23	18	23	29	26	32	28	44	38	36	49
Renfrewshire	8	12	10	9	10	9	5	11	12	7	8	9	7	8	11	4
Scottish Borders	-	-	-	1	2	2	1	3	3	4	2	4	2	6	6	4
Shetland Islands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
South Ayrshire	-	-	-	-	-	8	12	5	13	6	9	16	15	18	17	16
South Lanarkshire	4	6	4	0	2	4	8	8	11	7	12	7	7	10	11	15
Stirling	1	1	3	4	3	1	3	8	4	1	1	4	3	5	2	3
West Dunbartonshire	-	7	6	9	6	6	12	6	6	6	3	5	15	5	5	5
West Lothian	-	-	-	-	-	-	6	4	2	0	3	1	7	13	16	18
Western Isles	0	0	0	0	0	0	0	1	0	0	0	2	2	0	0	1
L.A.'s With Data	12	14	14	16	17	22	24	25	28	31	31	31	31	31	32	32

*\*Dumfries and Galloway did not give information for the number of funerals in 2017*

Glasgow City has now become the Local Authority area with the highest number of NA funerals with 75 taking place in 2017 (Table 17), overtaking City of Edinburgh which only had 55. The other stand-out LA areas with large numbers of funerals were in Aberdeen City (70), Perth & Kinross (49) and Fife (44).

Two LA areas did not record any NA funerals in 2017, Clackmannanshire and the Shetland Islands whereas three only recorded 1 funeral (East Dunbartonshire, Orkney and the Western Isles).

**Table 18. Percentage of Deaths in Scottish Local Authorities Resulting in a National Assistance Funeral 2016 and 2017 (minus Dumfries and Galloway)**

Local Authority	2015			2016			% Point Change
	Deaths	N.A. Funerals	% N.A. Funerals	Deaths	N.A. Funerals	% N.A. Funerals	
Aberdeen City	2129	47	2.21%	2360	70	3.29%	+1.08%
Aberdeenshire	2360	4	0.17%	2470	8	0.32%	+0.15%
Angus	1433	7	0.49%	1405	7	0.50%	+0.01%
Argyll & Bute	1110	4	0.36%	1072	5	0.47%	+0.11%
City of Edinburgh	4361	105	2.41%	4290	55	1.28%	-1.13%
Clackmannanshire	546	0	0%	556	0	0%	-
Dundee City	1691	20	1.18%	1783	18	1.01%	-0.17%
East Ayrshire	1453	14	0.96%	1436	11	0.77%	-0.19%
East Dunbartonshire	1114	0	0%	1157	1	0.09%	+0.09%
East Lothian	1001	11	1.10%	1141	16	1.40%	+0.3%
East Renfrewshire	883	1	0.11%	933	4	0.43%	+0.32%
Falkirk	1733	9	0.52%	1644	13	0.79%	+0.27%
Fife	4091	69	1.69%	4189	44	1.05%	-0.61%
Glasgow City	6321	48	0.76%	6485	75	1.16%	+0.4%
Highlands	2397	23	0.96%	2576	26	1.01%	+0.05%
Inverclyde	1006	2	0.20%	1104	5	0.45%	+0.25%
Midlothian	848	10	1.18%	885	10	1.13%	-0.05%
Moray	979	3	0.31%	1009	4	0.40%	+0.09%
North Ayrshire	1593	7	0.44%	1672	7	0.42%	-0.02%
North Lanarkshire	3568	7	0.20%	3664	6	0.16%	-0.04%
Orkney Islands	223	1	0.45%	276	1	0.36%	-0.09%
Perth & Kinross	1617	36	2.23%	1692	49	2.90%	+0.67%
Renfrewshire	2070	11	0.53%	2043	4	0.20%	-0.33%
Scottish Borders	1277	6	0.47%	1298	4	0.31%	-0.16%
Shetland Islands	232	0	0%	207	0	0%	-
South Ayrshire	1445	17	1.18%	1436	16	1.11%	-0.07%
South Lanarkshire	3529	11	0.31%	3523	15	0.43%	+0.12%
Stirling	899	2	0.22%	815	3	0.37%	+0.15%
West Dunbartonshire	1051	5	0.48%	1031	5	0.48%	-
West Lothian	1551	16	1.03%	1628	18	1.11%	+0.08%
Western Isles	359	0	0%	347	1	0.29%	+0.29%
<b>Overall</b>	<b>56,728</b>	<b>503</b>	<b>0.89%</b>	<b>57,886</b>	<b>501</b>	<b>0.87%</b>	<b>-0.02%</b>

In 2017, there were 57,886 deaths in Scotland. 0.87% of these deaths resulted in a NA funeral which is the lowest it has been since 2013 (Table 19). However, looking at the 12 LA's which have held data since 2002, there has still been a 0.10 percentage point increase, moving from 0.97% to 1.07% (Table 20).



**Table 19. Percentage of Deaths in Scotland Resulting in a National Assistance Funeral 2011-2017**

Year	Deaths	N.A. Funerals	% N.A. Funerals
2011	51954	442	0.85%
2012	53108	463	0.87%
2013	52825	487	0.92%
2014	52356	544	1.04%
2015	55667	551	0.99%
2016	56728	503	0.89%
2017	57886	501	0.87%

**Table 20. Percentage of Deaths in 12 Scottish Local Authorities Resulting in a National Assistance Funeral 2002 and 2017**

Local Authority	2002			2017			% Point Change
	Deaths	N.A. Funerals	% N.A. Funerals	Deaths	N.A. Funerals	% N.A. Funerals	
Aberdeen City	2208	47	2.13%	2360	70	3.29%	+1.16%
Argyll & Bute	1188	7	0.59%	1072	5	0.47%	-0.12%
City of Edinburgh	4545	66	1.45%	4290	55	1.28%	-0.17%
Fife	4012	13	0.32%	4189	44	1.05%	+0.73%
Glasgow City	7688	117	1.52%	6485	75	1.16%	-0.36%
Midlothian	917	5	0.55%	885	10	1.13%	+0.58%
Orkney Islands	211	0	0%	276	1	0.36%	+0.36%
Renfrewshire	2063	8	0.39%	2043	4	0.20%	-0.19%
Shetland Islands	214	0	0%	207	0	0%	-
South Lanarkshire	3384	4	0.12%	3523	15	0.43%	+0.31%
Stirling	905	1	0.11%	815	3	0.37%	+0.26%
Western Isles	403	0	0%	347	1	0.29%	+0.29%
<b>Overall</b>	<b>27738</b>	<b>268</b>	<b>0.97%</b>	<b>26,492</b>	<b>283</b>	<b>1.07%</b>	<b>+0.10%</b>

## Reasons for requiring a national assistance funeral

In the last year the data show there was a slight change in the reasons people required a national assistance funeral compared to 2016. The percentage of those unable / unwilling to provide a funeral for the deceased dropped from 84% in 2016 to 70% in 2017 (Table 21). However, this could be put down to more local authorities providing this information in the last year. In terms of number of NA funerals for each reason, those unable / unwilling only dropped by 8 funerals whereas the number due to their being no next of kin / estranged rose from 34 to 72.

**Table 21. Reasons for requiring NA funerals 2002-2017**

Year	No Next of Kin/Estranged		Unable/Unwilling	
	Number	%	Number	%
2002	1	100%	0	0%
2003	4	33%	8	67%
2004	6	46%	7	54%
2005	13	62%	8	38%
2006	5	33%	10	67%
2007	11	44%	14	56%
2008	23	58%	17	42%
2009	17	43%	23	57%
2010	18	41%	26	59%
2011	24	24%	75	76%
2012	31	22%	108	78%
2013	39	25%	117	75%
2014	39	20%	154	80%
2015	52	27%	143	73%
2016	34	16%	176	84%
2017	72	30%	168	70%

These figures still point to a longer-term shift in trend which had been observed in the previous two studies. Below in Figure 5, the data has been split into 4-year periods starting in 2002. As you can see, up until 2009 the percentages remained fairly even, then from 2010 there was a marked shift. Family being unable / unwilling to provide a funeral became the main reason a national assistance funeral became necessary, rising to 76% between 2014 and 2017 (Table 22).

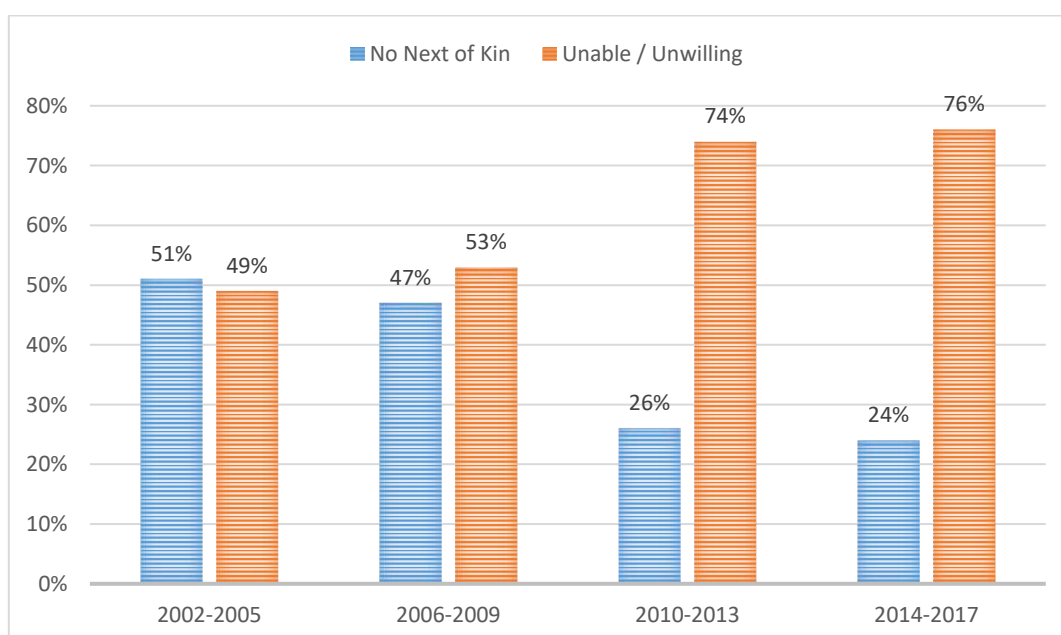


Figure 5. Reasons given for requiring NA funerals for 2002 - 2017

**Table 22. Reasons for requiring NA funerals 2002-2017**

	<b>Number of NAFs with data</b>	<b>No Next of Kin/Estranged</b>	<b>Unwilling/ Unable to Pay</b>
<b>2002-2005</b>	47	51%	49%
<b>2006-2009</b>	120	47%	53%
<b>2010-2013</b>	438	26%	74%
<b>2014-2017</b>	838	24%	76%

By using these figures and applying them to the whole of Scotland, you could estimate that between 2014 and 2017, there were around 1,600 national assistance funerals due to family being unable or unwilling to pay. In the last year this number could be estimated to be 350. This has been calculated by multiplying the number of NA funerals with the percentage of funerals recorded as being due to family being unable / unwilling to pay.

**Table 23. Local authority expenditure on NA funerals 2016 vs 2017 <sup>11</sup>**

Local Authority	2017	2016	% Change
Aberdeen City	£61,414	£42,090	46%
Perth and Kinross	£49,459	£37,474	32%
City of Edinburgh	£49,154	£89,618	-45%
East Lothian	£45,649	£21,490	112%
Highland	£37,306	£25,800	45%
Fife	£19,440	£34,263	-43%
West Lothian	£18,714	£14,680	27%
South Ayrshire	£17,569	£20,824	-16%
Falkirk	£14,273	£8,049	77%
East Ayrshire	£11,348	£15,032	-25%
Aberdeenshire	£9,218	£2,570	259%
Dundee City	£7,899	£9,747	-19%
North Ayrshire	£7,847	£7,700	2%
Dumfries & Galloway	£7,280	£15,194	-52%
South Lanarkshire	£6,750	£4,950	36%
Angus	£6,437	£4,247	52%
East Renfrewshire	£5,713	£2,495	129%
Argyll and Bute	£4,711	£2,898	63%
Renfrewshire	£4,270	£10,136	-58%
Midlothian	£4,223	£6,218	-32%
Moray	£4,065	£1,386	193%
Stirling	£3,212	£1,551	107%
Western Isles	£2,900	£0	
Inverclyde	£2,849	£1,194	138%
West Dunbartonshire	£2,500	£3,093	-19%
Orkney Islands	£1,839	£1,684	9%
Clackmannanshire	£0	£0	
Shetland Islands	£0	£0	
East Dunbartonshire	No Data	£0	N/A
Glasgow City	No Data	No Data	N/A
North Lanarkshire	No Data	£8,500	N/A
Scottish Borders	No Data	£8,187	N/A
<b>Total</b>	<b>£398,760</b>	<b>£406,041</b>	<b>1.2%</b>

Local authorities in Scotland spent at least £406,041 in 2017 on national assistance funerals (Table 23). This is the figure taken after any recoveries have been made from the deceased's estate and is an increase of 1.2% on the 2016 figure of £398,760. Aberdeen City were the local authority which spent the most on NA funerals over the past year £61,414, this is up 46% on

<sup>2</sup> No data was provided for the costs for East Dunbartonshire (1 funeral), Glasgow City (75 funerals), North Lanarkshire (6 funerals) and the Scottish Borders (4 funerals).

the 2016 figure. This can be attributed to the rise in number of funerals, from 47 to 70 as the average cost in Aberdeen City has actually decreased by 2% on 2016 (Table 24).

The average cost of NA funerals after recoveries from the deceased's estate has risen in the last year to £985.54, this is an increase of 12%. This can be partially attributed to the decrease in the amount recovered from the deceased's estate in the past year, reducing from £102,140 to £95,638.

Across Scotland there has been a 9% increase of the average cost of a NA funeral before any recoveries have been taken off (Table 25). This figure now stands at £1,216.22, up from £1,111.55 in 2016. This has followed the general trend over the past few years, although the costs have not risen as fast as 'basic funerals' or local authority's burial/cremation costs.

**Table 24. Average Cost of NA funerals 2017 (after recoveries) and % change since 2016**

Local Authority	Average Cost	% Change
Western Isles	£2,900.00	N/A
East Lothian	£2,853.09	46%
Orkney Islands	£1,839.00	9%
Highland	£1,434.85	28%
East Renfrewshire	£1,428.25	-43%
Aberdeenshire	£1,152.29	79%
North Ayrshire	£1,121.00	2%
South Ayrshire	£1,098.04	-10%
Falkirk	£1,097.94	23%
Stirling	£1,070.67	38%
Renfrewshire	£1,067.55	16%
West Lothian	£1,039.67	13%
East Ayrshire	£1,031.64	-4%
Moray	£1,016.32	120%
Perth and Kinross	£1,009.38	-3%
<b>Scottish Average</b>	<b>£985.54</b>	<b>12%</b>
Argyll and Bute	£942.20	30%
Angus	£919.59	52%
City of Edinburgh	£893.71	5%
Aberdeen City	£877.34	-2%
Inverclyde	£569.70	-5%
West Dunbartonshire	£500.00	-19%
South Lanarkshire	£450.00	0%
Fife	£441.82	-14%
Dundee City	£438.84	-10%
Midlothian	£422.30	-32%

**Table 25. Average Cost of NA funerals before Recoveries 2002-2017**

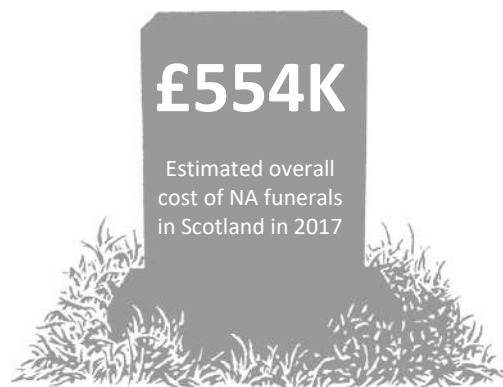
Year	Average Cost
<b>2002</b>	£828.23
<b>2003</b>	£746.16
<b>2004</b>	£901.50
<b>2005</b>	£820.56
<b>2006</b>	£895.84
<b>2007</b>	£945.00
<b>2008</b>	£742.17
<b>2009</b>	£836.15
<b>2010</b>	£820.31
<b>2011</b>	£909.83
<b>2012</b>	£952.61
<b>2013</b>	£1,058.62
<b>2014</b>	£1,105.40
<b>2015</b>	£1,128.27
<b>2016</b>	£1,111.55
<b>2017</b>	£1,216.22

**Table 26. Estimated Overall Cost of NA funerals 2002-2017**

Year	Estimated Cost
2002	£187,032.98
2003	£161,857.30
2004	£207,602.24
2005	£120,131.36
2006	£184,493.20
2007	£270,320.43
2008	£180,423.09
2009	£193,665.72
2010	£236,329.93
2011	£265,587.41
2012	£309,446.58
2013	£414,821.50
2014	£500,549.01
2015	£505,438.99
2016	£455,969.95
2017	£513,688.38

**Table 27. Estimated Overall Cost of NA funerals (when taking Glasgow City's figures into account) 2014-2017**

Year	Estimated Cost
2014	£547,597.57
2015	£557,049.26
2016	£533,847.52
2017	£553,703.80



By looking at all these figures, it is possible to estimate how much NA funerals cost local authorities across Scotland in 2017. By taking the average cost of funerals after recoveries and multiplying that with the total number of funerals each year, you come up with a basic estimate of the total cost across Scotland each year (Table 26 and Figure 6). By using this method the cost of NA funeral was £513,688 in 2017, up from £455,970 in 2016, an increase of 12.7%.

However, Glasgow City Council have on their website the amount they have tendered to their contracted funeral directors for national assistance funerals. By including these figures, the estimated cost of NA funerals in 2017 was £553,704, up from £533,848 in 2016, a 3.7% increase (Table 27).

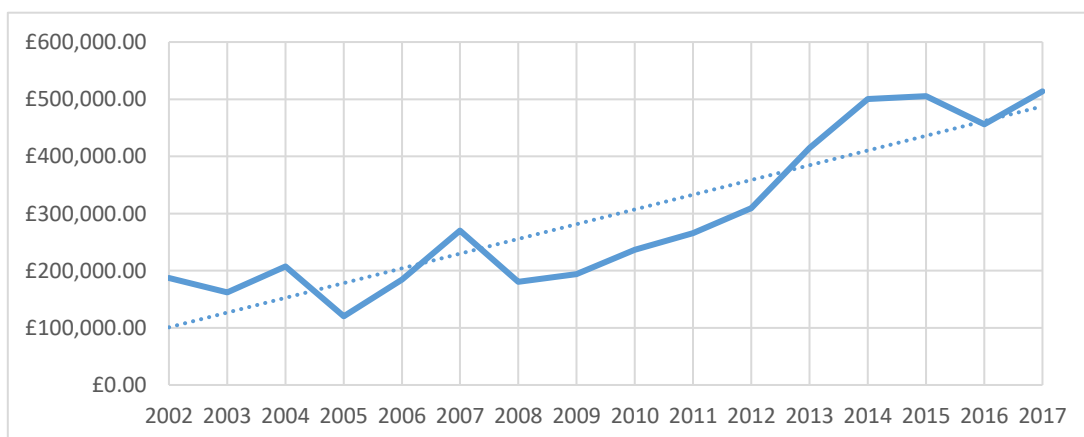


Figure 6. Estimated overall cost of NA funerals 2002 - 2017



## ***Local Authorities Provision***

### ***Department***

In 52% of Local Authorities, Environmental Health is the department which is responsible for national assistance funerals. This is 58% if you include other 'Environment' departments. 13% are by Bereavement Services. Somewhat surprisingly, some Local Authorities use departments which you would not automatically assume to be the one to deal with a national assistance funeral, some of these were;

- Chief Executive's Office
- Business Services Support.

### ***Providing a funeral for someone under their care but who died in another local authority area***

There was quite a split on where responsibility lay on this issue. Out of the 25 responses received, 60% of Local Authorities said they would not fund the funeral and it was up to the Local Authority where the deceased passed away to provide. 24% of responses said that they would automatically take on the responsibility and the rest said it would be up to a discussion between the two areas. It would definitely seem that some clarification is needed to set out clearly where responsibility would lie.

### ***Family involvement***

As seen earlier in this report, a large number of national assistance funerals are due family being unable/unwilling to take responsibility for their loved ones funeral. There were at least 168 cases of this and the figures could be put to be roughly 70% of all national assistance funerals. Local Authorities took on very different approaches when it came to family involvement in the arranging and attending of funerals:

- 53.1% allowed meaningful involvement
- 15.6% allowed limited involvement
- 31.3% did not allow involvement

Some of the responses were very positive:

*"In the absence of a will, the family would provide advice on the wishes of the bereaved person e.g. burial or cremation. We work closely with the families and do what we can within the confines of obligation under the National Assistance Act."* - Aberdeen City.

*"It really depends on how much involvement they wish, we encourage families to make decisions and support their choices wherever possible"* - City of Edinburgh.

*“If there is family, they would liaise directly with the undertaker to discuss aspects within the terms of the contract for the National Assistance Act funeral” - Dundee City.*

*“As much as families are willing and able to be involved” - Dumfries and Galloway.*

*“100%” - Shetland Islands.*

Others, however, made it very clear that once a funeral has been passed on to them there would be no family involvement:

*“The family of the deceased are advised of our protocols and if they still wish to hand over responsibility for making the funeral arrangements for the deceased, they will have no further involvement in organising the funeral.” – Angus.*

*“EH [Environmental Health] not obliged to keep interested parties advised about arrangements, if contacted, we will provide details about the date/time of service” – North Ayrshire.*

*“They can [only] attend at the graveside on the day of burial” – Renfrewshire.*

*“We make it clear if the family are relinquishing responsibility for the funeral their input will be minimal” – West Lothian.*

*“we'll make arrangements with an undertaker. They will arrange to collect the body and bury in common ground at a local cemetery. This is done at a time and date convenient to them. We are only notified once the burial has taken place. There is no funeral service and only the undertaker is present at the burial.*

*Environmental Health will not keep interested parties advised about arrangements, although we will notify them once the burial has taken place if they wish to visit the common grave.”  
– Inverclyde.*

There was also one note by one Local Authority over the concerns some families face when they are engaging in the arrangements of a national assistance funeral:

*“family often distance themselves from the process due to fear of having to pay the costs”  
– East Renfrewshire*

It is very clear from these responses that there is a postcode lottery for families if they need to turn to their Local Authorities to arrange a funeral. This will not aid the stigma surrounding national assistance funerals for families. It is very concerning that there is such a difference in attitude between Local Authorities on this issue.

## **Provision**

In the FOI Request sent out, each Local Authority was asked to select what they provide in a national assistance funeral. **Table 28** shows the responses to this request:

**Table 28. Local Authority Provision in Regards to National Assistance Funerals (YELLOW = Yes, WHITE = No, BLACK = N/A)**

	Ministers / celebrant fee	Viewing of the body	Coffin	Flowers	Hearse	Additional Car(s)	Paper Notice	Headstone	Own grave	Communal grave (unless they have their own lair)	Ashes returned to relatives (if applicable)	Aftercare support for relatives	Support in application to DWP
Aberdeen City													
Aberdeenshire													
Angus													
Argyll and Bute													
City of Edinburgh													
Clackmannanshire													
Western Isles													
Dumfries & Galloway													
Dundee City													
East Ayrshire													
East Dunbartonshire													
East Lothian													
East Renfrewshire													
Falkirk													
Fife													
Glasgow City													
Highland													
Inverclyde													
Midlothian													
Moray													
North Ayrshire													
North Lanarkshire													
Orkney Islands													
Perth and Kinross													
Renfrewshire													
Scottish Borders													
Shetland Islands													
South Ayrshire													
South Lanarkshire													
Stirling													
West Dunbartonshire													
West Lothian													
<b>Total</b>	<b>16</b>	<b>15</b>	<b>27</b>	<b>5</b>	<b>26</b>	<b>2</b>	<b>9</b>	<b>4</b>	<b>16</b>	<b>19</b>	<b>20</b>	<b>7</b>	<b>15</b>
%	50%	47%	84%	16%	81%	6%	28%	13%	50%	59%	83%	22%	47%

**Table 29. Notes on the FOI responses from the data in Table 29**

	Notes on the FOI response
<b>Aberdeenshire</b>	Undertaker may allow viewing of the body, relatives can make arrangements to pick up ashes.
<b>Clackmannanshire</b>	The arrangements will only be for the provision of a simple but dignified basic funeral. No funeral notices, service, flowers or funeral cars will be provided.
<b>East Dunbartonshire</b>	Can have headstone if they have their own lair.
<b>Fife</b>	Buried in own grave if they have an existing lair, otherwise cremation.
<b>Glasgow City</b>	Ashes are only returned to the applicant (i.e. the Bereavement Services Manager or Assistant Bereavement Services Manager).
<b>Highland</b>	Additional car only for minister, if family wished to erect a headstone, they would need to purchase lair first, would never use a communal grave.
<b>Midlothian</b>	Charge if family wish a humanist/celebrant.
<b>Moray</b>	Only states that ashes would be dealt with by the funeral director
<b>North Ayrshire</b>	Buried in own grave if they have an existing lair otherwise they will be cremated. Not obliged to keep interested parties advised about arrangements but can give back ashes if contacted and agreed with beforehand.
<b>South Ayrshire</b>	Unclear whether deceased buried in own lair or communal.
<b>South Lanarkshire</b>	Ashes are not returned to the family but are scattered at the crematoriums Garden of Remembrance and the family may be present if requested
<b>West Dunbartonshire</b>	Ashes can be returned but there is a fee.

What is immediately clear from **Table 28** is that there is a remarkable difference in national assistance funeral provision dependent on which local authority a funeral takes place in. What stands out most is that:

- 59% use communal graves
- 17% do not return ashes (some of this number will do for a fee)
- 50% provide a minister/celebrant
- 28% publish a paper notice
- 13% provide a headstone
- 22% provide some form of aftercare support

This is a very significant variation across the country and it only builds on the picture of a postcode lottery existing in Scotland for the families of the 501 people who required a national assistance funeral in 2017/18.

### ***Evidence of good practice***

In the process of researching for this report there have been many cases of Local Authorities showing evidence of the great work they do and how at times they go ‘above and beyond’ what would usually be expected of them in the arranging of a national assistance funeral.

One such example of this was found in the Falkirk local authority area where there was a case of a gentleman who had died earlier in the year, his wife had died a few weeks prior to him, and a local undertaker still held her ashes. One of the council’s officers arranged to collect her ashes and then interred them with the gentleman who required the national assistance funeral.

### **Case Study – City of Edinburgh Council**

Between 2007 and 2015, the City of Edinburgh Council used to see the number of national assistance funerals range between 126 (2011) and a high of 158 (2010). However, in the past 2 years there has been a significant decrease in their number – 105 in 2016 and just 55 this year (2017). The reasons for this dramatic reduction is because in the past, the council accepted all applications for national assistance funerals, no questions asked, but now they have introduced a new, robust process to help clients. This is not simply to turn away those seeking support, but to work with them and local funeral directors to give them the most suitable options available to them.

Of course they do also find that there will always be some who try to avoid the responsibility for a funeral even though they can afford the costs. The new process they have introduced ensures that such cases are identified as in order to qualify for a funeral, families must show their bank statements for the previous 3 months and sign over the deceased's estate to the council (which deters many who are simply trying to avoid paying from seeking this option).

There has been a great deal of cooperation between the council and funeral directors. By working closely with local, smaller firms, it has brought in the larger ones who would not normally deal with clients in receipt of DWP assistance. Now all funeral directors in the area accept DWP claimants, provided they do not have current debt issues, and there is great flexibility shown to these clients who can't afford any more than what they receive from the DWP. In one of the local funeral directors there is even a dedicated colleague who specifically helps clients with DWP applications. Due to the new process introduced by the council and the increased cooperation with funeral directors, an estimated 100 funerals have been put back into the marketplace.

There is overwhelming evidence of compassion and how the council put family's first and monetary considerations second. They signpost all those who come to them for assistance, generally to their local Citizens Advice Bureau and other similar services, and they put in a great deal of effort to find next of kin if none are immediately identified. They will use social media, making very personal and thoughtful newspaper notices based on any information they can find out about the deceased and they will contact organisation such as the Veterans Society to try and track down anyone related or know to the deceased.

There are also cases where the council have went 'above and beyond' the usual efforts in order to support the families of the deceased:

*"We have recently reunited ashes with a family where the cremations did not take place here but the ashes were discovered in an empty City of Edinburgh Council house."*

*"A member of our own staff travelled by bus last Saturday to Galashiels to deliver ashes to a NAA [NA funeral] cases' relative as she could not get to Edinburgh as she had young children, again staff were more than happy to do this – with the objective being to let a family have their loved one home."*

*“This year already we have managed to arrange the return of ashes to Australia so that 2 teenage boys could have their father home with them. Initial enquiries had proved that the actual use of a courier company was either cost prohibitive for us (£1500) and most companies refused to offer this service. Staff here worked through every scenario they could think of – including contacting the Australian Embassy in London who in turn advised asking Qantas Freight if they could help – Qantas Freight listened to the story and decided to send a member of their own staff over to hand deliver the ashes at no charge to ourselves or the family. Staff here co-ordinated the delivery of the ashes to Heathrow and the “hand over” at Sydney airport – most of this was out of hours due to the time difference... Contact was then made by the deceased’s family to say how grateful they were to have their loved one home – which was the outcome we had all been working hard to achieve.”*

These examples show that there are some local authorities who treat national assistance funerals with the same care, respect and thoughtfulness as they would with any other funeral. It is important to show this side of national assistance funerals as, in many cases, they involve the family of the deceased and by keeping them involved in the process of arranging a funeral, it lessens the stigma which has been attached to national assistance funerals. It would be hoped that all local authorities would do their most to reduce this stigma and make sure families still felt that a national assistance funeral was still a meaningful send-off for their loved ones.

## ***A move to a National Framework?***

When asked whether Local Authorities would support the idea of a National Framework for national assistance funerals, the responses were generally very positive:

*“In principle [we would support this], as this could address any anomalies and ensure that best practice is applied across the country.” – East Lothian.*

*“In general it would be a good idea to have a consistent approach.” – Angus.*

Of all Local Authorities to respond (26), 81% of stated that they would support the idea of a National Framework for national assistance funerals across Scotland. 12% also indicated that they would possibly be interested, with only 2 saying that they would not be interested. Of these 2, one said this was due to their numbers per year being very low and all services were provided locally so they saw no need for one and the other was unsure as to what it would add to their service.

One local authority stated that they believed there was a need for one national assistance funeral policy across Scotland. This was because there is a need for central guidance for the process of national assistance funerals. The reasons for this is they believed there was varied picture of how local authorities dealt with families in need of national assistance funerals and also in what was provided by each local authority. This view has been highlighted by the findings of this report which shows a postcode lottery does exist in Scotland in the way local authorities treat national assistance funerals and what families can expect in these services.

## Summary and Conclusion

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This year's report looked to expand on the work of Unmarked 2015 and 2015 by taking a closer look at funeral poverty as a whole. Its purpose was to once again examine the figures of national assistance funerals for the past year and to also:

- Incorporate the work that Citizens Advice Scotland have previously carried out on burial and cremation charges across Scotland (Cost of Saying Goodbye) with updated figures from this year (2018).
- Take a close look at the support the Department of Work and Pensions Funeral Payments gives those struggling to cover the costs of funerals.
- Expand on the previous work on NA funerals and look into the process councils take in arranging a funeral and what is provided including how much family involvement is allowed.

This report found that the current average cost of a 'basic' funeral in Scotland was now £4,085, a 13.4% increase on the 2017 figure. On a UK level, the costs had risen a massive 122.4% since 2004, incidentally, this was also the last time the DWP Funeral Payment was increased.

In Scotland, Burial and cremation charges are still on the rise, up 30% and 23% since CAS began monitoring costs in 2014. However, there are inconsistencies as to the rate of this increase across Scotland. The difference between the highest and lowest burial charge is £1,731 (£2,457 in City of Edinburgh and £726 in the Western Isles) whilst the difference in cremation charge is £452 (£1,070 in Dundee, Moray and Angus, and £618 in South Lanarkshire). The average burial charge is £1,535, a 7.5% increase in the last year, and the average cremation charge is £782, a 5% increase.

The number of national assistance funerals has remained basically the same at 501 (this could increase as Dumfries & Galloway did not provide a figure for their funerals). This however, didn't mean that this was consistent across the country as there were large changes in the number of funerals carried out by some local authorities such as in Glasgow City where the number increased by 56% and in the City of Edinburgh where it decreased by 48%.

It could be estimated that the amount local authorities spent on NA funerals in 2017 was £513,688, this could be as high as £553,704 if you were to take into account the data available online for Glasgow City's costs. The average cost of a NA funeral was £1,216.

The percentage of those requiring a NA funeral due to family being unable/unwilling was 70%. Of those who ended up having to turn to their local authority to arrange a funeral for their loved one were faced with a very varied picture of what would be provided and how they would be treated. 31.3% of local authorities did not allow family involvement whilst only 53.1% could be said to allow meaningful involvement. 59% use communal graves and 17% do not automatically return ashes to the family. Although there are some instances of local authorities going above and beyond what they are expected to do, there does seem to be an urgent need for some kind of National Framework to ensure that families can still hold a



meaningful funeral for their loved ones even if they are struggling financially. 81% of local authorities agree with this and feel there is a need for a National Framework for national assistance funerals whilst another 12% indicated that they would be interested in any discussions about this.

This report also discovered that in 2017/18 the DWP Funeral Payments system costs an estimated £316,472 to administer in Scotland, 63% of applicants were successful, £4,781,000 was granted in total with the average pay-out being £1,464. This is only a 3.9% or £44 increase on 2013/14 whereas the increase in the cost of a 'basic' funeral has been 19% or £595. It would leave a shortfall of £2,621 and it shows just how inadequate this is and hopefully once the Scottish Government take on this benefit in 2019 it will uprate it to meet the need of those arranging a funeral.

There are already inspiring examples being set across Scotland at the grass-root level in trying to make a positive impact in helping those struggling to pay for a funeral for their loved ones. Ventures such as that undertaken by the Stirling Cemeteries Department and Caledonia Cremation are fantastic examples of how people are taking the initiative and finding new ways to tackle funeral poverty.

In concluding, what this research has found is that current government support is simply inadequate to assist those most in need. There exists a postcode lottery in Scotland when it comes to funeral costs and also in how local authorities deal with those who simply cannot afford a funeral and therefore are in need of a national assistance funeral. Therefore, there is an urgent need for a common National Framework when it comes to national assistance funerals to ensure that all families can be involved in a meaningful funeral for their loved one if they are simply unable to afford the costs. There is also a need for an upfront discussion on how local authorities charge for burials and cremations and to try to work towards making these fees fair and consistent across Scotland.

## ***Recommendations***

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Based on the findings of this research and the previous work carried out on funeral poverty, the following recommendations have been made:

### **1. Work towards a National Framework for national assistance funerals:**

To ensure that all funerals are meaningful and consistent across the nation it is necessary to create a National Framework to regulate the minimum requirements for local authorities to follow when organising a national assistance funeral. This must include provision for family involvement on the arrangements of the funeral and to reduce the stigma attached to national assistance funerals, such as the removal of the name 'paupers funeral' which is still evident.



## **2. Discussion about how local authorities charge for burials and cremations:**

Have an open discussion about how local authorities set their charges for burials and cremations. This will allow better transparency and ensure that local authorities are not using these charges to make up for cuts elsewhere in their budgets.

## **3. Praise local efforts and build on their example:**

We need to praise efforts made on a local level to highlight what can be done to tackle funeral poverty. These initiatives show new ways we can reduce and mitigate the rising fees of funerals, and we should look to build on these examples if they prove to be successful.

## **4. Re-evaluate current funeral payment support:**

With the powers over the DWP Funeral Payment being devolved to the Scottish Parliament next year (2019), there is an opportunity to bring this support more in-line with the actual cost of funerals.

## **5. Improve council record keeping:**

As mentioned in *Unmarked 2015*, it is still of great concern that some local authorities do not keep consistent records on national assistance funerals. Councils should be required to maintain data on, at a minimum, the number of funerals, the reasons given for requiring a funeral and the cost of these funerals to the council. This would not only allow a greater degree of transparency, but it would also be easier to notice a further upturn in the number of funerals and would give an insight into the real issues behind them.

## **6. Work towards universal funeral provision:**

One suggestion as to how funeral poverty could be eradicated in Scotland would be for it to be covered entirely by general taxation, providing genuine cradle to the grave care for everyone. This would reduce the burden on families at this difficult time.

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Stirling Citizens Advice Bureau is your local charity which is here for you in your time of need, whenever that may be. However, to be able to run the service, we need financial support to allow us continue to help others. By making a donation, you help us to keep our doors open.

All donations of any size make a *real* difference so please help us now by donating at:

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You can also support us every time you shop online by registering with [easyfunding.org.uk](http://easyfunding.org.uk) and selecting Stirling District Citizens Advice Bureau Ltd as your chosen cause. It won't cost you a penny but we will receive a donation when you shop online.

Drop in or phone us on:  
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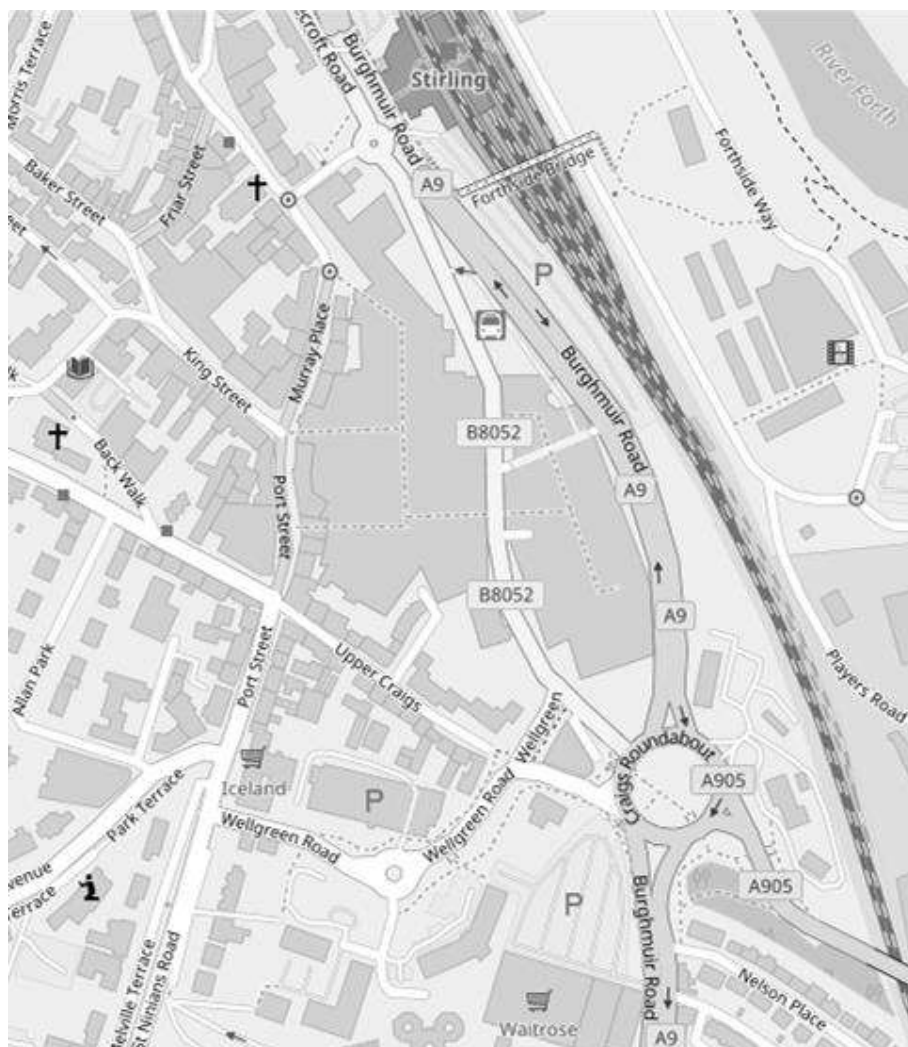
## Opening hours

Drop-in service:

**Monday:** 10am to 3pm  
**Tuesday:** 10am to 3pm  
**Wednesday:** 10am to 3pm  
**Thursday:** 10am to 3pm

Out of hours helpline:  
**0808 800 9060**

**Monday - Friday:** 8am to 8pm  
**Saturday:** 10am to 2pm



The CAB Service Twin Aims:

1. To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively
2. To exercise a responsible influence on the development of social policies and services both locally and nationally.