



BRIEFING PAPER

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Children's Funeral Fund for England

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Summary

Sections 1 and 2 of this briefing paper deal with the position in England. Section 3 outlines the position in Wales and Scotland.

England

Campaign for a Children's Funeral Fund

Carolyn Harris MP, whose own son died, aged eight, was among those who campaigned for the Government to meet the cost of funerals for children. She raised the issue in Parliament on several occasions, speaking of the difficulties bereaved parents face in meeting the cost of their child's funeral. On 31 March 2018, the then Prime Minister announced that she had asked for a Children's Funeral Fund to be set up in England, under which fees for burials and cremations would be waived by all local authorities and met instead by Government funding.

Establishment of Children's Funeral Fund for England

The Children's Funeral Fund for England (CFF) now provides funding for the burial or cremation fees, and some associated expenses, including up to £300 towards a coffin, shroud or casket, for a child's funeral taking place on or after 23 July 2019.

The eligibility conditions are that the child is under 18 at the time of death or is stillborn after the 24th week of pregnancy, and that the burial or cremation takes place in England. The residence or nationality of the deceased child, or of the person responsible for organising the burial or cremation, are not relevant in determining eligibility. Payments from the CFF are not means tested.

Claims for costs of a child's funeral

Burial authorities, cremation authorities and funeral directors may apply to the CFF for reimbursement of specified fees which they would otherwise charge for the provision of the burial or cremation of an eligible child. It is intended that the parents or the family of the child are not charged the fees covered by the CFF. Anyone choosing to make the funeral arrangements themselves, without using a funeral director, may claim directly for the associated expenses provided for by the CFF. The [Social Fund \(Children's Funeral Fund for England\) Regulations 2019](#) set out what can be claimed.

Interaction with Social Fund Funeral Expenses Payment scheme

The CFF runs in parallel with the Social Fund Funeral Expenses Payment scheme, which enables persons on qualifying benefits to apply for prescribed financial support with regard to a burial or cremation. It is not possible to make a claim under both schemes for the same item or service. However, eligible claimants may be able to apply to the Funeral Expenses Payment scheme for some funeral expenses, including any amount paid above the CFF contribution of £300 towards a coffin, shroud or casket.

Further information

Further information is available on the Gov.UK website, [Claim for costs of a child's funeral \(Children's Funeral Fund for England\)](#).

Wales and Scotland

Both the Welsh Government and the Scottish Government have established schemes, under devolved powers, to make financial support available to providers of burial and cremation for children.

1. Background

1.1 Number of deaths

Annually, in England, there are approximately 3,800 deaths of children from birth up to and including age 17, and approximately 2,700 post-24-week stillbirths.¹

1.2 Funeral costs

The insurance company Sun Life publishes an annual report on the “cost of dying”. Their report on the [Cost of Dying 2018](#) was published in September 2018. It estimated that the average cost of a basic funeral was £4,271 (up from £4078 in the 2017 report), but with considerable regional variations. This cost includes the fees for the funeral director, the fee for cremation or burial, the doctor’s fees, and clergy/celebrant fees. Further information can be found in the full report. The cost of a child’s funeral may be lower.

1.3 Funeral payments from Social Fund

Payments from the Social Fund can be made to claimants who receive means-tested benefits and tax credits to help meet the costs of a funeral.

Social Fund Budgeting Loans provide additional help to low income families facing funeral costs, although these are repayable.

Further information is provided in another Commons Library briefing paper, [Social Fund Funeral Payments](#).²

1.4 Campaign for a Children’s Funeral Fund

Carolyn Harris MP, whose own son, Martin, died, aged eight, in 1989, was among those who campaigned for the Government to meet the cost of funerals for children. Carolyn Harris raised the issue in Parliament on several occasions, speaking of the difficulties bereaved parents face in meeting the cost of their child’s funeral.³

On 31 March 2018, the then [Prime Minister announced](#) that she had asked for a Children’s Funeral Fund to be set up in England, under which fees for burials and cremations would be waived by all local authorities and met instead by Government funding.⁴

¹ [Explanatory Memorandum to the Social Fund \(Children’s Funeral Fund For England\) Regulations 2019](#), paragraph 7.2

² CBP01419, 4 October 2018

³ For example, [HC Deb 28 November 2016 cc1371-6](#), [HC Deb 1 May 2019 cc319-326](#)

⁴ Gov.UK press release from the Prime Minister's Office, 10 Downing Street and The Rt Hon Theresa May MP, [Children’s Funeral Fund for England](#), 31 March 2018 [accessed 11 November 2019]

2. Establishment of Children's Funeral Fund for England

On 1 July 2019, the then junior Justice Minister, Edward Argar, announced that the regulations to create the Children's Funeral Fund for England (CFF) were being laid, with the intention that they would come into effect on 23 July 2019.⁵ He paid tribute to "the tireless work" of Carolyn Harris in bringing this issue to the Government's attention, adding: "As the Prime Minister has said, it is in memory of the hon. Lady's own son, Martin, that the CFF is being established".

2.1 The Social Fund (Children's Funeral Fund for England) Regulations 2019

The [Social Fund \(Children's Funeral Fund for England\) Regulations 2019](#) (the Regulations) established the Children's Funeral Fund for England (CFF).⁶ An [Explanatory Memorandum](#) was published with the Regulations.⁷

The CFF provides funding for the burial or cremation fees, and also some associated expenses, for a child's funeral taking place on or after 23 July 2019.

The eligibility conditions are that the child is under 18 at the time of death or is stillborn after the 24th week of pregnancy, and that the burial or cremation takes place in England. The residence or nationality of the deceased child, or of the person responsible for organising the burial or cremation, are not relevant in determining eligibility.⁸

Payments from the CFF are not means tested - funding is available regardless of the income of the child's parents, guardian or carer.

2.2 Claims for costs of a child's funeral

How does the scheme operate?

Burial authorities, cremation authorities and funeral directors may apply to the CFF for reimbursement of fees which they would otherwise charge for the provision of the burial or cremation of an eligible child. It is intended that the parents or the family of the child are not charged the fees covered by the CFF.

Claims must be submitted within 6 months of the date of the funeral.

⁵ [HCWS1681 \[Amendment to the Social Security Contributions and Benefits Act 1992\], 1 July 2019](#)

⁶ SI 2019/1064

⁷ [Explanatory Memorandum to the Social Fund \(Children's Funeral Fund for England\) Regulations 2019](#)

⁸ [Explanatory Memorandum to the Social Fund \(Children's Funeral Fund for England\) Regulations 2019](#), paragraph 7.7

What costs are covered?

The Regulations set out detailed provisions relating to the costs covered.

Fees charged by a burial or cremation authority are limited to what the Secretary of State considers to be reasonable in the circumstances and must not include any element which relates exclusively to a requirement of the religious faith of the deceased or the family of the deceased.

Burial authorities can claim their fees for (whether for the burial of a body or cremated remains):

- the burial plot and right of burial;
- carrying out the burial;
- maintenance of the plot (in specified circumstances);
- renewal of the right of burial (in specified circumstances);
- permission to erect a memorial (including a headstone) – but not the price of a memorial or headstone; and
- a third-party grave digger, where required.

Cremation authorities can claim their fees for (whether or not followed by the burial of cremated remains):

- carrying out the cremation;
- scattering of cremated remains;
- storage of cremated remains in a columbarium or similar facility (until the time when the child, if alive, would have reached the age of 18);
- completion of the certification to authorise the cremation;
- a private post-mortem examination where required by the medical referee for the cremation to be authorised; and
- permission to erect a memorial (including a headstone) – but not the price of a memorial or headstone

Funeral directors, with contractual liability for organising the child's burial or cremation (or a burial or cremation authority arranging the funeral themselves), can claim for:

- up to £300 towards a coffin, shroud, casket or other covering;
- removal of implanted medical devices for a cremation;
- completion of necessary cremation certificates on behalf of the medical professional;
- container for storing ashes in a columbarium or similar (if the one returned to the bereaved family is unsuitable for this); and
- fees charged by a third-party grave digger (where these are not claimed by the burial or cremation authority).

Anyone choosing to make the funeral arrangements themselves, without using a funeral director, may claim directly for the associated expenses provided for by the CFF.

Interaction with Social Fund Funeral Expenses Payment scheme

The CFF runs in parallel with the Social Fund Funeral Expenses Payment scheme, which enables persons on qualifying benefits to apply for prescribed financial support with regard to a burial or cremation. It is not possible to make a claim under both schemes for the same item or service. However, eligible claimants can apply to the Funeral Expenses Payment (FEP) scheme or to the equivalent Scottish Funeral Support Payment (FSP) scheme for funeral expenses not included under the CFF, or where a claim to the CFF is rejected in full or in part. They may also apply to the FEP scheme or FSP scheme for any amount paid above the CFF contribution of £300 towards a coffin, shroud or casket.⁹

2.3 Further information

Further information about the CFF scheme is available on the Gov.UK website, including:

- [Children's Funeral Fund for England launches today](#), 23 July 2019;
- [Support for child funeral costs \(Children's Funeral Fund for England\)](#);
- [Claim for costs of a child's funeral \(Children's Funeral Fund for England\)](#);
- [How to claim for costs of a child's funeral](#), updated 23 July 2019;
- [Children's Funeral Fund for England: technical guidance](#).

⁹ Gov.UK, Ministry of Justice, [How to claim for costs of a child's funeral](#), 23 July 2019, section 5 [accessed 11 November 2019]

3. Wales and Scotland

Both the Welsh Government and the Scottish Government have established schemes, under devolved powers, to make financial support available to providers of burial and cremation for children.¹⁰

3.1 Wales

On 24 March 2017, the then Welsh First Minister Carwyn Jones announced that, in future, there would be no local authority burial fees for children in Wales.¹¹ The Welsh Government subsequently drew up a Memorandum of Understanding with Welsh local authorities on the issue, which came into force in November 2017.¹²

Further information is provided on the Welsh Government website:

[Fees for child burials or cremations: guidance for local authorities.](#)¹³

Carolyn Harris has called for the cost of children's coffins to be covered by the Welsh Government as part of this scheme.¹⁴ The Welsh Government has said that it will be reviewing the impact of its current scheme later this year. An official was quoted as saying that Welsh Ministers would "explore what further support families may need at this extremely sad time".¹⁵

3.2 Scotland

On 30 May 2018, the Scottish Government confirmed that they would work together with the Convention of Scottish Local Authorities (COSLA) to remove local authority charges for child burials and cremations:

While most local authorities have already removed their fees, this new commitment - which is supported by Scottish Government funding - will see the removal of their fees consistently and completely across all areas.¹⁶

Further information is provided by COSLA, [Local Authority Charges for Children's Burials and Cremations.](#)¹⁷

¹⁰ [Explanatory Memorandum to the Social Fund \(Children's Funeral Fund For England\) Regulations 2019](#), paragraph 4.3

¹¹ See: '[Child burial fees to be scrapped in Wales, says Carwyn Jones](#)', BBC News, 25 March 2017 [accessed 11 November 2019]

¹² Welsh Government website article, '[Child burial fees will no longer apply in Wales](#)', 23 November 2017 [accessed 11 November 2019]

¹³ Accessed 11 November 2019

¹⁴ '[Carolyn Harris: Fund coffins for child burials in Wales](#)', BBC News, 30 June 2019 [accessed 11 November 2019]

¹⁵ Ibid

¹⁶ Scottish Government News, '[Child burial and cremation fees to end](#)', 30 May 2018 [accessed 11 November 2019]

¹⁷ June 2018

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