

CARANUA

support for survivors of institutional abuse

Funeral Costs Research

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Preamble

Since Caranua has started accepting funding applications from survivors, it has noted requests, particularly from the UK, for the availability of funding to survivors specifically to go towards their funeral costs.

Caranua has commissioned Treacy Consulting to examine the potential cost to Caranua of including funeral costs to the list of interventions covered by the remit of the Fund.

Specifically, Caranua has requested Treacy Consulting to provide the following:

- Market research for the cost of funerals in the UK (e.g. funeral packages)
- A model to analyse the potential impact of including the funeral costs to the list of interventions covered by the Caranua Fund.

Based on secondary market research, the following slides deliver on the two items listed above. Specifically, it gives an overview of:

1. The main cost components of funerals
2. The different schemes currently available in Ireland and in the UK specifically to assist families in the finance of funerals
3. The financial analysis model based on the results from the market research on packages costs in the UK and Ireland
4. Notes and considerations to Caranua based on the analysis work completed

Main Funeral Cost Components

Funeral / Cremation Costs	High	Low
The coffin or casket	Usually included in Funeral Directors charges	Funeral Director charge: €1,750 ²
Purchase of a single plot	€1,450 ¹ to €5,000 ¹	€200 ¹
Provision of vehicles	€1260 ²	€346 ²
Removal of the deceased	Usually included in Funeral Directors charges	Funeral Director charge: €1,750 ³
Care of the deceased	Usually included in Funeral Directors charges	Funeral Director charge: €1,750 ³
Transport to the Church or Crematorium	Usually included in Funeral Directors charges	Funeral Director charge: €1,750 ³
Use of funeral home		€250 ³
Cemetery/Crematorium charges	€1,500 (opening fees) ¹ €500 for Cremation ^{1,4}	€400 ⁴ - €450 ⁴
Church offerings		€100 - €150 (Clergy) ³ €60 (Church Helpers) ³
Death announcements in National newspapers		€200 ⁴
Singer/Music		€100 - €2003
Flowers	€50 / flower Letter, and other additional flower arrangements requested ⁴	€25 - €503

Please note, elements and prices in the table are for indicative purposes only, due to limited market information.

- Sources:
1. "The Funeral Industry in Ireland: The case for reform and regulation", April 2011. National Council of the Forum on End of Life in Ireland, <http://hospicefoundation.ie/wp-content/uploads/2013/11/Funeral-industry.pdf>
 2. <http://www.whatprice.co.uk/health/funeral-cost.html>. Exchange rate used, GBP to EUR from xe.com 25/11/2014: 1.26GBP = 1EUR
 3. Clarkes Funeral Directors, Baileborough, Co. Cavan, <http://clarkesfuneraldirectors.ie/#costs>
 4. Wards Funeral Directors, Ballybay, Co. Monaghan, 2011 <http://www.wardsfuneralhome.ie/costs2.htm>

Main Funeral Cost Components

- The list of items on the previous slide constitute the typical main cost components of a funeral.
- Families can decide to take care of the funeral arrangements themselves which means that they have to arrange and pay for every component separately. There is very little readily available information on the cost of each funeral component as these can vary widely depending on the location and level of requirements from the family.
- However, funeral packages seem to be a popular option and can sometimes represent a cost saving solution as well as saving families from the hassle of dealing with each stakeholder separately. In this case, the Funeral Director will take care of the organisation of the funeral including payments of florists, music, etc. commonly referred to as disbursements.
- Low cost packages are available in Ireland and in the UK, however the cost will mainly depend on the level of family requirements (type of coffin, flowers, etc.). Funeral packages research findings are available on slide 7 onwards of this presentation.
- Please note that, due to the time and budget constraints on this research, most common packages found were based on religious ceremony. However, it is important to note that survivors could opt for a non religious funeral. In order to get a more accurate representation of the funeral cost estimate to survivors, it would be required to also look at the cost of packages for civil or humanist funerals.

Overview of 'Grants' Available in Ireland

Grant Type		Grant Amount and Conditions/Specifications	Grant Amount
Social Welfare	Dept. of Social Protection	Payment of social welfare made to the deceased will be made for 6 weeks after death to the spouse / civil partner	6 weeks of social welfare payments
Special Funeral Grant	Dept. of Social Protection	To be eligible for this grant, the death must have resulted from: <ul style="list-style-type: none"> - An accident at work, - An accident while travelling directly to or from work - An occupational disease. - The person must have paid a minimum of one week's PRSI. This special funeral grant is paid under the Occupational Injuries Benefits scheme instead of either the Standard or Widowed Person's Bereavement Grant.	€ 850
Death Assistance Grant	Dept. of Social Protection	The payment of this grant is discretionary and may be means tested. It is applicable mainly to those receiving Social Welfare payments of one form or another, including pensions. Application forms are available from local Health Board Office and must be accompanied by the Funeral Invoice in the applicant's name. The Community Welfare Office decides if the full grants or part of it will be paid.	€ 850
Widowed Parent Grant	Dept. of Social Protection	This is available where a death occurs of a parent with dependant children (under 18 or over if in full-time education). The Grant is paid when the widowed parent applies for the widow/widowers pension.	€ 6,000
Credit Union	Credit Union	Any qualified member of a Credit Union is entitled to receive payment from the Death Benefit scheme provided the premium has been paid and the person is: <ul style="list-style-type: none"> - Over 16 years of age - Joined the credit union before 70 years of age - Remained a member of the credit union - Are or have been eligible for cover under the Life Savings Policy The actual amount of insurance benefit may vary from one credit union to the other. The minimum benefit offered is €1,300 in the Republic of Ireland and £1,000stg in Northern Ireland and the maximum is €3,250/£2,500stg respectively. You should check for details of the benefit offered by your credit union.	€ 1,300 to € 3,250

4 public financial assistance schemes available in Ireland with 'grants' ranging from €850 to €6.0k. The Credit Union offers payment of €1.3k in ROI and €3.2k in Northern Ireland. Based on the assumption that 90% of survivors have a medical card (which is means tested), it would be fair to assume that they would also be eligible to receive Social Welfare and/or the Death Assistance grants.

Overview of 'Grants' Available in the UK

Grant		Grant Amount and Conditions/Specifications	Grant Amount
Funeral Payments	UK Government	<p>The Funeral Payment can help pay for:</p> <ul style="list-style-type: none"> • Burial fees and exclusive rights to burial in a particular plot • Cremation fees, including the cost of the doctor's certificate • Up to £700 for funeral expenses, e.g. funeral director's fees, flowers, coffin • Travel to arrange or go to the funeral • The costs for moving the body within the UK - but only for the part of the journey that's over 50 miles • If the person who died had a pre-paid funeral plan, you'll only get help for items not covered by the plan. <p>To get a Funeral Payment the claimant must be responsible for the funeral and:</p> <ul style="list-style-type: none"> • Claim in time (i.e. within 3 months of the funeral) • Get certain benefits or tax credits (i.e. <i>Income Support, income-based Jobseeker's Allowance, Employment and Support Allowance, Pension Credit, Housing Benefit, the disability or severe disability element of Working Tax Credit, one of the extra elements of Child Tax Credit, Universal Credit</i>) • Meet the rules on your relationship with the deceased 	<p>Burial fees, travel, cost of moving the body in the case of the above not being covered by a funeral plan</p> <p>Or up to £700 for funeral expenses</p>
Bereavement Payment	UK Government	<p>If a husband, wife or civil partner has died, the widow or widower or civil partner may be able to get Bereavement Payment: a one-off, tax-free, lump-sum payment of £2,000.</p> <p>Conditions:</p> <ul style="list-style-type: none"> • Spouse or civil partner paid National Insurance contributions • AND one of the following conditions must also be true: <ul style="list-style-type: none"> ○ The widow/widower were under State Pension age when they died ○ The spouse or civil partner was not entitled to Category A State Retirement Pension when they died 	£ 2,000

2 financial assistance schemes available in the UK with 'grants' ranging from less than £700 (€882*) up to £2.0k (€2.5k*).

* Exchange Rate GBP to EUR from xe.com 25/11/2014: 1.26GBP = 1EUR

Overview of Funeral Packages (Ireland & UK)

- Funeral packages are an option that is growing in popularity, both in Ireland and the UK, that can save both money and time to families when organising a funeral.
- Funeral packages can be organised and paid in advance or can be arranged by the family after the death has occurred.
- When a family opts for a funeral package, the chosen Funeral Director, for an agreed fee, will take care of all the arrangements required by the family (transport, care of the deceased, flower arrangements, limousines, etc.).
- The Funeral Director charges generally cover: the coffin, the removal of the deceased from the place of death, the embalming, the transport to the residence or funeral home, and the transport to the funeral and the Funeral Director's fee for arranging the funeral.
- The cost of a package will depend on the level of requirements (basic or luxury coffin for example) of the family.
- Funeral homes are not always clear on what is included as part of a funeral package, making a straightforward comparison with other packages available on the market difficult.
- Most packages would include embalming and care of the deceased, however there are packages on the market which do not include that cost, making it part of the disbursements costs.
- The level of disbursements demanded by the family will greatly contribute to the total cost of the funeral package. Disbursements are all the payments made to third parties by the Funeral Director on behalf of the bereaved family at the time of the funeral (e.g. flowers, singer/music, grave opening, cremation fees, church offerings, etc.).

Sample Costs of Funeral Packages in Ireland & UK

- Because of the limited availability of sample market prices for each funeral component, and the nature of the payment of grants from Caranua to survivors, we looked at funeral cost packages in order to estimate the potential cost of funding such a service to survivors.
- **Methodology:**
 - Treacy Consulting looked at funeral package market prices through secondary research for both Ireland and the UK.
 - We looked at different service providers in Ireland and UK and gathered readily available prices for funeral packages.
 - Given the limited timeframe of this piece of work, the number of sample prices collected through this desk research is limited. However, for more accuracy, we endeavoured to find a minimum of three market prices from three providers for each region (i.e. Ireland and UK).
 - When possible we collected the low and high package prices per provider.
 - When available, we also gathered the most recent average costs of funeral, in Ireland and the UK, reported by articles in the newspaper and/or reports. Although these weren't used in the low/medium/high average cost calculations they allowed for verification of our estimates.
 - We then proceeded to calculate, for each region, the average of low prices and average of high prices. We also calculated the mid-point based on the average of all low and high market prices found.

Market Pricing: Ireland



1. Ireland
Low Cost based on 9 costs from 5 different sources
High cost based on average of 4 costs from 1 source

FUNERAL PLAN COST			Cost (Low amount if relevant)	High Cost (if relevant)
Legacy.ie	Direct Funeral	All funerals include simple coffin, hearse, administration and director fees.	€ 990	
Legacy.ie	One Day Service	All funerals include simple coffin, hearse, administration and director fees.	€ 1,490	
Dignity Funeral Care		Lowest package starts at €2,750 plus any disbursements required by the family.	€ 2,750	
RTE	Cost of Funeral in Ireland	Cost for Carol, person who has planned her funeral in advance in Dundalk in an independent way (monthly instalments) and went on RTE.	€ 3,500	
Collier Funeral Services	Cost of Funerals	Low cost funerals start at €1,550 for this provider.	€ 1,550	
Ward's Funeral Director	Standard	Exclusive of disbursements	€ 2,295	€ 3,570
	Superior	Exclusive of disbursements	€ 3,320	€ 4,395
	Premium	Exclusive of disbursements	€ 4,245	€ 6,895
	Eco Selection	Exclusive of disbursements	€ 1,900	€ 3,595
Average:			€ 2,449	€ 4,614

The average of the low cost prices found in Ireland is €2,449 and the average of high market prices is €4,614. The mid-point between these two averages gives us an average cost of €3,531.

In order to calculate the medium cost estimate, we took the average of all 13 price data, high and low, giving us a medium cost estimate for Ireland at € 3,115 (i.e. average of all market prices, high and low, found).

However, please note that an article in the Irish Independent reports an average cost of funeral in Ireland at €5,275 in 2010-2011. This average cost was based on the size of the funeral industry (in EUR) divided by the number of deaths. This average estimate therefore includes the cost of funerals inclusive of disbursement costs. Given the different approach we have taken in this research, where it is based on actual market price for funeral package exclusive of disbursements, it is worth keeping in mind both numbers including the highest cost which could represent what survivors might request (i.e. fund of the total cost of funeral inclusive of all disbursements).

Funeral package costs vary widely in Ireland. Our market research has found prices as low as €990 & as high as €6,895 with the average/medium cost estimate between €3,115 and €3,531, exclusive of disbursements.

Market Pricing: UK



2. UK
Low average Cost for funeral plans based on cost from 4 providers and 11 different plans
High average cost for funeral plans based on cost from 3 providers and 8 different plans. High costs for 2 providers are based on 120 monthly instalments or once off payments.
The other provider's costs are based on once-off payment.

FUNERAL PLAN COST			Cost (Low amount if relevant)	High Cost (if relevant)
AgeUK	Emerald Plan	Low cost based on once off payment. High cost based on total cost over 10 years with 120 monthly instalments. This plan covers: immediate arrangements, advice and guidance, a simple coffin, funeral attendance, bereavement advice, guaranteed disbursement: costs for cremation (if this is the preferred option), burial costs (if this is the preferred option). For a burial, the Funeral Plans cannot guarantee to cover the costs as they vary significantly in different parts of the country. A contribution of £1,220 is included in the plans towards burial costs and minister's fees that increase with the Retail Price Index for the Plan duration.	£ 3,225	£ 4,275
AgeUK	Ruby Plan	Low cost based on once off payment. High cost based on total cost over 10 years with 120 monthly instalments	£ 3,499	£ 4,638
AgeUK	Sapphire Plan	Low cost based on once off payment. High cost based on total cost over 10 years with 120 monthly instalments	£ 3,845	£ 5,097
Co-operative Funeral Care	Set Cremation Plans	Choice of three packages Bronze, Silver or Gold (from low to high). Cost based on once off payment.	£ 3,125	£ 3,955
Co-operative Funeral Care	Set Burial Plans	Choice of three packages Bronze, Silver or Gold (from low to high). Cost based on once off payment.	£ 3,125	£ 3,955
Dignity Funeral Plans	Chiltern	Low cost based on once off payment. High cost based on total cost over 10 years with 120 monthly instalments	£ 3,325	£ 3,899
Dignity Funeral Plans	Malvern	Low cost based on once off payment. High cost based on total cost over 10 years with 120 monthly instalments	£ 3,615	£ 4,500
Dignity Funeral Plans	Highland	Low cost based on once off payment. High cost based on total cost over 10 years with 120 monthly instalments	£ 3,949	£ 5,168
SunLifeDirect	Standard Plan	Low cost based on once off payment.	£ 3,285	
SunLifeDirect	Select Plan	Low cost based on once off payment.	£ 3,665	
SunLifeDirect	Premier Plan	Low cost based on once off payment.	£ 3,999	
			Average (GBP):	£ 3,514
			Average (EUR):	€ 4,429*
				£ 4,436
				€ 5,591*

The average of the low cost prices found in the UK is ~€4,429* and the average of high market prices is ~€5,591*. The mid-point between these two averages gives us an average cost of ~€5,010*.

In order to calculate the medium cost estimate, we took the average of all price data, high and low giving us a medium cost estimate for the UK at ~€4,918* (£3,902).

Our estimate is slightly higher than the findings from Mintel¹ published in September 2014, where they found the average cost of a funeral in the UK at £3,609 (~€4,548*). However there is no full transparency as to how the research was conducted.

Our market research has found 19 prices across 4 providers in the UK. Prices found start at ~€3,938* going up to ~€6,513*, with the average/medium cost estimated between €4,918 and €5,009, excluding disbursements.

* Exchange Rate GBP to EUR from xe.com 25/11/2014: 1.26GBP = 1EUR

1. Mintel, "The Last Hurrah: Seven In Ten Brits Like The Idea Of A Funeral Being A Celebration Of Life", September 12th 2014, www.mintel.com/

Overview of Potential Cost to Caranua

Financial Forecast for the availability of a Funeral Grant to Survivors eligible for Caranua Fund:

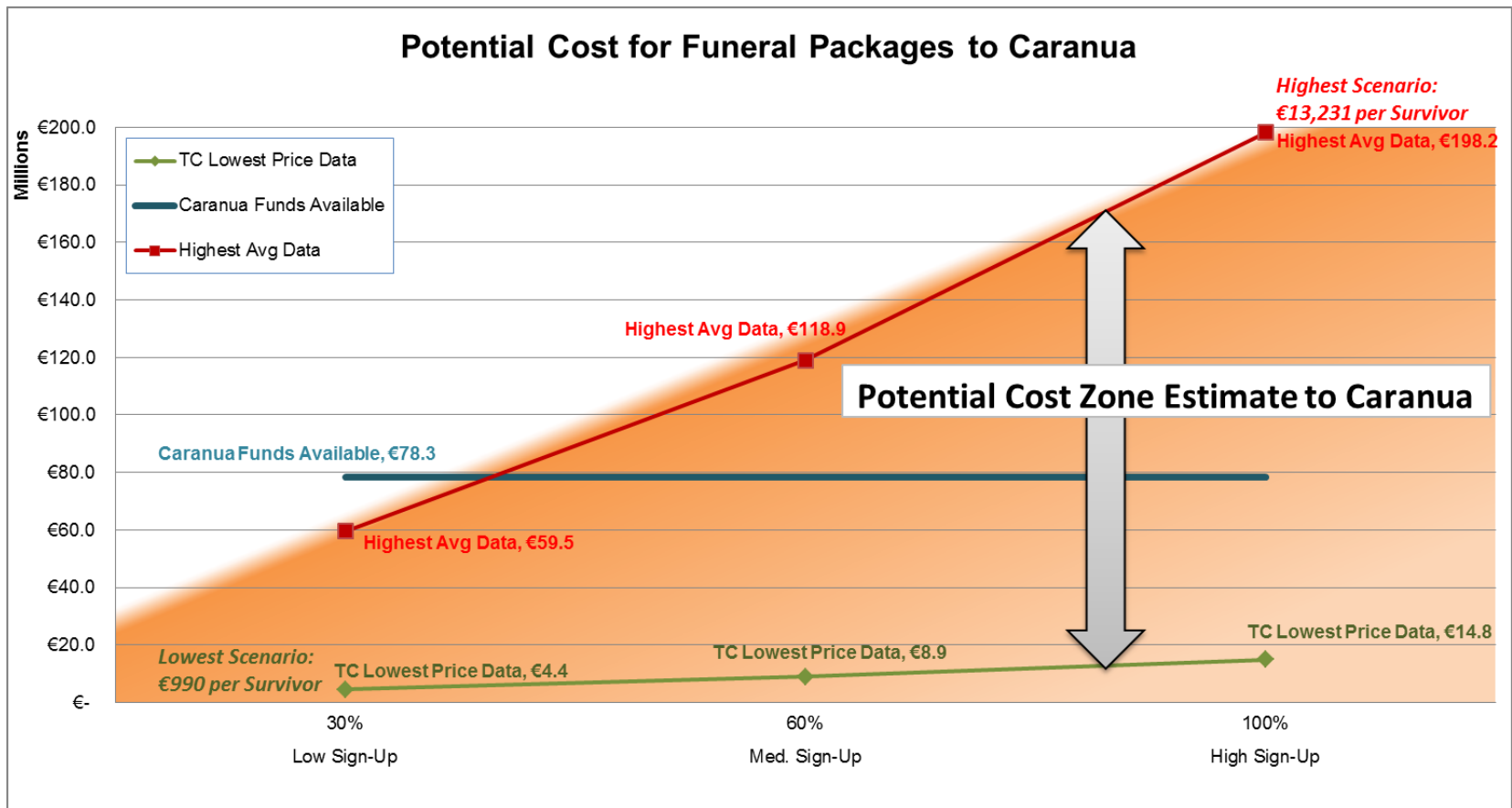
Ireland	Lower than €10m or 13% of the Fund	Between €20m (26%) and €78m (100%)
UK	Between €10m (13%) and €20m (26%)	Greater than €78m or 100% of the Fund

Scenarios			Low Sign-Up	Med. Sign-Up	High Sign-Up	Equivalent as a % of Caranua Fund Available		
			30%	60%	100%	Low	Med.	High
No. of Survivors			4,495	8,989	14,982			
Grant Amount Scenario	Avg UK Cost in London Area	€ 13,231	€ 59,466,387	€ 118,932,774	€ 198,221,290	75.9%	151.9%	253.2%
	High end avg UK cost in 2014	€ 10,444	€ 46,942,079	€ 93,884,159	€ 156,473,598	60.0%	119.9%	199.8%
	High end avg UK cost in 2013	€ 9,400	€ 42,247,871	€ 84,495,743	€ 140,826,238	54.0%	107.9%	179.9%
	Intermediate cost	€ 9,000	€ 40,451,400	€ 80,902,800	€ 134,838,000	51.7%	103.3%	172.2%
	Avg typical cost in Dublin 2012	€ 8,000	€ 35,956,800	€ 71,913,600	€ 119,856,000	45.9%	91.8%	153.1%
	Avg UK cost in NI	€ 7,427	€ 33,381,160	€ 66,762,320	€ 111,270,533	42.6%	85.3%	142.1%
	Intermediate cost	€ 7,000	€ 31,462,200	€ 62,924,400	€ 104,874,000	40.2%	80.4%	133.9%
	Intermediate cost	€ 6,500	€ 29,214,900	€ 58,429,800	€ 97,383,000	37.3%	74.6%	124.4%
	Intermediate cost	€ 6,000	€ 26,967,600	€ 53,935,200	€ 89,892,000	34.4%	68.9%	114.8%
	TC Avg high cost estimate in UK	€ 5,591	€ 25,127,211	€ 50,254,422	€ 83,757,369	32.1%	64.2%	107.0%
	Avg ROI cost in 2010-11	€ 5,275	€ 23,708,139	€ 47,416,277	€ 79,027,129	30.3%	60.6%	100.9%
	TC Avg of high and low Avgs in UK	€ 5,010	€ 22,516,982	€ 45,033,965	€ 75,056,608	28.8%	57.5%	95.9%
	TC Avg med. cost estimate in UK	€ 4,918	€ 22,104,841	€ 44,209,682	€ 73,682,803	28.2%	56.5%	94.1%
	TC Avg high cost estimate in ROI	€ 4,614	€ 20,736,961	€ 41,473,922	€ 69,123,203	26.5%	53.0%	88.3%
	Avg cost basic funeral UK 2014	€ 4,548	€ 20,443,341	€ 40,886,681	€ 68,144,469	26.1%	52.2%	87.0%
	TC Avg low cost estimate in UK	€ 4,429	€ 19,906,754	€ 39,813,508	€ 66,355,846	25.4%	50.8%	84.7%
	Intermediate cost	€ 4,000	€ 17,978,400	€ 35,956,800	€ 59,928,000	23.0%	45.9%	76.5%
	TC Avg of high and low Avgs in ROI	€ 3,531	€ 15,871,868	€ 31,743,737	€ 52,906,228	20.3%	40.5%	67.6%
	TC Avg med. cost estimate in ROI	€ 3,115	€ 14,000,679	€ 28,001,358	€ 46,668,930	17.9%	35.8%	59.6%
	Intermediate cost	€ 3,000	€ 13,483,800	€ 26,967,600	€ 44,946,000	17.2%	34.4%	57.4%
TC Avg low cost estimate in ROI	€ 2,449	€ 11,006,776	€ 22,013,552	€ 36,689,253	14.1%	28.1%	46.9%	
Intermediate cost	€ 2,000	€ 8,989,200	€ 17,978,400	€ 29,964,000	11.5%	23.0%	38.3%	
Intermediate cost	€ 1,500	€ 6,741,900	€ 13,483,800	€ 22,473,000	8.6%	17.2%	28.7%	
TC Low mkt price observed in ROI	€ 990	€ 4,449,654	€ 8,899,308	€ 14,832,180	5.7%	11.4%	18.9%	

Caranua Funds Available € 78,300,000

Based on TC market price estimates and sign-up potential assumptions, it is foreseeable that the cost to Caranua per survivor could be anywhere between €990 and €5,591 on average. However, it is reasonable to assume that some survivors could request much more funding, including up to €13k for example as this is the average seen in the London area.

Overview of Potential Cost to Caranua



The cost of a Funeral Grant to Caranua Fund could quickly skyrocket if amount allocated is not under some form of control; representing a cost between €4.4m and €59.5m for the low sign-up scenario (30% of survivors) up to between €14.8m and €198.2m for all 14,982 survivors.

Notes and Considerations

- There are a number of grants' available to both UK and Ireland populations. Most of them are means tested and go towards some or all of the cost components of a funeral.
- The cost of funerals has been increasing over the last few years;
 - From ~€5,015¹ in 2007 to ~€5,275¹ on average in Ireland in 2010/2011 (Growth rate at 1.7% per year), with typical funeral costs in Dublin reported to be as high as €8,000¹ in 2012
 - From ~£2,605³ (€3,284⁵) in 2009 up to £3,609³ (~€4,548⁵) for the average cost of a basic funeral in the UK (equivalent to a rise by ~38.5% between 2009 and 2014).
- In the UK, the cost of a funeral on the higher end (*i.e. including disbursements such as probate, headstones, flowers and the burial or cremation fee*) has risen from ~£7,458² (€9,400⁴) in 2013 to £8,287² (€10,444⁴) in 2014. This represents a 10%² increase compared to last year and 87%² since the last survey conducted in 2004 (equivalent to ~6.5% CAGR).
- There are also important variations seen in the funeral costs across regions;
 - In Ireland the average funeral costs in Dublin were reported to be ~€5,000^{2,4} in 2010-2011 compared to €4,500⁴ for the national average
 - In the UK, costs also varied widely across different regions. The average funeral costs were reported to be £10,498² (€13,231⁵) in the London area, compared with £5,893² (~€7,426⁵) in Northern Ireland.
- The total cost varies widely depending on the level of disbursement (*i.e. payments made out to third parties, e.g. church offerings, singer/music, etc., by the Funeral Director. These costs are not included in the Funeral Director's charge*) required by the family.

Important variations in funeral costs across UK & Ireland depending on family requirements & region where the funeral takes place.

Sources:

1. www.independent.ie/irish-news/undertakers-still-on-up-despite-fall-in-deaths-28819073.html
2. www.bbc.com/news/uk-29627289
3. Mintel, "The Last Hurrah: Seven In Ten Brits Like The Idea Of A Funeral Being A Celebration Of Life", September 12th 2014, www.mintel.com/
4. The Funeral Industry in Ireland: The case for reform and regulation, April 2011. National Council of the Forum on End of Life in Ireland <http://hospicefoundation.ie/wp-content/uploads/2013/11/Funeral-industry.pdf>
5. Exchange Rate GBP to EUR from xe.com 25/11/2014. 1.26GBP = 1EUR

Recommendations / Potential Next Steps

- Given the high cost potential of funding funerals for survivors, we believe that Caranua should examine solutions that could help control the total cost, including:
 - A flat amount available to all eligible survivors
 - A criteria that requires the presence of matching funding could help lower the average funding amounts requested by survivors
 - A reimbursement of the cost of funeral as opposed to a ‘cash grant’
 - Partnering with currently existing scheme / insurances where packages could be offered to survivors for a set cost through the scheme. The cost of which would be funded by Caranua.
- A partnership with the Credit Union might be worth looking at for Caranua as their Death Benefit Scheme offers a minimum benefit of €1,300 in the Republic of Ireland.
- Given the different jurisdictions and regions involved (i.e. survivors living in Australia, Canada, US, etc.), it might be useful to repeat this research exercise for all these other jurisdictions. Indeed, granting the finance of a funeral to a survivor in the UK would set a precedent which could then have to be applied/offered equally to all eligible survivors, if requested, no matter which jurisdictions they live in.
- It might be useful to look specifically at funeral packages for civil or humanist unions in order to compare the price with church packages.

Based on average costs seen in UK & Ireland, the cost to Caranua could reach over the €78.3m* Fund available to date. If added to the list of funded services, appropriate criteria should be put in place (e.g. flat cash amount).

*<http://oireachtasdebates.oireachtas.ie/debates%20authoring/debateswebpack.nsf/takes/dail2014093000078?opendocument>