

UNMARKED:

National Assistance Funerals and the Consequences of Funeral Poverty



A Statistical Analysis of National Assistance Funerals Across Scotland

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

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This report follows on from a previous study by the Stirling and Perth & Kinross Citizens Advice Bureaux entitled *Unearthing the 'true cost' of Funerals*. It focuses on one interesting finding from that report, namely the alarming shift in the reasons that a National Assistance Funeral (NAF) was required in the Stirling local authority area. In its analysis it was noted that, from 2010 onwards, the percentage of NAFs in Stirling provided due to relatives being unable to pay had more than quadrupled since 2010, raising from 12 to 59%. This report sought to expand this across Scotland to see whether this trend was repeated nationwide.

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Rise in 'funeral poverty' means more than 100,000 in UK cannot afford to die

The Independent, 21 January 2014

Too poor to die: how funeral poverty is surging in the UK

The Guardian, 9 June 2015

Action promised over 'funeral poverty'

BBC News, 3 February 2016

What is Funeral Poverty?

Funeral poverty, in basic terms, would be when the price of a funeral is beyond someone's ability to pay. A more detailed definition has been proposed by Citizens Advice Scotland (see right). It could also be described somewhat as a hidden form of poverty, due to the sensitive nature of the issue and the perceived public stigma associated with given your loved ones 'a good send off.' In recent years, instances of funeral poverty have been on the rise due in part, to the dramatic increase in the cost of funerals or as some term 'the cost of dying' (SunLife, 2015).

For the past 9 years SunLife have produced a *Cost of Dying Report*, and have found that "the cost of a basic funeral has risen for the 12th year in a row and now stands at £3,693, an increase of more than 90% since 2004" (SunLife, 2015, pg.3). In Scotland, the cost of what would be termed as a basic funeral in 2015 stood at £3,594.

The term *basic* funeral would refer to a funeral with the minimum requirements, such as; funeral director fees, cremation/burial costs, doctor's fee (not applicable in Scotland) and the minister/celebrants fee.

"the cost of a basic funeral has risen for the 12th year in a row and now stands at £3,693 [UK], an increase of more than 90% since 2004."

SunLife, Cost of Dying Report 2015

CAS proposed the following definition of Funeral Poverty in their report *Funeral Poverty in Scotland: A Review for Scottish Government*:

FUNERAL POVERTY is a generic term used to encompass a range of issues around the difficulties experienced by people with insufficient funds faced with paying the cost of a funeral. In particular Funeral Poverty comprises:

- Funeral debt: the inability to pay timeously and in full the cost of a funeral for which a person is responsible
- Funeral debt burden: the contribution responsibility for the cost of a funeral plays in a person's overall experience of unsustainable debt
- Bereavement poverty: the effect of financial debt and/or having to adjust the funeral for financial reasons has on the grief experience of the person responsible for arranging and paying for the funeral
- Funeral industry debt: the burden of debt carried by the funeral industry as a result of people being unable to pay in full for a funeral for which they are responsible

The dramatic rise in fees associated with funerals is highlighted in CAS's *The Cost of Saying Goodbye 2016*, a report across Scotland looking into burial costs and cremation fees. It

found that, yet again, over the previous year burial costs had risen, this time by an average of 8%, leaving the average cost standing at £1,373.31. They also discovered that cremation charges had similarly risen by an average of 11% to £669.37 (in local authorities). What was also emphasised was the continued nature of a postcode lottery existing within Scotland when it came to burial and cremation fees. Burials costs were found to have varied by as much as £1,552 between councils and cremations varied by as much as £382 between crematoriums.

The 2015 version of *The Cost of Saying Goodbye* report discovered that citizens advice bureaux (CAB) across Scotland had seen an increase in the number of clients struggling to afford funerals for relatives and friends. In 2012/13, there were 313 new issues presented to the CAB, by 2013/14 this had increased to 401 (a 28% increase), and by 2014/15 there were 541 new cases pertaining to funeral poverty, an increase of 35% on the previous year and a 73% increase over 2 years (Figure 1). More recently, in September 2016, CAS stated that this figure had risen once again and that since 2012, the number of clients coming to the bureau who are struggling with funeral costs had increased by 83% (Citizens Advice Scotland, 2016), showing that funeral poverty is still on the increase across Scotland.

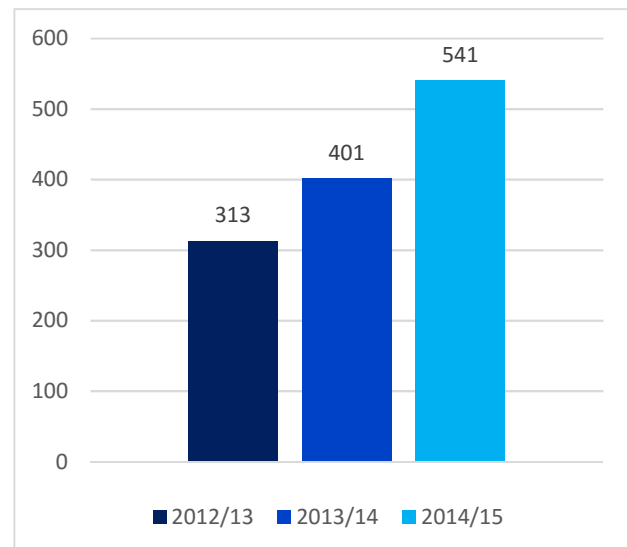


Figure 1. Number of new issues presented to CAB on funeral poverty 2012-2015.

This rise in funeral poverty has been put down to the combination of rising costs associated with a funeral alongside the stagnation in people's incomes and a real terms cut in state support through austerity (Birrell and Sutherland, 2016). One of the side effects of this has been the perceived increase across the UK of Public Health/National Assistance Funerals.

"It shall be the duty of every authority to which this subsection applies to cause to be buried or cremated the body of any person who has died or been found dead in their area, in any case where it appears to the authority that no suitable arrangements for the disposal of the body have been or are being made otherwise than by the authority."

National Assistance Act 1948, Section 50

A Brief History of National Assistance Funerals

When somebody dies in the UK, it is the duty of every local authority to carry out the burial/cremation if there is either no traceable next of kin or the next of kin are unable to make suitable funeral arrangements.

Grave robbery: Surge in 'paupers' funerals' as British bereavement costs mount

RT News, 31 March 2016

In England, Wales and Northern Ireland, these come under the Public Health (Control of Disease) Act 1984 and are referred to as public health funerals (PHFs), whereas in Scotland, they currently fall under the National Assistance Act 1948 (soon to be replaced by the Burials and Cremations (Scotland) Act 2016), and are sometimes referred to as National Assistance Funerals.

The return of the pauper's funeral to austerity Britain

The Guardian, 20 October 2014

The purpose of these Acts are to provide a basic, dignified funeral based on the wishes of the deceased, if any had been stated. The funerals would be basic in nature, with little extravagance and usually without a headstone or memorial. Having provided the funeral, the local authority would then seek to recover any costs from the deceased's estate.

Unfortunately, parallels have been drawn between NAFs and the ignominy of their predecessors, the Victorian-age paupers' funerals. These funerals were carried out and paid for under the Poor Law for those deemed to suffer extreme poverty. They were closely associated with the Victorian workhouses and have been described as the 'ultimate disgrace' for a Victorian worker's family, due to the graves being no more than a hole in the ground filled with flimsy coffins with little or no ceremony (Thompson, 1988, pg.200; Chinn, 1995, pg.104). The negative stigma was so strong that 'they spent money that they did not have on funerals, wanting to avoid at all costs the stigma that came with a pauper's funeral' (Bronstein and Harris, 2012, pg.200). There are signs that this negative stigma still remains today, if the accompanying news headlines are anything to go by.

Record number of paupers' funerals expected

Herald Scotland, 17th February 2015

Victorian-style 'paupers' funerals' could return to Britain as families struggle to pay costs of £2,000 for simple ceremony

The Independent, 30 March 2016

In spite of this though, there have been several studies that have shown that there is evidence that the number of PHFs, and NAFs, are on the rise.

Previous Studies

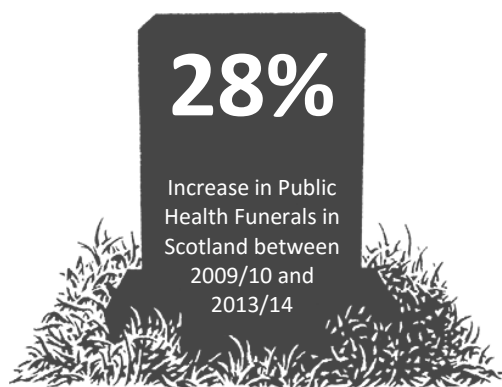
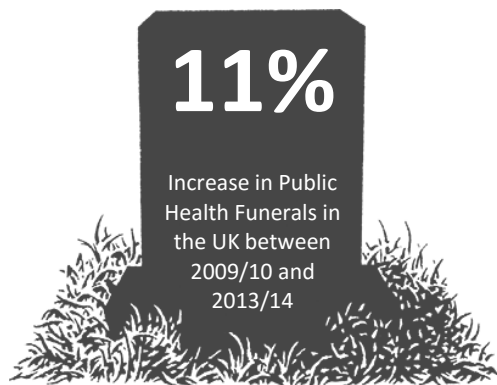
Funeral Poverty is an issue which has attracted quite a lot of attention and examination in recent years. As a result, there has been increasing attention paid to NAFs/PHFs.

‘Paupers’ funerals’ cost councils £1.7m

A UK-wide study carried out by the BBC

In 2015 the BBC sent out a Freedom of Information Request to 436 councils in the UK about how many PHFs they carry out and how much these cost them. Of the 409 who are responsible for PHFs, 300 provided a full response.

They found that the number of PHFs had risen 11% in the 4 years between 2009/10 and 2013/14. They also found that the cost of these funerals to local councils, after costs had been recovered from the deceased’s estate, had risen almost 30% to £1.7m in the same time frame. In the most recent year, 2013/14, there were 2,580 PHFs, representing approximately 0.5% of all funerals in the UK.



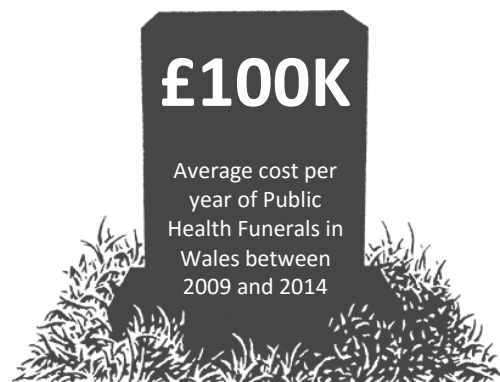
They found the second largest increase in PHFs in the UK was in Scotland (the data did not include Edinburgh and Glasgow), up 28% in 4 years, whilst the south-east of England saw the highest rise, up 32%. The BBC’s analysis also noted that, in order to avoid the stigma of a PHF, many families would even get into debt in order to pay for a funeral for their loved one.

Pauper’s funeral for 18-year-old among 500 in Wales

A Welsh study carried out by BBC Wales

In 2014, BBC Wales carried out a nationwide study into PHFs in Wales. They made a FOI request to all Welsh councils requesting data for the previous five years regarding the number of funerals, the ages of the deceased and the costs of these funerals.

It was found that in the 5 years between 2009/10 and 2013/14 there had been 504 PHFs, costing Welsh councils £518,133, or, on average, £103,626 per year. The oldest recipient of a PHF was 96 years old and the youngest sadly was only 18 years of age. They also found that there was a massive difference in the amount paid by local councils for each funeral. The cheapest area for a funeral was Merthyr Tydfil, where it cost just under £110, whereas in Wrexham it cost more than £3,000.

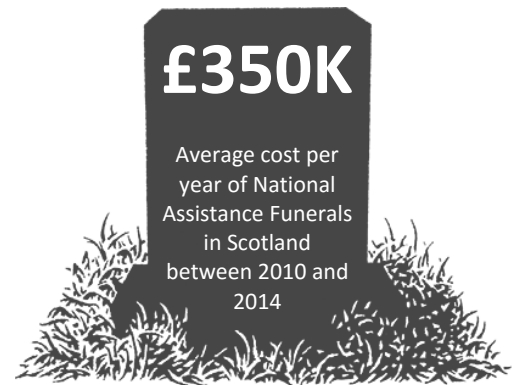


The BBC quoted a Welsh local government association spokesman who stated that people with financial difficulties were prioritising the cost of everyday living over the huge costs of funeral planning. In their report they stated that councils are saying that PHFs were putting an ‘increasing strain’ on the public purse.

Response from Scottish Working Group on Funeral Poverty

A Citizens Advice Scotland Study into the Provision of NAFs

As a part of the Scottish Working Group on Funeral Poverty, Citizens Advice Scotland (CAS) made a FOI Request in December 2014 to all 32 local authorities regarding their provision of NAFs over the previous 5 years. Their request included information regarding the number of funerals carried out, the amount spent on funerals and what was provided in the funerals.



What became immediately clear was that very poor records were kept or, in some cases, not kept (in the case of Dumfries and Galloway) by some of the councils on the subject of NAFs. This finding in itself is worrying as it points to a lack of responsibility on the councils’ part on such a sensitive subject.

It was observed that, from those councils that provided data, there was no consistency across Scotland as to what was provided in NAFs. All councils provided the cremation/burial cost, doctors’ fees, undertaker costs and transportation of the body. However, there were differences over the provision of flowers, a paper notice, viewing of the body and a car for the service.

It was also noted that, cumulatively over the 5 years, Scottish councils had spent over £1,789,701 on funerals (despite there being 2 years of missing data from Glasgow), with an average of £350,000 per year and it also showed that the costs varied drastically between local authorities. The highest average spend by a local authority was £1,713 in Angus, with Moray coming in with the lowest at just £429, a difference of 400%.



Their conclusion to the study was that the NAF system is fundamentally not working and needs serious reform. They also pointed out that the continued use of the term ‘paupers’ grave’ created a stigmatisation of NAFs, even though they differ very little from basic funerals. Furthermore, this meant that individuals who may be the in most need of support felt stigmatised for seeking this support.

‘Unearthing the ‘true cost’ of Funerals: A collaborative study of funeral costs in Perth & Kinross and Stirling Districts’

A Local Study by Citizens Advice Bureau in Stirling and Perth & Kinross

This is the report from which this research stems: it examined the issues surrounding funeral poverty in Stirling and Perth & Kinross.



One of its main findings was that the costs surrounding funerals have risen massively over the last decade. As noted earlier, in 2015 the cost of a 'basic' funeral in Scotland stood at £3,594, a massive increase of 84.8% since 2004. Furthermore, there appeared to be a postcode lottery in Scotland when it came to burial costs, with the lowest at £306 in the Western Isles and the highest being £2,785 in East Dunbartonshire.

It also found that this increase in costs was not just confined to burial costs, as the average cost of a cremation in Scotland had also risen by 30.8% since 2010 to £621.60.

When it came to examining the provision of state support, the study found that there were large inefficiencies in the funeral payments scheme. First, they had not increased the fund since 2003 so it only covered cremation or burial costs plus up to £700 for other expenses and, therefore, fell far short of the £3,594 average cost of a funeral.

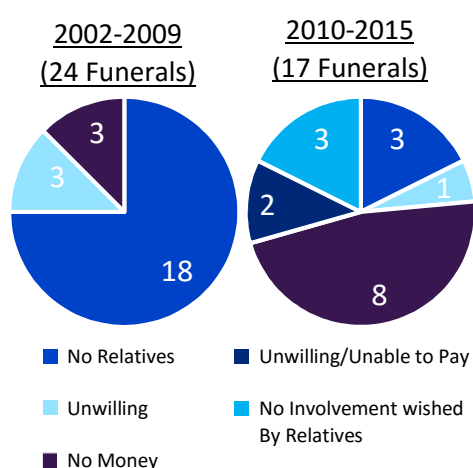


Figure 2. Reasons for NAFs in Stirling 2002-2015.

In addition, the government's funeral payments scheme is restricted only to those on certain qualifying benefits. The report also found that decisions on claims took too long so clients would not know if they had been successful until after they had organised the funeral.

Nevertheless, many clients felt that there were certain expectations as to how a funeral 'should be', in many cases making costs unaffordable.

With regard to NAFs, which this study is focusing on, the report found that, in Stirling, there seemed to have been a shift in trends in the reason people required a NAFs (Figure 2). Between 2002 and 2009, the main reason given was due to the deceased dying with no next of kin

(18 out of the 24 funerals). However, between 2010 and 2015, when there were 17 funerals, this figure had dropped to just 3 and the main reason now given was relatives being unable to afford a funeral (8), up from just 3 out of the 24 funerals between 2002 and 2009. Sadly, in this examination it was also found that the youngest case of a NAF was for a 6 year-old.

This study aimed to expand on this apparent change in trend.



Aims of the Study

This study sought to examine the prevalence of NAFs across Scotland and, more specifically, to investigate whether the shift in trend encountered in Stirling in relation to the reasons given for a funeral translated across Scotland.

In order to carry out this study a FOI Request was sent out to all 32 local authorities in Scotland requesting information on the following.

- The number of NAFs carried out each year since 2002.
- The ages of the deceased.
- The cost of these funerals per year.
- How much was recovered from the deceased's estate to contribute towards the funeral.
- The reasons for requiring NAFs.



Results

What became clear early on in the study was that there was a great deal of inconsistency in the quality of the data kept by local authorities, as was found in the previous study by CAS.

Some of the following issues were encountered.

- Only 12 local authorities had data dating back to 2002.
- It was only since 2011 that all local authorities had some form of data on NAFs.
- Some councils freely offered extensive information on their NAFs online (e.g. Clackmannanshire) whereas some only held data on the costs of funerals year by year and it had to be requested from others (e.g. Dumfries and Galloway).
- Only 12 local authorities recorded the reasons why individuals required NAFs.
- Some councils provided their data per calendar year basis, while others provided it for a financial year. Therefore, for the purpose of this study, all financial year data provided was treated as calendar year data in order to collate and examine the data together.
- Some of the larger local authorities could not provide specific data, for example age, due to the costs it would incur.

Local Authorities which provided data from 2002

Aberdeen City
Argyll & Bute
Edinburgh City
Fife
Glasgow City
Midlothian
Orkney Islands
Renfrewshire
South Lanarkshire
Stirling
Western Isles

Despite the issues encountered with the data available for this study, there was still more than enough information to carry out a thorough examination of NAFs across Scotland.

Number of National Assistance Funerals

When examining the 12 local authority areas that had data available from 2002, it was found that the number of NAFs had increased from 268 in 2002 to 359 in 2015, an increase of 34% (Figure 3).

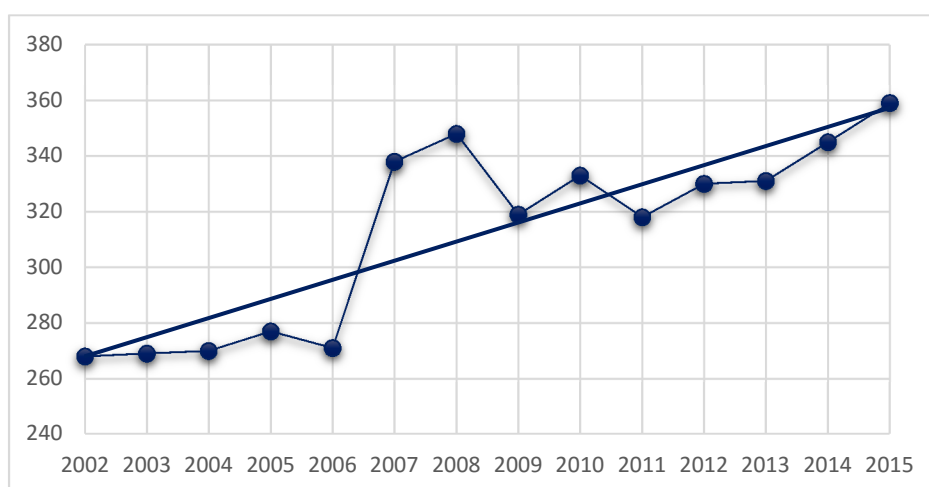


Figure 3. Number of National Assistance Funerals in 12 local authorities 2002-2015.

In order to broaden this to examine all the local authorities in Scotland, the numbers of funerals since 2011 needed to be looked at, as this was the furthest year back for which all councils (apart from Dumfries & Galloway) held data. An examination of the data showed a very similar picture. In 2011 there were 442 NAFs, while by 2015 this figure had increased to 549, a 24.2% increase (Figure 4 and Table 1).

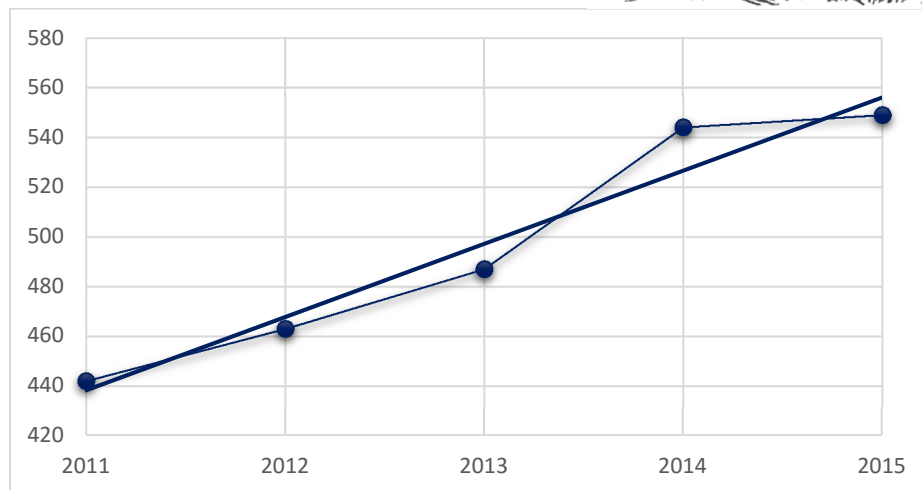
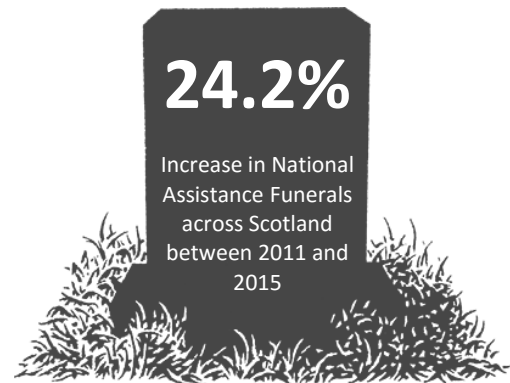


Figure 4. Number of National Assistance Funerals in Scotland 2011-2015.

This is a more striking increase as it showed a 24.2% increase over a period of just 5 years compared with the increase of 34% over the 14 years displayed in Figure 3.

In order to examine this in the wider context, the data was then compared against the total number of deaths in Scotland (Table 2). This showed that, in 2015, NAFs accounted for 0.99% of the 55,665 deaths in Scotland (excluding Dumfries & Galloway). The figure in 2011 was 0.85% of the 51,954 deaths, displaying an increase of 0.14 percentage points, which rose steadily over the years (Table 3). This demonstrates that NAFs were on the rise as a percentage of all funerals and could not simply be explained as rising due to a higher death rate.



When extending this examination back to 2002 where, as noted earlier, there were 12 local authorities that kept data from this date, the findings in these areas followed a similar trend (Table 4). In 2002, NAFs accounted for 0.97% of all deaths in these 12 local authorities, but by 2015 this percentage had grown to 1.36%, an increase of over one-third.

Table 1: National Assistance Funerals in Scotland 2002-2015

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

Table 2: Percentage of Deaths in Scottish Local Authorities Resulting in a National Assistance Funeral 2011 and 2015 (minus Dumfries & Galloway)

Local Authority	2011			2015			% Point Change
	Deaths	N.A. Funerals	% N.A. Funerals	Deaths	N.A. Funerals	% N.A. Funerals	
Aberdeen City	1973	42	2.13%	2187	42	1.92%	-0.21%
Aberdeenshire	2191	3	0.14%	2458	10	0.41%	+0.27%
Angus	1222	4	0.33%	1347	8	0.59%	+0.26%
Argyll & Bute	1047	4	0.38%	1173	5	0.43%	+0.05%
City of Edinburgh	4232	126	2.98%	4326	137	3.17%	+0.19%
Clackmannanshire	477	2	0.42%	546	3	0.55%	+0.13%
Dundee City	1660	14	0.84%	1761	18	1.02%	+0.18%
East Ayrshire	1319	4	0.30%	1405	18	1.28%	+0.98%
East Dunbartonshire	950	0	0%	1068	0	0%	-
East Lothian	966	17	1.76%	1073	12	1.12%	-0.64%
East Renfrewshire	825	0	0%	890	0	1.05%	+1.05%
Falkirk	1548	4	0.26%	1622	17	1.05%	+0.79%
Fife	3759	55	1.46%	4027	69	1.71%	+0.25%
Glasgow City	6403	70	1.09%	6516	72	1.10%	+0.01%
Highlands	2440	12	0.49%	2565	7	0.27%	-0.22%
Inverclyde	1013	2	0.20%	1031	3	0.29%	+0.09%
Midlothian	782	6	0.77%	896	10	1.12%	+0.35%
Moray	983	1	0.10%	1054	3	0.28%	+0.18%
North Ayrshire	1535	9	0.59%	1740	4	0.23%	-0.36%
North Lanarkshire	3381	10	0.30%	3624	7	0.19%	-0.11%
Orkney Islands	209	0	0%	222	1	0.45%	+0.45%
Perth & Kinross	1496	26	1.74%	1652	38	2.30%	+0.56%
Renfrewshire	1838	7	0.38%	1995	8	0.40%	+0.02%
Scottish Borders	1234	4	0.33%	1389	6	0.43%	+0.10%
Shetland Islands	231	0	0%	254	0	0%	-
South Ayrshire	1412	6	0.42%	1498	18	1.20%	+0.78%
South Lanarkshire	3214	7	0.22%	3497	10	0.29%	+0.07%
Stirling	782	1	0.13%	925	5	0.54%	+0.41%
West Dunbartonshire	1043	6	0.58%	1095	5	0.46%	-0.12%
West Lothian	1424	0	0%	1479	13	0.88%	+0.88%
Western Isles	365	0	0%	350	0	0%	-
Overall	51954	442	0.85%	55665	549	0.99%	+0.14%

Table 3: Percentage of Deaths in Scotland Resulting in a National Assistance Funeral 2011-2015 (minus Dumfries & Galloway)

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	55664	549	0.99%

Table 4: Percentage of Deaths in 12 Scottish Local Authorities Resulting in a National Assistance Funeral 2002 and 2015

Local Authority	2002			2015			% Point Change
	Deaths	N.A. Funerals	% N.A. Funerals	Deaths	N.A. Funerals	% N.A. Funerals	
Aberdeen City	2208	47	2.13%	2187	42	1.92%	-0.21%
Argyll & Bute	1188	7	0.59%	1173	5	0.43%	+0.16%
City of Edinburgh	4545	66	1.45%	4326	137	3.17%	+1.71%
Fife	4012	13	0.32%	4027	69	1.71%	+1.39%
Glasgow City	7688	117	1.52%	6516	72	1.10%	-0.42%
Midlothian	917	5	0.55%	896	10	1.12%	+0.57%
Orkney Islands	211	0	0%	222	1	0.45%	+0.45%
Renfrewshire	2063	8	0.39%	1995	8	0.40%	+0.01%
Shetland Islands	214	0	0%	254	0	0%	-
South Lanarkshire	3384	4	0.12%	3497	10	0.29%	+0.17%
Stirling	905	1	0.11%	925	5	0.54%	+0.43%
Western Isles	403	0	0%	350	0	0%	-
Overall	27738	268	0.97%	26368	359	1.36%	+0.39%

Age

Twenty-four of the 32 Scottish local authorities provided details on the ages of those who received NAFs between at least 2011 and 2015, although some kept records dating back to 2002. Some of the councils who did not provide data could not do so in some cases because they simply did not keep this data on record (e.g. East Dunbartonshire) or were unable to afford gathering the information for this study (e.g. Edinburgh and Glasgow).

What the figures quite clearly show is that the age of the recipients of NAFs is on the decline. Table 5 shows that, in 2002, the average age stood at 71.7 years, which had fallen to 61.6 years by 2015. As seen in Figure 5, the average age has been declining steadily since 2002, suggesting that a change in trend is occurring.

Unfortunately, although NAF oldest recipients' ages have not seen much of a change over the years, the ages of the youngest have. In the first few years of this study (2002-2007), the youngest recipient (apart from the one instance of a 6 month old in 2005) was 32 years. However, since 2008 the youngest recipients have consistently been in their teens (13-19 years) with one being older than this (26 years in 2010) and one younger (6 years in 2014).



Table 5: Age of recipients of NAFs for 2002-2015

Year	Number of NAFs with data	Average Age	Youngest	Oldest
2002	25	71.7	32	94
2003	34	68.2	37	96
2004	33	65.9	47	88
2005	36	66	6 months	100
2006	29	58.3	37	89
2007	69	65.1	40	93
2008	84	65.8	18	90
2009	86	64.1	19	91
2010	129	64.7	26	100
2011	168	60.3	16	97
2012	200	63.1	18	93
2013	219	60.6	16	93
2014	254	63.9	6	102
2015	256	61.6	13	98

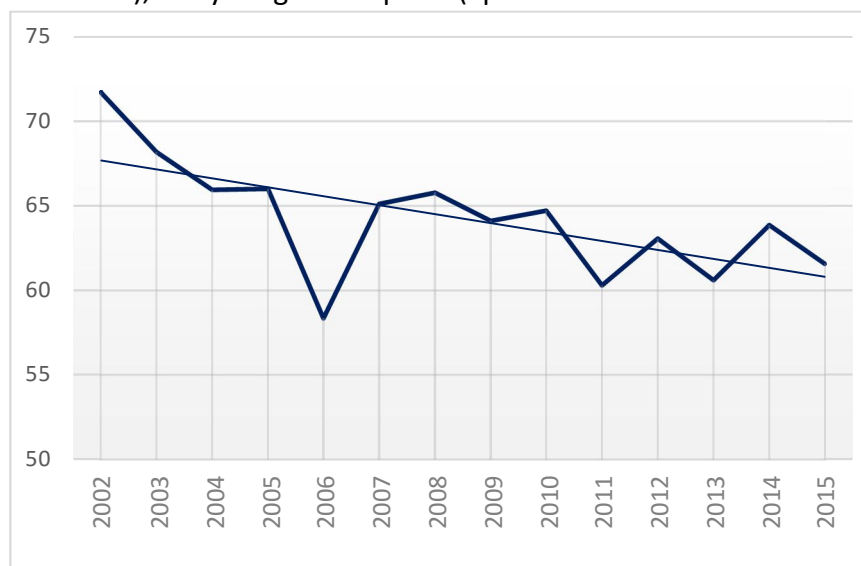


Figure 5. Average age of recipients of NAFs.

Reasons for a National Assistance Funeral

Only 12 local authorities in Scotland kept records of the reasons why individuals required NAFs and only five had figures since 2003 (Aberdeenshire, Western Isles the Orkney Islands, Stirling and West Dunbartonshire). Thus, for the purpose of this study, the data was broken down into four periods of 3 years, starting with 2004-2006, with the reasons being broken down into 'no next of kin' and 'unwilling/unable to pay', with the percentages of these being compared.

Table 6. Reasons for requiring NAFs for 2004-2015

	Number of NAFs with data	No Next of Kin	Unwilling/Unable to Pay
2004-2006	49	48.98%	51.02%
2007-2009	104	48.08%	51.92%
2010-2012	168	34.52%	65.48%
2013-2015	351	26.78%	73.22%

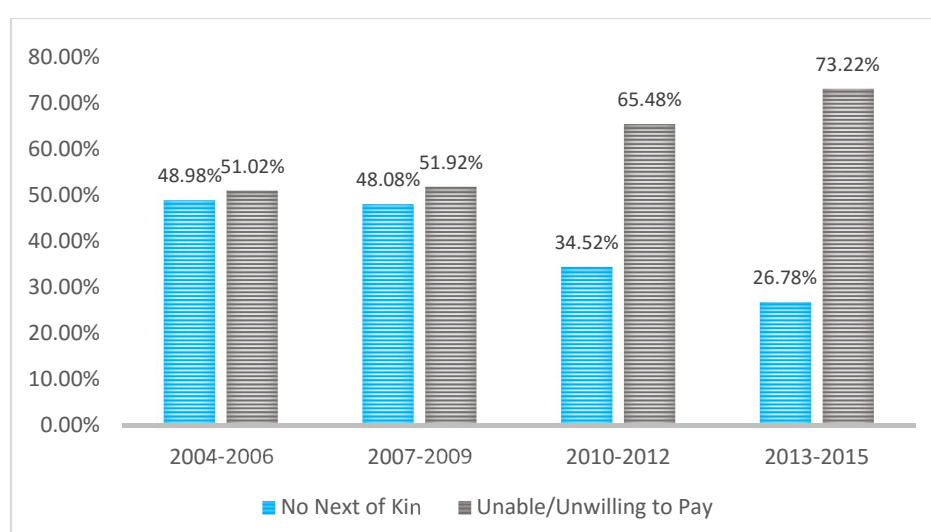
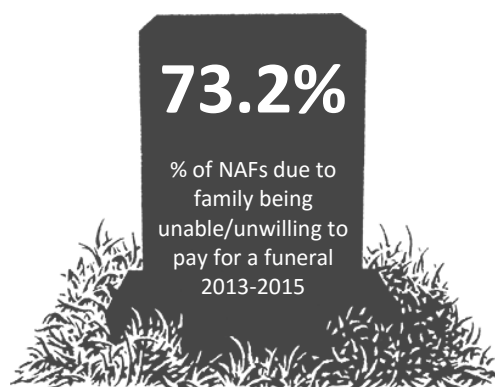


Figure 6. Reasons given for requiring NAFs for 2004-2015.

Although not quite as drastic as what was found in Stirling alone, there has still been a dramatic shift in the trends of why people require NAFs in Scotland (Figure 6 and Table 6). A massive 73.22% of all NAFs in the 12 local authority areas in 2013-2015 were due to family being either unable or unwilling to carry out the funeral meaning the council had to step in. This was up from 51.02% in 2004-2006. This shift in trend also seemed to occur after 2010 just like in the localised study on Stirling (Figure 7).



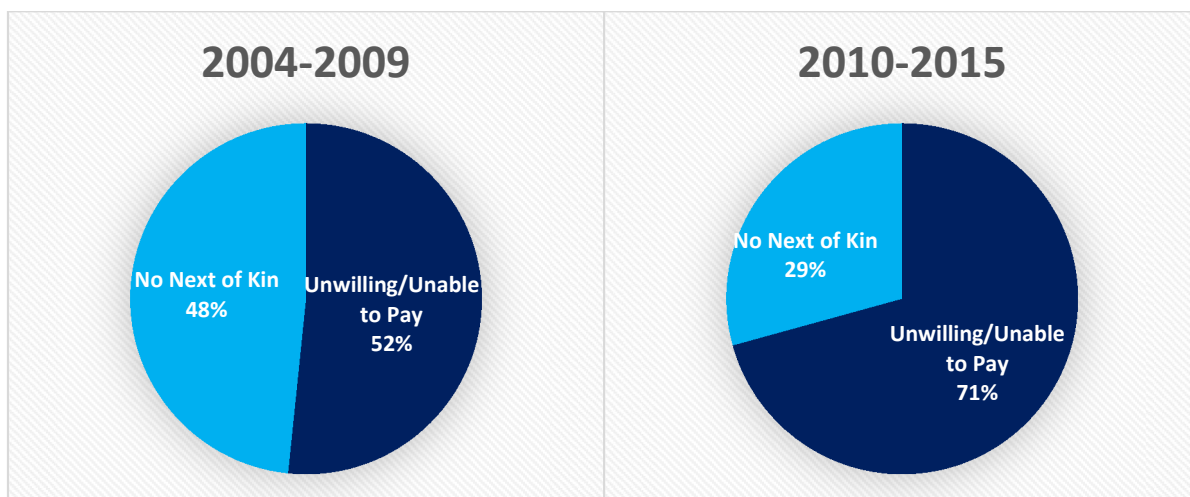
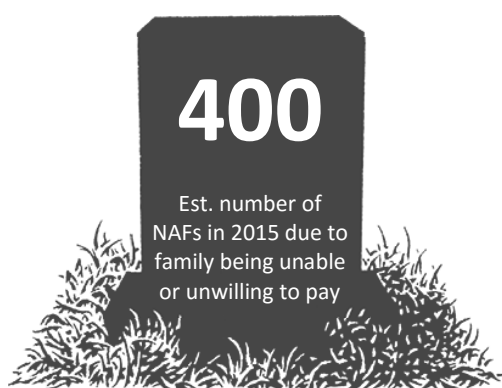


Figure 7. Reasons given for requiring NAFs for 2004-2015.



If this trend were to be replicated across Scotland, it would mean that, in 2015, an estimated 400 NAFs would be due to family being unable or unwilling to carry it out (this would be found by multiplying the overall number of NAFs in 2015 with the 70.71% found here to be due to family being unwilling/unable to pay).

A Link Between Age and Reasons Given?

Further analysis of the data shows that there is a link between the reasons people need a NAFs with their age. This was based on examining the local authorities, which recorded both the reasons recipients needed a funeral and their ages.

It was found that, of the 192 funerals since 2002 that were due to their being no next of kin, the average age of the deceased was 67 years. However, when looking at the 297 funerals where family were either unable or unwilling to carry out the funeral the average age was just 61 years (Figure 8).

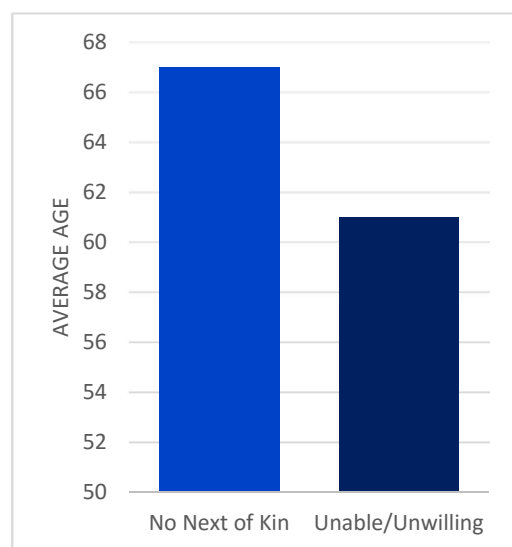
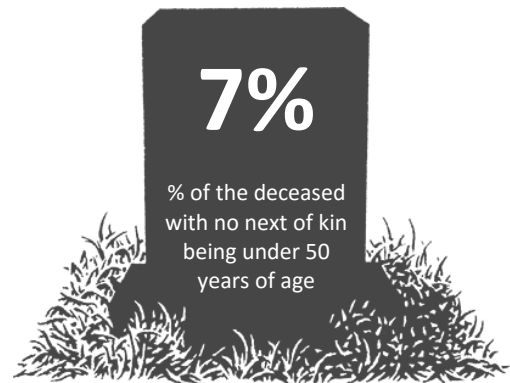


Figure 8. Comparison of the average age of NAFs recipients based on the reason given for a funeral.

one. What these results clearly show is that those who die and their families are unable/unwilling to pay for a funeral are generally younger than those who die without any next of kin.



In addition, 20% of recipients of funerals due to their family being unable or unwilling to pay were for individuals under 50 years, including a 6 month old and a 6 year old. When it came to there being no next of kin, the figure for those under 50 was just 7%, with there being one instance of a 13 year old (Figure 9).

Therefore, what this seems to show is that there is a link between the age of a recipient of a NAF and the reasons given for requiring

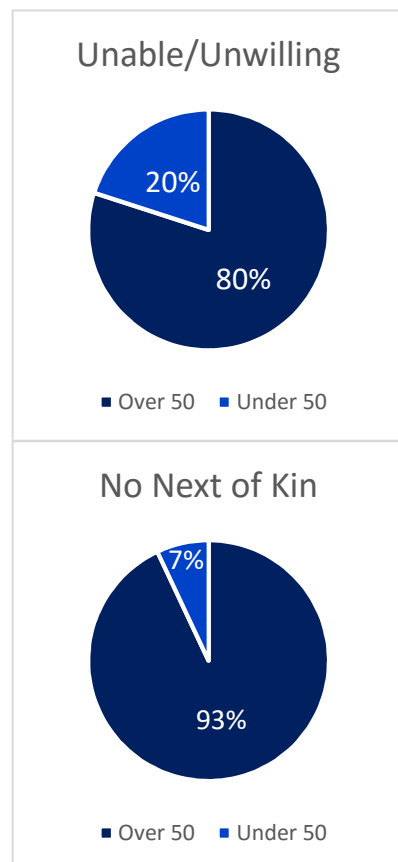


Figure 9. Percentage of recipients of NAFs over and under 50 based on the reason given for requiring a funeral.

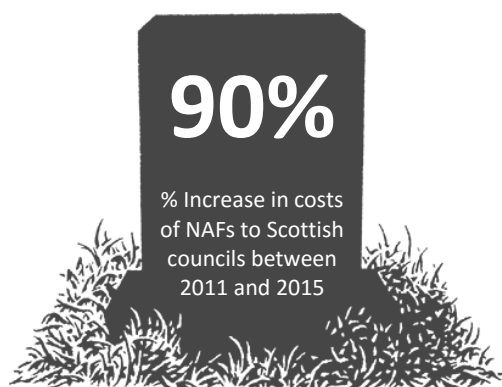
Cost

In 2015, the cost of NAFs to councils in Scotland reached at least £417,567.76 after any money had been recovered from the deceased's estate (Table 7). This figure is up a remarkable 90.05% since 2011, when the figure stood at £219,717.91. However, these figures do not include data for Glasgow, Dundee and North Lanarkshire, which accounted for 97 of the 549 NAFs in 2015, as this financial data was unavailable.¹



The local authority area that spent the most in the previous year on NAFs was Edinburgh City Council, spending £129,184.07. At the other end of the scale, nothing was spent on NAFs by the

Western Isles, East Dunbartonshire, East Renfrewshire and the Shetland Islands, due to there being none in 2015 and also Argyll & Bute, which also spent nothing but this was due to them recovering the full costs of their five funerals.



If you were to look at these figures before any recoveries were made from the deceased's estates, the cost of NAFs would stand at £519,228.12 in 2015, up 49.9% on the £346,373.37 in 2011.

Since 2002

Taking a look back a bit further (Figure 10), there were six councils (Aberdeen City, Argyll and Bute, Edinburgh, Midlothian, South Lanarkshire and Stirling) that held financial data dating back to 2002, when the cost of NAFs after recoveries was £80,889.97. By 2015, this figure had increased by 112.9% to £172,226.68.

Table 7: Local authority expenditure on NAFs for 2015

Local authority	2015 Expenditure
Edinburgh City	£129,184.07
Perth & Kinross	£57,022.37
East Lothian	£35,307.81
Fife	£34,358.00
East Ayrshire	£24,813.50
Aberdeen City	£23,872.61
South Ayrshire	£20,450.13
Scottish Borders	£13,946.87
Falkirk	£12,751.25
Aberdeenshire	£11,192.91
Renfrewshire	£8,026.90
Stirling	£7,984.00
Midlothian	£6,686.00
West Dunbartonshire	£5,440.00
South Lanarkshire	£4,500.00
North Ayrshire	£4,350.24
Highlands	£3,676.00
West Lothian	£3,421.00
Angus	£3,306.83
Dumfries & Galloway	£2,639.00
Inverclyde	£1,680.00
Orkney Islands	£1,334.00
Clackmannanshire	£1,187.50
Moray	£436.76
Argyll and Bute	£0
East Renfrewshire	£0
East Dunbartonshire	£0
Shetland Islands	£0
Western Isles	£0
Overall	£417,567.76

¹ Or in Glasgow City's case, refused in the FOI Request citing that the "commercial interests of the Council outweighs the general public interest in openness and transparency"

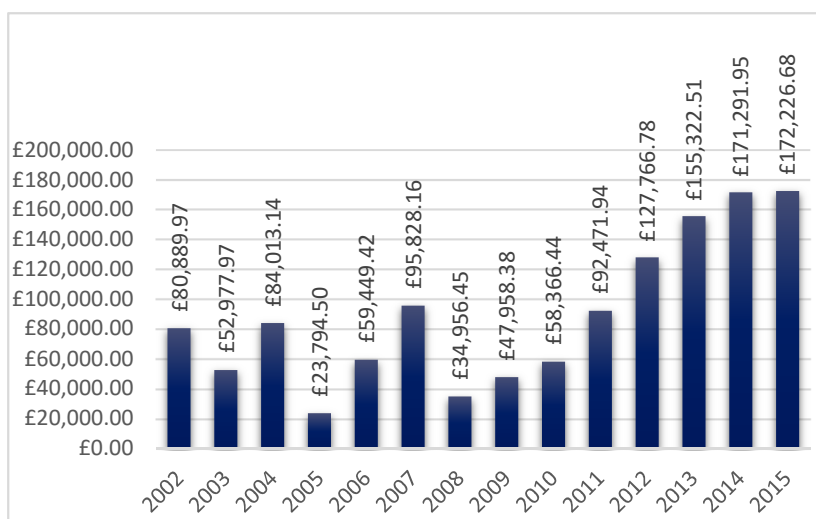
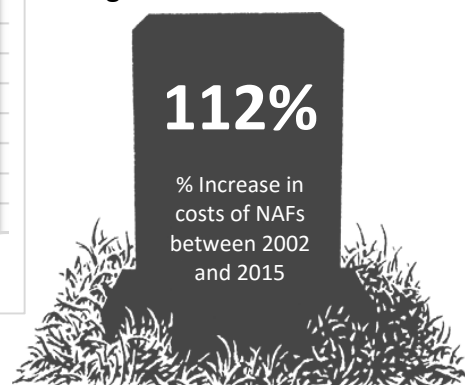


Figure 10. Expenditure on NAFs in the six local authorities with data for 2002-2015.

Again, this quite clearly shows that councils are having to deal with the additional financial stress of rising NAF costs.



Average Cost

Similarly, the average cost of NAFs have been on the rise since 2011. In 2015, the average cost of a funeral before recoveries was £1,142.90, up 19% on the 2011 figure of £960.16 (Table 8). After recoveries from the deceased's estate, these figures stood at an average of £917.98 in 2015, up 52% on £603.75 in 2011.

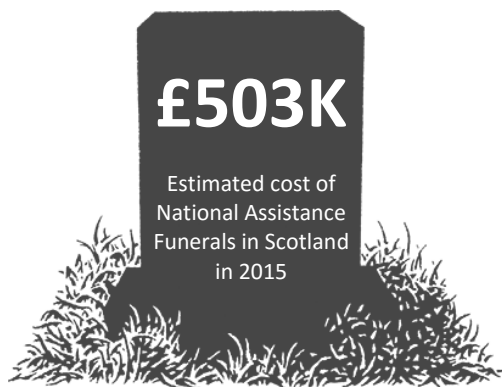


It was also found that there was a huge disparity between the highest and lowest costs of NAFs. In 2015 the average cost of the ten funerals in South Lanarkshire was £450.

Shockingly, the average cost of the twelve funeral in East Lothian in the same year was a massive £3,148, almost seven times the cost in South Lanarkshire.

Table 8: Average cost of NAFs before recoveries.

Local authority	Average cost 2015
East Lothian	£3,148.19
Moray	£2,655.43
Scottish Borders	£2,331.00
Perth & Kinross	£2,194.05
Stirling	£1,596.80
Argyll & Bute	£1,577.32
West Lothian	£1,542.73
South Ayrshire	£1,364.83
Aberdeenshire	£1,345.33
Orkney Islands	£1,334.00
Angus	£1,201.86
East Ayrshire	£1,181.60
Scottish Average	£1,142.90
West	
Dunbartonshire	£1,088.00
North Ayrshire	£1,061.00
Edinburgh City	£1,060.69
Renfrewshire	£1,003.36
Falkirk	£999.12
Fife	£921.38
Aberdeen City	£856.61
Clackmannanshire	£791.67
Highlands	£717.67
Midlothian	£668.60
Inverclyde	£560.00
South Lanarkshire	£450.00



Estimating Overall Cost

From these figures you can make a good estimate of what the overall cost of NAFs to Scottish local authorities would have been in 2015. If the costs of the NAFs that occurred in the local authorities without financial data (Glasgow, Dundee and North Lanarkshire) were treated as the national average, then costs for 2015 after recoveries would stand at an estimated £503,000. This figure is reached simply by

multiplying the national average cost of £917.98 with the number of funerals carried out across the whole of Scotland in 2015 (549).

Estimating Cost due to Family Being Unable/Unwilling to pay for a funeral

If you were to then apply the estimated number of funerals carried out due to family being unable or unwilling to pay for a funeral with the average cost, the cost to local authorities in 2015 would be an estimated £369,000 as shown in the following calculation:



<i>Percentage of NAFs due to family being unable or unwilling to pay for a funeral</i>	73.22%
	X
<i>Number of NAFs in 2015</i>	549
	X
<i>Average Cost of a NAF after recoveries</i>	£917.98
<i>Estimated Cost of NAFs due to family being unable/unwilling to pay</i>	£369,009

Evaluating and Concluding

The purpose of this study was to expand upon previous work carried out by CAS and the BBC into the prevalence of NAFs in Scotland. The aim of this paper was to examine the data for these funerals across Scotland and explore whether there had been any noticeable changes in trends in areas such as the number of funerals taking place, the cost of these funerals, the age of those receiving a funeral and the reasons given for individuals requiring a funeral.

The first challenge that this study faced was the inconsistent nature of the data available from the different local authorities in Scotland. Some had full sets of data that were freely available from their council websites, while others kept surprisingly little data, such as in the case of Dumfries & Galloway where only the cost of these funerals were available. In addition, some councils kept their information in calendar year form whereas others kept it in a financial year form. In spite of these challenges, it was still possible to form a cohesive picture of the situation of NAFs across Scotland going back, in most cases, to 2002.

What became abundantly clear almost straight away was that NAFs were on the rise. In the local authority areas with data from 2002, the figure had increased by 34% from 268 to 359. More alarming than this is that, in every local authority area (excluding Dumfries & Galloway) in the last 5 years (since 2011), the number of funerals had increased by 24.2%, from 442 to 549.

In order to add a bit of context to these figures, this study then compared them to the Scottish annual death rate in order to examine whether the rise could simply be explained by a general rise in funerals, this proved not to be the case. The proportion of deaths in Scotland resulting in NAFs is on the rise. In 2011, they accounted for 0.85% of all deaths in Scotland (discounting Dumfries & Galloway.) By 2015, this figure had gradually increased to 0.99%, with it topping 1% in 2014. Looking further back, in the local authorities with data from 2002, the proportion has also increased in these areas, from 0.97 to 1.36%.

The age of those in need of NAFs has also been subject to a change in trend. This study found that the average age of those receiving a funeral has dropped by 10 years from 71 to 61 years old. In addition and possibly more upsetting, the youngest age of those receiving a funeral has also been dropping, from usually around 30-40 years old between 2002 and 2007, to recipients consistently being in their teens from 2008. There have also been the sad cases of a 6-month-old, a 6-year-old and a 13-year-old in need of NAFs over the time span of this study.

Building on previous research, the area which this study was most keen on exploring further was the reasons why individuals required NAFs. Overall, 12 of Scotland's 32 local authorities were able to provide relevant data. It was found that there has been a dramatic shift in trend with regard to those requiring NAFs. The data showed that, prior to 2010, the proportion of funerals as a result of there being no next of kin was approximately 48-49%. By 2013-2015, this had dropped to 26.7% with the cause of family being unable or unwilling to pay for the funeral jumping to 73.22%.

This study also discovered that there was a link between age and the reasons for individuals requiring NAFs. The age difference since 2002 of those without any next of kin and those

whose family were unable or unwilling to pay was 6 years (67 compared to 61 years). It was also found that 20% of all funerals carried out under the reason of family being unable or unwilling to pay were for individuals under the age of 50 years. This figure is in stark contrast to the 7% of individuals being under 50 years old in funerals carried out due to there being no next of kin.

In 2015, the cost of NAFs to Scottish councils reached at least £417,567.76. This figure does not include the costs incurred by the large council areas of Glasgow, Dundee and North Lanarkshire, which made up 97 of the 549 funerals in 2015 (17.7%). Since 2011, this figure has grown a massive 90.05% reflecting both the dramatic rise in NAFs and the much-reported rise in funeral costs. The change in the average cost of these funerals adds weight to this argument, having increased by 19.03% to £1,142.90 before recoveries and rising by a massive 52% to £917.98 after recoveries from the deceased's estate.

As shown in this study, the 2015 total expenditure on NAFs in Scotland could be estimated at over £500,000, a massive strain on already stretched council budgets. What can also be ascertained from these figures is that funerals carried out because families are unable or unwilling to pay for the funeral may have cost as much as £369,000 in 2015.

In summary, there has quite clearly been a large increase in the number of National Assistance Funerals local authorities across Scotland have been required to carry out. The age of individuals in need of these funerals is on the decline and the reasons given for requiring a funeral is swinging away from there simply being no next of kin to provide and organise a funeral, to the family of the deceased being either unable or unwilling to pay for a funeral.

This study was aimed at highlighting the growing crisis surrounding funeral poverty and that, as a result, local authorities are suffering from increased financial burdens. This is the result of more and more people heartbreakingly having to turn to NAFs as an option on the death of a family member.

Recommendations

Based on the findings of this research, the following recommendations have been suggested.

1. Improve council record keeping:

Some councils' lack of information regarding NAFs was of great concern when undertaking this research. 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.

2. Continue to monitor the trends in National Assistance Funerals:

Future NAF data should be monitored in order to examine whether the trend shift witnessed in this study is maintained. This would also be useful in examining the wider impact of funeral poverty and informing government policy making with regards to funeral payments.

3. Re-evaluate the funeral payments system:

As suggested in the preceding study to this, *Unearthing the True Costs of Funerals*, there should be a widespread re-evaluation of the funeral payments system. This will hopefully address the major shortfalls encountered by many when trying to afford a basic funeral.

4. Produce a national set price for a basic funeral:

This recommendation was previously suggested in *Unearthing the True Costs of Funerals*. By setting a national set price for a basic funeral, it would provide certainty to everyone as to what they would be expected to pay when arranging a funeral. It would allow people to be able know what is affordable and hopefully this would reduce the chances that they may require local authority support.

5. Take steps to avoid a 'postcode lottery' in local authority areas with regard to the cost of National Assistance funerals and what is provided:

This study discovered that there was a massive difference in the cost of NAFs between local authorities. There should be efforts made to make these costs as standardised as possible. Added to this, as highlighted in the previous study by CAS into the provision of NAFs, there is inconsistency regarding what is provided in a funeral. There should be a national standard set as to what the provision should be and one recommendation would be to ensure that a marked grave was a part of this provision.

6. Reducing the stigma of National Assistance Funerals:

There should be no shame attached to NAFs. To all intents and purposes it is a basic funeral, where family and friends of the deceased can attend and pay their last

respects. Terms such as 'paupers funerals' should be avoided when describing these funerals to avoid the automatic stigma this term attracts.

7. Work towards universal funeral provision:

What should be considered is a universal funeral provision provided by the government through general taxation. This would provide a basic funeral to everyone who dies in Scotland and it would be up to family and friends to provide any additional provisions such as flowers etc. This would completely remove the stress of having to arrange the finance for a funeral for everyone and would remove the stigma of having to ask for either help in funding a funeral or to have to ask the local authority to provide a NAF. This could be calculated, based on the average cost of a NAF, to cost just below £66 million per year, roughly working out to cost each person in Scotland £12.50 per year.

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Produced by Stirling & District CAB (Scottish charity number SC007270)

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