Tackling Funeral Poverty: The role of the Church of England

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What is funeral poverty?
Funeral poverty has been defined as ‘when the cost of a funeral is beyond a person or family’s ability to pay, leading to difficult choices about the type of funeral to arrange and how to pay for it’ (Purcell and Cooper, 2015:3). Its exact prevalence is unknown; definitions encompass families who go into debt due to paying for a funeral, but may also include those who experience potential shame, distress and perceived stigma of not being able to provide someone with an ‘good’ send off. Difficult to measure, families may also be making unseen cut backs to other essential spending such as on food to pay for a funeral (see Perry et al, 2014). Funeral poverty leaves families particularly vulnerable to high cost debt, debt which has very high interest rates and can entrench people in poverty for several years.

A lethal cocktail of causes and factors may push someone into funeral poverty.

- Within the UK the cost of a funeral has risen 90% over the last decade, rising disproportionately to people’s wages. These costs are still rising (see Sunlife, 2016).
- In part, this is due to a lack of regulation of the funeral industry, with many providers not listing prices on their websites.
- People often need to make decisions about funerals quickly and when in shock – there is often no time to shop around and this is not encouraged by the industry.
- Complex emotions at work during this time. There is often a sense of wanting to do best by the deceased – give them a ‘proper’ send off. This may lead families to make choices beyond their means.
- In UK support from the state is available for some people – the system is difficult to navigate with nearly half of applicants getting their applications denied but not finding out the results of these decisions or receiving payments until weeks after they have already paid for the funeral Purcell and Cooper, 2015:3). Fair Funerals (2017) also estimate that money provided by the Social Fund only covers 37% of the overall funeral bill.
- One of the answers offered is that there should be better financial planning for funerals, but in reality - the precariousness of many people’s lives, living in or on the edge of poverty, means that a funeral is a financial shock they cannot save/prepare for (see for example Perry et al, 2014). Death may also have come at a time after a long illness which may have resulted in families taking costly time off work to care or paying medical bills (Purcell and Cooper, 2015).
Is Funeral Poverty the Church’s business?

The funeral landscape in the Uk is changing, until recently a church funeral was the default option, nevertheless the Church of England still conducts approx. 1/3 of funerals in England – meaning clergy are one of the few people who families encounter in the days of planning a funeral. Research with clergy carried out by The Saltley Trust on behalf of The Diocese of Lichfield found that there was considerable uncertainty amongst them about whether the church should be engaging with financial questions around funerals, including funeral poverty. Nevertheless, Christians are called to respond to poverty in the world, they are also called to care for those who are bereaved. Surely the Church should think holistically about the care they can offer, recognising that addressing and preventing financial anxiety and vulnerability as part of this care? The Diocese of Lichfield believe this is the case. The remainder of this paper outlines how the diocese sought to address this question, highlighting the opportunities, challenges and further questions that arose through this pilot research.

The Project

Research by the Saltley Trust identified that several clergy did not feel confident to advise those struggling to pay for a funeral. Building on this, the Diocese of Lichfield sought to train clergy about funeral poverty and work with them through a piece of action research to devise ways to increase their confidence and ability to address it. This work was carried out in collaboration with independent researchers Naomi Maynard and Jane Perry.

26 Clergy were approached to be involved in this project - 15 expressed an interest, with some choosing not to engage for reasons including not feeling funeral related debt was an issue in their parish or not feeling it was their responsibility. The project focused on the funeral visit, trained clergy about funeral poverty and issued them with funeral finance packs which they were encouraged to use in each funeral visit for a period of 3 months. This pack included information about an emergency funeral loan offered by Walsave, a local credit union and government support. The intention was that the pack was a tool to help clergy broach the topic of funeral finances with families. Clergy use of the pack and discussion of finances were monitored over 3 months and then discussed in focus groups, with changes being made to the approach between each group (for further details on this pilot project and detailed findings see Maynard et al, 2016).

Practical challenges

After 3 months of monitoring clergy it was found that they had not used the funeral finance pack, or brought up the topic of finances at over half of their funeral visits. Reasons for this, emerging during subsequent focus groups, included clergy identifying that they lacked the confidence to talk about finances and were worried about being misperceived as financial experts. Many of the clergy were also concerned that the funeral visit was too late to be discussing finances as by this point agreements with funeral directors had usually already been made.
The majority of clergy had also made assumptions, based on appearances of the family/their homes, about those in need of financial assistance, which the manager of the credit union explained to be misleading. They said: ‘it’s not just people who are on benefits who are struggling, you can be in full time employment, you can be a chief exec. of a company, doesn’t mean to say they can manage their money properly’ (Credit Union Manager).

As the project evolved the team were able to address these concerns, encouraging clergy to simply signpost all families to the credit union who could both renegotiate loans if high cost loans had already been taken out and speak to families more broadly about issues of finances – acknowledging that for some financial struggles may accentuate in the months after a partner’s death if, for example, the person left behind had little experiences of dealing with finances.

An appropriate space?

Broader questions stemmed from these findings, clergy queried if the funeral visit was an appropriate space to be addressing funeral poverty.

Some clergy felt the funeral visit should primarily focus on other pastoral concerns – one clergy recalled a family saying - ‘this is the only time we have been able to talk about dad and to mourn him, everywhere else he is called ‘the deceased.’ Another reflected: ‘by the time they’ve come to us they want to discuss the service, they think they’ve got the money bit sorted and now they are onto the important bit for them.” They needed this to be a space for grief, comfort and the planning of the service. Clergy were reluctant to distract from this with in-depth conversations about finances – although through being involved in this project the majority of the clergy recognised that addressing issues of debt and financial vulnerability was part of their pastoral care:

“I think it is something we do need to talk about with people because we’re here to set them free, we want to give life in all its fullness, if they are in debt they are not free.”

Further opportunities for The Church

This lead onto discussions about the other spaces and wider role clergy could play in tackling funeral poverty. Several emphasised the role clergy could play before the funeral visit, raising awareness about financial planning and the support available through information at their churches, on their websites, parish magazines and through addressing issues of finance in sessions such as GraveTalks. They felt the church could use its capital in the community to disseminate information about funeral planning. They also suggested other spaces, such as foodbanks, schools and doctor surgeries where this message needed to be addressed. Clergy identified funeral directors as key actors in tackling funeral poverty, resulting in a meeting held between clergy and funeral directors in this area to begin to explore how they could work together.

“I think my role around finance is more usefully played in way ahead, to prepare people for funerals, I think that is the time the clergy can have the most influence.”
“This is an important message that needs to be said many different times, in many different ways.”

“The role of the clergy is almost the promotion to those who are living to consider their funeral and role of the funeral director is to promote these things to the relatives of those who have deceased.”

Money, death and debt: taboo topics?

In considering why they were reluctant to talk about finances during the funeral visit, clergy described issues of money, debt and even death as taboo topics in British society. Combining these through the topic of funeral poverty, they argued, made for particularly uncomfortable conversations.

Clergy felt that for families of the deceased talking about money (in particular a lack of money) was awkward: it was connected to issues of pride and the desire to provide a good send-off. In making decisions for the funeral, families didn’t want to be perceived as saying that they didn’t care for the deceased. One participant reflected:

“How many families would feel confident to say ‘we might struggle’ And even if they say that there might be concerns about ‘what does this say about the person who just died? They might subconsciously think it is saying ‘I don’t think I can care for, or cannot do the last thing I can do for my loved one’.”

Clergy also identified that they felt awkward talking about money as they particularly wanted to avoid giving the impression that the church is only concerned with money – a criticism they face during wedding planning and sermons on tithing. Echoing findings from other research, clergy reflected that they seldom preached about issues of money or debt within their churches.

This concern was also raised in a recent study by Barclay and Orton (2017) about Christians and money. One of their participants reflected that ‘we as Christians separate money from thinking about Jesus Christ. We separate it from Christian talk, money seems to fit into this capitalist, consumerist, worldly sphere and that’s very not the same as our Christian spiritual sphere (Barclay and Orton, 2017:7).’

Despite these lingering taboos, when asked how conversations with families about finances went as part of this project one particularly fearful clergy conceded that:

“Nobody has reacted violently at the thought of suggesting it to them, the only comments I’ve had back have been positive in the sense of ‘thank you very much for thinking about that’.”
Conclusions: a complicit Church?

As the reflection from the project participant argues, funeral poverty is an issue The Church of England should be addressing: “it’s about making a difference in our community; it is about transforming lives; it is about setting people free from debt. It’s kingdom work.”

This project unearthed the complexity of tackling funeral poverty. It would be easy for this complexity to prevent The Church from fully responding to this growing issue— not wanting to offend or be misunderstood. But the teachings of Jesus were often offensive, counter-cultural, provocative and lifesaving.

Certainly, there are things to be learnt from this project about how and where the Church tackles funeral poverty: it was recognised that the funeral visit might not always be an appropriate space for in-depth financial conversations, yet despite fears, no offence was caused by signposting families to places of support, and for 5 families being directed by clergy at a funeral visit to their local credit union, through this project, lead them to take out an emergency loan at significantly lower rates than high street lenders.

Clergy also identified other (potentially less awkward) spaces and opportunities for The Church to engage with and raise awareness about funeral poverty and funeral planning. Within this paper I have argued that encouraging funeral planning, whilst important, is not enough. For some families, no amount of planning will enable them to cope with the financial shock of paying for a funeral.

This project has also highlighted that talking about money, debt and death remains an awkward and taboo topic within both British society and for the Church. This raises a broader question: in this reluctance is the Church complicit in re-producing unhealthy and unwelcome attitudes about money and debt that keep people in poverty?

In conclusion, The Church (alongside secular celebrants and those from other religions who officiate at a funerals) needs to continue to stand against funeral poverty from three angles- considering how to prevent funeral poverty prior to death, continuing to address broader societal stigmas around death and debt and using the unique opportunity they are afforded in the days following someone’s death to direct families to life-altering financial support.
References


Fair Funerals, 2017, What is Funeral Poverty? http://fairfuneralscampaign.org.uk/content/what-funeral-poverty

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