

1 December 2021

To whom it may concern

This letter is to confirm that Quaker Social Action (QSA) has a three-year partnership with The Royal London Mutual Insurance Society, Limited (Royal London) through which Royal London is providing a grant to QSA of £108,876 between September 2020 and August 2023 in support of QSA's work to help tackle **funeral poverty** – meaning situations where the price of a funeral is beyond a person's ability to pay.

The grant enables QSA's small 'Down to Earth' team to increase its capacity, to:

- Support more people via its UK-wide helpline for people struggling with funeral costs
- Contribute towards its strategic work i.e. influencing the funeral industry and government to improve people's experiences of arranging a funeral.

Summary of the impact of the grant:

- During October 2020 to September 2021 the Down to Earth helpline supported 747 new clients, which was 260 more than during the previous 12-month period
- Based on the last 12 months for which impact data has been processed;
 - For those helpline clients for whom we have specific information on savings, the average saving on funeral costs was £1,143
 - Where we have information on money raised towards funeral costs, the average was £2,873 per client
- Contributing towards Down to Earth's capacity for strategic work, which included;
 - Engaging with the Competition and Markets Authority's investigation into the funerals industry until its conclusion – we provided evidence-based responses at every consultation stage. Having been pushing for greater transparency in the funeral industry since 2015, QSA is pleased that the CMA has taken action by ordering funeral directors to publish their prices. Many of the issues we raised, during the order's consultation process, have been incorporated.
 - Launching a report (July 2021) into, sadly, local authorities' failings around public health funerals. The report was based on online research by the Down to Earth team and telephone mystery shopping by a volunteer to investigate the extent to which councils are carrying out their legal duty and following government guidance.

QSA thanks Royal London for supporting our ongoing work to help tackle funeral poverty.

Yours sincerely,

Peter Christmas – head of fundraising and communications

