



# UNMARKED:

## National Assistance Funerals in Scotland 2016



**First Annual Update and a Review of How Research Can Impact Social Policy**

By David Robertson (Social Policy Researcher at Stirling Citizen Advice Bureau)

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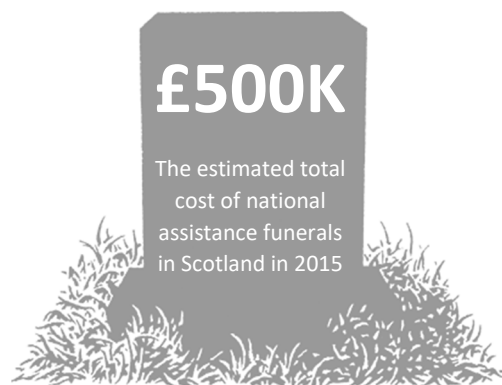
This is an annual update on the figures surrounding National Assistance Funerals. It follows up on the report published in November 2016 *Unmarked: National Assistance Funerals and the Consequences of Funeral Poverty*. The aim of this report is to provide an overview of national assistance funerals in Scotland in 2016 and also, to give an update of what has happened since the publication of the previous report, showcasing what impact social policy research can have.

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## Summary of last year's findings

- The number of national assistance funerals stood at 549 (excluding Dumfries & Galloway)
  - This was an increase of 24.2% since 2011.
  - Since 2002, the number of funerals for the 12 local authorities who held data had increased by 34%.
- In 2011, 0.85% of all deaths in Scotland resulted in a NAF, in 2015 this figure had increased to 0.99% with it hitting 1% in 2014.
  - In the local authorities with data since 2002, the proportion had increased from 0.97% to 1.36%
- The average age of those requiring a NAF had dropped by 10 years from 71.7 years in 2002 and to 61.6 years in 2015.
  - The youngest recipient of a NAF on record was a 6 month old.
  - There had been many instances of children and teenagers requiring NAFs.
- There had been a stark change in the primary reason for individuals requiring a NAF.
  - Prior to 2010, the reason given of there being no next of kin was approx. 48% and the proportion of funerals being due to family being unable or unwilling to pay was at 52%.
  - By 2013-2015, this had dropped to 26.7% of funerals and the remaining 73.3% of funerals were due to family being unwilling or unable to pay.
- A link was established between age and reason given for requiring a NAF.
  - Funerals of those due to no next of kin were on average 6 years older than those due to family being unable or unwilling.
  - 20% of all funerals due to family being unable or unwilling were under the age of 50 compared with only 7% of those with no next of kin.
- In 2015, the total cost reached at least £417,567.76 (excluding Glasgow, Dundee and North Lanarkshire (which account for 17.7% of all NA funerals)).
  - This represented a 90% increase in total costs since 2011.
  - The average cost of a NA funeral had also risen by 19% since 2011.
- It was estimated that local authorities in Scotland had spent £500,000 on national assistance funerals in 2015.<sup>1</sup>
  - It could be estimated that for funerals due to families being unable or unwilling to pay could have cost local authorities as much as £369,000.



<sup>1</sup> This figure has been reviewed to £505,000 in this study.

# What has happened since last year?



There has been a lot of positive progress regarding funeral poverty since the publication of *Unmarked* in November 2016. The report itself gained a lot of press coverage including the front page of the Independent (*pictured*) and coverage on the STV and BBC news.

This, combined with the already existing excellent work surrounding funeral poverty, had highlighted the issue to the degree that the Scottish Government held a National Funeral Poverty Conference on 16<sup>th</sup> November 2016. This conference was attended by Cabinet Secretary for Communities, Social Security and Equalities, Angela Constance.

Speaking ahead of the conference Ms Constance said:

*“CAB advisers already play a vital role in providing advice and support around funeral planning and this new initiative will ensure the very best advice and support is available to people across Scotland when they are faced with planning and paying for a funeral.”*

*“Devolution of funeral payments provides an opportunity to set up a new system which is more predictable, processed more quickly and joined up with Scottish policy.”*

*“We will use our new powers over funeral payments to reach more of those in need, reducing the need for borrowing and the stress that this can cause.”*

Since the conference, the Scottish Government has;

- funded an e-learning course launched by Citizens Advice Scotland for advisors covering ‘Paying for Funerals’ and ‘Planning for Funerals’ (April 2017);
- Appointed the first Inspector of Funeral Directors. The Inspector will spend the first 18 months of their two-year appointment undertaking a review of the funeral profession, with a view to making recommendations to Scottish Ministers on how it should be regulated, including whether to introduce a licensing regime;
- June 2017: Social Security Bill introduced to the Scottish Parliament; and
- August 2017: Publication of Funeral Costs Plan.



## Growing number of families unable to afford funerals

By Louise Pearson

Overseas across Scotland spent an estimated £68,000 on “paupers’ funerals” in the past year, a report has shown.

The study found national assistance funerals, carried out by local authorities when other families are too poor to pay for a funeral, have increased by 24 per cent in Scotland in the past four years.

A total of 2,028 of the burials were carried out by 2016, a total increase from 1,644 in 2013 and up 24 per cent from 2014. Researchers found that

in the 2014-16 period, for the 12 local authorities that provided data, national assistance funerals were up 48 per cent. The cost of these people with no immediate next of kin and those whose relatives could not afford or were unwilling to pay for a funeral.

Between 2012 and 2015 this had increased to 72 per cent, where estimates were available. Spending on pay and 27 per cent where some of the cost is not covered.

Starting Citizens Advice Bureau, which carried out the report, is calling for a review of funeral costs and subsidised national prices for burials.

It indicated that bereaved families commonly face a “post-mortem history” as a report that year found burial costs varied by up to £1,000 between councils. The report’s author, David Robinson, said “Across the UK the cost of a basic burial has risen by 25 per cent in a year and more than a six per cent increase since 2014.

“Most families will struggle to work the funeral costs, particularly if the bereaved is working and they have not been planning for it. Low-income families in particular who are facing it find just to pay their local council bills, can suddenly face a bill for several thousands of pounds which they simply can’t pay.

“Our research in this report finds that it is often couples who have to stop to and pay these costs as well as the cost of burying those who are elderly and/or who have a long illness.

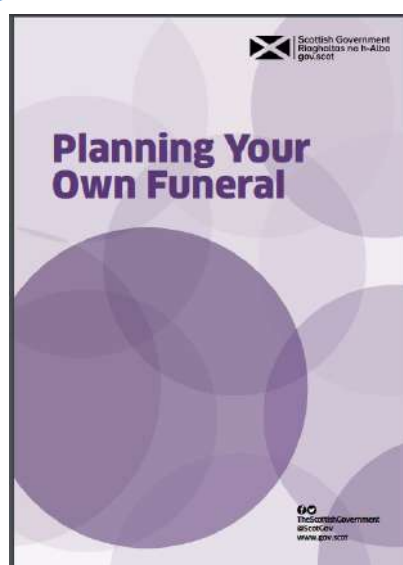
“We think it is time for a serious review of funeral poverty as a whole, including the issue of national assistance funerals and support for vulnerable families.”

## The Funeral Costs Plan

This commits to 10 actions:

1. Launch a new Funeral Expense Assistance benefit, by summer 2019
2. Publish guidance on funeral costs, by December 2018
3. Improve advice on funeral planning, help following a bereavement and support after a funeral
4. Publish funeral planning guidance to help people think about and record plans for their funeral
5. Strengthen consumer protection in relation to funeral plans
6. Support discussion of bereavement, death, dying and care at the end of life
7. Highlight products from credit unions, including those specifically for funerals
8. Deliver a Social Innovation Fund to help tackle disadvantage such as funeral poverty
9. Give people more options to save for their funeral, through a funeral bond pilot
10. Improve the evidence base to assess the effectiveness of our actions

This can be found at: <http://www.gov.scot/Publications/2017/08/6243>



### Planning Your Own Funeral

The Scottish Government has also published a leaflet on Planning Your Own Funeral. It goes through why you should plan for your own funeral and what you would need to consider when planning for it. It also provides a simple questionnaire so you can record what you would like at your own funeral and can be then be shared with your friends and family. It will hopefully help break down the stigma associated with funerals and tackle one of the root causes of funeral poverty.



## Developments for Regulation of Funeral Plan Providers

There have also been steps taken at the UK parliament to regulate funeral plan providers in the same way as other financial services. This began through work carried out by Nairn Citizens Advice Bureau, Citizens Advice Edinburgh and Perth Citizens Advice Bureau during focus groups on funeral poverty. These bureaux provided vital case studies which were critical to a private members bill brought forward by Neil Gray MP in December 2016 calling for the regulation of funeral plan providers.

Research published in July 2017 by Dignity and Fairer Finance '*Is the prepaid funeral planning market working well for consumers?*', has added to the growing evidence backing regulation of this area of financial services. They warn that tens of thousands of people are at risk of being left out of pocket as there is a 'perfect storm' brewing of misleading sales practices, lack of consumer understanding and lack of regulation in the funeral sector. Their key findings showed that:

- There is evidence of persistent and high pressure sales practices – 46% of adults over the age of 50 felt that they were being pushed to take out a plan when they were re-contacted by telephone sales reps.
- Lack of clarity – Consumers didn't understand the differences between plan types.
- Mismatch of customer expectations – Consumers tended not to understand what is and isn't guaranteed by their plan.
- Safety of consumer money – There is very poor transparency around what happens to customer's money and there is no safety net if a provider was to become insolvent.
- Lack of consumer protection – The industry is subject to voluntary regulation by the Financial Planning Authority. Consumers do not have access to an Ombudsman service in the event their complaints are not resolved to their satisfaction.

In September, the Financial Services Compensation Scheme warned that "individuals could lose out if their provider fails" as they are unlikely to be able to pay compensation to individuals if their provider goes bust.

An article in the Guardian (Graham, A., Graham D., Selby-Green, M. and Zhao, C. (2017). *Don't dig deep for a pre-paid funeral plan*) also highlighted the shortfall that families may face when it comes to receiving a payment from their loved ones provider. They point out that many people are unaware of the commission and administration fees charged by some providers and the variances between providers and their plans. This was illustrated in a case study they provided where a client had bought a £3,420 plan, but only £2,535 went towards the funeral.

Hopefully there will be further developments in the regulation of the funeral plan provider industry in the recent future to better prepare clients for the potential costs they or their loved ones may be liable for when paying for a funeral.

## 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. The number of cases have risen dramatically since 2012/13 when there were 313 cases, the latest year's figures show that there were 564 cases, an increase of 80% (Figure 1). However, this is slightly down on the previous year's figure of 600.

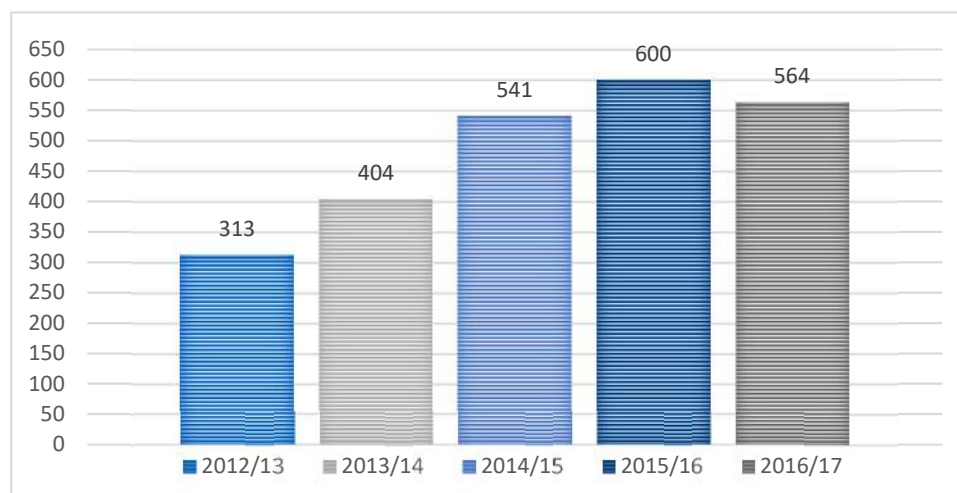


Figure 1. Number of new issues presented to CAB on funeral poverty 2012-2017.

## SunLife Cost of Dying Report 2017

For the 14<sup>th</sup> consecutive year, the cost of a basic funeral has risen.<sup>2</sup> In the UK it now stands at £4,078 (a 4.7% increase on 2016) and in Scotland it costs £3,601 which is actually a 3.1% decrease on the 2016 figure of £3,716 (SunLife 2016, 2017). However, this is still an increase of 85% since 2004. The report goes on to show that the average burial cost in Scotland stands at £4,056 and cremations cost £3,146.

For the first time, SunLife have also examined the costs of direct cremations, which are seemingly becoming more popular. One in ten cremations carried out by the funeral directors interviewed were direct cremations. This is due to them being the more affordable option because it does not include any service and it can be carried out at less sociable, cheaper times of the day. In the UK, the average cost of a direct cremation is £1,835 and in Scotland it stands at £1,680.

<sup>2</sup> A basic funeral includes the fees for the funeral director, the cremation or burial itself, the doctor, and the minister or celebrant.



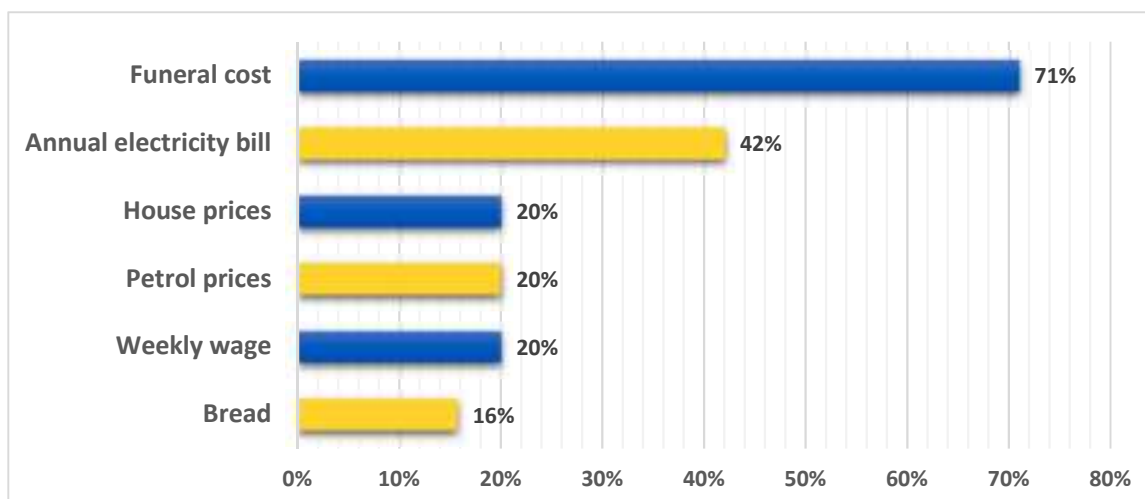


Figure 2. Percentage rise in costs 2007 – 2017 [Source: SunLife Cost of Dying Report 2017]

SunLife also highlighted the shocking increase of funeral costs over the past ten years by comparing it to other costs over the same period (Figure 2). This showed that the 71% rise in cost of funerals far outdoes that of many other ‘costs,’ rising over 3.5 times that of house prices, petrol and weekly wages, and 29 percentage points more than annual electricity bills. Interestingly, the likes of house prices and electricity bills are routinely cited as a large-scale problems (the ‘housing bubble’ and the annual energy price hikes) which are given a large amount of press and news coverage, even though they come no-where near the levels at which funeral costs are rising (which is given minimal coverage.)

## Working towards a national assistance funerals database

In December 2017, I gave a presentation to a number of local authority environmental health officers on the current research into national assistance funerals. Resulting from this there have been exploratory discussions relating to developing a consistent recording system of funerals so that trends and impacts of social policy can be better tracked and monitored (Figure 3). This would be a welcome step as it would allow research to be collated much quicker and would enable more reliable analysis of national assistance funerals across Scotland as the data would all be in the same format.

Year	Number	Age	Gender		Costs			Reasons Given				
			Male	Female	Total Cost Before Recoveries	Costs Recovered	Total Cost After Recoveries	No Next of Kin	Estranged	Unable to Pay	Unwilling to Pay	Other
2016	1	74	1		£1,250.00	£100.00	£1,150.00	1				
	2	86		1	£1,250.00	£0.00	£1,250.00			1		
	3	52	1		£1,500.00	£750.00	£750.00		1			
	...											
2016 (TOTAL)	3	70.67	3	1	£4,000.00	£850.00	£3,150.00	1	1	1	0	0
2017	0				£0.00	£0.00	£0.00					
2018	0				£0.00	£0.00	£0.00					
....												

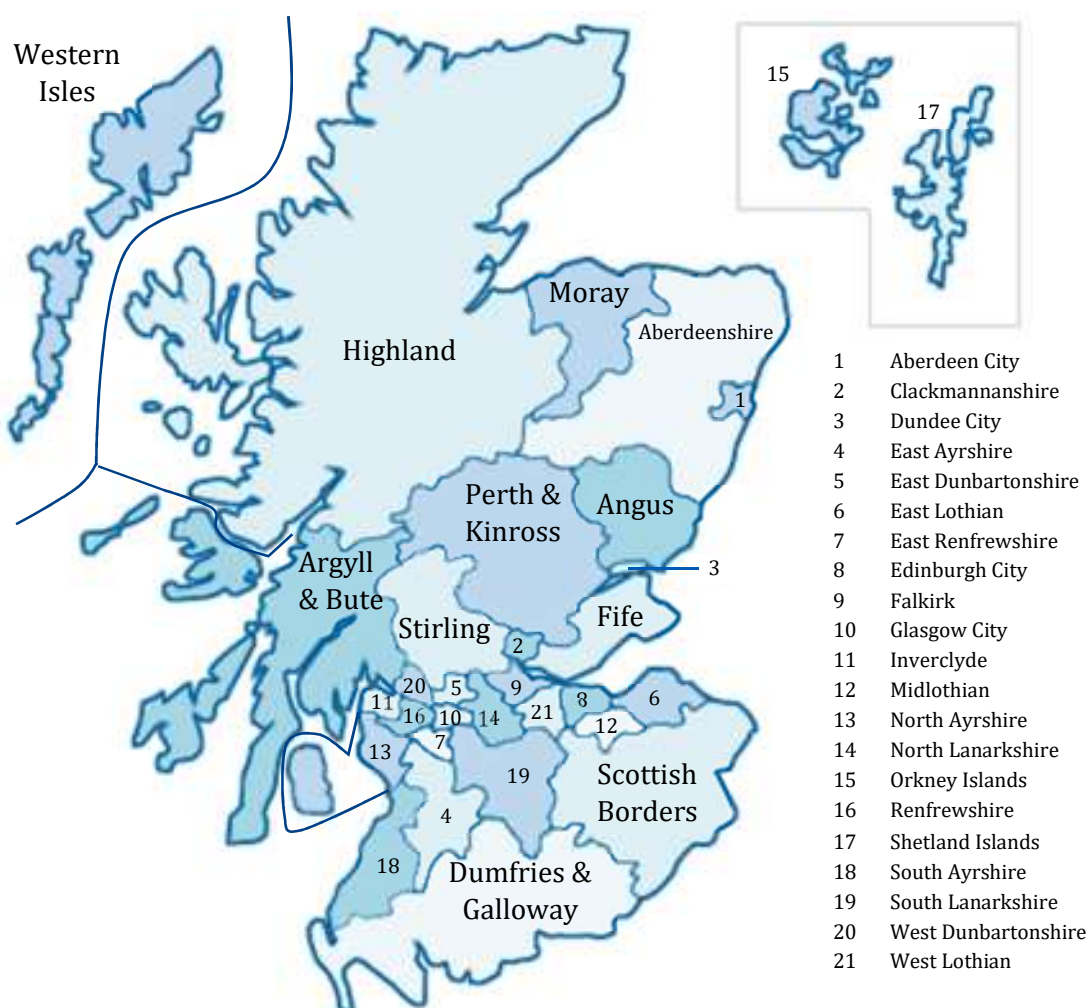
Figure 3. Draft Template National Assistance Data Recording Sheet

# National Assistance Funerals 2016

The purpose of this review is to give an update on the state of national assistance funerals in Scotland and observe whether there has been any change in trend in their cost, number or reason for their requirement.

The same approach was used as in *Unmarked* (2016) in that a Freedom of Information (FOI) Request was sent out to all 32 local authorities in Scotland. This requested the number of funerals carried out in 2016, the cost of these funerals, how much was recovered from the estate, and what reason was given for requiring a NAF.

There were not as many issues with the data this year compared to last year with all 32 able to provide information however, Glasgow City council still refused to provide any financial information concerning their national assistance funerals. Hence, this report has once again had to make estimates on the potential overall costs of national assistance funerals in Scotland.



# Number of funerals

Looking at the figures for 2016 what becomes evident immediately is that the number of NA funerals has seen a substantial drop vs the previous year. There has been a 10% drop in the overall number of comparable data (Dumfries & Galloway had no 2015 data) dropping from 551 to 496 (Table 2). When Dumfries & Galloway's figures are added in the overall figure for 2016 stands at 504.

This is important as it is the first instance where the number of funerals have dropped in the period where data is available in most of the local authorities (since 2011).

There are also promising figures when you look at the percentage of deaths which result in a NA funeral. In 2016 the figure is 0.89% which is, again, a substantial drop compared to 0.99% in 2015 (Table 3). This figure has not been this low since 2012 when it stood at 0.87%.

However, this reduction doesn't appear to be consistent nationwide. If you were to discount the figures from Scotland's two largest local authorities, City of Edinburgh and Glasgow City, the total number has remained static, rising by one from 342 in 2015 to 343 in 2016 (Figure 4). This is also true when looking at proportion of deaths which result in a NA funeral, in 2015 this stood at 0.76% and in 2016 it had risen to 0.78%.

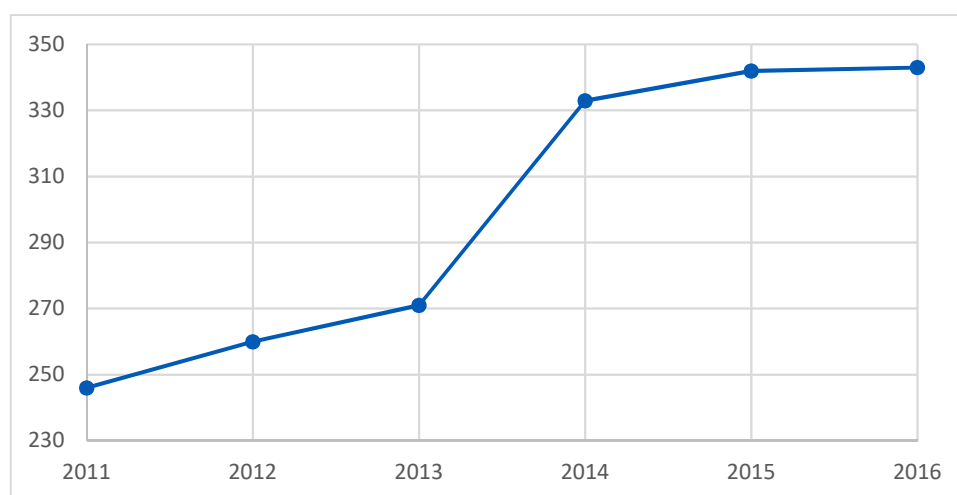


Figure 4. Number of national assistance funeral since 2011 (Excluding City of Edinburgh, Glasgow City and Dumfries & Galloway)

So, although the overall figures look promising in that the overall number of NA funerals are decreasing, it must be noted that it is purely due to a considerable reduction in the number of funerals in the City of Edinburgh and Glasgow City local authority areas.

***Table 1. National Assistance Funerals in Scotland 2002-2016***

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

**Table 2. Percentage of Deaths in Scottish Local Authorities Resulting in a National Assistance Funeral 2015 and 2016 (minus Dumfries & Galloway)**

Local Authority	2015			2016			% Point Change
	Deaths	N.A. Funerals	% N.A. Funerals	Deaths	N.A. Funerals	% N.A. Funerals	
Aberdeen City	2187	42	1.92%	2129	47	2.21%	+0.29%
Aberdeenshire	2458	10	0.41%	2360	4	0.17%	-0.24%
Angus	1347	8	0.59%	1433	7	0.49%	-0.1%
Argyll & Bute	1173	5	0.43%	1108	4	0.36%	-0.07%
City of Edinburgh	4326	137	3.17%	4360	105	2.41%	-0.76%
Clackmannanshire	546	3	0.55%	546	0	0%	-0.55%
Dundee City	1761	20	1.14%	1691	20	1.18%	+0.04%
East Ayrshire	1406	18	1.28%	1453	14	0.96%	-0.32%
East Dunbartonshire	1068	0	0%	1114	0	0%	0%
East Lothian	1073	12	1.12%	1001	11	1.10%	-0.02%
East Renfrewshire	890	0	1.05%	883	1	0.11%	+0.11%
Falkirk	1622	17	1.05%	1733	9	0.52%	-0.53%
Fife	4027	69	1.71%	4091	69	1.69%	-0.02%
Glasgow City	6515	72	1.10%	6321	48	0.76%	-0.34%
Highlands	2565	7	0.27%	2397	23	0.96%	+0.69%
Inverclyde	1031	3	0.29%	1006	2	0.20%	-0.09%
Midlothian	896	10	1.12%	848	10	1.18%	+0.06%
Moray	1054	3	0.28%	979	3	0.31%	+0.03%
North Ayrshire	1740	4	0.23%	1593	7	0.44%	+0.21%
North Lanarkshire	3624	7	0.19%	3568	7	0.20%	+0.01%
Orkney Islands	222	1	0.45%	223	1	0.45%	0%
Perth & Kinross	1652	38	2.30%	1617	36	2.23%	-0.07%
Renfrewshire	1995	8	0.40%	2070	11	0.53%	+0.13%
Scottish Borders	1389	6	0.43%	1277	6	0.47%	+0.04%
Shetland Islands	254	0	0%	231	0	0%	0%
South Ayrshire	1498	18	1.20%	1446	17	1.18%	-0.02%
South Lanarkshire	3497	10	0.29%	3529	11	0.31%	+0.02%
Stirling	925	5	0.54%	899	2	0.22%	-0.32%
West Dunbartonshire	1095	5	0.46%	1051	5	0.48%	+0.02%
West Lothian	1479	13	0.88%	1551	16	1.03%	+0.15%
Western Isles	350	0	0%	359	0	0%	0%
<b>Overall</b>	<b>55667</b>	<b>551</b>	<b>0.99%</b>	<b>54867</b>	<b>496</b>	<b>0.90%</b>	<b>-0.09%</b>

**Table 3. Percentage of Deaths in Scotland Resulting in a National Assistance Funeral 2011-2016**

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	56724	504	0.89%

**Table 4. Percentage of Deaths in 12 Scottish Local Authorities Resulting in a National Assistance Funeral 2002 and 2016**

Local Authority	2002			2016			% Point Change
	Deaths	N.A. Funerals	% N.A. Funerals	Deaths	N.A. Funerals	% N.A. Funerals	
Aberdeen City	2208	47	2.13%	2129	47	2.21%	+0.08%
Argyll & Bute	1188	7	0.59%	1108	4	0.36%	-0.23%
City of Edinburgh	4545	66	1.45%	4360	105	2.41%	+0.96%
Fife	4012	13	0.32%	4091	69	1.69%	+1.37%
Glasgow City	7688	117	1.52%	6321	48	0.76%	-0.76%
Midlothian	917	5	0.55%	848	10	1.18%	+0.63%
Orkney Islands	211	0	0%	223	1	0.45%	+0.45%
Renfrewshire	2063	8	0.39%	2070	11	0.53%	+0.14%
Shetland Islands	214	0	0%	231	0	0%	0%
South Lanarkshire	3384	4	0.12%	3529	11	0.31%	+0.19%
Stirling	905	1	0.11%	899	2	0.22%	+0.11%
Western Isles	403	0	0%	359	0	0%	0%
<b>Overall</b>	<b>27738</b>	<b>268</b>	<b>0.97%</b>	<b>26168</b>	<b>308</b>	<b>1.18%</b>	<b>+0.21%</b>



## Reasons for requiring a NA funeral

Although the overall number of NA funerals has decreased over the last year, the percentage of those funerals being due to family being unable or unwilling to provide a funeral has continued to increase. In 2016 this number had risen to 117 funerals out of a total of 143 funerals with data on the reasons given, this equates to 82% (Table 5). This is up on 2015 when the figures were 90 out of 121 funerals (74%).

These figures also show the continued longer-term shift in trend which had also been observed in the previous study. The data here has been split into 5 three-year periods to draw a better comparison due to the lack of data available at the beginning of this period (Figure 5 and Table 6). As you can see, the percentages remained fairly static until 2011-13, where it has shifted, quite dramatically, towards family being unable or unwilling to provide a funeral.

**Table 5. Reasons for requiring NA funerals 2002-2016**

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	22	56%	17	44%
2009	17	43%	23	58%
2010	18	41%	26	59%
2011	16	38%	26	62%
2012	24	29%	58	71%
2013	29	30%	69	70%
2014	34	26%	98	74%
2015	31	26%	90	74%
2016	26	18%	117	82%

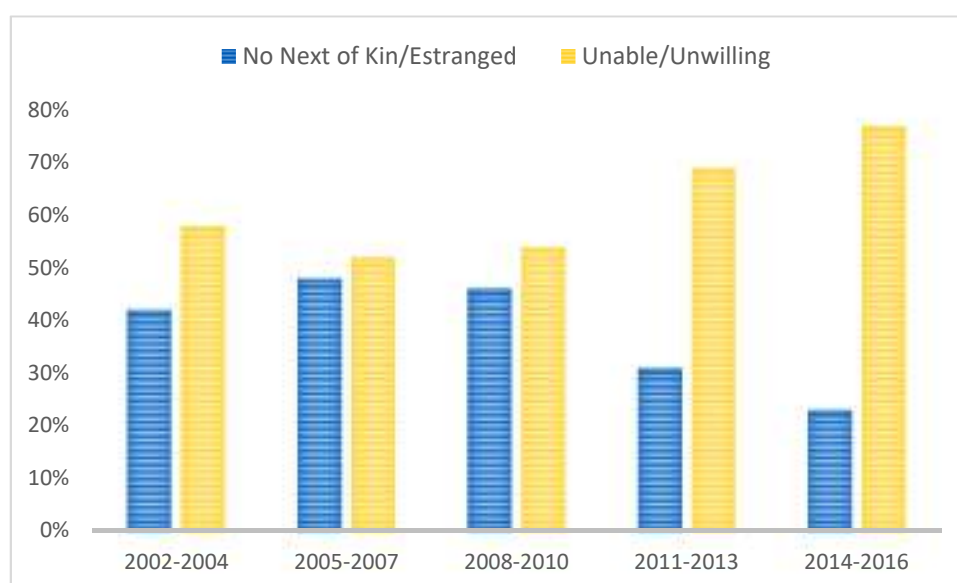
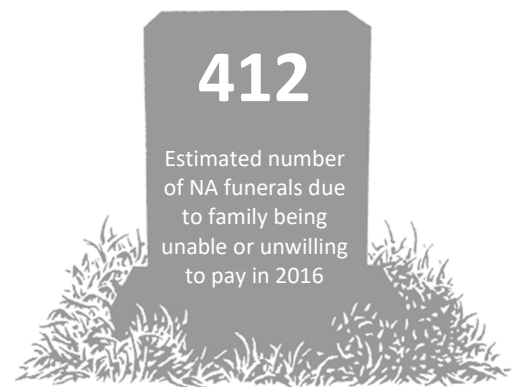


Figure 5. Reasons given for requiring NA funerals for 2002 - 2016

**Table 6. Reasons for requiring NAFs for 2002-2016**

	Number of NAFs with data	No Next of Kin/Estranged	Unwilling/Unable to Pay
<b>2002-2004</b>	26	42%	58%
<b>2005-2007</b>	61	48%	52%
<b>2008-2010</b>	123	46%	54%
<b>2011-2013</b>	222	31%	69%
<b>2014-2016</b>	396	23%	77%

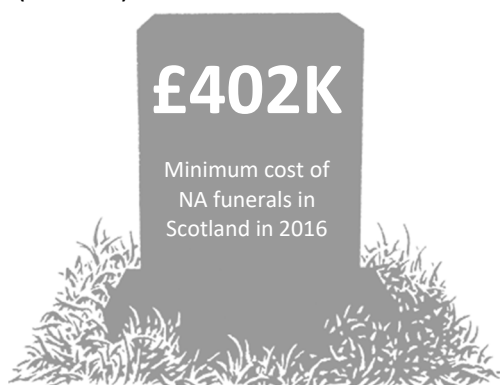
If you were to take these figures and apply them to the whole of Scotland, then you could estimate that there were over 400 NA funerals due to family being either unable or unwilling to provide a funeral. This has been calculated by multiplying the overall number of NA funerals in 2016 (504) with the percentage of funerals recorded as being due to family being unable/unwilling to pay (82%).



## Cost

National assistance funerals cost Scottish local authorities at least £402,615.52 in 2016, this being after deductions of any money recovered from the deceased's estate (Table 7). This figure is down £22,195.52 from the finalised 2015 figure of £424,811.04, a reduction of 5%.

However, this decrease can be attributed to the dramatic reduction in costs in the City of Edinburgh local authority. Here, costs have dropped £39,565.95 on the 2015 total, a drop of 31%. This is partly due to their being a drop in the number of funerals, this fell by 23%, but it could also be as a result of the reduction of the average cost (before recoveries) dropping from £1,060.69 in 2015, to £867.28 in 2016, an 18% decrease (Table 8).



This is also recognised in the figures across Scotland. The overall average cost of NA funerals before recoveries dropped from £1,128.27 to £1,109.11, a minor drop of 1.7% (Table 8). However, if you were to take out the City of Edinburgh's figures, the average has risen from £1,155.91 in 2015, to £1,181.46 in 2016, a modest increase of 2.2% (Table 9). This shows that the City of Edinburgh is the exception, not the rule as far as national assistance funerals go in 2016.

**Table 7. Local authority expenditure on NAFs 2015 vs 2016**

Local authority	2015 Expenditure	2016 Expenditure	% Change
Edinburgh City	£129,184.07	£89,618.12	-31%
Aberdeen City	£23,872.61	£42,090.42	+76%
Perth & Kinross	£57,022.37	£37,473.60	-34%
Fife	£34,358.00	£34,263.00	-0.003%
Highlands	£3,676.00	£25,800.00	+602%
East Lothian	£35,307.81	£21,490.31	-39%
South Ayrshire	£20,450.13	£20,824.00	+2%
Dumfries & Galloway	£2,639.00	£15,193.64	+476%
East Ayrshire	£24,813.50	£15,032.00	-39%
West Lothian	£3,421.00	£14,680.00	+329%
Renfrewshire	£8,026.90	£10,136.03	+26%
Dundee City	£9,711.61	£9,747.34	+0.4%
North Lanarkshire	No Data	£8,500.00	
Scottish Borders	£9,284.87	£8,187.00	-12%
Falkirk	£12,751.25	£8,049.00	-37%
North Ayrshire	£4,350.24	£7,699.90	+77%
Midlothian	£6,686.00	£6,218.00	-7%
South Lanarkshire	£4,500.00	£4,950.00	+10%
Argyll and Bute	£0	£4,442.77	
Angus	£3,306.83	£4,246.99	+28%
West	£5,440.00	£3,093.00	-43%
Dunbartonshire			
Aberdeenshire	£11,192.91	£2,570.00	-77%
East Renfrewshire	£0	£2,495.00	
Orkney Islands	£1,334.00	£1,684.00	+26%
Stirling	£7,984.00	£1,551.00	-81%
Moray	£436.76	£1,386.00	+217%
Inverclyde	£1,680.00	£1,194.40	-29%
Clackmannanshire	£3,381.17	£0	
East	£0	£0	
Dunbartonshire			
Shetland Islands	£0	£0	
Western Isles	£0	£0	
Overall	£424,811.04	£402,615.52	-5%

**Table 8. Average Cost of NA funerals before Recoveries 2002-2016**

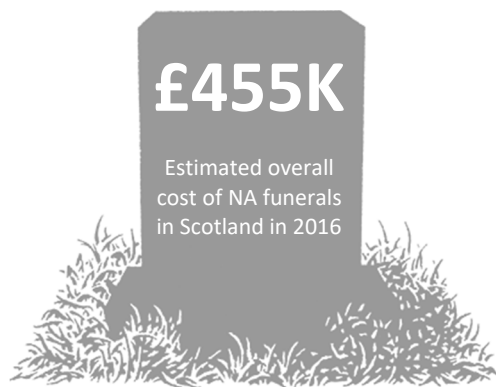
Year	Average Cost
2002	£828.23
2003	£746.16
2004	£901.50
2005	£820.56
2006	£895.84
2007	£945.00
2008	£742.17
2009	£836.15
2010	£820.31
2011	£909.83
2012	£952.61
2013	£1,058.62
2014	£1,105.40
2015	£1,128.27
2016	£1,109.11

**Table 9. Average Cost of NA funerals before Recoveries 2015-2016 Excluding City of Edinburgh**

Year	Average Cost
2015	£1,155.91
2016	£1,181.46

**Table 10. Estimated Overall Cost of NA funerals 2002-2016**

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	£455,852.95



If you look at all these figures you can make a good estimate as to what the overall cost of national assistance funerals are to Scottish local authorities. 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 10). As you can see, the overall costs varied somewhere between £120,000 and £270,000 between 2002 and 2011, before they dramatically rose between 2012 and 2016 ranging between £309,000 and £505,000 (Figure 6).

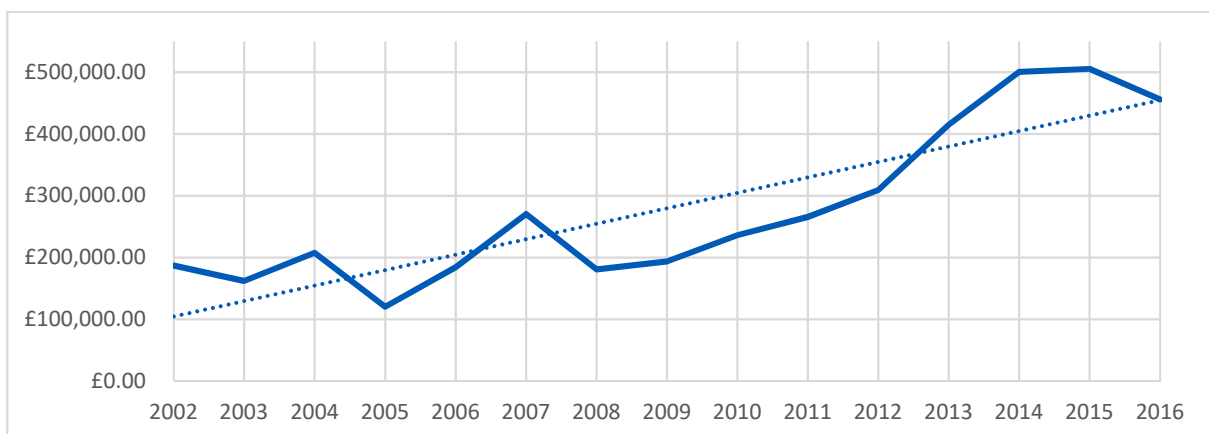


Figure 6. Estimated overall cost of NA funerals 2002 - 2016

# Summary and Conclusion

The purpose of this report was to provide an overview of what had happened since the publication of the original *Unmarked* in November 2016 and to review the figures of national assistance funerals for the past year.

The publication of *Unmarked* coincided with the Scottish Governments National Funeral Poverty Conference on 16<sup>th</sup> November 2016 and there have been a number of positive developments since then;

- 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 has 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 has also been positive progress UK-wide on bringing funeral plan providers under regulation.

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

- The overall number of NA funerals have declined in the previous year to 504 (down 10% on comparable figures).
- However, this reduction in figures can be directly attributed to the dramatic declines observed in the City of Edinburgh and 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.
- The percentage of funerals held due to family being unable or unwilling to pay for a funeral has risen to 83% (up from 72.88% in 2015 and 66% in 2003).
- The minimum overall cost of NA funerals dropped £22,000 since 2015 to £424,000.
  - o In the City of Edinburgh alone there was a drop in overall cost of £39,500, again accounting for this overall drop.
- The estimated overall cost of NA funerals in 2016 is £455,852.95.
- And the estimated cost due to family being unable or unwilling to provide a funeral is £373,000

In conclusion, although the overall figures across Scotland are showing a decline in both the number of national assistance funerals and therefore the cost of them to local authorities, these can be pinpointed to a dramatic drop in Scotland's two largest local authority areas, City of Edinburgh and Glasgow City. Although this could potentially signify that the need for NA funerals may be declining in these areas, it should also be noted that elsewhere the figures remain static. It should also be noted that the trend of why a funeral is required is still moving towards family being unable or unwilling to pay for a funeral instead of it being due to there being no next of kin.

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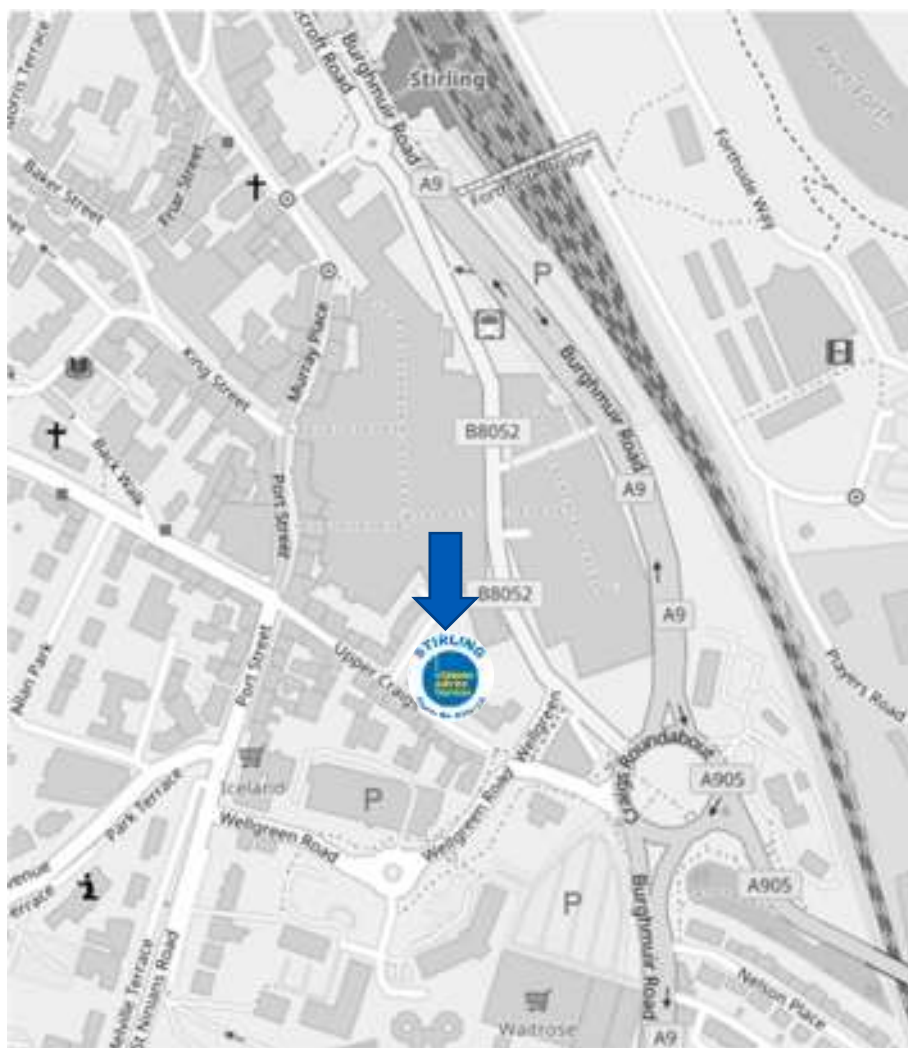
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