COVID-19

NAFD PRESSES CASE FOR FINANCIAL SUPPORT FOR BEREAVED PEOPLE DURING PANDEMIC

The NAFD has pulled together a coalition of support around its proposal for a Funeral Crisis Loan, and is continuing to put pressure on the Government to introduce the loan to help bereaved people during the COVID-19 crisis.

In May, this involved a multi-tactics and platform-based approach and the Association would like to say a big 'thank you' to members who helped out by contacting their local MPs to ask them for support, either by writing letters or tweeting them.

As *Funeral Director Monthly* went to press, a letter signed by 10 co-signatories had been sent to *The Times* on the subject. The signatories were:-

- **Carolyn Harris MP:**
  Labour MP for Swansea East;
- **Mark Isherwood MS:**
  Chair of the Cross Party Group for Funerals and Bereavement in the Welsh Parliament;
- **Sir Mark Hendrick MP:**
  Labour-Co-op, Preston;
- **David Collingwood:**
  Director of Funerals, Co-op Funeralcare;
- **Matthew Reed:**
  Chief Executive, Marie Curie;
- **Jon Levett, Chief Executive Officer:**
  National Association of Funeral Directors;
- **The Right Reverend Paul Ferguson:**
  Bishop of Whitby;
- **Sam Kershaw:**
  Chief Executive Officer, Funeral Partners;
- **Mohamed Omer:**
  Board Member, Gardens of Peace Muslim Cemetery and Chair, National Burial Council; and
- **Alison Crake:**
  Senior Partner, Crake and Mallon Funeral Service.

In addition, Alison, who authored a research paper entitled *How a society treats its most vulnerable is always the measure of its humanity* and wrote to the Prime Minister

on the topic, appeared on BBC Look North to emphasise the impact on the North East as well as other particular communities across the UK.

NAFD Chief Executive Officer, Jon Levett, and Alison also held a call with the Department for Work and Pensions and Ministry of Justice to talk it over and there are numerous calls into other politicians and organisations seeking their support.

The proposal is for an interest-free loan, available to all and not means tested, should they be struggling to pay for a funeral during lockdown and while restrictions remain.

There have been around 55,000 excess deaths since the first COVID-related death in March and increasing evidence that it is the poorest who are being hardest hit as they not only have the highest death rates, but are also those most likely to struggle to afford to pay for a funeral.

The letter to *The Times* summed up the situation, saying that the financial stress of having to pay for an unexpected funeral "also comes at a time of intense grief and sadness".

It goes on: "It is impossible to overstate the important role that a funeral plays in the grieving process, and the pressure of not being able to give a loved one the right send-off due to financial constraints can be overwhelming, even more at the moment if they have not been able to see or contact them prior to death."

It concludes: "For the sake of decency and social justice during this unprecedented period, it is the right thing to do."

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The NAFD believes the loan can be administered through existing mechanisms such as the Bounceback Loan and Child Funeral Fund, helping the Government prevent further time-consuming administration. It is also of benefit to the Government as it is not a "free money" giveaway, but money it will recoup.

The key benefit to the bereaved is that they can organise a funeral knowing that it can be paid for, allowing them to focus on grieving and remembering their loved one, while with the money going directly to the funeral director and cremation or burial organisation, it prevents funeral directors from building up debt as they know they will be paid. The NAFD has, and is happy to, discuss the idea of set or capped fees.

The NAFD hopes to make progress on the loan in the coming weeks and will continue to press its case but, ultimately, we are in the hands of the Government as to whether they will be in a position to proceed – or will choose to strengthen and improve the operation of the existing Social Fund funeral expenses payment, something the NAFD also continues to press for at present.