

Social Justice and Social Security Committee

Thursday, 19 February 2026

7th Meeting, 2026 (Session 6)

Funeral Support Payment

The Committee will hear from:

- John Halliday, Chair, Caledonia Funeral Aid
- Adam Stachura, Director of Policy, Communications & External Affairs, Age Scotland
- Andrew Purves, Chief Operating Officer and Director, William Purves Funeral Directors
- Jim Brodie, Manager Director, Brodies Funeral Services
- Gerry Boyle, Regional Manager, Dignity Funeral Directors

Introduction

The Committee agreed to hold a round table to explore issues relating to the Funeral Support Payment. This paper summarises key themes in submissions and correspondence, gives background context on eligibility, take-up and the client survey before suggesting four broad themes for discussion.

Background

Written submissions

The Committee [wrote to the Scottish Government](#) and the National Association of Funeral Directors in November 2025 about Funeral Support Payment and also received submissions from Quaker Social Action, Brodies Funeral Services and Caledonia Funeral Aid.

In their reply the [Scottish Government highlighted](#):

- Differences from the Department of Work and Pension's Funeral Expenses Payment including choice to apply on paper, by phone or online and broader eligibility which means the applicant doesn't have to be the closest relative.
- Amendments made in December 2024, including recognising hydrolysis funerals, deducting available assets of the deceased from an award, and

allowing funerals to take place in a different local authority to where the deceased had lived.

- There is uncertainty in estimating eligibility rates, but Scottish Government and Social Security promote FSP, including working with various stakeholders such as the Funeral Poverty and Funeral Support Payment Reference Group.
- Social Security Scotland does not track how people use their payments and will always give people the choice whether the funds go directly to the funeral director. They are aware that a small number of funeral directors would like all funds paid directly to them.

The replies from the [National Association of Funeral Directors](#), Brodies and Caledonia Funeral Aid raise similar themes of:

- The level of award not keeping pace with funeral costs.
- The risk of bad debt and fraud when FSP is paid to the applicant rather than directly to the Funeral Director. Brodies give examples and note that: “Please remember that the funeral director pays the ‘guaranteed’ fees first (cremation or burial authorities), then invoices the client.”

In addition, Brodies consider that the funeral sector, although consulted, was ‘much ignored’ in the design of FSP. They also recommend increased security checks to be made on applications.

The Committee asked for thoughts on [East Ayrshire Respectful Funeral Service](#). The Scottish Government said that such local partnerships are important in raising awareness and simplifying access, and insights from approaches like these are informing ongoing work to improve take-up. However, the NAFD said “We are concerned that services delivered for residents at a lower market rate have a detrimental effect on local markets”. Brodies state that the [West Lothian Respectful Funeral](#) model is preferable.

Quaker Social Action welcomed the additional flexibility in Funeral Support Payment compared to the DWP’s Funeral Expenses Payment and noted fair decision-making by Social Security Scotland. However, they recommend that the ‘flat rate’ payment should increase to £2,184.50, to cover the cost of a simple attended funeral. They also recommend further action to encourage people to check their eligibility for qualifying benefits.

Citizens Advice Scotland and Age Scotland were also approached for written evidence but at time of writing had not yet made submissions.

Eligibility and payment rates

Funeral Support Payment (FSP) was introduced in 2019, replacing the Department for Work and Pensions’ Funeral Expenses Payment in Scotland. It provides financial assistance towards the cost of a funeral. It is not expected to cover the full cost.

Eligibility

Funeral Support Payment is available to people who are responsible for funeral costs who are in receipt of low-income benefits such as Universal Credit and Pension Credit. The person who died must have lived in the UK and, in most cases, the funeral must be taking place in the UK.

It must be reasonable for the person applying to have taken responsibility for the funeral costs. Normally this is the nearest relative.

Applications must be made within 6 months of the funeral.

Eligible costs and payment rates

The costs that can be applied for are:

- Burial, cremation or alkaline hydrolysis cost.
- Payment of £1,327.75 (2026-27 rate) towards other funeral costs. If the deceased had funds which could be used for the funeral, such as a funeral plan, the payment is £162.05 (2026-27 rate).
- Travel costs for one return journey to either the place where the funeral is being arranged or the funeral location.
- Travel costs over 49.7 miles, if it's necessary to move the person who died.
- Payment towards the cost of death certificates.
- Payment of £26.80 (2026-27 rate) towards the cost of certain medical procedures, such as removing a pacemaker.

Social Security Scotland [publish guidance](#) covering eligibility, evidence requirements etc.

Payments made

In total, £12.1m was paid out in Funeral Support Payment in 2024-25 to 5,737 people. It is one of the smaller devolved benefits in terms of spending and client numbers.

The table below shows that between 8,000 and 9,000 applications are received each year for FSP and around 5,000 to 6,000 payments are issued. Processing times were around 15 working days in 2025, down from 29 working days in 2022-23.

Two thirds of payments are paid directly to funeral directors.

The average payment made has increased from £1,505 when FSP started in 2019, to £2,190 in 2025/26.

Table 1: Funeral Support Payment applications and payments, 2019 – 2025.

	Applications		Payments		
	Received	Processing time (days)	Total	Paid to funeral director	Average payment
2019-20	3,975	11	2,300	72%	£1,505
2020-21	8,690	13	6,050	67%	£1,791
2021-22	8,715	18	6,035	62%	£1,810
2022-23	8,875	29	4,965	59%	£1,832
2023-24	9,470	21	6,670	60%	£1,974
2024-25	8,540	13	5,735	63%	£2,103
2025-26	4,010	15	2,840	61%	£2,190

Source: [Social Security Scotland Funeral Support Payment statistics to 30 September 2025](#). NB: 2019-20 and 2025-26 are part years.

Payments are reduced if the person who died left any money which could cover some of the funeral expenses and payments can be recovered from the estate of the deceased. The 2024-25 annual report stated that Social Security Scotland received 1,728 referrals in relation to recharge of Funeral Support Payment awards to the estate of the deceased, and recharged £0.2 million in 2024-25. ([Annual Report 2024-25, p.67](#)).

Client Satisfaction Survey and evaluation

Funeral Support Payment was [evaluated in 2022](#). In addition, Social Security Scotland issue a survey to everyone who gets a decision on a benefit application. In 2024-25 there were 804 returns from people who had received FSP. Findings from both the evaluation and most recent client survey are summarised below.

In 2024/25, 87% of FSP recipients rated their overall experience as good or very good. Clients agreed that Social Security Scotland treated them with dignity, fairness and respect. These and other results are summarised in table 2 below:

Table 2: Client Survey results for Funeral Support Payment % respondents who agreed or agreed strongly that:

treated me with dignity	90%
treated me fairly	87%
treated me with respect	91%
I can trust Social Security Scotland	85%
Social Security Scotland is an open and honest organisation	84%
website is easy to navigate	87%
the information on the website was easy to understand	86%
the website made it clear if I was eligible	76%
I had enough choice about how I communicated with Social Security Scotland	85%
I got the support, information or advice I needed	83%
I received the right level of communication from Social Security Scotland	83%

I had enough choice about Social Security Scotland communicated with me	87%
processing times are reasonable	83%
application process was clear	84%
only asked relevant questions	87%
eligibility criteria was clear before I applied	80%
I was treated fairly and respectfully throughout	90%

Source: [Social Security Scotland Client Survey. 2024-25.](#)

Overall, clients have a very positive view of Funeral Support Payment, although there were some negative comments. Examples of both are given below.

Positive comments

Clients commented on how easy it was to apply and the **kindness and compassion** of staff:

“It was very straightforward and very easy to apply which made it a whole lot less stressful when dealing with grief at the same time as having to do the practical and financial side of my Dad passing.” (Client Survey, p.98).

“Staff were quick to let me know what documents to upload and where i should do this, I was also contacted quickly when they required more information.” (Client Survey, p.113)

“I was in such a bad place. The kindness and compassion shown by the lovely people I spoke with kept me strong and moving forward. I genuinely could not have done it without them.” (Client Survey, p.120)

“Just a massive thank you to the lady I had spoke with. Dealing with all the bills and things for my late mum some of the companies I had contacted didn't treat me very nicely at all, added stress onto my already stressful situation and had me in tears however the lady I spoke with just helped me which was all I asked” (Client Survey, p.127)

Negative comments

Some stated that the **eligibility criteria could be unclear**. Comments included:

“I suspect that I may not be able to claim this benefit because of the cash I have at hand. I would be useful to know the acceptance criteria before I started the application.” (Client Survey, p.100)

“seem to recall it being unclear to me re who is on benefits as to whether i was permitted or not. My deceased husband was on benefits but I am on superann pension only.” (Client Survey, p.101)

Some respondents said it was unfair to **pay a lower amount** to those who had a funeral plan in place. For example:

“Having small plan in place rendered us void from really get the help we needed, and family stepped in to help with the costs .in hindsight my mum should have spent the money and not tried to protect her family from the financial burden associated with her death.” (Client Survey p.194).

Several respondents said the application form should be more flexible when it comes to providing the **details of funeral director**. For example,

“Allow tick boxes for things that are not yet sorted for example funeral director hasn’t been decided as I’m receiving assistance to make the funeral as low cost as possible.”. (Client Survey p.110)

Others reported struggling with providing the required **supporting information**. (Client Survey p.97)

“Information required was not clear not asked to send invoice for cremation and application was denied”

“I was expected to supply utility bills for an 83yr. old with advanced dementia living in a care home. In addition to this I was threatened that if I did not supply these within 2 weeks I would forfeit my right to a grant. I was simply bullied.”

There were also comments about **waiting times**, and expecting people to be **computer literate**:

“Time spent trying to get through on phone very frustrating and stressful.” (Client Survey p.165)

“It was also assumed that I had a computer and was computer literate. As it happens I am but to make such an assumption is wrong and discriminatory especially towards the elderly or disadvantaged. Most people dealing with you come under this category. (Client Survey, p.190)

Evaluation findings, 2022

The evaluation of FSP in 2022 found positive impacts overall, but as with the most recent client survey, some respondents raised issues with the amount provided, processing times, and non-payment. Findings included:

- FSP reduces – and sometimes removes – the need to borrow money to pay for a funeral and therefore reduces stress. However, some recipients felt amounts were not high enough compared to actual funeral costs.
- Long processing times, (including the time waiting for documents to be provided by the client), can make budgeting difficult and perceived business risk for funeral directors. (n.b processing times have since improved).

Funeral Directors interviewed for the evaluation said that:

“payments from Funeral Support Payment recipients were generally as timely, or timelier, than those from non-Funeral Support Payment recipients, particularly in cases where the Funeral Support Payment was transferred directly to their business.”

The evaluation noted comments by some Funeral Directors that they would prefer to receive payment direct as some families do not pass on the payment. However, the report stated that:

“it is unclear how widespread an issue this is as there is no wider evidence of clients failing to send on the Funeral Support Payment money.”

Funeral Directors also raised lack of communication from Social Security Scotland. One said:

“They don’t indicate if the claim has been successful. We have to start doing the funeral without knowing if we’ll get paid. [...] It’s taking a gamble.”

The evaluation report set out the following policy implications:

1. There could be a need to raise awareness and maximise take-up.
2. There could be a need to clarify what costs will be covered, and review accessibility concerns with the application form (e.g. for those with language barriers, those with learning difficulties and those who are not confident online).
3. Steps could be taken to review processing times and improve communications after forms have been submitted.
4. Rises in funeral costs should be monitored and FSP rates kept under review.
5. More data is required to fully evaluate progress towards medium and long term outcomes such as longer-term impact on funeral poverty or the extent to which funds are not being paid to Funeral Directors.

Suggested themes for discussion

The following suggests four broad themes for discussion.

Payment to client or the funeral director

61% of payments are made directly to the funeral director.

The letter from the National Association of Funeral Directors recommended that, either payments should be made direct to funeral directors or that once clients have opted to pay the funeral director, they should not be able to change their mind. This view was also expressed in other submissions, with Brodies giving several examples of bad debt and fraud. Funeral Directors also raised this issue in the 2022 evaluation

of Funeral Support Payment and in the Funeral Poverty and Funeral Support Payment Reference group. [Minutes from their meeting in June 2024](#) set out the Scottish Government response:

“Funeral Support Payment Policy advised that the Social Security (Scotland) Act 2018 classes a payment to a funeral director as giving the client assistance in a form other than money, and the client must agree with this. We will always give the client the choice on whether they want the payment to be issued to themselves or the funeral director and since launch 63% of payments have been issued to the funeral director.”

Similarly, the letter to this Committee from the Scottish Government stated that Social Security Scotland does not track how people use their payments and will always give people the choice whether the funds go directly to the funeral director. They are aware that “a small number of funeral directors would like all funds paid directly to them.”

The letter from the NAFD included results from a members’ survey which found that 81% said they had experienced non-payment or bad debt when the award was sent directly to the applicant. Comments included:

“Unfortunately paying the funeral support payment to applicants directly greatly increases the likelihood of non-payment from a minority of people.”

“There is a large number of funeral directors who are only 5 or 10 unpaid funerals away from ruin.”

The submission from Brodies gives several detailed examples of clients’ non-payment, and they decided, “as did many other funeral firms, to delay FSP supported services until finances were paid in full.”

Members may wish to discuss:

- 1. The effects of giving clients the choice about whether payment is made directly to the funeral director.**

Funeral support payment and funeral poverty

[SunLife](#) report the following average cost in 2025 of different types of funerals.

- Direct cremation £1,628. There is no service or guests.
- A ‘simple attended funeral’ £3,828.
- A traditional attended funeral £4,510 (includes e.g. a limousine and mid-range coffin).
- Average spend of £1,312 on ‘send-off extras’, such as flowers.

These figures are for the UK. The average cost of a simple attended funeral in Scotland is £3,655.

SunLife report that:

- 15% of families experience notable financial concerns when paying for a funeral, having to find, on average, £2,365 to cover costs.
- 19% of funeral organisers report having to contribute because the deceased didn't have enough in savings.
- 8% applied for a subsidy from government or local authority.

Funeral Support Payment is intended as a contribution towards the cost of a funeral. It is not intended to cover the full cost. The burial/cremation fees are paid in full, and a flat rate payment is available as a contribution towards other costs.

The average payment made has increased from £1,505 in 2019/20 to £2,190 in 2026/27. Submissions from Quaker Social Action and Caledonia Funeral Aid recommend that the flat rate of FSP should be increased, and eligibility criteria reviewed, as: "funeral poverty is not experienced only by people on benefits."

The submission from Brodies discusses the role of local authorities and recommends: "proper investigation into fees charged by Burial and Cremation authorities." The [Burial and Cremation \(Scotland\) Act 2016](#) enables burial and cremation authorities to charge fees as they see fit and requires Scottish Ministers to consult on and publish guidance on funeral costs. That guidance "may in particular cover the desirability of such costs being affordable". [Guidance was published in 2019](#) which emphasised transparency in presenting costs and required local authorities to 'be mindful of local and national strategies for poverty reduction' when setting charges.

Members may wish to discuss

2. The effectiveness of Funeral Support Payment in addressing funeral poverty.

Take-up of Funeral Support Payment

[Take-up is estimated at 61% in 2024-25](#). This compares to over 80% take-up for the 'Five Family Payments' and is similar to the [take-up of Pension Credit](#), which is estimated at 62%. The letter from the Scottish Government described the uncertainty in the take-up estimates of Funeral Support Payment:

"Not everyone who is eligible for Funeral Support Payment will apply, as many people make provisions for their own funeral and there is increased use of pre-paid funeral plans reducing the need for support. The nature of Funeral Support Payment – a one-off benefit which people may have need of at a specific point – means it is important that information is available to eligible people at relevant touchpoints. Working in partnership with stakeholders is therefore key to this approach."

The Scottish Government published its current [benefit take-up strategy in 2021](#). This stated that:

“We will work with stakeholders in the Funeral Support Payment and Funeral Poverty Reference Group to raise awareness of Funeral Support Payment. [...] Working closely with our stakeholders will also allow us to identify and target future activity for promoting Funeral Support Payment.”

The next iteration of the strategy will be published in October.

Members may wish to discuss:

3. How to maximise take-up of Funeral Support Payment.

Administration of Funeral Support Payment

While the 2024-25 client survey found very positive views in general, as set out above, some respondents raised issues with:

- Unclear eligibility criteria – eg. whether it is the deceased's or applicant's social security benefits which affect eligibility.
- Lack of clarity about what supporting information was required and difficulties providing it.
- Long wait times on the phone.
- Assumptions of digital literacy.

The submission from Brodies also raised issues with administration, including:

- Long processing times for FSP
- Lack of security checks: “there are examples of bank accounts being emptied, insurance policies and pensions being omitted from the application and people with no connection to the deceased was ‘estranged’ from their family; who lived in the same house.”

Both Brodies and Caledonia Funeral Aid make the point that, due to data protection legislation, the Funeral Director is unable to speak with Social Security Scotland without the client's consent.

Members may wish to discuss:

4. Improvements needed to the administration of Funeral Support Payment.

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Date: 12 February 2026

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