

GENERAL SYNOD

End to Paupers' Funerals: A background note from the Secretary General

Summary

This paper considers some of the underlying factors of the rise in funeral poverty leading to greater numbers of public health funerals, and suggests a way for the Church to engage more effectively with the issue.

“It is a terrible thought that someone is so alone when they die that they are ‘known only to God’. There is then no one present at their funeral and some local authorities don’t even allow them the dignity of being committed to God’s care. But that’s what often happens when a person dies with no relatives and no financial resource. But it also happens when there are grieving family and friends – but still little or no financial resource. The Church of England is working with other church groups through the ecumenical Churches’ Funerals Group to help ensure that this doesn’t happen, and that the issues around this are addressed. Where chaplains, funeral ministers and funeral directors are aware of a person with no relatives they may be able to encourage others to attend to mark the death and to make sure appropriate words and prayers are offered.”¹

The rise of funeral poverty

1. As Christians we fully acknowledge our moral and scriptural duty to care for the poor and the bereaved, and church buildings and faith communities offer places and people to provide ongoing care and support wherever, whenever, and for however long people need it post-bereavement – all at no cost.
2. In an age when funeral poverty/affordability has become a serious and publicly debated issue, the current Competitions and Markets Authority survey is especially valuable in seeking to give consumers a fairer deal at a time of bereavement. The Survey’s finding that ‘the extreme vulnerability of customers has been a major factor in enabling suppliers to charge high prices in the sector for the past 15 years’.²
3. For the vast majority of individuals, the funeral director is their first port-of-call and the provider of most advice about funeral arrangement. Their premises are full of glossy display brochures detailing coffin ranges, hearses and limousines, flowers, and package deals for function rooms and catering after the event; all of which are costly aspects of a funeral which may lead the bereaved to feel pressurised into spending more than they can afford in order to give the deceased ‘a good send-off’.

¹ The Revd Canon Dr Sandra Millar, Head of Life Events

² *Funerals market study: Final report and decision on a market investigation reference*, para 6.112, published 28 March 2019 © Crown Copyright 2019

4. As a nation the UK continues to become more secular, yet at the same time we see a rise in (largely alternative) spirituality as the landscape of funeral ministry has changed rapidly in recent decades and has radically altered public expectations of what can and should be included in a funeral or memorial service.
5. Many Funeral Directors now offer a 'one-stop-shop' at a significantly reduced price without even engaging an external celebrant: families can now hold both the ceremony and the wake at the Director's premises, and the Funeral Director will also take the funeral. Pre-paid funeral plans very often do not pay out the full sum on death, leaving families feeling they have to save where they can, opting to go straight to the crematorium or choosing the Funeral Director's "special offer".
6. Although the funeral plans, simple funerals, or 'no funeral' options through direct cremation, which are widely advertised may result in cost savings, the two largest components of the cost of a funeral are the funeral director's fee and the cremation fee. Of the two, cremation fees have seen the highest level of inflation in the past 3 years. It should be noted that a 'no funeral' funeral is not a 'free' funeral: there are still costs involved. The Government's funeral payment/loan, if a family are even able to navigate the application process and meet all the criteria, does not cover all disbursements – the 'officiant' fee, whether for a Christian minister or other celebrant, is specifically excluded even though it is not a significant sum within the overall funeral cost.

The challenge for the Church

7. The Christian Gospel of life after death through Christ continues to offer hope in bereavement even in today's secular society, and Churches' ministers still play a leading role in ensuring funerals are meaningful and therapeutic events. The financial pressure to dispense with any form of ceremony at funerals on is deeply regrettable, because the value of both religious and non-religious ritual is attested to by a wealth of anthropological evidence.
8. There is also a link between the way in which death is marked, opportunities for grief and the acknowledgement of loss, and mental health and well-being, and the noticeable growth in the numbers attending services that offer spaces for remembering, suggests that there is still a need for ritual and gentle guiding through the funeral service itself. There are also many who simply visit sacred spaces to light candles, pray, or just sit quietly in the aftermath of loss.
9. In seeking to implement a national strategy for supporting and offering high-standard, meaningful funerals to those faced with the choice between extreme financial hardship or resorting to a public health funeral arranged by the local authority, the Church needs to rediscover and recognise the value of funeral ministry and offering ongoing support to the bereaved, both at the time of loss and as an ongoing pastoral relationship.

What the Church is already doing

10. In 2018 the Diocese of Liverpool founded the *Good Funeral Company* as part of a serious initiative towards re-imagining how the Church of England can maintain its presence in the funeral 'market' and improve all aspects of funeral ministry to provide the best quality experience possible. Although not offering free funerals, the Company actively seeks out local funeral directors and builds better working relationships with them so that its ministers are routinely recommended to the bereaved. A percentage of funeral fees to the diocese from this venture is set aside in a separate Social Fund, which is expressly aimed at addressing issues of funeral poverty – especially cases of extreme need, death in prisons or social funerals. This may be a model that bears further development and roll-out across the Church of England.
11. A number of other initiatives, both Church-led such as Grave Talk, and secular such as annual *Dying Matters Awareness* events and Death Cafés, are already making progress to help people prepare for their own funeral, thus taking some of the pressure away from those left behind facing potentially expensive choices. Quaker Social Action are actively involved in training representatives of all church denominations in helping bereaved families negotiate the complex application process for Social Fund Funeral Payments, or to search out and apply for financial support from a range of charitable sources.
12. The ecumenical Churches' Funerals Group, chaired by the Bishop of Portsmouth, responds regularly to government consultations, including the Competitions and Markets Authority's current review of funeral costs, and is a member of the Burials and Cemeteries Advisory Group and Council of British Funeral Services. It is therefore ideally placed to offer consultative advice in formulating a standard policy across Local Authorities and Churches to ensure that bereaved families who have no choice other than to request a public health funeral are able to attend the service, whether in church or at a crematorium, and to have ashes returned to them.

Conclusion

13. Rather than commission a new Task Force, it would be more cost-effective and expedient to enlist the support of the Life Events team and Churches' Funerals Group to undertake the work suggested by Mr Margrave, given that both already include members with a wealth of funerals experience.