

## CPG for Funerals and Bereavement

4 September 2018  
Committee Room 5

### MINUTES

#### In attendance:

Speaker: Shirley-Anne Somerville MSP (Cabinet Secretary for Social Security and Older People)

Jeremy Balfour MSP (Co-Convener)	James Blackburn
Richard Lyle MSP	Rose Jackson
Johann Lamont MSP	Maureen Gardner
David Beamer (Secretary)	John Birrell
John Williamson	John Halliday
Andrew Brown	Gordon Swan
Alexander Sullivan	Ruth Mendel
James Morris	Daniel Moran (on behalf of Alex Rowley MSP)
Gerard Boyle	Morgan Harris
Paul Cuthell	Patrick McGinley

#### Item 1: Apologies

Fulton MacGregor MSP (Co-Convener)	Nigel Lymn Rose
Miles Briggs MSP	Ann McMurray
Alex Rowley MSP	Stewart Wilson
Stuart McMillan MSP	Mark Hazelwood
Willie Coffey MSP	Rebecca Paterson
Alex Cole-Hamilton MSP	Erik Cramb

**Item 2: Speaker followed by Q&As:** Shirley-Anne Somerville MSP (Cabinet Secretary for Social Security and Older People) – to discuss the Funeral Expense Assistance

The Cabinet Secretary outlined the work of the Scottish Government on the Funeral Expense Assistance (FEA) and the background to the reforms. She then took a number of questions from attendees at the meeting.

Rose Jackson highlighted concerns about Local Authority charges. John Williamson raised new charges that have been introduced by two local authorities. The Cabinet Secretary stated that she would make a note of this development and her officials would examine if charges were being introduced that are not being captured when local authorities publish data. She highlighted the need for transparency. Richard Lyle praised the work of Citizens Advice Scotland in this area.

John Birrell thanked the Cabinet Secretary for index linking the capped element of the current social fund funeral payment when the new FEA is introduced. However, he highlighted the inadequacy of the £700 capped element compared to the actual price of a funeral and the need to increase the amount to £1,350.

The Cabinet Secretary welcomed the Group's insight on this matter but stressed the improvements the FEA will introduce including on eligibility and the financial challenges faced by the Scottish Government. She stated that the capped element amount would be kept under review and recognised it didn't cover the cost of a simple funeral.

Morgan Harris asked why a coffin is not classed as an essential cost in the existing social fund funeral payment scheme. He called for a coffin to be paid for from the uncapped element. The Cabinet Secretary noted the request but raised the potential unintended consequences of moving items from the capped to the uncapped element.

Gerard Boyle discussed the existing claims process and the need for a final invoice. The Cabinet Secretary stated that the FEA application process will be more simplified and hoped that this will help improve the claims process when introduced.

Richard Lyle thanked the Cabinet Secretary for attending the meeting and for taking the time to address the questions raised by the Group.

**Item 3: Approval of the minutes from the last meeting**

The minutes of the last meeting were approved.

**Item 4: Update**

All items were to be discussed in the agenda.

**Item 5: Funeral Poverty / Funeral Affordability (including Local Authority charges)**

Richard Lyle MSP discussed the concerns faced by some when considering how to afford a funeral in the future.

John Williamson examined different approaches including the provision of direct cremations. John Halliday from Caledonia Cremations outlined the work of his organisation and the offer that it makes. A discussion was then held on the role that direct cremation could play and the cost of a simple funeral.

**Item 6: The Burial and Cremation (Scotland) Act and its implementation**

The Group welcomed the presentation from Natalie McKail (Inspector of Funeral Directors) at the last meeting of the Group but awaited the publication of her findings expected before the next meeting of the Group in November.

**Item 7: CMA Market Study on Funeral Sector / Pre-Paid Funeral Plan Consultation**

The Group noted the Competition and Markets Authority (CMA) study on the Funeral Sector and the UK Government's consultation on pre-paid funerals plans.

Richard Lyle raised the definition of a simple funeral and asked for this to be discussed in more detail at the next meeting.

Ruth Mendel highlighted that the funeral planning sector was not regulated by government and concerns if a pre-paid funeral plan provider went out of business. Gordon Swan set out the current situation regarding regulation and the small number of providers that are not members of the existing Funeral Planning Authority.

**Item 8: Future Speakers**

The following speakers were to be invited to speak at the next Group meeting:

- Ruth Mendel, CAS – on local authority burial and cremation charges

**Item 9: Date of future meetings**

The next meeting will be on the following date:

- 13 November at 6pm in the James Clerk Maxwell Room (CR4). This meeting will include the AGM.

**Item 10: AOB**

No items.