

A Manifesto for Choice

The National Association of Funeral Directors
manifesto for the 2021 Scottish Parliament
elections



About the NAFD

The National Association of Funeral Directors (“NAFD”) is the largest and most inclusive trade association for the UK funeral profession. We represent the interests of the entire spectrum of funeral directing businesses – including independent and family-owned firms, co-operatives and major funeral groups – and have more than 4,100 UK funeral homes in membership.

Between them, NAFD member firms conduct the vast majority of UK funerals each year.

In Scotland, the Association plays an active role in advising Scottish Government and the Inspectors of Funeral Directors on the sector, sitting on Local and Regional Resilience Partnerships and in the Scottish Parliament’s Cross-Party Group on Funerals and Bereavement.

Introduction

The Covid-19 pandemic has left a terrible toll on society. In Scotland, over 9,800 people have died¹ and the social, economic and health impact has been severe.

The spotlight has been shone on bereavement, and the support offered, like never before, and as such there are undoubtedly lessons to be learned; what has worked well, where the gaps are and where support and signposting can be improved.

Throughout the pandemic, funeral directors have continued to work 24 hours a day, 7 days a week, and 365 days a year to support the bereaved through not just the terrible trauma of a loved one, but then in being unable, due to restrictions, to say goodbye in a traditional way.

The Government has recognised the work of the funeral sector, stating on April 7th 2021 that it is “often made up from unsung heroes within the community, with much of their work unseen by the public”.

This is against a backdrop of change in the profession. Government regulation for the first time in funeral directing is about to be fully rolled out, businesses have been forced to invest, change and adapt during the last 12 months ahead of a period where they are facing further flux and changes in business practice to meet both Government regulation and the demands of a recent Competition and Markets Authority investigation into the funeral market.

Now, more than ever, death and bereavement are at the forefront of the public consciousness; thinking about it, speaking about it, planning for it. More than ever, funeral directors are adapting to change to offer a more transparent service where the demands on standards are higher than ever.

Recognising this, this manifesto sets out five areas the NAFD believes the new Government and MSPs can take stock, assess and support to help provide positive outcomes for bereaved people and funeral directors.

Executive summary

What	Why
The introduction of a named minister with responsibility for funerals and bereavement.	To co-ordinate strategy and give bereaved people and funeral directors a visible point of contact and ensure that the needs of bereaved people are considered at all times.
A national review of lessons learned by the funeral and bereavement sector during the Covid-19 pandemic, led by the named Minister.	Understanding the experiences of bereaved people and those who work in the funeral profession during the pandemic is crucial to informing future practices and policy.
Modernising funeral arranging following the expiration of the Coronavirus Act 2020.	To continue to implement important measures introduced through the Act which have improved the ease of funeral arranging to the benefit of bereaved people and funeral staff.
To examine how the Funeral Support Payment scheme is working.	To help ensure the Funeral Support Payment is of maximum benefit, how it is working for consumers and funeral directors and how it can be improved.
Make a coffin an essential item under the Funeral Support Payment.	To those relying on Funeral Support Payment, a coffin should be considered essential as they are used in the vast majority of funerals, and therefore covered by the payment mechanism.

1. A named minister with responsibility for funerals and bereavement.

Unlike the UK Government, which last year appointed a Minister for Bereavement, the Scottish Government does not currently have a named Minister with specific responsibilities for funerals or bereavement.

The responsibilities fall largely between the Ministries of for Health and Sport, Communities and Local Government, and Social Security.

This can lead to uncertainty over who has responsibility for policymaking around funerals and bereavement, at a time when bereavement is high on the public agenda and the funeral profession, through regulation, is going through the biggest enforced change in its history.

Having a named Minister would help provide confidence to bereaved people and funeral directors that they have a cross-departmental focal point and a point of contact to provide overarching knowledge, support and joined-up strategic thinking.

The NAFD calls for a named Minister to be responsible for funerals and bereavement, to act as a focal point for bereaved people and service and provide the necessary and joined up thinking required and to co-ordinate strategy across Government to the benefit of bereaved people and funeral directors.

2. A national review of lessons learned by the funeral and bereavement sector on the impact of the Covid-19 pandemic

During a year of unprecedented experiences, the pandemic has exposed important gaps in provision and support and highlighted the need for changes in attitudes and behaviours. A review of these, led by the named Minister, is crucial to understand and improve the future landscape for consumers.

In particular, areas that have been exposed include:

- **The need for people to talk about and financially plan for their funeral.** For many years, talking about and planning the funeral of a loved one, or yourself, has been a taboo subject. This can increase feelings of isolation, loneliness and distress, while leading to problems including funeral debt² and family conflict over the wishes of the deceased. While that taboo has to an extent been broken with the introduction of organisations such as Dying Matters, initiatives like death cafes, which have grown during the pandemic³, struggling with funeral affordability and the stress and strain of not having saved for a funeral remains a significant problem. A 2019 YouGov report found that only 22% of those asked said they would be able to pay for burial or cremation following a sudden death. A further 19% said they would have to go into debt - using a credit card, loan or borrowing to cover the cost of a service.⁴ Funeral directors are increasing the provision of lower-

cost options, such as direct cremation, but the NAFD argues that while this might more financially viable, it has a significantly detrimental effect on the grieving process and mourners' mental health.⁵ Equally, the NAFD is dedicated to promoting choice, and under its new Code of Practice, members will have to publish prices online to allow price comparisons to be made. The Association's "My Funeral Wishes" is a simple form people can download from nafd.org.uk and fill out, preferably with input from family members. However, if we are to improve funeral affordability, everyone has their part to play, and it is incumbent on individuals and families to be aware of what a funeral constitutes, the benefit of talking about it, what it costs, and where possible put plans in place.

- **Educating young adults on how to arrange a funeral.** There is a need, long highlighted by the NAFD and now a key theme of the recent Competition and Markets Authority investigation into the funeral profession, to help young adults become better prepared for the funerals they may need to arrange during their lifetime, and also engage in discussions about their own funeral. Sadly, the past year, with over 9,800 deaths in Scotland where Covid-19 was mentioned on the death certificate⁶, more people than ever have become exposed to dealing with death and organising a funeral. Young adults particularly, unused to coping with death or organising a funeral, need assistance, and the NAFD is producing an exclusive toolkit and e-learning resource that covers a basic introduction to funerals, questions to ask of a funeral director, funding/cost, how to find a funeral director – and a guide to establishing funeral wishes/a funeral plan for yourself or someone else.
- **Greater choice for disposal for the bereaved with MSPs and Parliament aware and highlighting different methods of disposal.** While burial and cremation have traditionally been the popular, and sometimes only methods of disposal, increasingly more modern methods are being used. Alkaline hydrolysis – or water cremation as it is known - is close to be introduced into the UK⁷, with Scotland undergoing a public consultation in the next Parliament. Eco-friendly disposal is becoming an ever more considered option⁸. Woodland burials, also known as a green funeral or natural burial, are increasingly being offered, including with biodegradable shrouds and urns and while human composting was recently legalised in Washington, USA. With emerging technologies, new methods and environmental awareness high on the agenda, making families aware of new and different choices of disposal so that they can make the most informed decision when it comes to their loved one.
- **The official status of the funeral professional as part of a pandemic or major crisis incident response.** From very early on in the pandemic, funeral workers were at the very heart of the response attending to deceased persons, yet without the protection afforded to other frontline workers regards access to PPE or the political backing that would have assisted them. It took Government lobbying to afford them key worker status and vaccination priority. Moving forward, greater consideration of the official status of those involved in the care of the deceased would assist funeral professionals and ultimately those coping with the death of a loved one.

The NAFD suggests a review of these, and other issues would support consumers in making more informed and considered choices in the future, prompt a culture shift towards funeral planning while helping shape best practice across the sector.

3. Modernising funeral arranging following the expiration of the Coronavirus Act 2020

The Coronavirus Act 2020 allowed the Government to introduce emergency measures and brought about change in the way funerals are arranged. Some of these changes, such as the digital submission of death registration forms, made the post-death and funeral organising process quicker and easier for bereaved people and funeral directors alike.

It is important that we embrace positive change, albeit it change that was enforced upon us, and understand that it also produces opportunities for improvement that should not be lost by slipping back into former working practice.

We call on the Scottish Government to review what processes were a success and would benefit bereaved people and the professions by being implemented permanently.

4. To examine how the Funeral Support Payment scheme is working

The Funeral Support Payment was introduced in 2019 to replace the UK Government's Funeral Expense Payment, following the devolution of social security benefits to the Scottish Government. It provides financial assistance towards the cost of a funeral for those who are struggling to meet the costs and fulfil a set criterion of being in receipt of benefits or tax credits. The average payment is £1,700.00⁹, around half the average cost of a funeral in Scotland, which in 2020 was £3,569.00¹⁰.

The Funeral Support Payment covers burial fees for a particular plot, cremation fees including the cost of a doctor's certificate, travel to arrange or go to the funeral, the cost of moving the body within the UK if more than 50 miles, and death certificates and other documents. It also includes a one-off support payment of £700 if the person died prior to April 8th 2020 or £1000 if the person died after 8th April 2020, which can go towards funeral directors' fees, the cost of a coffin, doctor's fees and other disbursements, which are third-party costs paid by the funeral director and reclaimed from the client at cost.

Around 6,000 people received the Funeral Payment in its first year, with Social Security Scotland paying out £8.7 million¹¹. People can apply up to six months after a death.

The NAFD believes now is an appropriate time for the Government to examine how well the Funeral Support Payment is working, how well it is meeting the needs of the bereaved, and whether and improvements can be made.

5. Include a coffin as an essential item under the Funeral Support Payment

While the Government covers what it considers essential costs, it is anomalous that a coffin is not deemed as essential, as it is used in the vast majority of funerals. Including the cost of a coffin in the Funeral Support Payment would help bring the remaining costs down and give bereaved people peace of mind that a loved one will be treated with the fundamental dignity.

A coffin is not a choice for most people; while it is not a legal requirement, often tradition, culture and more importantly decency and dignity demand that one is used. For many though, this represents a significant financial outlay. Supporting bereaved people on this would provide peace of mind and help alleviate a significant part of the financial strain on those who are struggling to meet the costs of a funeral.

As such, we call on the Scottish Government to classify the cost of a coffin as an essential item and include it in the cost of the Funeral Support Payment.

The National Association of Funeral Directors

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References

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