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# 'Is a funeral a right?' Exploring indigent funerals from social work perspectives

*Philippa Thompson and Polly Yeung*

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*Philippa Thompson is a social worker in Wellington. She gained her Master of Applied Social Work from Massey University.*

*Polly Yeung is a Lecturer at the School of Health and Social Services at Massey University and teaches social work and social policy. She obtained her Master of Social Work (Applied) from Massey University and PhD from Curtin University of Technology, Western Australia.*

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## **Abstract**

Research shows that funerals take place in a tension between the desire for a meaningful event and the reality of cost. Every culture has traditions for marking life's end and this must include responses to people who die indigent (without resources). This study takes place in the context of current welfare debates and the growing aging population which will require increasing numbers of people to organise and fund funerals. Yet funeral poverty and funeral welfare policy are an under-researched element of the welfare debate. In Aotearoa New Zealand some assistance with costs is available from the Government through Work and Income New Zealand or the Accident Compensation Corporation (ACC). However, grants are not designed to meet the full cost of a funeral. It is expected that family and/or friends will meet the remaining costs, but there are times when there is no one able or willing to do this. This exploratory study interviewed four professionals (two social workers, one community worker and a funeral director) who had taken responsibility for arranging an indigent funeral, in order to explore their motivations and experiences. Findings from the participants revealed that the level of current government support is inadequate; however, they also suggested that communities may need to take more responsibility for funerals, particularly for vulnerable population groups. Social workers can play a role both by initiating conversations about funerals with clients and advocating for enhanced access to funeral services and grants to prevent the increase of funeral poverty.

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## **Introduction**

In 2011 the body of Mr Michael Clarke was found in his council flat, possibly up to a year after death. He had no relatives and few friends. Although he had financial resources, he was dependent on strangers to arrange a funeral. Celebrant Alister Hendery said, '...while there is no community, no individuals who we can name as the bereaved, we are all bereaved. In life, he was, whether he knew it or not, precious and irreplaceable' (Francis, 2011).

In 2012 Mr Ben Hana died in Wellington Hospital. Commonly known as 'Blanket Man', Mr Hana left many friends and admirers, but no money. Philanthropist Gareth Morgan

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offered to pay for a funeral, stating that Mr Hana deserved a proper funeral because, '... he's a Wellingtonian like the rest of us' (Speer, Hunt & Ensor, 2012).

For both Mr Clarke and Mr Hana, strangers went out of their way to provide a funeral. The sentiments expressed by Rev Hendery and Mr Morgan from the above real-life vignettes reflect the societal, cultural and religious importance attached to funerals, which begins to explain our collective reluctance to dispose of a body with no ceremony.

Funerals have been called important for the health of society (Castex, 2007); an imperative of civilised society (Crouch, 2004); and even 'crucial to the survival of a society' (Kastenbaum, 2004, p.6). Funeral practices are considered significant for the relationship between the living and the dead (Maclean & Williams, 2003; Kaufman & Morgan, 2005). Given this, it is important to consider what happens when someone dies with no one willing or able to arrange and pay for customary ceremonies (Maclean & Williams, 2003; Castex, 2007). Average funeral costs are difficult to calculate, and New Zealand estimates range from \$6,500 (McManus & Du Plessis, 2012) up to \$8,800 (Raudon, 2011). Currently the Government accepts only limited responsibility for funerals and neither of the two main government funeral grants, available from Work and Income and ACC, is sufficient to pay average funeral costs. While there is a vast quantity of literature on the nature and purpose of funeral traditions (see Corr & Corr, 2013; Howarth, 2007), there is a notable absence of research on indigent funerals, funeral welfare policy, or possible responses from social workers or other professionals. At the time of preparing this report, the Law Commission conducting a review of burial and cremation law, which aims to 'reassess the principles and values that should direct this sensitive area of our law' (Law Commission, 2013, p.6). Two Issues Papers have been published and the final report is expected by the end of 2015, which makes a review of funeral welfare policy very timely.

### **Definitions**

Castex (2007) uses 'indigent' to refer to persons whose estates lack resources to pay for final arrangements. However, it is important to distinguish types of indigent death. As well as those who die in both poverty and isolation, Fox (2005, p.194) also distinguishes between 'families who cannot afford a funeral but want to, families who cannot afford a funeral and don't want to, and families who can afford a funeral but don't want to.' 'Family' also includes friends or community members willing to take responsibility for the funeral. Another group has neither friends nor family although they have resources. Therefore, in this study 'indigent' includes anyone dependent on professionals for funeral arrangements.

Unless otherwise specified 'funeral' refers to all aspects of after-death care including body preparation, death ceremonies and body disposal. The term 'body disposal' can be sensitive and contentious. It is used because it is the legal term for the final act towards a dead body, usually burial or cremation (Burial and Cremation Act, 1964). The term also serves to highlight the harsh reality of indigent death, when no one is able to offer respectful rites to a deceased person, and the body is instead considered only a public health problem.

### **Literature review**

Currently, there is limited research into either indigent funerals or funeral welfare policy and no specifically New Zealand studies. This information is essential because it encompasses two important fields for social workers, '...the emotional impact of losing a loved one and the financial consequence of dying without means' (Fox, 2005, p.197).

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## Indigent funerals

Societies behave almost universally as if there is some degree of continuing relationship with the deceased and funerals are a primary requirement of this relationship. Funerals require 'economic, emotional, social, psychological, material, logistical, temporal, spatial, institutional, legal, community and financial resources' (McManus & Schäfer, 2009, p.8). However, the relationship between symbolic and financial aspects is complex. Drakeford (1998) articulates this clearly:

'Cheap' funerals may be a genuine choice for people who do not feel their whole social situation to be cheapened by a set of other assaults upon their citizenship. For poor people... the ceremony has a social significance of particular importance, reaffirming the meaning and purpose of a life where such qualities have been called into question. (p.523)

Yet discussion of this relationship is often neglected. Green (2008), Leming and Dickenson (2011), Schäfer (2007, 2012) and Pine and Phillips (1970) all in different ways consider the nature of a good death and a good funeral, while neglecting the social implications for those who die in poverty.

Some studies do suggest explanations for why people might hold a funeral for someone unknown. Howarth (2007) suggests death creates disorder that must be restored, while Raudon (2011) notes that to deliberately not hold a funeral, 'emphatically states that we regard the person as less than human' (p.160). It may seem that providing a funeral for someone unknown has most to do with the practical function of body disposal. Despite the fact that there may not be (many) mourners, rituals involved with funerals may have more to do with re-integrating mourners into the social fabric (Hertz, 1960/1909, cited in Howarth, 2007, and Green, 2008) as even in an individualistic society, death in isolation falls outside what we consider a 'good death'. No studies were found that considered indigent death among Māori, however, Hera (1995) and Ngata (2005) provide descriptions of Māori tangi, both noting the way that the work and cost of tangi is spread among family members, with specific implications for indigent death.

## Is a funeral a right?

Marshall (1949/92, cited in Dwyer, 2010) included the right to live a civilised life by the standards of society as a right of citizenship. It is not a great extension to include the right to receive a civilised funeral by prevailing standards after death. Funerals meet the conditions proposed by Ife (2012) for determining a human right. Funerals are necessary for a person or group to achieve full humanity (Castex, 2007; Crouch, 2004; Kastenbaum, 2004); they are a universal practice (Castex, 2007; Corr & Corr, 2013; Crouch, 2004; Green, 2008; Howarth, 2007; Kastenbaum, 2004; Salomene, 2003); and the right to a funeral would not contravene other rights. Furthermore, the right to a funeral can be met with respect for cultural need, and without enforcing particular practices. However, are funerals a right for the deceased or the bereaved? Ife (2012) offers a potential answer in considering temporal rights that extend to the past and future, and a discussion of collective rather than individual rights. Funerals could therefore be considered a right of both the deceased and the bereaved.

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## Government role in indigent funerals

Valentine and Woodthorpe (2013) provide the only international comparison of funeral welfare policy. They compared policy and practice in 12 democratic countries, including Australia but not New Zealand. Previously, New Zealand has been designated as a liberal regime by Esping-Anderson (1999) and similar to other liberal regimes; government funeral policy here provides minimal support with funeral costs and the process is often stressful and stigmatised. This reflects a selectivist approach to welfare based on means testing (Dwyer, 2010). Other studies (Drakeford, 1998; Woodthorpe, Rumble & Valentine, 2013) consider funeral policy only in Britain. It is unclear why so little research is available in this area.

A number of studies, however, point to why governments should assist in paying for funerals. Banks (1998) found that for lowest income families in the USA, funeral costs could consume up to three times their annual income. Many families spent more on death than on illness. Minority groups were disproportionately affected, as they typically experienced higher death rates and had lower incomes. Other studies investigated the financial impact of the death of a child (Corden, Sainsbury & Sloper, 2004; Corden, Sloper & Sainsbury, 2002) and the death of a partner (Corden & Hirst, 2013; Corden, Hirst & Nice, 2010; Fan & Zick, 2004). These studies found that preceding and following death there is often a period of increased expenditure and decreased income. Funeral costs add significantly to financial stress at this time: for one in five people the death of a partner was sufficient to push them below the poverty line (Corden & Hirst, 2013; Corden, et al., 2010).

## Funeral grant policy in Aotearoa New Zealand

Currentl, the Government accepts limited responsibility for funerals through four types of grant:

- \$1971.37 from Work and Income for low-income citizens;
- \$5,788.92 from ACC for accidental death;
- ACC grant increased to \$10,000 by the Ministry of Justice in cases of homicide;
- \$2,409.71 from Veterans Affairs for war veterans.

Recently, \$10,000 was also granted to Christchurch earthquake victims (Christchurch earthquake, 2011). Only the homicide grant is sufficient to pay average funeral costs. It is assumed that the deceased, their relatives or friends will pay the remainder, but when they are unable or unwilling, others must decide how to respond.

### *Work and Income policy*

Work and Income grants were established as the Lump Sum Payment on Death in 1975. By 1991, three funding streams provided an inconsistent range of payments, only some of which were sufficient for minimum funeral costs. Reforms in 1991 standardised the grant to \$1,000, representing minimal government responsibility to support provision of practical funeral functions when there was no other money available; it is otherwise the responsibility of the individual, their spouse or next-of-kin. Restrictions were later placed, limiting spending to items considered 'necessary' (see Table one).

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**Table one.** 'Necessary' and 'Optional' funeral items according to Work and Income

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The following items are considered necessary for a funeral and can be paid for using a Work and Income funeral grant:

- professional services for preparing the body for cremation or burial (for example, embalming)
- the cost of a casket
- newspaper notice costs
- hearse fees
- compulsory fees for buying a burial plot
- cremation fees.

The following items cannot be paid for (they are considered optional):

- flowers
  - donations to clergy or musician
  - koha
  - chapel fees
  - car hire
  - death certificates
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### *ACC policy*

ACC funeral grants were introduced following the Report of the Royal Commission of Enquiry into Compensation for Personal Injury in New Zealand 1967. Grants are paid when death is deemed accidental. The amount is CPI adjusted. According to M. Mijic (personal communication, 16 April 2013) '[The] amount was based on the reasonable costs of a plot, a memorial stone and the cost of a funeral service. Other expenses such as the cost of flowers, were not included'. However, recipients are not prohibited from using the money for these costs.

### **The role of social workers and other professionals**

There is limited literature offering guidelines for social workers responding to indigent death. The Oxford Textbook of Palliative Social Work (Altilio & Otis-Green, 2011) contains no index reference to funerals. Oliviere, Monroe and Payne (2010) specifically consider palliative care for marginalised groups, but again without considering funerals. Research investigating the experiences, attitudes and expectations of homeless persons regarding end-of-life care (Song, Bartels, et al., 2007; Song, Ratner, et al., 2007; Song, et al., 2008; Tarzian, Neal & O'Neil, 2005) found that homeless persons had positive attitudes towards advance directives including instructions for funerals, but these studies did not ask homeless persons how they would pay for a funeral.

Some research into professionals responding to indigent death has found that significant savings can be made by pre-planning funerals (Banks, 1998; Bern-Klug, 2004; Bern-Klug, Ekerdt & Wilkinson, 1999; Fan & Zick, 2004; Forrester-Jones, 2013) and that families anticipating death desire and benefit from financial as well as bereavement support (Bechelet, Heal, Leam & Payne, 2008; Corden & Hirst, 2013; Corden, et al., 2010; Corden, et al., 2004; Corden, et al., 2002; Fan & Zick, 2004). Castex (2007) suggests social workers should be educated on legal funeral requirements and local resources and should gather information about the client to know specific benefits they are entitled to. She also suggests policy changes, including increasing benefits and clarifying laws, and emphasises the responsibility of social workers for promoting discussion of these issues.

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## Methodology

In response to the lack of research in this area, a qualitative study using semi-structured interviews was conducted to investigate the understanding of the role professionals can play in supporting the provision of funerals for indigent persons in Aotearoa New Zealand, in order to obtain a broader understanding of the gaps in both policy and practice.

### Research design

Qualitative methods have the potential to explore different perspectives (Sheppard, 2004) and are therefore ideally suited to explore perceptions of indigent funerals from professionals' perspectives. Exploratory qualitative methods are used when little is known about a topic, as is the case for how indigent funerals are arranged and paid for in Aotearoa New Zealand and whether social workers play a role in this work.

### *Study participants*

Recruitment began after low-risk ethics notification from Massey University was received in May 2013. Two qualified social workers were recruited through the ANZASW contact database. At the time of study, social worker one (SW1) was working in a health setting and continuing to practise in the organisation she worked for at the time of organising an indigent funeral. Social worker two (SW2) was working for a non-government organisation (NGO), but her experience organising indigent funerals occurred when working for a different, faith-based NGO.

Simultaneously, one community worker and one funeral director were recruited through the first author's professional networks. The community worker (CW) worked for one faith-based NGO for over 20 years prior to retirement. The funeral director (FD) has practised for over 20 years and directs his own company. The four participants consisted of three women and one man.

### *Procedures*

Interested participants were invited to contact the first author by telephone or email. Those who provided verbal or email consent were sent an information letter and consent form. Once participants provided informed, written consent, an interview was scheduled. Interviews were arranged and took place during July 2013. Participant interviews were conducted face-to-face in mutually agreed venues, and were of 45-65 minutes duration. Interviews were digitally recorded by the first author and confidentiality was assured.

Semi-structured interviewing was chosen because it is less intrusive and encourages two-way communication (Patton, 2002). The interview guide was developed by the first author to reflect the findings of the literature review and was reviewed by the second author. Interview questions focused on exploring professionals' perspectives on (1) the purpose of a funeral; (2) the circumstances under which they organised an indigent funeral or funerals; (3) their motivation to assist with organising indigent funerals; (4) what elements it was important to include in the funeral; and (5) their perceptions on existing Government support.

### Data analysis

Interviews were transcribed verbatim by the first author. Transcripts were sent to participants for member checking and all were validated. Member checking is commonly used to ensure

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the validity of themes emerging from qualitative analysis (Lincoln & Guba, 1985). Thematic analysis of interviews was conducted according to guidelines set out by Braun and Clarke (2006, pp.87-93). This involved six stages:

- Becoming familiar with the data through transcribing interviews and noting initial ideas;
- Generating initial codes systematically across the data set and collating relevant data;
- Searching for themes within initial codes and again collating data;
- Reviewing themes to ensure a match with both the coded extracts and the entire data set;
- Defining and naming themes through continuing analysis;
- Further analysis during production of findings, including selecting strong examples from extract materials.

## Results

[Pauper's funerals] changed their name at some point, because pauper was seen as being an unattractive name, so they became indigent – and then suddenly indigent's not an attractive word, so maybe they're just not attractive sort of things. (FD)

Three themes and multiple sub-themes emerged from the data: (i) understanding funerals and funeral poverty; (ii) practitioner experiences working in the current system; and (iii) ways to change the system. To elucidate findings and support these emerging themes, direct quotations from interview transcripts are presented in the following section. Parentheses are used where the researcher has inserted words which help further clarify the respondent's meaning.

### Understanding funerals and funeral poverty

#### *The purpose and importance of funerals*

Participant comments confirmed that funerals are for the living and the dead (Kastenbaum, 2004; Kaufman & Morgan, 2005; Maclean & Williams, 2003). Participants agreed with Raudon's (2011) findings that funerals have practical, therapeutic, philosophical and cultural functions. Funerals are to:

- take care of a body (practical)
- provide a space to say goodbye and celebrate a person's life (therapeutic)
- release the person (philosophic)
- provide a universal response to grief (cultural).

SW1 rated the importance, 'on a scale of one to 10, 10', while FD called it 'vital'. It is important not just for the ceremony, but for sharing, stories and food (SW2). Funerals bring out the best in people (CW). People may regret not having a funeral (FD) and there may be long-term effects around grief and loss (SW1).

#### *A standard funeral*

All participants tried to arrange a funeral that matched the religious, ethnic and cultural practices, expectations and beliefs of the deceased and the bereaved, for example in the choice of burial or cremation. Which elements to include was decided on a balance of cost and values, but all attempted to arrange funerals that were as close as possible to a rea-

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sonable New Zealand funeral. Participants felt uncomfortable when circumstances forced them to accept less; for example, SW1 was disappointed that the woman's body had to be temporarily kept in the hospital morgue.

### *Vulnerable groups*

Participants identified these groups that may need support to access a funeral: (1) people with neither money nor family; (2) people with money but no (or divided) family; (3) people with family but no money; (4) people with substance abuse and mental health problems; (5) the 'working poor'; (6) immigrants; (7) victims of sudden death; and (8) when more than one family member dies close together. This illustrates that the issue of having the right to a funeral extends beyond only the very poor and is likely to affect many New Zealanders.

### *Tensions between words and actions*

Participants mostly agreed with Work and Income restrictions on necessary / optional items. Furthermore, they were largely uncritical of the distinction, suggesting it was reasonable to restrict how government money is spent. Yet they attempted to provide 'optional' elements in funerals they arranged. For example, SW2 provided cups of tea, but did not recommend adding food to the 'necessary' items. If even professionals find it hard to restrict spending in the face of death, it is no wonder that grieving families can easily spend more on a funeral than intended. This reflects the tension found by McManus and Schäfer (2009) between shame and fear of debt when arranging funerals. SW2 acknowledged this disconnection, saying it was because the deceased was known to the organisation that they were willing to do more for him. This seeming disconnection was resolved in recommendations for shared responsibility for indigent funerals between state and community.

### *Right or rights*

SW1 used the strongest rights-based language, referring to funerals as 'a fundamental human right'. She felt government and community support should continue after death. In contrast, FD stated that a funeral was not a right. He felt it was reasonable that government support should be minimal after death. However, he emphasised that providing a funeral was the right thing to do and he was personally motivated to help. SW2 described funerals as a 'given' or an 'expectation' but not a right. CW felt very strongly about the significance of funerals, but was uncertain of the possible role of the state, 'It's a hard to know really, isn't it. Should the Government be responsible for our funerals? Or should they not?'

## **Practitioner experiences in the current system**

### *The role of professionals*

Participants stated that they arranged these funerals because it was their job to do so: '...I needed to do it because I was the right person to do it...because it was my job' (SW2). SW1 and SW2 specifically named arranging indigent funerals as the role of a social worker and SW2 also related it to being the manager. Whereas Fox (2005) found that hospital social workers arranging indigent funerals in Australia experienced frequent conflict with their employer, no participants reported this, although SW1 felt under constraint from the hospice to move the body quickly.

Participants expressed religious and civic motivations. SW1 was motivated by the belief that the deceased was owed something by the community and the country because she was someone's daughter, mother and sister, a worker and a citizen. SW2 and CW both acknowl-



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edged faith-based motivations. FD said his training had taught him 'right from wrong with funerals'. He feels that communities have a responsibility for the place they live in, and a responsibility to change what they do not like.

### *Costs*

Participants did not find it difficult to discuss funeral costs. This was contrary to Raudon (2011), but could be the difference between organising a funeral as a professional rather than as the bereaved. They expressed criticism of the Government for providing a grant insufficient to meet basic costs, but did not suggest that funeral homes charged too much. This is contrary to public criticism of funeral directors (perhaps most famously Mitford, 1963 and 1999). FD did criticise funeral homes that do not openly discuss costs, but SW2 and CW both emphasised the compassionate assistance they received from funeral directors.

Participants indicated that they worked closely with other organisations, including police, churches and funeral homes. They relied on these connections to reduce costs. They also adjusted funeral arrangements according to what money was available. FD offers pre-paid funerals, but this option is usually beyond the reach of the very poor.

### *Accessing Work and Income and ACC funeral grants*

Contrary to Woodthorpe, et al.'s (2013) findings, participants did not have trouble accessing the funeral grant. However, this is probably due to their professional status, knowledge and network within their region and field of practice. SW2 was signatory to the deceased's benefit through a managed spending programme and CW knew the welfare officers. FD's company regularly apply for grants because it is easier for them and he does not feel it right to put grieving people through the 'rigmarole'. He feels Work and Income lacks service-orientation and wants better training for staff in the emotional impact of applying for funeral grants. He finds it frustrating when Work and Income change their policies without informing funeral directors.

### *Differences between the Work and Income and ACC grant policy*

SW1 and SW2 both felt that policy discrepancies are part of a wider systemic issue. SW1 could not understand the difference and wanted more explanation. SW2 was surprised by the extent of the difference, but acknowledged increasing Work and Income grants would be costly for the Government. She felt ACC grants were still insufficient. CW and FD both felt there should be a distinct difference because after a sudden, accidental death, funerals are often attended by more people, which adds to funeral costs. FD felt the ACC grant was inadequate if intended to compensate for funeral costs. He felt frustrated by the time it takes ACC to determine cause of death, meaning families cannot access the grant until long after the funeral.

## **Changing the system**

### *Advocacy*

Advocacy was clearly identified as important, both to ensure individuals received entitlements and to improve the system of entitlements. SW1 was eager to network with others to share what she had learned and advocate for change. With other funeral directors, FD had played a part in advocating for several policy changes, including for individual pauper's graves. For individuals, he had written to politicians regarding their case, for example, when ACC has been taking a long time to pay a grant. He has met with Pacific Island church ministers to discuss specific cultural issues.

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### *Advice to others*

For SW1, the most significant learning was that there are people in Aotearoa New Zealand for whom affording a funeral is a serious issue, and that there is a role for social workers in this situation. SW2 advised social workers to ensure they got good supervision and to make time for reflective practice and thought. This enables good social work practice based on the principle that 'if someone isn't able to make a decision for themselves then you attempt, I guess, as a social worker to make a decision based on what you think would be best'. FD stressed the importance of honesty about financial expectations, both for individuals and companies.

### *Recommendations for policy change*

SW2 and FD both advocated shared responsibility between community and state, 'a mixed model' (SW2), with the state paying for body disposal and communities providing other elements.

SW1, SW2 and FD all felt the Work and Income grant should be raised to reflect the cost of items listed as necessary. According to FD:

...if you came to me and said, what's the cheapest price for a cremation, and I said to you, we can do it for three thousand dollars, then that's what the grant should be...But that's not extravagant.

SW1 and SW2 recommended an additional loan to be available from Work and Income to meet optional costs. FD recommended setting a maximum amount that could be spent on each item, such as \$1,400 for a casket, instead of the current system where a family can purchase expensive items and because the total exceeds the estate, the application would still be accepted. CW felt the ACC grant should be better advertised for people to be aware of and have access to it. FD felt that ACC grants should be relevant to the average price of a funeral. He recommended a minimum of \$10,000.

## **Discussion**

With little known about how society responds when a citizen dies without resources or friends or family able or willing to provide a funeral, this study has highlighted the challenges of funeral poverty and the significant role professionals such as social workers can play in addressing the issue of financial support for funerals. This comes at a time when the death rate is expected to rise due to the aging population. Findings from this study concur with other research that governments should be concerned about funeral poverty. If people go into debt or give up other needs in order to pay for a funeral, making them more dependent on the Government in other ways, then there is a very tangible reason why the Government should be concerned, apart from considerations of human dignity (Woodthorpe, et al., 2013). Corden, et al. (2010) and Fan and Zick (2004) argue that funeral costs may also impose considerable financial burden on survivors, both because funeral costs are subject to market forces and because grief and bereavement may cause financial hardship, which can lead to long-term adverse effects (such as loss of employment and psychological distress), with costs to the Government and overall wellbeing of society.

Participants generally shared similar views that funerals are about recognising that someone has lived and died, acknowledging their worthiness in life and keeping the person's

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memory and the relationship with the person alive. They also expressed concerns about the lack of monetary support for those who are disadvantaged and vulnerable. This finding suggests that funeral costs are an issue of income support for economically disadvantaged citizens and should not be left out of the welfare debate (Valentine & Woodthorpe, 2013). Our literature review highlighted that there is a lack of information and conversation about the economics of death in New Zealand. Policymakers seem to have largely ignored the death care industry. Ironically, this has been amplified by the expansion and commercialisation of the funeral industry increasingly dictating the pricing of funerals. Funerals have become a gesture of wealth (Bradbury, 1999), rather than an essential part of death with dignity. As a result, those who are socially and economically disadvantaged are increasingly falling back onto personal indebtedness and the social humiliation of not being able to afford a 'good send-off' for a family member or loved one, let alone those who have no family or relatives (Drakeford, 1998; Corden and Hirst, 2013 Valentine & Woodthorpe, 2013).

Recent research (Woodthorpe, et al., 2013) argued that the issue goes beyond the cost of funerals and state support. It is the longer-term issue relating to the financial side of death, pensioner poverty and social care costs associated with an aging population that makes funeral poverty significant to policy makers and professionals such as social workers. However, participants did not place full responsibility for indigent funerals with the Government. They suggested that government departments such as Work and Income should take more responsibility to meet the 'necessary' cost of body disposal, but the 'optional' funeral (the cultural, therapeutic and philosophic functions) should be the responsibility of the community. This view is articulated by Kellehear (2012), who emphasised that communities need to take responsibility for their own dead, not leave it to professionals or the state. It also accords with Castex (2007, p.331), '...respectful death rites and burial practices are threads in the fabric of community that holds a society together'.

The emphasis on community involvement provides an opportunity for social workers offering advice and support in arranging funerals. Participants expressed the same responsibilities and concerns for the deceased as for living clients, suggesting the deceased, as well as the dying, can be considered a specific client group (see Banks, 1998; Bechelet, et al., 2008; Bern-Klug, 2004; Bern-Klug et al., 1999; Castex, 2007; Fox, 2005). Social workers working in health, palliative care or with vulnerable groups, are more likely to encounter indigent death. These groups are at risk of having many human rights violated and social workers have a particular responsibility to work with them to ensure access to funerals alongside other rights. This work requires knowledge of grief counselling as well as government and non-government welfare services. It requires conscious use of self and appropriate supervision to respond to cultural and religious expectations and balance these alongside one's own reactions. Funerals have 'social significance' (Drakeford, 1998, p.523) and how much is spent on a funeral can represent the stature of the individual and the quality of their relationships to those left behind (Strange 2005). However, social workers have the duty to challenge the discourse of neoliberal market forces in which being unable to afford a funeral may be regarded as a fault of an individual rather than a socio-political and cultural practice (Wallace & Pease, 2011; Schram & Silverman, 2012).

Findings also illustrate the need for social workers to increase their awareness of legal funeral requirements, funeral grant entitlements and simple ways to reduce funeral costs. In a New Zealand study, McManus and Schäfer (2009) identified that there

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is a 'general lack of knowledge, misconceptions, inconsistencies and misinformation on what funerals are about' (p. 73) and they also noted people's lack of awareness of benefit entitlement and the costs of an average funeral. Therefore, professionals who encounter death more often may find it useful to develop contacts with supportive funeral directors and funeral service providers. In addition, social workers should overcome reluctance to discuss funerals and funeral costs, as research shows that these discussions are valued by clients. Bern-Klug (2004) offers a practical guide for topics to cover when discussing funerals with clients that could be adapted to the Aotearoa New Zealand context. In its current review, the Law Commission has proposed that open and accessible price reporting should be mandatory for funeral directors, which would make this conversation easier (Law Commission, 2013).

## Conclusions

As this study shows, there is a significantly under-researched area of policy in the provision of support for those individuals who cannot pay for a funeral at point of need. While limited in the small sample size in which the project took place, this study indicated that the current system of funeral support in Aotearoa New Zealand is filled with challenges. Although the inclusion of the views from the funeral director may provide some indication of the social and ethical responsibility attached in the profession, funerals have come to be regarded as a visible gesture of wealth (Bradbury, 1999). With multinational corporations increasingly dictating the price of funerals, those at the bottom of the social and economic hierarchies become increasingly concerned with the stigma associated with not being able to afford a good send-off. Attitudes to who should take responsibility and therefore pay for the funeral may reflect the cultural-specific norms surrounding the welfare practice of a particular government ideology (Pfau-Effinger, 2005) and the extent to which the death of a citizen should be considered a private issue (individual responsibility) or public/collective event (social solidarity and interdependency) (Valentine & Woodthorpe, 2013).

As funeral poverty is set to grow, the financial side of death associated with funerals has social significance and puts an emotional toll on the bereaved. This also has implications for working with other cultural groups, particularly with Māori as the life of the deceased is celebrated and acknowledged through tangi. The cost of a dignified and culturally appropriate funeral and the incidental costs involved are potentially substantial because a number of cultural issues are relevant which result in additional costs being incurred. It therefore needs to be considered and included for further policy debate and practice discussion. Future research should expand the scope by examining the following issues: (1) how often and why indigent death occurs in Aotearoa New Zealand, who is at risk and possible interventions; (2) more in-depth analysis of New Zealand funeral welfare policy in order to compare with other countries; and (3) engaging with social workers in developing both generic and culturally appropriate guides for having conversations with clients and cultural groups about death and its financial consequences.

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