

P-05-960: Fund the funeral costs of all NHS staff who die from or with Covid-19

Y Pwyllgor Deisebau | 12 Mai 2020
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Reference: RS20/12516-1

Petition Number: P-05-960

Petition title: Fund the funeral costs of all NHS staff who die from or with Covid-19

Text of petition: They gave their lives to save ours. We call on the Welsh Government to fund the funeral costs of all NHS staff who die from or with Covid-19. The average simple funeral costs £4000. We ask the Welsh Government to ensure that bereaved families immediately have access to the funds to pay for funeral costs.

1. Context

Across the United Kingdom, at least 100 NHS staff and care workers working on the frontline have lost their lives to coronavirus. Among those who have died are surgeons, nurses, porters, paramedics and volunteers. At least 9 of the recorded deaths of



frontline staff were people working in hospitals, care homes and the ambulance service in Wales.

On Tuesday 28 April, a minute's silence was observed for those who have died working on the frontline against this disease.

2. Welsh Government action

On 27 April 2020, the Minister for Health and Social Services, Vaughan Gething announced a **COVID-19 Death in Service Scheme for NHS and Social Care frontline workers in Wales.**

The Welsh Government announcement notes that the scheme:

provides financial support of £60,000 to eligible beneficiaries of frontline staff, particularly those working in the NHS and Social Care, should they die in service as a result of being affected by COVID-19.

The scheme is considered 'non-contributory', with no additional costs to employers. The Scheme provides for a '**one off sum**' of **£60,000** to an eligible beneficiary. It will be payable, regardless of the individual's salary or whether an individual is a member of a Pension Scheme.

The Scheme is time-limited, and will only be in place during the period of the pandemic, and will retrospectively apply from 25 March 2020.

While the announcement does not specifically mention that the financial support is there to help families pay funeral expenses of healthcare workers who died as a result of COVID-19, this is nevertheless implied. The Minister's announcement stated the following:

Our frontline workers are being asked to go above and beyond to deliver care and services for patients and individuals and this scheme goes some way to offer greater peace of mind and financial security for their loved ones.

A near identical scheme has also been introduced for frontline NHS and social care workers who die in England, with the Health Secretary, Matt Hancock noting on the UK Government website:

Financial worries should be the last thing on the minds of their families so in recognition of these unprecedented circumstances we are expanding financial protection to NHS and social care workers delivering publicly funded care on the frontline.

Similar schemes are also being introduced by the Scottish and Northern Ireland Executives.

3. Funeral costs

According to the Royal London National Funeral Cost Index 2019 (PDF 4.6MB), the UK average funeral costs in 2019 is **£3,785**.

The average funeral costs are based on a *simple* funeral arranged through a funeral director. Typically, included within the average funeral costs are the charges for a burial plot and interment, or charges for cremation and delivery of ashes, collection/care of deceased, a basic coffin, hearse and a simple service at a crematorium.

The average costs **do not include** third party fees that fall outside funeral directors' immediate control, such as minister fees. The cost index notes that the **average amount spent** by consumers on a funeral is higher at **£3,989**.

The average cost of a funeral is also for the whole of the UK. There will be significant variability in costs in different parts of the UK and within Wales (see section 2.3).

3.1. Burial vs. Cremation Costs in the UK

The average costs above combine both *simple* burial and cremation funerals together. However, **burial funerals** are generally **more expensive** than **cremations**. Burial funerals cost £1,000 more on average.

Average burial funeral costs vs. cremation funeral costs across UK:

- Average cost for a **burial funeral**: £4,321
- Average cost for a **cremation funeral**: £3,250

3.2. Direct cremation

A third type of funeral is also an option in the UK, known as a 'direct cremation'. A direct cremation is offered by some companies as a cost-efficient method for families. The deceased would be collected from a mortuary during normal working hours and cremated at a convenient time. There is no ceremony or viewing beforehand, or limousines for family and mourners. Ashes must also be requested and collected.

UK Average cost of a direct cremation:

- Direct cremation: £1,600

3.3. Funeral Costs in Wales

The average cost of a funeral is slightly lower in Wales, with the Royal London National Funeral Cost Index recording an average cost of **£3,586**.

Average funeral costs by local authority in Wales are provided in the table below (burial and cremation costs are provided separately):

Wales

Average: £3,586

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Bridgend	Bridgend	£4,249	£3,156
Cardiff	Cardiff	£3,858	£3,092
Llanelli	Carmarthenshire	£3,864	£3,237
Aberystwyth	Ceredigion	£3,513	£3,317
Colwyn Bay	Conwy	£4,138	£3,172
St Asaph	Denbighshire	£3,723	£3,302
Northop	Flintshire	£4,418	£3,317
Bangor	Gwynedd	£3,648	£3,013
Port Talbot	Neath Port Talbot	£4,039	£3,069
Newport	Newport	£4,523	£3,267
Narberth	Pembrokeshire	£3,998	£3,033
Aberdare	Rhondda Cynon Taff	£3,985	£3,142
Pontypridd	Rhondda Cynon Taff	£4,138	£3,142
Swansea	Swansea	£4,128	£3,147
Cwmbran	Torfaen	£4,058	£3,222
Barry	Vale of Glamorgan	£3,666	£3,252
Wrexham	Wrexham	£3,947	£3,165

Source: Royal London National Funeral Cost Index.

4. Armed Forces

The Armed Forces provide immediate help with the arrangements and costs of the funeral of service personnel killed in Service.

The Armed Forces will pay for the provision of a coffin and delivery to a undertaker of the family's choice. The family of the deceased can choose to have a **service funeral, burial or cremation** which is at public expense, paid for and arranged by the Armed Forces, or a **private burial or cremation** for which the Ministry of Defence (MOD) provides a funeral grant of up to **£3,446**.

5. Child burial

In November 2017, the Welsh Government announced the removal of child burial fees across the whole of Wales.

The Welsh Government allocated **£1.5 million** (available up until 2020) to support local authorities with the new policy. According to the Welsh Government, other providers of cemeteries and crematoria can also access this fund 'if they agree not to charge on the same basis'.

The Welsh Government published an FAQ on the end of child burial fees in Wales. The document states that all fees in relation to a child's burial, **including cremation** are included. However, other funeral costs such as an funeral directors, flowers and coffins are **not covered** as part of the funding.

The equivalent fund in England, the *Children's Funeral Fund*, covers the cost of burial and cremation as in Wales, but also waives the fee for a doctor's certificate and a coffin or shroud (up to a cost of £300). The fund does not cover other funeral expenses.

6. Funeral Expenses Payment

Some families in receipt of certain benefits may qualify for Funeral Expenses Payment to support them with the cost of a funeral. The payment is administered by the Department of Works

and Pension (DWP), not by the Welsh Government or local authorities.

Funeral Expenses Payment can help pay for some of the costs of the following:

- burial fees for a particular plot
- cremation fees, including the cost of the doctor's certificate
- travel to arrange or go to the funeral
- the cost of moving the body within the UK, if it's being moved more than 50 miles
- death certificates or other documents.

Some may also qualify for financial support for other funeral expenses, such as funeral director's fees, flowers or the coffin. Families could get up to:

- £700 if the person died **before 8 April 2020**
- £1,000 if the person died **on or after 8 April 2020**

The payment would not usually cover all of the costs of the funeral however.

Every effort is made to ensure that the information contained in this briefing is correct at the time of publication. Readers should be aware that these briefings are not necessarily updated or otherwise amended to reflect subsequent changes.