

Funeral Poverty: An Exploratory Study for Micro-Takaful

Azrul Azlan Iskandar Mirza¹, Khairil Faizal Khairi², Syadiyah Abdul Shukor³, Nurul Aini Muhamed⁴, Ahmad Fadly Nurullah Rasedee⁵, Muhammad Suhaimi⁶, Nuur Halimatus Saadiah⁷ & Aimi Fadzirul Kamarubahrin⁸

Abstract. *The funeral expense is becoming more expensive with the rise of population and more scarcity of land. At the current rate, rising funeral cost may lead to funeral poverty, especially among the underprivileged communities. Funeral poverty already affected some of the developing countries. For Malaysia, few schemes have been introduced to cover the poor from having difficulties in paying their funeral expenses. This paper employs a qualitative method by analysing relevant literature to understand the subject matter issues. The findings from review of literature show segmenting of practices and suggest a probable solution for funeral expenses scheme, in light of Takaful and micro-Takaful.*

Keywords: *Islamic Finance, Funeral Management, Poverty, Takaful.*

Abstrak. *Biaya pemakaman semakin mahal. Hal tersebut mengakibatkan biaya pemakaman yang tidak dapat terjangkau, dimana kerabat almarhum akan mengalami kesulitan untuk membayar biaya pemakaman. Permasalahan ini telah dihadapi oleh negara berkembang seperti Indonesia dan negara-negara Afrika. Di Malaysia, sejumlah skema telah dilaksanakan oleh masyarakat untuk melindungi rakyat miskin dari kesulitan biaya pemakaman. Penelitian ini menggunakan metode kualitatif dengan menganalisa literatur yang relevan untuk memahami permasalahan yang dimaksud. Hasil daripada penelitian literatur menunjukkan bahwa mensegmentasi praktik dan menyarankan kemungkinan solusi untuk skema biaya pemakaman dengan mengeksplorasi takaful dan mikro-takaful.*

Kata kunci: *keuangan Islam, manajemen pemakaman, kemiskinan, takaful.*

¹ Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia | aazlan@usim.edu.my

² Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia | khairil@usim.edu.my

³ Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia | syadiyahas@usim.edu.my

⁴ Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia | nurulaini@usim.edu.my

⁵ Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia | fadlynurullah@usim.edu.my

⁶ Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia

| muhammad_mbs90@gmail.com

⁷ Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia |

nuur.halimatus.saadiah@gmail.com

⁸ Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia | aimifadzirul4@gmail.com

Introduction

Funeral expense has become one of the most interesting and serious topics in countries where aging population is an issue. Funerals are expensive and costs have risen rapidly. It is expected to increase continuously, and the rate is higher than the inflation rate. Funeral expenses experience an average increase of 3.69% per year. This rate of change indicates significant inflation. In other words, funeral expenses costing \$20 in the year 1986 would cost \$68.59 in 2020 for an equivalent purchase. Compared to the overall inflation rate of 2.56% during this same period, inflation for funeral expenses was higher (Alioth, 2020). Meanwhile in Malaysia, even though it was increasing there are *Khairat* Death Funds which been established to help the funeral management of deceased in a Muslim community. Overall, the entire cost including burial plot comes up to an average of RM940. Depending on where the funeral is held in the country, a minimum of RM400 may suffice to pay for the funeral, including the services of the gravedigger and a simple headstone (Gazi, 2019). In United Kingdom, the average cost of a simple funeral in 2020 increased by 1.4% to £3,837 compared to 2019. This increase is driven by a rise in costs for burial, cremation and funeral directors' fees (Royal London, 2020). This research shows that the average cost of a funeral is now £3,837, an increase of 1.4%, and funeral poverty is at £82.7 million.

It is common to hear 'funeral poverty' as a cost of a funeral push thousands are now buried in pauper's graves or forced their families into debt (Anne and Michael, 2015). Thus, there are more than 100,000 UK adults are in debt as a result of paying for a funeral (Walter, 2016). This is also supported by research from Wiltshire Citizens Advice (WCA) which indicated that over several years there is a number of people who have experienced problems paying for funerals. Funerals pose a significant financial risk for anyone, especially people on a basic or low income. Furthermore, it often led to debt and anxiety at a time when people are defenceless due to sadness. (Wiltshire Citizens Advice, 2013). Hence, this paper will review literature, segmenting the

practices and suggest the probable solution for funeral expenses scheme with the kind of exploring a segment in Takaful and micro-Takaful. In order to address these objectives, this article is structured as follows: first an introduction on funeral were discussed. Then the study of the existing literature with regards to funeral poverty and micro-finance, Muslim experience and democratization of *khairat* fund scheme and its challenges are presented. There after the research methods and findings are described Finally the outcomes, discussions, managerial implications & scope for future research are discussed.

Literature Review

Funerals are expensive; and ridiculously affecting the lower-income group. At a crucial and sensitive time, this cost is making it all the more difficult to manage money at a times of grief and loss. According to research by Sun Life (2016) in *Cost of Dying Report* shows that the cost of funerals has been steadily rising, much faster than inflation, for the past 12 years, and if the cost continues to rise at the same rate, the average funeral will cost £4,779 by 2021 in the United Kingdom.

On average, dying in the UK costs is over £7,000. Funeral poverty is growing each year even the basic funeral costs is approximately £3,000, (Sun Life, 2012). Research conducted by Wiltshire Citizens Advice (WCA) (2013) from surveying funeral directors in Swindon and Wiltshire, concluded that there are many who are struggling to pay for the funerals of their next of kin and therefore, leading to increasing levels of debt. In addition, government's social fund will not cover the whole cost of the funeral. Furthermore, they have to add more budget for any unexpected expenses.

This apathy around funerals means that many families are left with unexpected costs when a loved one dies and hasn't made any financial provision. And the lack of conversation around death and dying also means that many of us are left to make decisions about a loved one's funeral without knowing what that person would have wanted. As a society, we need to ensure we are more prepared for it, both financially and emotionally.

Planning early ahead is one of an important thing to avoid unnecessary thing in the future. Being prepare for the death and make planning by taking a prepaid funeral plan is one of the preparations. According to Corden and Hirst (2015), there are various kinds of prepayment schemes for people who can afford instalments can reduce the eventual bills for relatives (and enable a person to plan their own funeral in advance of death). Surprisingly in their study found only a few people look ahead and make their own advance financial provision, for example in prepaid funeral plans or insurance policies, and some elderly people hope that monies left in their estate will cover costs. This gives burden and responsibility to family members or friends for making funeral arrangements.

There is a distinction between funeral insurance with other forms of insurances. Funeral insurance is not life insurance. Funeral insurance is a feature of 'death-triggered insurance', which the pay-out takes the form of funeral-related goods and service (Berg, 2011). It can serve as inter-generational commitment device when the preferences if the covered individual (parent) differs from those of the beneficiary (child). The common between the funeral and life insurance is that the covered event is the death of a specific individual. However, for Muslim society funeral insurance is considered prohibited based on majority of Islamic scholars and it should be avoided, thus the alternative is Islamic insurance (takaful). In Malaysia, several takaful companies already introduce funeral takaful but its practices are different with the *khairat* fund scheme practices. There is a lot of research on funeral insurance but there less on funeral takaful or *khairat* fund scheme product.

Thus, the model in funeral insurance could be benefited as a reference (not to follow the principles but only looking for the model) in implementing funeral takaful that can be offered to Muslim society and could help low-income society to cope with the funeral cost.

According to Afif (2014), when one of the family members passed away in the Malay Muslim community, the other community members will provide funeral assistance to the family. This proceeding incurs a small amount of cost,

but it could affect the poor in the community. The financial burden is a concern. Thus, *khairat* fund scheme is being managed by a local institution or mosques in the community and it could come in handy in providing financial assistance to the family of the deceased. In Malaysia, *khairat* fund is available over the country and in many places. He suggested *khairat* fund scheme or the mutual benevolent association as an organic institution that exists in every Malay Muslims community in Malaysia to be transformed as mini cooperative and it is operated within the mosque or community vicinity and expected to provide assistance with its local community. Nevertheless, the risk management is not discussed yet and how this such co-operation could survive for long-term when it is transformed into a mini cooperative. In Malaysia – as for now- there is still no *khairat* fund scheme running as mini cooperative due to high risks and also lack of knowledge to manage it.

Firdhaus (2015) recommended for the modern *khairat* fund practice, by transferring the *khairat* fund who been managed by mosques to the takaful company such as Syarikat Takaful Malaysia with the premium from RM15 to RM24 per year. The benefits are according to the contract agreed and it covered 24 hours daily and around the world. Even though there are several mosques already implementing this model, there is still weak as rules and regulations of each entity differed. There is 11 takaful companies operated in Malaysia and their business are focusing on profit maximization while *khairat* fund scheme is focusing on providing welfare. Thus, this differences impact on how takaful companies treating and offering a product for the funeral.

According to Faruk (2007) donation (*sadaqa*) carries the literal meanings of truth, acceptance and concurrence. Yet in the Quran and hadith, the word harbours meaning of greater depth source of extreme kindness and benevolence, along with the occasional intimation of charity towards others, or simply refraining from harmful conduct. While, Jalil (2013), jurists have defined *sadaqa* or donations to various definitions. A complete definition of *sadaqa* according to Islamic perspective is: 'Contract (*aqad*) which give ownership of the property to the other party wishes without reciprocity but to bring much

closer to Allah SWT voluntarily.’ While, the money of ‘*khairat*’ is a charity that is in the form of money for good purposes to closer to the Almighty god. Therefore, money of ‘*khairat*’ is subject to the conditions that have been set up for *sadaqa*.

Reaching a firm definition of funeral poverty which would be generally agreed across the range of people and organizations that use the term would be hard, but it is possible agree on key constituents of funeral poverty, and this is useful. The term is now embedded in general discourse and is focusing attention and debate on particular aspects of poverty, problem debt and financial hardship and, in turn, increasing our understanding and suggesting policy directions. Funeral poverty term associated by problems in paying for funerals (Corden and Hirst, 2015).

The issue has become more complicated when the funeral transforms into an industry. People on low incomes are increasingly finding that the death of a loved one plunges them into serious and long-term debt. Those on low incomes or benefits are hardest hit because they have little or no savings and have to spend a much larger proportion of their income on funeral costs than those on an average income (Purcell and Cooper, 2015). For the poor, United Kingdom provides allocation for funeral payment under the social fund. However, UK recorded in 2012–2013, 47% of the 66,000 applications to the Government’s Social Fund Funeral Payments scheme were turned down. For those who were granted an award, the Funeral Payment only covered around 35% of the overall cost of a funeral.

Case et al. (2014) concerned the funerals place households at risk, taking potentially productive resources and turning them into consumption. In addition, households borrowed money for the funeral, which can be anticipated to drain household resources well into the future. Creating a debt will harm the lower-income people, which could throw them into a poverty. Providing insurance for the funeral should be a solution to cover the increasing cost of a funeral. In Ethiopia and Tanzania, the funeral insurance does not fully solve the matter. The commercially driven entity creates conflict with the need

of society in mass. Dercon et al. (2006), suggest more participation of social welfare institution to help and organize the funeral in society. Roth (2000), mentioned the informal micro-finance scheme for funeral needed for this purpose. It will be more inclusive rather than exclusive products. This has to be the same with financial inclusion campaign all over the globe and part of micro financial products for the mass.

However, the micro finance products could be interpreted into two. First, provides financing to subscribe funeral insurance scheme or finance the funeral (by heirs). The second interpretation by establishing micro-insurance product specifically for the funeral.

Malaysia is considered as a multi-racial country with unique features. It is dominant by Malays, followed by Chinese and Indians. Each race associated with their belief and culture, and therefore funeral cost highly dependent on social belief and culture.

It is interesting to note that funeral cost for Muslim is the responsibility of public and it is compulsory. It is considered as in sin for people who live if they are not performing it. It is not just a right of the deceased as argued by Thompson and Yeung (2015).

Islam provides a very minimum standard of managing funeral, with four main responsibility namely bathing, enshrouding, prayer and burial. The cost should be very minimum without loading factors for those who lives. However, the history and culture created some additional elements which are not compulsory – even not encouraged – that inflates the cost of a funeral.

Despite the above situation, Muslim in Malaysia have begun to realize this responsibility then there are many mosques, villages, and housing estates already create *khairat* fund scheme for the purpose of helping and manage the burial of the dead in their area. It is now common to hear about the death benefit fund that was created to handle the funeral arrangements by these Muslim burial service organizations. These bureaus are established to manage, facilitate, and assist in all aspects of the funeral for the family and the surrounding area.

'*Khairat fund*' as mentioned before is a kind of loose pact or association that purposely created to assist the participants' family members during funeral process (Sin, 2002). While '*khairat fund scheme*' is a system of collection among the Muslims who contributing some funds for welfare and death expenses happen in the family members. People can sign up to ensure that their last rites will be executed without complications. It operates on a principle of mutual benefit; everyone pitches in a small amount for the person who needs the money. Those who sign up for this scheme not only helping themselves but they are also help other members in their community who cannot afford a funeral. Afif (2014) stated the basis of *khairat fund* or *khairat fund scheme* is similar to Islamic insurance (Takaful) which is based on mutual agreement to help each other and the contribution is based on *tabarru'* (donation) principle. However, the former has certain limitations in term of functions and benefits as compared to the latter.

Thus, with the availability of *khairat fund scheme*, people who sign up will be contributing some funds monthly or yearly and in case death happen in the family members, there are funds for the welfare and death expenses. This will ensure that their last rites will be executed without complications and the funeral is taken care of when the death happens in the family members. In this scheme, it practices mutual cooperation and responsibility and also mutual help being the basis of *khairat fund scheme*. In addition, the *khairat fund* also should aim all members of Muslim family regardless of background - rich or poor- so that poor group also can benefit together from this scheme. An efficiency of the management of *khairat fund* including cost-efficiency in the organization/bureau of the *khairat fund* would help them can offer the reasonable premium and thus unfortunate family also could be able to join together.

In Malaysia, there are three categories of *khairat fund* as follows: With premium/contribution, without premium/contribution and Associated with other subscription. Under the premium/contribution category, there are two forms of *khairat fund* which has been implemented which are socially driven

and commercially driven. For example, socially driven of *khairat* fund is run by bureau of *khairat* fund in mosques, villages and residential areas; and non-government organizations which provide service for *khairat* fund for an objective of managing the welfare of its members and not for profit. While for the commercially driven of *khairat* fund, it is run by takaful operators as a business entity to manage the premium/contribution and distribution by all participants with a fee. The fee is considered as income and profit of a company. Under Islamic Financial and Services Act 2013, it is required that the takaful operators must be licensed by the central bank to operate such scheme.

The second category of *khairat* fund is without premium/contribution. It has been guaranteed by an entity to provide such expenses. The senior citizen of *Bantuan Sara Hidup* (BSH) recipient – a cash benefit to the needy – is eligible for a funeral benefit of RM1,000.00 (bsh.hasil.gov.my, 2018). For a civil servant, the benefit of RM3,000.00 provided with additional mileage claim depending on distance. In certain cases, burial area/grave is far from its origins.

The third category of *khairat* fund is associated with other subscription. For example, every account holder of Employee Provident Fund (EPF), entitled a funeral benefit of RM2,500.00 which will be paid to the member's dependent or next-of-kin, subject to consideration by the EPF and follow the conditions stated (kwsp.gov.my, 2016). Life insurance or family takaful products normally compliments funeral expenses as a benefit, with some insurance/takaful offer it as a rider.

Method

This paper employs a qualitative method by analysing relevant literature to understand the subject matter issues. A visit and interview session are done to evaluate the reliability of the issues in Malaysia context. It is interesting to note that the action has been taken by the community due to their belief and culture i.e. Islam. The respondents are the mosques, regulators from Islamic councils, those individuals and groups that involved in funeral management, managers of the funeral scheme and takaful operators.

Results and Discussion

Notwithstanding the available *khairat* fund, based on our in-depth interviews with funeral services team, *khairat* fund managers and distributors; and takaful operators, there are few challenges of managing *khairat* fund recorded.

The awareness among elders on funeral expenses leads them to subscribe more than one scheme. They believe that a death is not subject to certain places and time cause. This provides unnecessary subscription and premium/contribution. In addition, they are not aware of funeral benefit available without subscription like a civil servant and recipient of BSH.

In the rural areas, most of the *khairat* fund scheme impose higher premium payment/contribution due to several factors, namely less population, ageing residents, and higher expenses cost. Urban areas have economies of scale to operate in a more efficient manner. They can reduce premium due to higher participants. In ageing residents' area, the mortality rate is higher and therefore, they need more funding from participants. The operators have to impose higher premium/contribution to meet such obligation. Takaful premium/contribution for funeral benefit is lower than another scheme due to its mass distribution.

The distribution of benefit normally will be direct to the funeral services. If the services handled by the mosque administration, the benefit will be credited directly to the mosque fund. In rare cases, the *khairat* fund scheme may disburse to the family member of the deceased directly, if they intend to manage funeral by their own. The amount of benefit will differ from one to another, but range in average is from RM500.00 up to RM5,000.00 per death.

The most important features for funeral expenses are immediate. Islam encourages the obligation to be completed as soon as possible without delay. This feature creates a few circumstances and practices.

Previously, if a person dies at a hospital, they will bring the deceased to their respective resident and the processes of funeral will begin there. Now, many hospitals already provide bathing services and therefore they complete

the bathing process before they bring it home or mosque. For this reason, the family member will advance the payment of bathing to hospitals, before redeeming it back to *khairat* fund scheme. It obviously will be limited to the benefit allowed by the scheme.

In addition, the different amount of benefit promised in the scheme also create few issues and challenges. One of our respondents from Negeri Sembilan raised the issue of insufficient of the fund. The area is rural, with less population, ageing demographic and predominant by poor. The premium is very minimum at RM1.00 per month with more than 30% default rate. Therefore, the funeral benefit only RM500.00 per death while the average funeral cost in the area ranging from RM800.00 to RM1,000.00. Several cases recorded that they have to loan from the mosque donation fund to cover insufficiency of *khairat* fund. Unfortunately, the loan extended to family members of the deceased (then converted to donation) due to the incapability of the family to cover remaining responsibility.

The burden of funeral is more complicated for the poor. It has affected the funeral process. By awareness of a certain group of people in the state of Penang, they created a nongovernment organization (NGO) to help the poor in managing funeral for free. This NGO does public fundraising and crowdfunding to cover their costs.

On the other hand, the urgency of the funeral process does not compliment some of the *khairat* fund schemes. Even though EPF, BSH and insurance provide funeral benefit, but the family member has to submit an application before the amount disbursed. It will take up to 30 days to redeem the benefit while the funeral process should not be deferred.

The other model implemented by *khairat* fund scheme is a combination between local scheme and takaful operator. The local scheme subscribes takaful operator scheme. In the event of death, the local *khairat* scheme will advance the payment to funeral expenses and claim the expenses to the takaful operator. However, this scheme created another issue namely advanced payment. The local *khairat* scheme has to advance their payment to takaful operator and

trigger default issue. Other issue is the mismatch between benefit and claim, which the differences will belongs to *khairat* scheme, not participants.

Conclusion

The purpose of this research is to review literature more specifically segmenting the practices and suggest the probable solution for funeral expenses scheme with the kind of exploring a segment in Takaful and micro-Takaful. Further the readiness of takaful operators in Malaysia to offer micro takaful and its challenges was also examined. A better understanding of the main functions of micro takaful on funeral would enable us to comprehend the real meaning of takaful that is mutual cooperation and protection for Malaysians as a whole, without grouping them. This study emphasizes the viability of micro takaful products in Malaysia and it anticipates that the findings of this study might contribute valuable information to BNM as the regulator, takaful operators, local authority, participants, the researcher and society. This paper also provides significant information to society and the lower income earners regarding micro takaful on funeral. It is important to ensure that these groups of people have better insight on the purpose of micro takaful on funeral. Besides, it highlights to the society that lower income people are also entitled to get protection and security from any misfortunes. Thus, to protect these unfortunate groups, micro takaful is needed. Micro takaful typically is designed like insurance services but the main clients are people with low income and have no access to mainstream takaful/insurance services. Generally, it is designed to capture those individuals who have not a formal takaful/insurance protection due to the poverty and accessibility.

It is noted that best model for *khairat* fund scheme must be an immediate basis, with a lower premium and sufficient benefit. Economies of scale element should be taken into consideration to maximize efficiency. Adding the profit elements could inflate the expenses higher and thus violate the purpose of the funeral. A national level management of *khairat* fund scheme as part of financial inclusion and promoting micro-Takaful should be

established to accommodate the needs of the funeral as well as performing responsibility in the religion of Islam.

Acknowledgement

This research was funded by the Ministry of Higher Education (MOHE) Malaysia under the Fundamental Research Grant Scheme (USIM/FRGS/FEM/055002/50517) - entitled ('*Takaful Khairat Kematian*' to Prevent Funeral Poverty: Fundamental Issue in Malaysia). Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia (USIM).

References

- Afif, M. A., (2014). Transforming The '*Khairat Kematian*' (Mutual Benevolent Association) to Mini Cooperative. *Dimensi Koop, Maktab Koperasi Malaysia*, Vol. 43: 25-28.
- Alioth, L. (2020). *Funeral Expenses Priced at \$20 in 1986 - \$68.59 in 2020*. Available online at <https://www.in2013dollars.com/Funeral-expenses/price-inflation>. Accessed on December 5, 2020.
- BSH (Bantuan Sara Hidup). (2018). *Bantuan Sara Hidup Malaysia*. Available online at <https://www.bsh.hasil.gov.my>. Accessed on December 5, 2020.
- Berg, E. (2011). *Funeral Insurance*. Centre for the Study of African Economies (CSAE) Working Paper - 16. Available online at <https://www.csae.ox.ac.uk/materials/papers/csae-wps-2011-16.pdf>. Accessed on December 5, 2020.
- Corden, A., and Hirst, M. (2015). *The Meaning of Funeral Poverty: An Exploratory Study*. Available online at <https://www.york.ac.uk/inst/spru/research/pdf/FUNERALpover ty.pdf>. Accessed on July 10, 2020.
- Case, A., Garrib, A., Menendez, A., and Olgianti, A., (2013). Paying the Piper: The High Cost of Funerals in South Africa. *Economic Development and Cultural Change*, Vol. 62(1): 1-20.
<http://medcontent.metapress.com/index/A65RM03P4874243N.pdf> \nhttp.
- Dercon, S., De Weerd, J., Bold, T., and Pankhurst, A. (2006). Group-Based Funeral Insurance in Ethiopia and Tanzania. *World Development*, Vol. 34(4): 685-703.
- EPF (Employee Provident Fund). (2019). *Employee Provident Fund Malaysia*. Available online at <https://www.kwsp.gov.my>. Accessed on Jun 3, 2020.
- Firrdhaus, M. S. (2015). *Khairat Kematian dalam Komuniti Islam (Death Fund Concept in Muslim Society)*. Available online at

- https://www.academia.edu/8261480/Khairat_Kematian_Dalam_Komuniti_Islam_Death_Fund_Concept_in_Muslim_Society_. Accessed on December 5, 2020.
- Gazi, F. (2019). *Funeral Costs in Malaysia: Can You Afford It?* Available online at <https://www.imoney.my/articles/funeral-costs-malaysia-afford>. Accessed on December 5, 2020.
- Jalil, A. (2013). *Konsep Wang Khairat (Derma / Sedekah) Menurut Perspektif Islam*. Unpublished.
- Omer, F. (2007). *A Comprehensive Guide to Zakat Charity in Islam*. The Light Publishing.
- Purcell, S., and Cooper, N. (2015). *Preventing Poverty Beyond Death: The Churches' Role in Preventing Funeral Poverty*. Church Action on Poverty: Manchester.
- Roth, J. (1999). *Informal Micro-Finance Schemes: The Case of Funeral Insurance in South Africa*. ILO, Mimeo.
- Royal London. (2020). *The impact of COVID-19 on Funerals: National Funeral Cost Index Report 2020*. Available online at <https://www.royallondon.com/siteassets/site-docs/media-centre/royal-london-national-funeral-cost-index-2020-funeral-report-web.pdf>. Accessed on December 5, 2020.
- Sin, C. H. (2002). The Limits to Government Intervention in Fostering an Ethnically Integrated Community: A Singapore Case Study. *Community Development Journal*, Vol. 37(3): 220-232.
- Sun Life. (2016). *Cost of Dying 2016*. Available online at https://www.sunlife.co.uk/press-office/?utm_source>About-Sun-Life-Direct/Press-Office/Research/Social-Fund-Funeral-Payments/&utm_medium=redirect&utm_campaign=redirect. Accessed on August 27, 2020.
- Thompson, P., & Yeung, P. (2015). Is a Funeral a Right? 'Exploring Indigent Funerals from Social Work Perspectives. *Aotearoa New Zealand Social Work*, Vol. 27(1&2): 73-86.
- Walter, T. (2016). Bodies and Ceremonies: Is the UK Funeral Industry Still Fit for Purpose? *Mortality*, Vol. 22(3), 194-208. DOI: 10.1080/13576275.2016.1205574.
- Wiltshire Citizens Advice. (2013). *Funeral Poverty: A Plan for Managing The Impact of Funeral Costs*. Available online at http://cabwiltshire.org.uk/phocadownload/funeralpoverty_feb2013.pdf. Accessed on July 7, 2020.