# **Funeral Poverty**

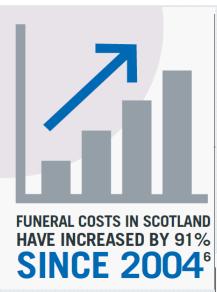
Identifying the problem

Scottish Government Funeral Costs Plan

Plans for the future



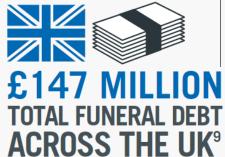
### Identifying the problem







49% OF PEOPLE WHO DIE HAVE MADE NO FINANCIAL PROVISION OR INSUFFICIENT PROVISION TO COVER ALL THE COSTS<sup>19</sup>





9% OF PEOPLE HAVE WRITTEN DOWN THEIR FUNERAL WISHES<sup>21</sup>

## Identifying the problem

 October 2015: Scottish Government commissions John Birrell and Citizens Advice Scotland to undertake a review of funeral poverty in Scotland.

(https://www.cas.org.uk/publications/funeral-poverty)

 February 2016: Scottish Government response published. (http://www.gov.scot/Resource/0049/00493566.pdf)

#### **Scottish Government Funeral Costs Plan**

- 1. We will launch the new Funeral Expense Assistance benefit by summer 2019
- 2. We will publish guidance on funeral costs by December 2018
- 3. We will support provision of more consistent advice on planning for a funeral, support at the point of bereavement and support after a funeral
- 4. We will publish and promote Planning Your Own Funeral to help people think about and record plans for their funeral
- 5. We will seek to strengthen consumer protection in relation to pre-paid funeral plans
- 6. We will support greater public and personal discussion of bereavement, death, dying and care at the end of life
- 7. We will make more people aware of the products credit unions offer, including those specifically for funerals
- 8. We will deliver a Social Innovation Fund to help social enterprises tackle poverty and disadvantage, including funeral poverty
- 9. We will provide more options to help people save for their funeral by piloting a Scottish funeral bond
- 10. We will improve the evidence base relating to funeral poverty to help us assess the effectiveness of our actions

### Plans for the future

- Development of Funeral Expense Assistance benefit to launch by summer 2019
- Prepare guidance on funeral costs by December 2018
- Continuing work to encourage people to talk about their wishes, plan for their death and save (where they can)
- Engagement on consumer protection in relation to pre-paid funeral plans
- Development of Scottish funeral bond

#### Timeline of progress so far and next steps

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	October 2015: John Birrell and Citizens Advice Scotland asked to prepare a report on Funeral Poverty in Scotland	April 201 and Crem (Scotland 2016 rec Royal As	i) Act elves	November 2016: SG hosts the National Conference on Funeral Pover			By summer Launch of S Funeral Exp Assistance	cottish cense
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	February 2016: SG response to the Review of Funeral Poverty published	<ul> <li>hosted b</li> <li>Commun</li> <li>Equalitie</li> </ul>	2016: 3 round tab y the Cabinet Secr ilties, Social Securi s with the funeral es and the third se	etary for ty and Industry, local		of Funeral and Planni Funeral lea	ng Your Own iflet. Launch of r advisors on	