



St. Helens Council

Environment, Regeneration, Housing, Culture and Leisure Overview and Scrutiny Panel

Funeral Costs

July 2015



Task Group

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Chairman's Foreword and Acknowledgements



Councillor: Joe De'Asha
Chairman of the Scrutiny Task Group

We all wish to provide a dignified funeral for loved ones when they pass away, however not all people are financially able to provide this without getting into debt.

Figures from the Royal London report '*Are We Losing the Plot?*' show that the average cost of a funeral in the UK is £3,551 and that these costs have risen by 80% in the past decade with prices reported to still be on the increase.

People are unsure how much funerals cost and will sometimes borrow money, use credit cards or even go to pay day loan companies and at worst loan sharks to fund these unexpected costs.

Funeral Poverty is a growing national concern and estimated debt figures stand at £142 million, shared across the general public, Funeral Directors and Local Authorities.

There are means tested financial assistance schemes available in the form of Department for Work and Pensions (DWP) payments and other various grants from private sector companies such as British Gas. However, these do not cover the disbursements that many Funeral Directors insist on being paid upfront as a deposit to cover third party costs such as Local Authority cremation or burial fees and these can add up to several hundreds of pounds.

St Helens Council are currently reviewing the Partnership Funeral Service which provides a dignified funeral at a set agreed price with local Funeral Directors. Currently, only one local Funeral Director works with the Council, but hopefully, following the review more will engage with the Council to provide this valued service.

The task group would like to see further partnership working to ensure pricing is clear and that people understand the costs that will be incurred when additional items such as flowers, catering and extra limousines are requested.

Citizens Advice Bureau (CAB) are currently working with The Quaker Social Action charity who have formed the Funeral Poverty Alliance (FPA), to work with Funeral Directors to establish a fairer pricing structure and to raise the awareness of funeral poverty and the task group will be kept updated on its progress.

On behalf of the task & finish group I would like to thank the Funeral Directors that took the time to speak to us, Kath Inkpen and Michael Egan from CAB for meeting with us and the support and help from the Council Officers during the review.

1.0 Introduction and Terms of Reference

- 1.1 During 2014/2015 the issue of Funeral Costs was raised as a possible Scrutiny topic and the Council's Environment, Regeneration, Housing, Culture and Leisure Overview and Scrutiny Panel agreed to look at the subject.
- 1.2 The aim of the review was to investigate funeral costs locally and nationally and to examine the St Helens Partnership Funeral Service.
- 1.3 The terms of the review were as follows:
 - To establish the cost of current funeral services charged by St.Helens Council compared to other neighbouring Local Authorities.
 - To compare the difference in costs between local Funeral Directors.
 - To speak with local Funeral Directors and obtain their views.
 - To document local and national statistics with regards to funeral costs.
 - To review and document what options families have with regards to funeral arrangements.
 - To examine the St Helens Partnership Funeral Service

2.0 Method of the Investigation

- The task group visited St Helens Crematorium.
- We obtained background information from the Bereavement Services Manager.
- We undertake desktop research on the subject.
- The task group visited Green Acres Woodland Burial in Rainford.
- We visited and talked to several local Funeral Directors to obtain their thoughts and comments.
- We met and talked to St.Helens Citizens Advice Bureau.

3.0 Background

- 3.1 There has been much press coverage over the past year with regards to the escalating costs of funerals. With the current economic climate, cuts to benefits and increasing pressures on families to afford day to day living, the cost of dying is something most people don't and can't budget for. Therefore, the financial pressures of a funeral fall onto family members at a time when people are at their most vulnerable.
- 3.2 According to the Royal London report "*Are We Losing the Plot?*" The average cost of a funeral in the UK is £3,551, the average cost of a cremation is £3,163 and the average cost of a burial is £3,933.
- 3.3 Research suggests that funeral poverty has risen 50% in three years and the cost of a funeral has risen by 80% since 2004 according to "*The Sun Life Direct Cost of Dying Survey 2013*". Costs for a basic funeral would include funeral director fees, crematorium or burial disbursements, basic service fees, death certificate, and minister fees.
- 3.4 Church service fees and the purchase of graves in church yards are in addition to this and can add on considerable costs (General Synod and Parliament pass legislation to change the parochial fees arrangements). Other discretionary costs to consider are additional cars, flowers, a memorial, and catering. People want to give their loved ones a dignified funeral and sometimes will go into debt to achieve this.
- 3.5 People who have been unable to budget for a funeral put these extra costs on credit cards, borrow money, pay day loan companies and at worst use loan sharks.
- 3.6 Financial help is available in the form of Social Fund Funeral Payment and non-repayable grants from various sources. For people who die alone with no family willing to pay for, or take responsibility for the funeral costs, these costs lie with the Local Authority or Health Trust.
- 3.7 Funeral Poverty (the problem of people getting into debt to pay for a loved one's funeral) is becoming increasingly common and there are many pieces of work being undertaken by national companies, charities and Local Councils to try and address this issue.
- 3.8 National research undertaken shows that there is virtually no difference between what the poorest households and more wealthy households spend on a funeral. However the poorest households do not have finances available to pay for what is sometimes an unexpected cost. Research shows that one in five people could be affected by funeral poverty, 110,000 people with an average debt of £1,300 meaning that there could currently be £142million worth of funeral debt, which inevitably falls onto funeral directors themselves.

4.0 Findings

4.1 Increasing Costs of Funerals

- 4.2 The increasing cost of funerals has been contributed to by several factors. Year on year both Councils have had to increase their disbursement costs and funeral directors costs have also increased. This falls at a time when cuts to benefits and increases in pay have been at their worst for over a decade, in addition, other general costs such as catering charges and florist costs have also increased.
- 4.3 Depending on which area of the UK you live in funeral costs vary greatly, with a cremation in Belfast costing £2,859 to a burial in Kent costing £6,899. Some areas are seeing a shortage on land available for burials plots, so what is available is at a premium and becoming increasingly expensive.
- 4.4 St Helens Council has the cheapest cremation fees compared to neighbouring authorities and burial costs including a new grave plot for two being only slightly more expensive than the cheapest neighbouring authority. Of the 270 plus crematoriums in the UK, St Helens crematorium has the 20th cheapest cremation fee currently at £536.00, this compares to the most expensive at £852 and the cheapest at £350. St Helens also has one of the highest cremation rates at approximately 2,360 a year, placing the crematorium 37 busiest from some 270 sites.
- 4.5 In some cases there may also be reoccurring costs such as lease memorial fees which typically have a 10 year lease and grave plot leases which are for 50 years.
- 4.6 Back in 1960, just over 204,000 cremations took place in the UK which accounted for just 35% of funerals. In 2012 this figure was nearly 425,000 accounting for 75% of funerals. The total amount of deaths per year has not altered greatly from 588,032 in 1960 to 572,962 in 2012 (data from Pharos International Summer 2014 report).
- ### 4.7 Social Fund Funeral Payment
- 4.8 The Social Fund Funeral Payment is a means tested payment available to eligible individuals on certain benefits paid by the Department for Work and Pensions (DWP). The payment varies in amount (approximately £1396) but covers the cost of a basic funeral and is paid direct to the funeral director. However the funeral director is only allocated £700 for their fees and the remaining money covers cremation / burial fees etc. This fee has not been reviewed for more than 10 years.
- 4.9 We heard from local funeral directors that the fund pays for basic funeral arrangements only. People inevitably add on extras, which push the costs up. If disbursements are paid 'up-front' by customers the Social Fund Funeral Payment will not repay these.

4.10 Bereavement Payment

4.11 Information from the Gov.uk website details the bereavement payment that some people may be able to claim.

- ✓ *If your husband, wife or civil partner has died you may be able to get a Bereavement Payment: a one-off, tax-free, lump-sum payment of £2,000. You may be able to claim a Bereavement Payment if all the following apply:*
- ✓ *you were under State Pension age when your husband, wife or civil partner died*
- ✓ *your husband, wife or civil partner wasn't entitled to Category A State Retirement Pension when they died*
- ✓ *they paid National Insurance contributions, or they died as a result of an industrial accident or disease*
- ✓ *You **can't** get a Bereavement Payment if any of the following are true:*
- ✓ *you were divorced from your husband, wife or civil partner before their death*
- ✓ *you're living with another person as husband, wife or civil partner*
- ✓ *you're in prison*

The payment can be backdated 12 months.

4.12 Financial Planning for Funerals

4.13 For many people in the lower income groups i.e. lower wages, benefits or pensions, income received may only just cover day to day expenditure, if at all. Therefore financial planning for a funeral is far from peoples thoughts in these tough times. There are various methods for savings towards a funeral such as funeral plans, insurance policies, Credit Unions or an individual savings account however as previously stated this can be far from everyday thoughts.



4.14 Site Visit to St Helens Crematorium

4.15 The task group visited St Helens Crematorium to speak to staff and tour the facility. The Crematorium is a busy site which can hold 14 cremations a day. New Cremators were fitted in June 2011 including a flu gas treatment system which filters the gases from the cremation process to meet with new regulations. This is currently used as energy to heat 25% of the Crematorium building. Other Local Authorities have used this energy to heat buildings such as Leisure Centres following suitable public consultation.

4.16 The Crematorium is a well-managed facility which provides both the residents of St.Helens and neighbouring Authorities a good service provided by competent and compassionate staff. Residents from neighbouring boroughs use the facility and account for 40% of Cremations.

4.17 St Helens Crematorium carries out over 2,000 cremations per year and the distance to the nearest alternative Crematorium is 8 miles. St Helens Crematorium are members of the Federation of Burial and Cremation Authorities (FBCA) and operate and manage the Crematorium using the

principles of the 'Code of Cremation Practice'. St. Helens Council also has the 'Tell Us Once' service which informs the relevant services within the Council as well as other Government agencies about the death of a resident, this aims to ease the pressure families feel at a difficult time. Residents can access this service via the Council's Contact Centre.

4.18 St Helens Partnership Funeral Service

4.19 St Helens Council set up, many years ago, a formal arrangement in partnership with local Funeral Directors to provide a funeral at a reasonable cost. The service is available to anyone who has to arrange a funeral for a resident of St Helens who is to be cremated at St Helens Crematorium or buried at one of the Council's Cemeteries. When this partnership was first established there were several Funeral Directors that offered this service, at present there is only one.

4.20 This funeral service will provide a dignified funeral, undertaken by experienced Funeral Directors and will include the following:

- ✓ Collection of the deceased within the Borough's boundaries (during business hours).
- ✓ Provision of the Chapel of Rest (during business hours).
- ✓ All arrangements for a dignified funeral at the Crematorium or Cemetery.
- ✓ Suitable coffin with appropriate fittings.
- ✓ Motor-hearse and one following limousine.
- ✓ Crematorium/Cemetery charges.
- ✓ Medical referee fee.
- ✓ Clergy Honorarium and all medical fees.

4.21 The cost for 2014/2015 was;

- Burial in existing grave in St Helens or Newton Cemeteries **£1536.00**
- Cremation at St Helens Crematorium **£1611.00**

The Partnership fee is revised annually and increases on 1st April each year and deposits may be required by the Funeral Director.

4.22 The current partnership arrangement came to an end on 31st March 2015, however the current Funeral Director, Co-Op Funeral Care is honouring this arrangement whilst a new tender and procurement process is undertaken by the Council's Corporate Procurement Department.

4.23 The partnership funeral service does not cover extras such as;

- Extra limousines.
- Church services.
- Purchase of new burial plot, be it in a Council Cemetery or a private Cemetery.
- Press notices.
- Floral tributes.
- Chapel of Rest (outside business hours).
- Bearers.
- Hygienic treatment.

➤ Wake.

These extra services, should they be chosen, will incur an additional cost added onto top of the agreed partnership amount.

- 4.24 The Council have produced leaflets to explain this partnership, although through the task groups discussions it was evident that not all residents are aware of this service and or the additional costs if extra services are required.

4.25 National Association of Funeral Directors (NAFD)

- 4.26 The National Association of Funeral Directors was established in 1905, the NAFD represents the interests of the entire spectrum of funeral directing businesses, including independent businesses, the Co-operative and major funeral groups, who conduct in excess of 80% of UK funerals every year

4.27 Site Visits to Local Funeral Directors

- 4.28 The task group sent correspondence to several local funeral directors explaining the purpose of the Scrutiny review and requesting to meet with each of them separately to discuss the services they provide, obtain their views on the current situation and document any good practice.

4.29 FW Marsh

- 4.30 The task group visited FW Marsh Funeral Directors in Parr to talk to Ian Halsall. FW Marsh is a member of NAFD. We discussed the Partnership Funeral Service with the Council and Ian commented that the current amount was not enough to cover costs so other local funeral directors can't compete.

- 4.31 People planning a funeral make quick decisions which are not always best for them and feel that once they have instructed a funeral director to collect the body they can't change to another funeral director that could offer a less expensive service.

- 4.32 A large number of people in the borough, who are not wealthy, want to provide a dignified funeral for their deceased loves ones and sometimes get themselves in debt in doing this.

- 4.33 97% of FW Marsh's funerals have a standard coffin, they do not hard sell more expensive coffins, but try and establish what the family can afford. Ian also stated that they refer customers to CAB and the Council's Partnership Funeral Service provided by Co-Op Funeral Services.

- 4.34 Church costs have increased significantly over the past few years. FW Marsh do not ask for deposits or disbursement costs up front and they have funeral plans for people to join and offer interest free credit. However, much more recently, they are referring outstanding bills to Debt Collecting agencies.

- 4.35 FW Marsh basic cost of a cremation funeral is £2678, and for a basic burial funeral in an existing plot £2591 (if a new burial plot is required at additional cost of £728 will be added, this is for a burial plot at either St.Helens Crematorium or Newton Cemetery).

4.36 Co-Op

- 4.37 The task group met with Frank Alsop and Dawn Summerville at the Eccleston Street branch. The Co-op Funeral Service is a member of the NAFD, over 90% of the Co-Op funerals are Partnership Funerals. Some customers choose 'upgrades' and these costs are added on top of basic partnership costs. Frank stated that an estimate is given to the customer a time of organising the first funeral arrangements.
- 4.38 A basic Partnership Funeral cremation cost, £1611, including a hearse, one limousine, doctors medical certificate (£160), cremation fees (£536), removal of the deceased, use of the chapel of rest and Co-Op professional fees. A basic burial funeral with an existing plot is £1536. Basic Co-Op funeral cost £3499 for a cremation and a burial £3416.
- 4.39 Frank stated that an estimate is always given to customers after their initial visit and that disbursements are payable as a deposit, these can add up to anything from £791 to £874 depending on cremation or burial and again once deposits are paid these cannot be reclaimed by grants or the DWP payment. However they did state that if people show goodwill deposits can be negotiable.
- 4.40 The payment from the DWP for the Social Fund Funeral Payments can take up to six weeks to be received by the funeral directors. The Co-Op sends a series of debt recovery letters to customers but will refer to a debt collection agency if monies owed are not paid within a reasonable time scale.

4.41 J.S. Hedges

- 4.42 The task group visited J.S. Hedges Funeral Directors in Dentons Green to talk to John Dawson and Mike Ainscough. J.S. Hedges is a member of the NAFD. It was noted that the staff at JS Hedges were not aware of the Councils Partnership Funeral Service. Deposits for the disbursements are charged for as these are 3rd party costs.
- 4.43 John confirmed that customers are given a quote on the initial meeting and that prices are clear. Funeral plans are available and debts recovery plans are discussed with customers should the event arise.
- 4.44 The Social Fund Funeral Payment from the DWP was again discussed and it was noted that it can take several weeks for the Funeral Director to receive their money. The company had noticed that over the past few years people have been opting for less expensive options for funeral arrangements.
- 4.45 It was discussed that the national death rate is low at the moment due to the second world war period and the amount of deaths, however, by the end of this decade numbers of deaths will have rapidly increased as we enter the period that the 'baby boom' population reaches older age. This will increase pressure on funeral services, burial space and costs will inevitably rise further.

4.46 Site Visit to Green Acres Woodland Burial Site – Rainford

4.47 Members of the task group visited the woodland burial site at Rainford to have a look around and talk to staff about the relatively new site.

4.48 Green Acres Rainford site was opened in 2012, one of five sites to be opened in England with their first site being opened in Norwich in 1999. The site is a full service provider, enabling people to hold a service in the Woodland Hall, burial and wake all on site. No cremations take place on site and there are a maximum of three funerals a day.

4.49 Based on a 65 acre site, there are separate areas of woodland for full burials, ashes burial, ashes scattering and a small section for pets ashes burial/scattering. There are no restrictions on coffin materials, however, graves must not be marked out, headstones are not permitted, but a small wooden memorial post or plaque is offered, or even a wooden carving.



4.50 People can also sponsor a tree, bird, owl or bat box to remember their loved ones. A percentage of the purchase price of each burial plot is set aside to ensure the lifetime of the woodland. The park is open 365 days a year and welcomes people to walk around the woodland area. The building itself is an eco-build with extremely low CO2 footprint, to heat the building for one year has the same CO2 footprint as one cremation.

4.51 Prices, excluding the cremation fee at a crematorium, are competitive and people are free to hold almost any type of end of life celebrations, catering for an alternative to cremations and burials that are traditionally known.

4.52 Funeral Poverty Alliance

4.53 In September 2014, The Quaker Social Action formed the Funeral Poverty Alliance (FPA), a network of not-for-profit organisations to campaign collectively against funeral poverty. Members of the FPA will work together to:

- ✓ Raise the profile of funeral poverty as a social justice issue requiring the attention of government decision makers.
- ✓ Raise the profile of funeral poverty as a consumer issue requiring the attention of the funeral industry.
- ✓ Grow the awareness and knowledge of people so they can avoid funeral poverty.

4.54 The Alliance believes that beyond the individual and family, society has a responsibility to ensure everyone has access to a meaningful, affordable funeral.

The FPA vision is that everyone has access to a funeral that:

- ✓ is affordable, and doesn't leave them facing financial hardship,
- ✓ is meaningful to the person who has died and/ or those arranging the funeral,
- ✓ and allows people to grieve without further financial distress.

The Funeral Poverty Alliance is due to launch a campaign to recruit Fair Funeral Champions to assist in getting funeral directors to sign up to the Fair Funeral Pledge which has a three point commitment-

- ✓ To recognise the problem of funeral poverty.
- ✓ To offer a fair funeral package including disbursements and make this visible with prices to all customers.
- ✓ To display prices clearly so that customers can make fully informed choices. Prices to be communicated clearly in initial phone calls as well as on the premises and on any printed material and websites.

The Fair Funeral Alliance will provide anyone interested in taking on this issue with a fair funerals champions pack – which CAB are applying for to start work on. The above details have been taken from the Quaker Social Action website.

4.55 Citizens Advice Bureau (CAB)

- 4.56 Kath Inkpen and Michael Egan from CAB attended a task group meeting to talk to the members about the impact of funeral poverty from their prospective and work they are currently undertaking.
- 4.57 They explained that they are increasingly dealing with more and more clients struggling to pay funeral costs and that clients have no idea of what funeral costs will be and have got into unexpected debt.
- 4.58 It was stated that clients are unaware that if they pay disbursements up front to the Funeral Director that grants or the Social Fund Funeral Payment from the DWP will not reimburse these costs and many people end up in several hundreds of pounds of debt due to this.
- 4.59 Michael told the task group about various grants available to help people with funeral costs and that a simple guide leaflet would really help people make informed choices during these difficult times.
- 4.60 CAB are looking towards undertaking a piece of work to see if they can engage with local Funeral Directors for fairer charging and clearer pricing structures in conjunction with the Funeral Poverty Alliance.

5.0 Conclusions

- 5.1 From our review it's clear that there is an increasing problem, locally and nationally with funeral poverty. People are getting into debt to provide 'a good send off' for their deceased loved ones and maybe even borrowing money from unscrupulous sources such as loan sharks.
- 5.2 It's clear that St Helens crematorium and burial fees are amongst the cheapest in the area and are also ranked in the top 10% nationally, although the problem of funeral poverty is still a big issue within the borough.
- 5.3 There are various organisations, including the DWP and British Gas that provide financial assistance to help to pay for funerals but only in certain situations, although not all residents are aware of this. It seems that people from across the country spend the same on funerals, although, some people do not have the access to the funds instantly or at all and end up owing money to cover funeral costs for years to come.
- 5.4 From the site visit to the Councils Crematorium it is clear that it is operated to its full capacity efficiently and effectively and that many people from surroundings boroughs also use the site, possibly due to its low prices.
- 5.5 Output energy is effectively used to heat the crematorium building which results in financial efficiencies. However, we were informed that whilst we are making use of this output energy, around 75% of this is not being used to its full capacity and this could be further enhanced.
- 5.6 Following in depth discussions with Council Officers it is clear that work is currently being undertaken with the Council's Procurement Department to re-tender the St Helens Partnership Funeral Service. The department is aiming to engage with as many local Funeral Directors as possible to enable the residents of St Helens a greater choice and best value.
- 5.7 It is anticipated that several local Funeral Directors would like to work with the Council in supplying funerals at a reasonable cost, which can also cover their financial costs while maintaining a dignified funeral for the residents of St Helens. This procurement process is an ongoing and lengthy process and the task group will monitor the process on a regular basis. Publicity of the new scheme would further enhance the service and inform the residents of St Helens their choices.
- 5.8 On visiting several local funeral Directors the task group learnt that although St Helens Crematorium and burial costs remain the lowest in the area, other costs are increasing and adding pressures to the services provided by the private sector. Costs from Church burials and services are increasing, doctor's fess and minister fees are also escalating.
- 5.9 Although the majority of Funeral Directors are members of the National Association of Funeral Directors and work towards standards set, others aren't and are not governed by a mandatory body. This causes vast differences in charges, even locally, and customers feel that once they have made initially contact with a Funeral Director that they cannot 'shop around' for a better deal. We found variances with regards to the deposits that

Funeral Directors charged, although it was clearly noted that once disbursements are paid as a deposit they will not be reimbursed by the DWP or any form of other grants.

- 5.10 There is currently no local guidance available to help people during this emotional time when wrong decisions can be easily made. People are not signed posted, by local Funeral Directors, to organisations able to provide financial advice/assistance such as the CAB and very few residents are aware of the St Helens Funeral Partnership Service which is currently available from the Co-Op Funeral Service.
- 5.11 From the meeting with members of CAB it's clear that they are a valuable source of information and signposting for local residents. They have clearly identified that the issue of funeral poverty is increasing within the borough of St Helens and nationally and that without something being done the problem will escalate further.
- 5.12 CAB are in the process of engaging with other charitable organisations to work on the Fairer Funeral Pledge. The task group members will require updating on its progress and could, along with the Council help deliver any achievable outcomes identified.
- 5.13 The task group also visited Green Acres Woodland Burial site in Rainford to observe an alternative to the local crematorium or churchyard burial sites. Green Acres can offer people a different option and is clearly starting to be an established site within a large woodland settings also providing a hall for services. The price comparison was surprisingly indifferent from a traditional funeral and allows people a different choice.

6.0 Recommendations

- 1. Consideration be given to producing, in partnership with CAB, a brief guide to the first steps of organising a funeral, expected costs and general contact numbers, including the Councils 'Tell us Once' service. Consideration to be given to the locations / organisations that could distribute the guidance leaflet.
- 2. Consideration be given by Citizens Advice Bureau to producing a guide to funeral allowances and grants, which could be included with the distribution of the guidance leaflet in recommendation 1.
- 3. The Environment, Regeneration, Housing, Culture and Leisure Overview and Scrutiny Panel be regularly updated on the progress of the St Helens Funeral Partnership Service tender process to ensure best value is obtained for St Helens residents.
- 4. Consideration to be given to advertising the St Helens Funeral Partnership Service in local newspapers, St Helens First magazine and other available options, including the Councils internet site once the tender process has been completed.

5. On completion of recommendation number 1 and 4, this should be shared with the Health and Wellbeing Board for their guidance on how this can be further promoted.
6. Bereavement and Grounds Maintenance Service should give consideration into investigating if the use of the output energy at the Crematorium can be further increased.
7. The Council should give consideration to working in partnership with Citizens Advice Bureau in regards to establishing a Fairer Funeral Pledge with local Funeral Directors.

Funeral Costs

Rec No	Recommendation	Responsible Officer	Agreed Action and Date of Implementation
1	Consideration be given to producing, in partnership with CAB, a brief guide to the first steps of organising a funeral, expected costs and general contact numbers, including the Councils 'Tell us Once' service. Consideration to be given to the locations / organisations that could distribute the guidance leaflet.		
2	Consideration be given by Citizens Advice Bureau to producing a guide to funeral allowances and grants, which could be included with the distribution of the guidance leaflet in recommendation 1.		
3	The Environment, Regeneration, Housing, Culture and Leisure Overview and Scrutiny Panel be regularly updated on the progress of the St Helens Funeral Partnership Service tender process to ensure best value is obtained for St Helens residents.		
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5	On completion of recommendation number 1 and 4, this should be shared with the Health and Wellbeing Board for their guidance on how this can be further promoted.		
6	Bereavement and Grounds Maintenance Service should give consideration into investigating if the use of the output energy at the Crematorium can be further increased.		
7	The Council should give consideration to working in partnership with Citizens Advice Bureau in regards to establishing a Fairer Funeral Pledge with local Funeral Directors.		