

Everyone in Northern Ireland should have the right to an affordable funeral



Funeral poverty is a significant issue across the UK. One in 10 people say they have taken on debt to pay for a loved one's funeral, and current levels of funeral poverty are estimated at over £130m.¹ Funeral debt can have a lasting impact on the bereaved – causing additional stress and compounding their grief during an incredibly difficult time.

We believe this situation is unacceptable, and with the death rate in Northern Ireland set to increase significantly over the next 20 years,² it is crucial that efforts are made urgently to help tackle the issue of funeral poverty.

Marie Curie believes that everyone in Northern Ireland should have the right to:

1. A dignified funeral without the legacy of unmanageable debt

The high cost of funerals means this may not currently be possible for some. In 2004, the average cost of a funeral in Northern Ireland was £1,589.³ This has now risen to £3,231 – an increase of 103%.⁴ Bereaved people may face the prospect of taking on lasting or unmanageable debt just to give their loved one a proper send-off.

The Funeral Expenses Payments Scheme provides financial assistance to people on qualifying benefits, but we believe it is not fit for purpose. In 2016/17 the average amount awarded to claimants was £1,053,⁵ which is only around one-third of the cost of an average funeral. The Scheme also imposes a £700 cap on the amount that can be awarded for costs such as the price of coffins and funeral directors fees.⁶ This cap has remained fixed since 2003 – had it risen in line with inflation, it would have been worth approximately £1,050 in 2017.⁷

Figures show a 15% decrease in government spending on the Scheme between 2012/13⁸ and 2016/17.⁹ With financial support for those in need declining, funeral costs remaining high and the death rate in Northern Ireland expected to increase rapidly, the level of funeral poverty here looks set to worsen.

Funeral debt and funeral poverty can make an already difficult time overwhelming for bereaved people. It can lead to significant psychological distress including feelings of guilt, inadequacy and stress, with a lasting impact on health and wellbeing.

Bereaved families struggling with funeral costs need adequate financial support to cover the costs of a basic funeral, and we believe the value of payments made under the Funeral Expenses Payments Scheme should be increased to meet this.

2. Clear and timely information about funeral costs

The period after a loved one has died can be highly traumatic and stressful. The brief timeframe in which funerals take place after death in Northern Ireland means that people have a lot of important decisions to make about funeral arrangements while they are grieving and coming to terms with their loss.

During this period, it is crucial that bereaved people are given clear, accessible and accurate information about funeral options and the costs involved, to help make the practical arrangements as easy as possible. Clear information will help bereaved people to organise a funeral that is within the budget available, helping avoid harmful or unmanageable debt.

3. Affordable and comparable funeral costs no matter where they live

There is a widespread disparity in burial costs in different council areas in Northern Ireland, leaving bereaved people in some areas to pay several times more to lay their loved ones to rest than others. For example, it can cost over £1,000 to buy and open a grave in Belfast,¹⁰ but less than £270 in Fermanagh and Omagh.¹¹

In addition, 'non-resident' fees mean that costs are even higher for people being buried in a council area other than their own. People may be buried outside of their own council area due to local grave shortages or because they wish to be buried in a family plot, among other reasons. This can carry a hefty cost – for example, a non-resident burial plot in Lisburn and Castlereagh City Council costs over three times as much as a resident plot.¹²

We believe such significant disparities between council areas are unacceptable and unfair to bereaved people during one of the most vulnerable stages of life. The cost of funerals should be affordable and comparable regardless of where a person lives in Northern Ireland.

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3. SunLife (2016). Available at: <https://www.sunlife.co.uk/costofdying2016/>

4. SunLife (2018). Cost of Dying Report 2018: A complete view of funeral costs over time.

5. Department for Communities (2018). Annual Report of the Social Fund 2016/17.

6. The Social Fund Maternity and Funeral Expenses (General) Regulations (Northern Ireland) 2005.

7. Royal London (2017). A False Dawn: Funeral costs rise again after a one year respite.

8. Department for Social Development (2013). Social Fund Annual Report 2012/13.

9. Department for Communities (2018). Annual Report of the Social Fund 2016/17.

10. Belfast City Council. Bereavement services scale of charges from 1 April 2018 to 31 March 2019. Available at: <http://www.belfastcity.gov.uk/community/births-deaths-marriages-civil-part/burialcremationfees.aspx>

11. Fermanagh and Omagh District Council. Cemetery fees. Available at: <https://www.fermanaghomagh.com/services/registrations/cemeteries/>

12. Lisburn and Castlereagh City Council. Revised scale of charges for burial grounds. Available at: <https://www.lisburncastlereagh.gov.uk/resident/registration-of-births-deaths-marriages-and-civil-partnerships/cemeteries-administration/revised-scale-of-charges-for-burial-grounds>

About Marie Curie

We're here for people living with any terminal illness, and their families. We offer expert care, guidance and support to help them get the most from the time they have left.

Marie Curie is a leader in the provision of care to people with a terminal illness in Northern Ireland. We provide a range of bespoke services, including the Marie Curie Hospice in Belfast, Nursing Service and Helper Service.

Each year we provide care and support to around 4,000 people living with a terminal illness, as well as their carers and loved ones.

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