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QUAKER
SOCIAL
ACTION
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CONTEXT – FACTS AND FIGURES FOR THE UK

- Funeral costs have risen by 92.3% in the past 10 years
- The national average cost of dying now stands at **£8126** (funeral costs, costs for memorials, send off and estate administration)
- The average cost of a basic cremation is **£3282**
- The average cost of a basic burial **£4104**
- The average funeral in London currently costs **£5068** which is 37.2% higher than the national average



CONTEXT – FACTS AND FIGURES

- 59% of people had made financial provisions to pay for their funeral before they died
- 27% of these were through pre-paid funeral plans
- 41% therefore have no provision
- Of those people whose loved ones had made no provision, 17% (1 in 6) said that finding the money had caused them '*notable financial concerns.*'
- Of the 17% who struggled, half had to borrow money and 14% had to sell belongings
- The average amount friends and family have to contribute to funeral costs is £2449



CHALLENGES:

- Last year around only 56% of claims to DWP for a Funeral Payment were successful
 - Even if successful, the average payment was £1,250 which is about a third of the cost of an average funeral
 - The most vulnerable groups include those on minimum wage jobs and the elderly who do not receive the credit or housing benefit
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WHAT DOES DOWN TO EARTH OFFER?

Practical advice and support:

- Talking to clients about next steps what to do when someone dies
 - Discussing wants and needs
 - Talking frankly about money and clients' financial situation
 - Managing expectations and advising clients how to save money
 - Getting quotes from funeral directors
 - Helping clients access statutory funding from the DWP
 - Identifying charities and benevolent funds that might help
 - Referral to other specialist services where needed
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PROJECT IMPACT

- We saw or spoke to 741 clients in 2015 (compared to 300 in 2014)
- We saved saved clients around £1,716 against the average cost of a funeral
- We helped clients raise an average of £1,469 towards the cost of a funeral
- We supported 30% of our clients through face to face meetings, the rest were helped via phone or email.
- We also speak to individuals and families who are facing end of life issues.

QUESTIONS AND DISCUSSION

