



## **Citizens Advice Scotland response Draft Statutory Guidance on Funeral Costs Consultation**

*Citizens Advice Scotland (CAS), our 60 member Citizen Advice Bureaux (CAB), the Citizen Advice consumer helpline, and the Extra Help Unit, form Scotland's largest independent advice network. Advice provided by our service is free, independent, confidential, impartial and available to everyone.*

*In 2017-18 the Citizens Advice Service network helped over 295,100 clients and dealt with almost 800,000 advice issues for clients living in Scotland. With support from the network clients had financial gains of almost £142.2 million and our self-help website Advice in Scotland received approximately 3.2 million page views.*

### **Question 1: Do you think that the Scottish Government should publish a glossary of terms alongside the guidance on funeral costs?**

Yes.

In order for consumers to understand what they are purchasing at the time of bereavement it is important that all terms are clear and understandable to them. Additionally, it would ensure that there is a common understanding of terms. This glossary would also encourage openness and transparency. All of these are key factors in reducing the pressure on consumers as much as possible whilst they face the stress of burying a loved one.

### **Question 2: If you answered "yes", please list any particular terms that you think this glossary should include, along with a rough definition of what you understand the term to mean.**

Internment fees - The cost to prepare a grave for burial, such as opening the space, laying any foundations required and relaying the grave once the burial has taken place.

Lair cost - a lair or burial plot is the piece of land in which a person is buried.

### **Question 3: Do you think that the guidance should include measures which encourage private cemeteries and crematoriums and funeral directors with a website to display their pricing information online?**

Yes. CAS would recommend that this pricing information is transparent and includes details of what is included and the options available to consumers.

### **Question 4: Please explain your answer.**

This would be a positive step towards greater transparency for consumers and making it easier for them to compare prices. CAS would also emphasise that it is important that any information which is provided is done so in a clear and consistent manner.

As part of our work on funeral poverty Citizens Advice Scotland (CAS) has published a number of reports detailing burial and cremation charges across Scotland<sup>1</sup>. One of the motivations for publishing these reports was to increase transparency around burial and cremation charges. Following the Burial and Cremation Act local authorities have had a legal duty to publish these charges which assisted CAS in our collection of this data. However, CAS would highlight that not all of these charges were displayed in a logical place on local authorities' websites. We therefore welcome point 34 (under Theme 2). We would also advocate for ensuring that prices displayed by private cemeteries and crematoriums and funeral directors with a website are easy to find in order to meet the spirit of this recommendation. Furthermore, in order to ensure consistency and allow comparison it is important that when displaying pricing information online private cemeteries and crematoriums are clear what is and isn't covered in these costs and that accessible language is used.

Additionally, it is important that prices are available offline as well as online as not all consumers are able to access and/or use online services<sup>2</sup>. Consequently, CAS recommends that consumers are provided with either a written quote or a quote over the telephone. CAS would also raise the importance of ensuring that information is available in alternative formats, such as Braille, and websites providing information to consumers are compatible with screen readers.

**Question 5: In order for crematoriums to display their prices in a consistent manner, the Scottish Government proposes that all crematoriums should base their standard cremation service charge on a common set of components.**

**These are:**

- **Cremation fee**
- **Mercury abatement fee (where applicable)**
- **Provision of container for ashes**
- **Cremation certificate**
- **Provision of chapel / service room**
- **Administration and processing of forms**

**Do you think that the standard cremation service definition proposed in the draft guidance captures all of the necessary elements?**

Yes.

**Question 6: If you answered "no", please provide suggestions for items that you think should be added or removed.**

CAS recognises that having a standard cremation service definition may assist consumers in their understanding of what is being provided and promote consumer choice. We also welcome that this step would ensure the process was more transparent. Through our work on cremation charges, CAS found that there was variation among crematoriums in what was

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<sup>1</sup> These reports displayed local authority burial charges across Scotland and local authority and private crematoria charges across Scotland. See, for example, *Citizens Advice Scotland* (2017) [The Cost of Saying Goodbye](#)

<sup>2</sup> In a 2017 survey of 1,100 bureau clients in Scotland one third of respondents had difficulty using a computer (18%) or simply cannot use one at all (16%). Almost a fifth reported never using the internet, while a fifth of those who do use the internet only do so on their phone. More can be seen on this in *Citizens Advice Scotland* (2017), [Disconnected](#)

included in their charges. We would also hope that where crematoriums offer services over and above those described in a standard cremation service, such as music, this does not result in consumers facing additional charges for these, at present free, services. It is also important that consumers feel that they are providing a dignified send-off for their loved one and, if this would incur additional charges to them, these are explained fully.

**Question 7: To help consumers make comparisons between funeral directors, we have proposed a standard definition for a simple funeral. This is set out in paragraph 9 of the draft guidance for funeral directors and also in paragraph 50 of this consultation document.**

**Do you think that the simple funeral service definition set out in the draft guidance captures all of the necessary elements?**

Yes, although to ensure openness and transparency it should be made clear to consumers that additional charges may be incurred for a cremation.

**Question 8: If you answered "no", please provide suggestions for items that you think should be added or removed.**

CAS welcomes the recognition that few consumers get quotes from more than one funeral director. This makes it even more important that consumers are made aware of all options that are available to them and that any information provided to them is done so in a clear and consistent manner. CAS is also pleased to see that it is suggested that the costs of any additional aspects or alternations to a simple funeral should be proportionate to the request. We would also recommend these costs should be made clear to the consumer. Furthermore, CAS would highlight the importance of working with consumers to ensure their needs are met and that they are able to organise what they consider to be a dignified funeral for their loved one. As this draft guidance recognises, some individuals feel embarrassed to ask about low-cost options or feel that these are not appropriate for them. We therefore recommend that they are made aware of all options available to them.

We welcome the definition of a simple funeral and note that this has been a common practice for funeral directors for over 35 years and has been incorporated into industry codes of practice. Nonetheless, not all funeral directors are members of a trade body so this measure ensures consistency across Scotland. Moreover, CAS welcomes that this will introduce standard wording which will assist consumers in making decisions at this difficult time.

This draft guidance puts a requirement on burial and cremation authorities to provide members of the public with a price list on request, either in paper form or by email. However, whilst CAS welcomes that funeral directors will be required to provide consumers with a written estimate of costs, which they will be able to take away with them, the draft guidance appears to lack consistency in terms of what is required from burial and cremation authorities and what is required from funeral directors. In order to remedy this CAS would recommend that, if requested, funeral directors provide consumers with a copy of a quotation by email. Furthermore, we would recommend that, where a price for a simple

funeral is advertised on a funeral director's website, both this price and what services are included should be available to download as a pdf.

**Question 9: Do you think that the guidance for funeral directors should include a measure suggesting that funeral directors should describe their processes for care of the deceased to help consumers understand costs associated with this?**

Yes.

**Question 10: Please explain your answer.**

It is important that consumers have the option of being informed regarding the care of the deceased. This should be done in a language which is both understandable and sensitive. This provides reassurance that their loved one is being treated with dignity and respect.

**Question 11: Do you think the guidance should include a provision encouraging burial and cremation authorities to make reasonable efforts to accommodate the wishes of a person that does not want to use a funeral director?**

Yes.

**Question 12: Please explain your answer.**

Whilst this may not be common practice, it is important that a consumer can choose this option if they wish to do so.

**Question 13: Paragraphs 3 and 4 of the draft guidance for local authorities suggest that local authorities should consult the public when developing charging proposals and explain the reasons for any proposed changes to charges.**

**Do you think these measures will help improve the transparency of, and public engagement with, the local authority charge setting process?**

Yes.

**Question 14: Please explain your answer.**

Transparency of the local authority charge setting process would be welcomed by CAS. Whilst we have reported local authority burial and cremation charges we have not reported on the process behind these and the reasons for any changes to charges.

In the lead up to the 2017 local authority election CAS and Marie Curie asked election candidates to sign up to a number of pledges regarding funeral poverty, and these included a recommendation to ensure that "Local groups, such as faith and belief groups, community councils and bereavement support charities are consulted about price changes".<sup>3</sup> We welcome engagement by local authorities with the public regarding burial and cremation services but recommend the above groups are included in consultations on the charge setting process.

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<sup>3</sup> [Funeral Poverty Pledge](#)

**Question 15: Paragraph 5 of the draft guidance for local authorities suggests that local authorities should publish information from their Local Financial Returns annually on their websites, showing income generated and expenditure incurred through the provision of burial and cremation services.**

**Do you think that this would help increase public understanding of the costs associated with local authorities' provision of these services?**

Yes.

**Question 16: Please explain your answer.**

It is important that these processes are open and transparent and CAS welcomes steps towards this. In the Funeral Poverty Pledge a recommendation was also made asking local authorities to be open and transparent about funeral costs<sup>4</sup>.

**Question 17: Do you think the guidance should encourage local authorities to link burial and cremation charge setting to broader strategies and duties aimed at reducing poverty?**

Yes.

**Question 18: Please explain your answer.**

Another recommendation as part of the Funeral Poverty Pledge was to "ensure that any poverty alleviation strategy/plan by the local authority recognises funeral poverty and takes steps to tackle it." CAS therefore welcomes this suggestion along with the commitment made by COSLA and we hope these contribute to a reduction in funeral poverty.

**Question 19: Do you think that local authorities should be encouraged to take actions to support individuals who are struggling with the costs of a funeral?**

Yes.

**Question 20: Please explain your answer.**

Citizens Advice Bureaux frequently advise clients who are unable to afford to pay for a funeral for their loved one. A CAS report showed that, on average, the cost of a funeral in Scotland was £3,550 and the Social Fund Funeral Payment was £1,375, leaving shortfall of £2,175<sup>5</sup>. The below cases highlight this issue:

*A CAB in the North of Scotland reports of a client who was struggling to pay for her son's funeral, following his sudden death. The client had looked into a social fund funeral payment and was told by the DWP they would be eligible for a payment of £2000. However, this would not cover the full costs of the funeral and she was unsure how she would be able to pay. She has no savings and no one else in the family was prepared to pay for the funeral.*

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<sup>4</sup> [Funeral Poverty Pledge](#)

<sup>5</sup> Citizens Advice Scotland (2016) ['Funeral Poverty in Scotland'](#)

*A CAB in the South of Scotland reports of a client who received a social fund funeral payment of £1,500 but was left with £900 to meet. The client stated she had chosen the most basic funeral but was still unable to meet these additional costs.*

We would therefore welcome local authorities supporting individuals who are struggling with the costs of the funeral. CAS would also highlight that one way in which to do this could be through the decisions they make in the burial and cremation charge setting process.

CAS also welcomes that local authorities will be able to signpost individuals to ensure they receive the support they need, as some already do. However, we would welcome further details on this.

**Question 21: Please tell us about any potential impacts, either positive or negative, that you consider the proposals in this consultation may have on people who may be differently affected in relation to the protected characteristics.**

CAS has no comments on this question at this time.

**Question 22: Please tell us about any potential business or regulatory impacts, either positive or negative, costs and burdens that you think may arise as a result of the proposals within this consultation.**

CAS has no comments on this question at this time.