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QUAKER
SOCIAL
ACTION
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DOWN TO EARTH

Practical support for people struggling with funeral costs

Helping people have an affordable, meaningful funeral

Claire Brandon – Down to Earth Manager



CONTEXT – FACTS AND FIGURES FOR THE UK

- Average Funeral costs risen by 68% in last 10 years
- The average cost of a basic cremation is £3,744
- The average cost of a basic burial £4,798

- The Cost of Dying - SunLife Annual Report 2018



WHAT DOES DOWN TO EARTH DO?

- Advise clients about what to do when someone dies
- Discuss ways of reducing funeral costs,
- Obtain quotes from funeral directors
- Help clients access statutory funding from the DWP, benevolent funds and other grant-giving charities
- Advocate for public health funerals if needed
- Work towards systemic change
- Presentations and workshops

www.downtoearthsupport.org.uk

WHAT DOES DOWN TO EARTH ACHIEVE?

Save each client an average of £1,732

Could not recommend Quaker Social Action/Down to Earth enough! After many phone calls & lots of preparation my dad was finally laid to rest yesterday. You have done a brilliant job and I cannot thank you enough

I wouldn't have known about all these charities I could apply to if it wasn't for you

Raise an average of £1,503 per client

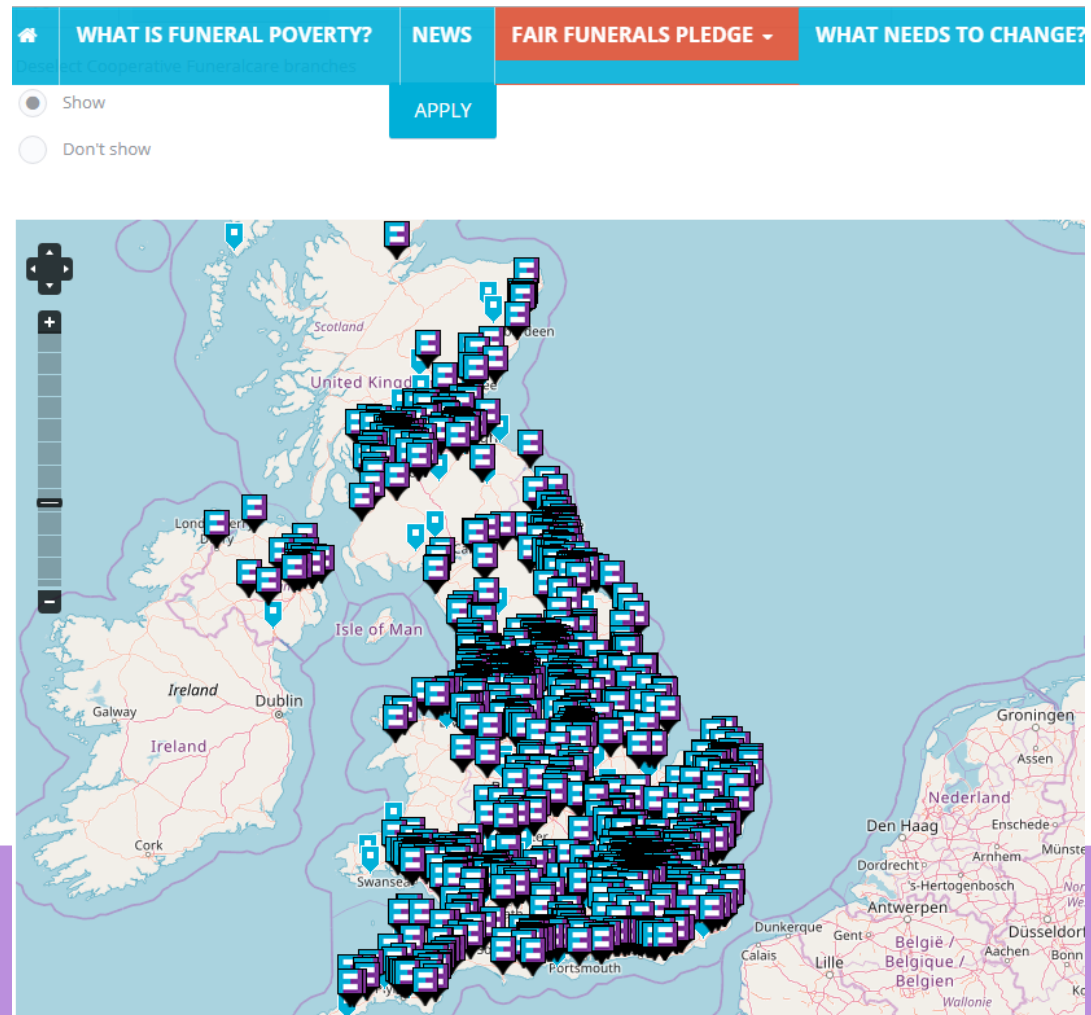
WHAT CAN YOU DO?

- Balance between managing your local authority or NHS budget and carrying out a professional service.
- Some people may not need a public health funeral with the right support.
- A little empathy goes a long way



WHAT CAN YOU DO? – SHOP AROUND

- Can save £100s if not £1,000s
- Ways of keeping costs low
- Get to know low cost funeral directors
- Use the Fair Funerals map
- Think of deposits



<http://fairfuneralscampaign.org.uk/map>

WHAT CAN YOU DO? STATUTORY SUPPORT

Social Fund Funeral Expenses Payment

- In receipt of income-related benefit
- Cohabiting couple OR all close family members (excluding estranged)
- Any money in estate deducted
- Unlikely to cover full cost

Bereavement Support Payment

- Married or civil partnership
- Deceased paid sufficient NI contributions (at least 25 weeks)
- OR died because of an accident at work or disease caused by work
- Bereaved person is under pensionable age
- AND living in the UK or a country that pays bereavement benefits

<https://www.gov.uk/funeral-payments>
<https://www.gov.uk/bereavement-support-payment>



WHAT CAN YOU DO? CHARITABLE SUPPORT

- Related to work or past work
- Union-related
- Location based
- Religion-based
- Turn 2 Us grants search
- Google search of key words

<https://grants-search.turn2us.org.uk/>

Application Form

General Questions

Prepared towards home (Please see questions)

Birth Date: Gender: ☐ Male ☐ Female Request No:

Address:

Phone Number: Email Address:

ID Number: Social Security Number:

Status: ☐ Single ☐ Married ☐ Divorced ☐ Other:

Occupation: Are you a retiree? ☐ Yes ☐ No

Personal Details

Name of Beneficiary:

Bank Account (for direct debit for contributions only):

Name and Address of beneficiary's bank:

Employer: ☐ Yes ☐ No Spouse: ☐ Yes ☐ No Children: ☐ Yes ☐ No

Plan Choice: ☐ Plan A ☐ Plan B (Join Now)

Plan A: Starting from \$20 per week* (prices excl. VAT, activation fees apply) (See more details on page 17)

Plan B: Starting from \$18 \$20 per week** (prices excl. VAT) (See more details on page 17)

The Policy

With: Annual Premium:

Payment Mode: ☐ Annual ☐ Semi-Annual ☐ Monthly RNT (complete RNT card)

Cash with Application: \$

Planned model premium: \$

Terms & Conditions

Improvement should be measured regularly and assessed in order for you to know when's beneficial and what is not. This will help you set new targets.

Signature:

Date:

CASE STUDY

- Rosemary was a carer for her dad who died
- Quoted £4,200 for a cremation
- Shopped around & got a funeral for £2,314
- Got the Social Fund Funeral payment £1,262
- Grant giving charity Hospitality Action gave £1,000
- Her mum and dad were separated but still married -
received £2,500 Bereavement Support Payment



WHAT CAN YOU DO? MUNICIPAL SCHEMES

- Start municipal scheme
- Low cost in house or with a local funeral director
- Keep costs low and refer easily



MUNICIPAL SCHEMES CASE STUDIES

Milton Keynes Council

- From around £1,100
- In-house as part of Bereavement Services

Wigan Council's Resident Funeral

- Cremation £1,964, Burial £1,957
- Contract a local Funeral Director

<https://www.wigan.gov.uk/Resident/Births-Marriage-Deaths/Deaths/Funerals/Residents-funeral-services.aspx>



WHAT CAN YOU DO? LEARN MORE!

We offer training on reducing funeral costs and raising money toward the cost

Next training dates:

Full day training: 23 Jan 9.30am-4.30pm

Half day training: 28 Feb 2019 9.30am-12.30pm

Social Fund Funeral Payment: 19 March 11am-1pm

Charity applications: 15 April 2pm-4pm

Bespoke in-house training also available

<https://www.quakersocialaction.org.uk/training/raising-money-reducing-costs-bereaved-training>



PUBLIC HEALTH FUNERAL CASE STUDY

- Man in 20s; no savings, 3 dependent children
- Father died leaving no provision for funeral
- Eligible for Social Fund Funeral Expenses Payment
- Simple funeral – direct to crem, early slot, no car or flowers
- 5 quotes. Cheapest £2,183. All needed a deposit
- No charitable options available for deposit or SFFP shortfall
- Council refused public health funeral (PHF): *'We're not here to bridge the gap between Social Fund and funeral cost'*
- We advocated for him and the council agreed to a PHF



PUBLIC HEALTH FUNERALS - BAD PRACTICE

- Making judgements & comparisons with other clients
- No service
- Not returning ashes 'to put families off'
- Charging money for the return of ashes
- Demanding people take out loans
- Can't apply if eligible for Social Fund Funeral Payment
- Forcing applications to the Social Fund Funeral Payment even if ineligible



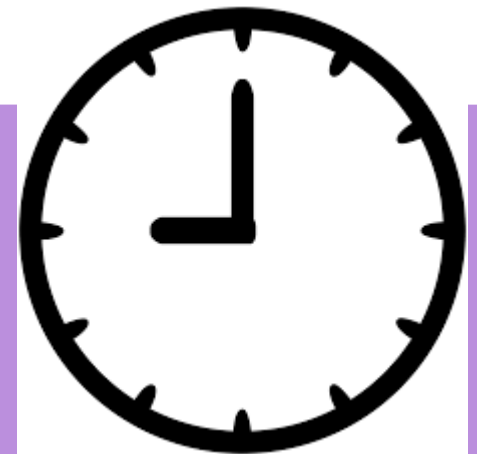
PUBLIC HEALTH FUNERALS –GOOD PRACTICE

- Clear information on council's website, including who to contact
- Return of ashes if wanted
- Relatives/ friends allowed to attend service
- Allowed to have input in the service
- Treated with empathy and respect



PUBLIC HEALTH FUNERALS - GOOD PRACTICE EXAMPLE

- 30min service in chapel
- Someone to lead service (can be religious)
- Organist or recorded music
- Anyone can attend
- 9 or 9.30 am at the crematorium
- Decide date but avoid dates applicant can't make.



DOWN TO EARTH

Helpline: 020 8983 5055

Online referral form, training information and booking,
free digital tools and practical guides:

www.downtoearthsupport.org.uk

Training sessions in Jan, Feb, March & April 2019

