

<b>Institution:</b> University of Bath		
<b>Unit of Assessment:</b> C20 Social Work and Social Policy		
<b>Title of case study:</b> Making Funerals More Affordable		
<b>Period when the underpinning research was undertaken:</b> 2011 - 2020		
<b>Details of staff conducting the underpinning research from the submitting unit:</b>		
<b>Name(s):</b>	<b>Role(s) (e.g. job title):</b>	<b>Period(s) employed by submitting HEI:</b>
Kate Woodthorpe	Senior Lecturer, previously Lecturer	January 2010 - present
<b>Period when the claimed impact occurred:</b> 2014 – 2020		
<b>Is this case study continued from a case study submitted in 2014?</b> N		
<p><b>1. Summary of the impact</b></p> <p>Woodthorpe's research at University of Bath has demonstrated that Government support for low-income households facing funeral costs is unclear, inconsistent and ineffective. It has led to reforms in the UK Funeral Payment scheme, making it more accessible and transparent. It influenced the Scottish Government, in their policy review and their 2017 plan for funeral payment reform. It has prompted a wider investigation by the Competition and Markets Authority (CMA) into the funeral industry and funeral costs. It has shifted public understanding. There are significant impacts in terms of the social welfare of low-income households, the transparency of benefit administration and the regulation and competitiveness of the funeral industry.</p>		
<p><b>2. Underpinning research</b> <i>[numbers in square brackets refer to the references in Section 3]</i></p> <p>From 2011 to 2014, Woodthorpe developed a body of research at the University of Bath on funeral costs, with support from AXA Sun Life Insurance. Funeral directors and their representative trade bodies had been lobbying for raising the maximum amount that could be awarded to claimants of the DWP Funeral Payment.</p> <p>The initial research examined the experience of claimants and other stakeholders and evaluated the efficiency of the DWP Social Fund Funeral Payment (FP) (now renamed Funeral Expenses Payment). Woodthorpe interviewed claimants from across the UK who had claimed a FP in the two years previously, as well as funeral directors, funeral sector trade organisations and local authorities. She found that the process of application lacked coherence, with considerable confusion regarding eligibility and what the FP could and would cover. FP claimants were obliged to incur funeral costs before submitting their claim. Moreover, even if successful, many claimants fell into debt [1]. The system also failed to take account of the diversity of family relationships and obligations, which affected where the burden of funeral costs would fall [2].</p> <p>In 2012, Woodthorpe produced a report for AXA [1] based on this empirical research (with academic publications following during 2013 and 2016). This report recommended:</p> <ul style="list-style-type: none"> <li>• Simplifying the guidance on the scope and remit of the FP;</li> <li>• A rapid system for assessing eligibility of applicants for a FP, prior to incurring funeral costs;</li> <li>• Negotiation by DWP with the funeral industry, over the definition of, and the price for, a basic funeral;</li> <li>• Attention to the strength of relationships within the family of the deceased.</li> </ul>		

To contextualise and enable the development of policy recommendations, the research included a comparative analysis of state support for funerals in 18 countries, involving key informants [3]. The study examined the state mechanisms, processes and funding available for bereaved individuals and families when they could not afford a funeral. The findings indicate that the British system is hampered by a discourse of welfare dependency rather than entitlement, which stigmatises those who need support with funeral costs, at a time when they are under pressure to ensure that the deceased person receives a 'dignified' send-off.

These research findings fed into the policy world through the AXA report and the policy briefs of our Institute of Policy Research in 2014 and 2017. They were picked up by a wide range of policy actors, including the DWP Select Committee Special Enquiry in 2016, the Scottish Government's policy review in 2017 and the CMA in 2018 (see section 4 below).

Subsequent publications [4,5,6] have raised larger issues exposed by this research, going beyond funeral costs and affordability, to include the family disputes which these sometimes provoke and the transparency and competitiveness of the funeral industry.

### 3. References to the research

1. **Woodthorpe, K** 2012, *Cost of Dying special report: "Affording a Funeral": Social Fund Funeral Payments*. Axa Sun Life Direct, Bristol.
2. **Woodthorpe, K**, Rumble, H & Valentine, C 2013, 'Putting 'the grave' into social policy: state support for funerals in contemporary UK society', *Journal of Social Policy*, vol. 42, no. 3, pp. 605-622. <https://doi.org/10.1017/S0047279413000068>
3. Valentine, C & **Woodthorpe, K** 2014, 'From the cradle to the grave: Funeral welfare from an international perspective', *Social Policy and Administration*, vol. 48, no. 5, pp. 515-536. <https://doi.org/10.1111/spol.12018>
4. **Woodthorpe, K** & Rumble, H 2016, 'Funerals and families: locating death as a relational issue', *British Journal of Sociology*, vol. 67, no. 2, pp. 242-259. <https://doi.org/10.1111/1468-4446.12190>
5. Foster, L & **Woodthorpe, K** 2016, Funeral welfare to the grave. in L Foster & K Woodthorpe (eds), *Death and Social Policy in Challenging Times*. 1 edn, Palgrave Macmillan, Basingstoke, pp. 73-90
6. Foster, L, **Woodthorpe, K** & Walker, A 2019, "From Cradle to Grave?": Policy Responses to Death', *Mortality*, vol. 24, no. 1, pp. 1-16. <https://doi.org/10.1080/13576275.2017.1414776>

### Funding

The Trouble with Dying. Woodthorpe, K., PI, Department of Social & Policy Sciences, AXA: GBP3,000 28.02.11 – 30.09.11

KTF - HDF7 Affording a Funeral. Woodthorpe, K., PI, Department of Social & Policy Sciences AXA: GBP50,000 1.12.11 – 30.04.12

The Cost of Dying and Societal Implications of Different Means of Meeting Funeral Expenses. Woodthorpe, K., PI, Department of Social & Policy Sciences. AXA: GBP50,000 10.12.12 – 31.12.14

### 4. Details of the impact [Letters in square brackets refer to references in Section 5].

Woodthorpe's research has demonstrated that the public support for funeral costs facing low-income households is unclear, inconsistent and ineffective. Between 2014 and 2020 she has taken her findings to a wide range of stakeholders and policy actors:

- a) The research has led to a series of reforms in the UK Funeral Expenses Payment scheme, making it much clearer for applicants and more cost-effective;

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- b) It has influenced the Scottish Government, in their policy review and their 2017 plan for funeral payment reform;
- c) It has prompted a wider investigation by the Competition and Markets Authority into the transparency and competitiveness of the funeral industry;
- d) It has shifted public understanding of dying and funerals.

During 2020 Woodthorpe's advice was sought by the UK Government with regards to the COVID-19 (SARS-CoV-2) pandemic and funerals and for the production of guidance to support the bereaved **[Evidence A]**.

### Reforms to the UK Funeral Payment Scheme

The findings of the AXA Report were picked up by a wide range of policy actors at Westminster. Woodthorpe took her research to interested Parliamentarians, then to a DWP Select Committee (where she was their Special Advisor), then into the heart of Government, through a secondment to the DWP:

**2014:** The *All-Party Parliamentary Group on Funerals and Bereavement* discussed Woodthorpe's *IPR policy briefing: 'Funeral poverty in the UK'*. Woodthorpe then advised *the Member of Parliament for South Shields* on a Private Member's Bill.

**2015:** Invited speaker at a further *Parliamentary Roundtable*: bringing together MPs and Industry to discuss the Funeral Payment Scheme.

**2016:** Special Advisor to *Department for Work and Pensions Select Committee Inquiry into Bereavement Benefits*: Woodthorpe provided input to witness sessions, reports and recommendations to government for policy change **[Evidence B]**. The Committee secretary writes: "*Dr Woodthorpe supported throughout the inquiry. [Her] research was particularly important for the report's analysis of the current problems and failings of the Social Fund Funeral Payment*" **[Evidence C]**. The Government in June 2016 committed to take appropriate action.

**2017:** February–September: Secondment to the DWP, contributing an internal report on priority areas for change, and evidence for review of Social Fund Funeral Payments. The Department confirms Woodthorpe's key role "*in applying her expertise in this specific field... [so as to] support reforms to the benefit*" **[Evidence D]**.

A Parliamentary Briefing report (2018) by Kennedy and Gheera devotes the whole of chapter 8 to Woodthorpe's research. It shows that many of the recommendations in Woodthorpe's original AXA Report were picked up in these Parliamentary processes and in the Government reforms of 2017 onwards **[Evidence E]**. This is summarised in the Table below:

AXA Recommendations	Policy Improvements during 2017-20
Simplified guidance on the scope and remit of the FP.	Improved the advice about eligibility for funeral payments on the UK Government's website.
A rapid system for assessing eligibility for FP, prior to incurring funeral costs.	Claim period extended, final invoice no longer needed, evidence can be submitted electronically, no penalty for raising funds from other sources before FP entitlement confirmed.
Establishment of a set price for a basic funeral, to decrease shortfall between FP award and actual cost.	Increase to the maximum award (thereby reducing shortfall).
Attention to the strength of relationships within the family of the deceased.	Simplification of rules on whom can claim - partner, child, parent or sibling, step-relationships.

The last Annual Report from the Social Fund (covering 2018 and 2019) shows the successful claim rate for FEP increased from 61% in 2016 and 2017, prior to the reforms, to 66.8%. This strongly suggests that the reforms have succeeded in making the process of application easier to understand and administer **[Evidence F]**.

### **Scottish Government**

Woodthorpe was invited to the Scottish Government *Social Security Roundtable* on funeral poverty welfare reform in October 2016; and to their *National Conference on Funeral Poverty*, in November that year. She was invited on account of her “*substantial research..., her overview and understanding of the issues, and ... her track record of working with the UK Govt and the private sector*” **[Evidence G]**.

Woodthorpe then contributed to the Scottish Government policy review. Her research findings were cited in Parliament as having “*important implications for existing and future demand for public health funerals*” **[Evidence H page 28]**. This culminated in Government publication of a 10-point plan in 2017 and implementation of its Funeral Expense Assistance (FEA) benefit in Autumn 2019.

This was expected to cost approximately GBP8,300,000 per annum, and involve around 5,600 payments. The Scottish government’s first report covers the period between 16 September 2019 (when the benefit started) and 30 June 2020. In the event, they received 5,710 applications and awarded GBP6,000,000 worth of payments to 4,380 individuals. Indeed, here the successful claim rate following the reforms was even higher than in England, at 77% compared with 66.8% (see above) **[Evidence I]**.

### **Funeral Industry**

More recently, the Government has moved to address wider issues foreshadowed in the original AXA report. The 2016 DWP Select Committee Special Inquiry (with Woodthorpe as Special Advisor) recommended a Competitions and Markets Authority (CMA) investigation of the funeral sector.

CMA instigated this in 2018 and a full CMA review of funeral practice and costs followed in March 2019. In July 2019, Woodthorpe gave evidence at a CMA hearing on whether a funeral was a ‘distress purchase’, exposing the purchaser to unfair pressure. Her published research and her hearing evidence are referred to frequently in the CMA’s final report (2020), which recommended that funeral directors publish their costs, that large(r) companies provide annual financial reports to the CMA, and that there should be a funeral regulator **[Evidence J]**.

### **Public Understanding of Dying and Funerals**

Woodthorpe has been regularly involved in broadcasting and the media, helping to shape public understanding. She was an invited participant in BBC Radio 4 Moneybox and Joan Bakewell programmes in 2018; a BBC Breakfast interviewee in 2017; and substantial coverage in broadsheet newspapers and online **[Evidence K]**.

Woodthorpe has been invited to join various forums that seek to shape public understanding of dying and which value her research contribution to this goal:

- She is the sole academic to have been invited into the *Dying Matters Advisory Group*. This is a broad-based, inclusive and rapidly growing national coalition, which aims to change public knowledge, attitudes and behaviours towards dying, death and bereavement. Funded by NHS England and Hospice UK, it supports the Department of Health’s End of Life Care Strategy.
- The Fair Funerals Campaign comments: “*Woodthorpe’s expertise ... around funeral poverty ... provided much of the initial context for the Fair Funerals campaign. This work helped us demonstrate to funders, politicians and the media the need around funeral poverty and make a case for change*” **[Evidence L]**.

Woodthorpe is also the sole academic invited to be on the Funeral User Standards Group, a consumer representative body that is advising the newly created Funeral Consumer Group, established by the National Association of Funeral Directors, the Society for Allied Independent Funeral Directors, and the major funeral companies.

**5. Sources to corroborate the impact**

- A. Cabinet Office Testimony as to Woodthorpe's contribution to COVID guidance on funerals, 5 November 2020.
- B. House of Commons Work and Pensions Committee Support for the bereaved Ninth Report of Session 2015–16, March 2016 (see page 5 for evidence).  
<https://publications.parliament.uk/pa/cm201516/cmselect/cmworpen/551/551.pdf>
- C. Testimony from the Clerk, Northern Ireland Affairs Select Committee, House of Commons, 20 December 2017.
- D. Testimony from the Head of Social Fund Policy Team, Strategy, Policy and Analysis Group, Department for Work and Pensions, UK Government, 27 October 2017.
- E. Kennedy and Gheera (2018) Parliamentary Briefing Paper No. 01419. Chapter 8.  
<https://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN01419#fullreport>
- F. UK Social Fund Annual reports for 2016/17 (page 16) and 2018/19 (p 18).
- G. Testimony Team Leader and past Team Leader, Funeral Payments and Funeral Poverty, Social Security Policy Division, Scottish Government, 15 December 2017.
- H. Scottish Parliament Local Government and Regeneration Committee: Official Report 9 March 2016: Woodthorpe research cited and quoted in section 28 on funeral poverty.
- I. Scottish Government (2020), Social Security Scotland Statistics: Funeral Support Payment: high level statistics to 30 June 2020. Page 2.
- J. CMA Funerals Market Investigation Final Report (2020) (see pages: 78, 84, 85, 86, 92, 93, 99 – referencing Woodthorpe's published research and her hearing evidence).
- K. Media Coverage and work including National newspapers (Guardian, Dec 2012, January 2014; Times, September 2017; Independent, April 2020); Conversation, March 2018; Radio 4 (Today programme, January 2014, Thinking allowed, January 2014, Money Box, 2018); National television (BBC Breakfast, September 2017).
- L. Testimony from Fair Funerals Campaigns Manager, Quaker Social Action Fair Funerals Campaign, 5 December 2017.