

Secretary of State for Work and Pensions
Department for Work and Pensions
Caxton House
Tothill Street
London
SW1H 9NA

15 March 2018

Dear Esther,

I am writing to ask that you to look again at the £700 cap currently imposed on funeral expenses within the Social Fund Funeral Payment (SFFP). This cap has been in place for fifteen years. Over the same period, funeral costs have more than doubled. Public concern around funeral poverty is growing as our population ages, and more and more grieving people experience the heartbreak and humiliation of not being able to afford a funeral when someone in their family dies.

The funeral fund provides an important lifeline to those in the most acute financial need. Unfortunately, the real value of the £700 has eroded each year and now covers less than 40% of basic funeral costs. One in six people now will get into serious financial difficulty paying for a funeral. Whilst this has been happening, the Government spent £38.9 million on the fund last year. This is the lowest figure for ten years.

The story of people like Helen (59, Yorkshire) really emphasises the importance of the fund to constituents from all over the country.

“When my son Aaron died I was in bits. He’d been severely disabled and me and my husband cared for him for twenty five years. We’d always tried to save, but you don’t get much chance as a carer. We applied for the funeral fund, but were still left with over a thousand pounds worth of debt. Having this hanging over us was an awful reminder of Aaron’s death. I felt too ashamed to scatter Aaron’s ashes while we still owed money to the funeral director.”

It is of course right that all those who can to take personal responsibility for funeral costs within their family are encouraged to do so. But I’m convinced the government could do more to help grieving families on low incomes provide a simple, respectful funeral for their loved one. Lifting the £700 cap on funeral expenses would allow grieving families to be spared the distress and financial burden of not knowing how they will lay their wife, father, sister or child to rest.

This is not the first time the issue has been raised. The Work and Pensions Select Committee expressed concern in their 2015/2016 review of financial support for the bereaved. In this instance, the Committee recommended the SFFP be raised to once again cover basic costs. This recommendation has growing cross-party support, as well as from bereavement and health charities, representatives from the funeral industry and members of the public.

The Fair Funerals campaign and the insurance mutual Royal London have calculated that to raise the funeral fund in line with funeral cost inflation would cost the government £18,262,000. We suggest this money be found within bona vacantia, the name given to funds collected by the Crown from estates unclaimed after death. The average annual net income to the Crown for bona vacantia is £41 million.

I applaud the DWP for the recent reform to the funeral fund announced in 2017. However, they fall short of addressing the fundamental inadequacy of the fund. The signatories of this letter would like to add our support to the request that the current level of the SFFP be reviewed, with a view to increasing the fund to bring it closer to basic funeral costs.

I look forward to hearing your views on these important issues.

Yours ever,

Sir David Amess MP

Mark Pawsey MP
Catherine West MP
Anne Marie Morris MP
Chris Stephens MP
Sir Kevin Barron MP
Rosie Cooper MP
Tim Loughton MP
Ronnie Campbell MP
Tom Brake MP
Sir Graham Brady MP
Frank Field MP
Siobhain McDonagh MP
Jim Cunningham MP

Steve McCabe MP
Emma Lewell-Buck MP
Gavin Robinson MP
Patricia Gibson MP
John Baron MP
Jim Fitzpatrick MP
Caroline Lucas MP
Anne-Marie Trevelyan MP
Barry Sheerman MP
Jack Brereton MP
Neil Coyle MP