# Cross-Party Group on <Funerals and Bereavement >

AGM and Members' meeting

Date and Time: 3rd October 2024 6.30pm

**Minutes** 

#### Present

#### **MSPs**

Jeremy Balfour MSP Alexander Stewart MSP

#### Invited guests

Lindesay Mace – Down to Earth

#### Non-MSP Group Members

Nick Britten - Secretariat

Paul Cuthell - Thomas Cuthell and Sons/NAFD

Andy Brown - Co-op/NAFD

James Blackburn - Scotmid/ NAFD

Jenny Gilbert-Trigg NAFD President

Kate Edwards - NAFD

Gerry Boyle – Dignity/NAFD

Joseph Murren – SAIF

Alison Wilson - Golden Charter

Fiona Arnott-Barron - Cruse Scotland

Jane Matheson – City of Edinburgh Council

Gordon Swan - NAFPP

Andrew Purves – William Purves Funeral Directors

John Halliday - Community Renewal

Reid Stillman – Funeral Link

Ewan Gurr – Funeral Link

# **Apologies**

Rose Jackson

#### **AGM**

# Agenda item 1

Welcome and apologies. Approval of previous minutes of 5th October 2023

Jeremy Balfour Welcomed the group.

Minutes were proposed by Jeremy Balfour, seconded by James Blackburn, approved by Group.

# Agenda item 2

Election of office bearers. The following officers were elected:

Jeremy Balfour MSP - convener

Alex Burnett MSP - deputy convener

Nick Britten - Secretariat

No treasurer was elected as the group does not hold funds.

#### Agenda item 3

Any other business

No other business was proposed. AGM was closed.

## Group meeting

# Agenda item 1

#### Welcome and apologies

Jeremy Balfour welcomed the group.

#### Agenda item 2

Approval of the minutes from previous meeting, matters arising. Election of new members.

Minutes were approved by the group. Proposed – Jeremy Balfour. Seconded – Paul Cuthell. No matters arising.

Funeral Link, represented at the meeting by Ewan Gurr and Reid Stillman, were proposed as new members and approved by the group.

## Agenda item 3

#### **Funeral Support Payment**

John Halliday (JH) and Lindesay Mace (LM) discussed a campaign by the Poverty Alliance, in collaboration with Down to Earth, to request the Scottish Government to change the way it sets the award, which is currently linked to the Cost Price Index. JH said that even though there had been improvements in the award in recent years, linking it to the CPI still meant that it did not cover the basic cost of a funeral and as such was leaving a significant amount of people in funeral debt.

To help prevent increasing debt and funeral poverty, the FSP should, JH argued, be linked instead to the Competition and Markets Authority's published funeral director's fee for a basic funeral, which is £2484.00.

This, JH and LM argued, would help prevent rising levels of funeral poverty, help prevent funeral directors being left with bad debt and provide not just peace of mind to bereaved people that they can provide a fitting funeral for their loved one, but the basic human right of not having to cut back on food or rent just to pay for a funeral, which research shows is a reality.

JH asked the group if it could support the campaign with a letter to the relevant Minister or Cabinet Secretary.

Gerry Boyle (GB) raised that Dignity was sometimes refunding people the cost of an FSP award because they had had a direct cremation, for example, and there was money left over. JH said any returned monies could go to a memorial or other such ceremony.

James Blackburn (JB) said the current average award, c£1900, was not sufficient and funeral directors were left with the risk of the shortfall. He supported the campaign. He added that a lot of people who were in debt to funeral directors were not on benefits and therefore were not eligible for the FSP.

Jane Matheson (JM) said a part payment that does not cover the full cost did not help anyone who had no money to start with.

Jeremy Balfour also raised the ongoing issue of FSP applicants being able to, late in the application process, change the destination of the payment from the funeral director to themselves.

Ewan Gurr (EG) said there had been instances where people had taken the FSP and used it for a holiday, leaving the funeral director with bad debt. Joseph Murren (JM) concurred. JB said this behaviour was rare but had been reported by funeral directors.

Nick Britten (NB) said the NAFD had raised this concern with Social Security Scotland on a number of occasions and asked for the process to change to prevent applicants being given the opportunity to change their mind, but it had been repeatedly refused.

Action Point: The Group agreed to write to the Cabinet Secretary requesting they consider linking the FSP to the CMA's published cost of the average funeral director's fee for a basic funeral.

# Agenda item 4

# Cremation regulations and urgent concern with new England/Wales medical examiner regulations

Joseph Murren (JM) informed the group that following the introduction of new medical examiner regulations in England and Wales, an existing anomaly in Scotland had been exposed.

Under Scottish Cremation regulations 2015 a cremation cannot take place in Scotland unless a death certificate is produced. If a death occurs in England and Wales and an inquest or post mortem is required, the death will not be registered until that process is concluded, which is anywhere between 8 -73 weeks.

JM said this means that either the funeral director in Scotland must store the deceased person for that duration, or the cremation must take place in England/Wales, which it can do without a death certificate because regulations are different. He said this was an unacceptable situation.

Laura McGlynn (LG) said the Scottish Government was aware of the problem and is urgently seeking a solution. This is not expected to happen quickly. Erin McCreadie (EM) said finding a solution was of the highest priority.

Jane Matheson (JM) said the Ministry of Justice was aware of this situation prior to finalising the regulations.

Gerry Boyle (GB) said the situation was also causing a problem for crematoria.

The Group agreed to keep a close eye on the situation and thanked the Government for addressing it as a priority.

#### Agenda item 5:

#### Rise in burial and cremation fees across Scotland

Paul Cuthell (PC) informed the group that Falkirk Council had imposed a 30% rise in the cost of cremation with only two weeks notice and asked members of the group whether they had experienced similar.

PC said the Council had been presented with three options, all of which contained a 30% rise, so councillor had no choice but to vote for it. He was concerned there had been no proper cost benchmarking prior to the increase and that, faced with financial hardship, the Council was penalising the bereaved by raising funds through cremation price increases. PC said Falkirk was now the most expensive local authority crematorium in Scotland.

John Halliday (JH) said there was a danger that Councils see death and funerals as an income generator.

Lindesay Mace (LM) said that the Competition and Markets Authority had been collecting insight data on the funerals market. Jane Matheson (JM) said the CMA would be interested to hear about Falkirk Council.

PC asked the group to support him by writing to the relevant authority seeking help. JH said COSLA do education support for councillors and was it worth collaborating to inform councils and councillors about cremation so that they do not see it as a revenue earner.

Joseph Murren (JM) highlighted that councils (and their crematoria) are suffering financially from the rise in direct cremation.

The group agreed to write to COSLA to raise concerns and ask whether other councils were considering high price increases.

#### Agenda item 6

#### Winter 2024 - any concerns

Nick Britten (NB) said this was a regular agenda item at the meeting ahead of winter, to allow group members to raise concerns.

James Blackburn (JB) said that it had been a quiet year with deaths below average and as such businesses should be thinking ahead and getting prepared for an unexpected spike in deaths over winter.

The group raised no other concerns.

Jeremy Balfour (JB) said the issue should be put on the agenda for the December 2024 meeting and revisited then.

# Agenda item 7

#### Any other competent business

There was no other business.

## Agenda item 8

Date and time of next meeting 4<sup>th</sup> December 2024