

# Consultation Response

## Age UK's response to the DWP consultation 'Reforms to the Social Fund's Funeral Expenses Payments scheme'

August 2017

All rights reserved. Third parties may only reproduce this paper or parts of it for academic, educational or research purposes or where the prior consent of Age UK has been obtained for influencing or developing policy and practice.

sally.west@ageuk.org.uk

Age UK  
Tavis House  
1-6 Tavistock Square  
London WC1H 9NA  
T 0800 169 80 80 F 020 3033 1000  
E [policy@ageuk.org.uk](mailto:policy@ageuk.org.uk)  
[www.ageuk.org.uk](http://www.ageuk.org.uk)

Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is Tavis House 1-6 Tavistock Square, London WC1H 9NA.

## **About this consultation**

This consultation sets out proposals to reform the Funeral Expenses Payment scheme. These are intended to clarify issues around eligibility and make the process for claiming Funeral Expenses Payments simpler.

### **1. Introduction**

Age UK is the country's largest charity dedicated to helping everyone make the most of later life. The Age UK network includes around 150 local Age UKs reaching most of England. We provide information and advice to around 5.9 million people each year through web-based and written materials, and individual enquiries by telephone, letter, email and local face-to-face sessions. We work closely with Age Cymru, Age NI and Age Scotland.

We welcome the opportunity to respond to this consultation which proposes a number of changes to the Funeral Expenses Payments which will improve the system for applicants.

#### **Question 1 – contributions from charities, friends and relatives**

We welcome this change which will clarify the position and ensure that this type of voluntary contribution will not reduce any Funeral Expenses Payment.

However, not everyone has access to additional contributions, and low income bereaved people should not be in a position where they are left with a shortfall. A local Age UK adviser told us that clients he helps can often be left with costs to meet. Some seek charitable support, but others have to arrange a payment plan with the funeral director, and struggle to meet payments from their low income. We would like to see the level of funeral payment reviewed to ensure that it will meet the cost of the basic funeral.

#### **Question 2 – exceptions for people living in a care home**

We agree that if someone who is an immediate relative of the deceased is living in a care home receiving local authority support but not a qualifying benefit, this should not exclude another immediate relative who is in receipt of a qualifying benefit from being able to receive a Funeral Payment.

While the consultation explains this change does not mean the care home resident would qualify for payment, we think there is scope for considering further whether there are circumstances when this should happen.

### **Question 3 – extending the application period from 3 to 6 months**

We fully support this change. As noted in the consultation paper, there are a number of reasons why people may need more time during the difficult period after a bereavement.

### **Question 4 – shorter application forms for children’s funerals**

This sounds a good approach although other organisations are better placed to comment on this point.

### **Question 5 – clarifying exclusive rights of burial**

While this is not something that has been highlighted with us as a concern, it would be a positive change.

### **Question 6 – electronic submission of evidence**

We support the proposal to enable evidence to be sent electronically, although it is important that applicants who are not able, or do not wish, to do so are not disadvantaged.

### **Question 7 – assistance with new death certificate fees**

We agree that, if the planned changes go ahead, funeral payments should cover the proposed new medical examiner fees.

## **Conclusions**

The proposed changes will make a positive impact by clarifying and simplifying aspects of process of applying for Funeral Expenses Payments.

However, we believe there is scope for looking at wider aspects of the support provided. For example:

- Access to a level of support which ensures people do not face a shortfall as highlighted above.
- There are issues to explore around the specific needs of funeral directors and the timing of payments. For example, a local Age UK told us about a client having difficulties because the funeral director wanted payment in advance but DWP said

they could not make a payment until the invoice was sent after the funeral. Others have told us about problems arising when people with no savings are asked for a deposit.

- We would like to see the list of qualifying benefits reviewed. There has been a particularly issue for low income homeowners since 2013 when Council Tax Benefit was replaced by the local authority system of Council Tax Support which is not a qualifying benefit (even though for pensioners it is based on the same criteria and provides the same level of support as the previous system). As a consequence, a homeowner with an income of say £5 more than the Pension Credit threshold, cannot claim a funeral payment, whereas a tenant receiving Housing Benefit who has the same level of income (or higher) could receive one. We therefore believe Council Tax Support should be included as a qualifying benefit.