

AXA SunLife: End of Life Planning/ The Cost of Dying Final Report June 2014

1. Overview

Between January and April 2014 AXA Wealth Services and Citizens Advice established a unique collaboration to raise awareness within the advice sector of the impact of rising funeral costs.

Based on information from their annual Cost of Dying Report and their professional insights, AXA developed a presentation aimed at advice organisations, frontline workers and volunteers that support vulnerable clients and consumers. The presentation covered information regarding planning and paying for a funeral, funeral costs and Social Fund payments.

AXA staff delivered the presentation at each of the 14 Citizens Advice Financial Capability Forums. The Financial Capability Forums were established in 2007 and bring together over 1500 local, regional and national organisations. They enable financial capability thought leaders to provide mutual support and share learning on financial capability, develop funding and delivery partnerships, and influence the development of local and regional agendas and build capacity for organisations to take up financial capability work.

‘The presentation usefully and informatively highlighted an area of expense that often gets ignored and which is steadily becoming more costly.’

North West Forum Member

The presentation reached over 300 frontline workers and 92% thought the information was very relevant or relevant for the people they work with. We estimate that over the next year these frontline workers will reach at least 2,580 clients, supporting them to undertake end of life planning, understand their options and sign-post to further support.

‘An interesting and thought provoking talk.’

Thames Valley Forum member

The project also prompted a lively discussion at each of the forums, with members, Forum Leads and AXA staff exploring the challenges of talking about end of life planning with clients, the types of training and learning resources that could be developed and the social impact of increasing funeral costs and reductions in Social Fund Funeral Payments. One participant described the issue as ‘the third F’, alongside Food and Fuel poverty.

2. Key Findings

Feedback demonstrates that the project delivered on the objective of raising awareness of the cost of dying and the presentation had a positive impact on the audience at the forums. Members commented that they had not previously been aware of the levels of cost involved in planning a funeral nor had they necessarily realised the impact that the cost of dying is having on society, particularly on those most vulnerable.

Evaluation forms were issued to all in attendance at each meeting. 218 forms were completed, a response rate of 63%.

Following the presentation:

- 92% of forum members in the audience thought the information was very relevant for the people they work with
- 79% of forum members in the audience have changed their view of the importance of end of life planning for the people they work with
- 82% of forum members in the audience felt more or much more confident about discussing end of life planning with the people they work with
- 71% of forum members in the audience are more or much more likely to discuss end of life planning with the people they work with
- 93% of forum members in the audience will pass on what they have learnt to colleagues.

The feedback highlights some significant trends. The majority of members now recognise that end-of-life planning is an important area for their clients, and plan to discuss forward planning and explore possible payment options. With 93% of members planning to cascade this information on to colleagues the project has potentially created a shift in the advice sector's approach to end-of-life planning with clients.

Although a small percentage of forum members thought that the information wasn't relevant for the people they work with, the main reason identified for this was that it wouldn't be seen as a priority for people who are already having difficulty meeting their essential living costs such as food and fuel. Despite this, the feedback suggested it would not deter frontline workers from building it into a discussion around forward planning and highlighting the possible options available, simply that it would not be a priority area.

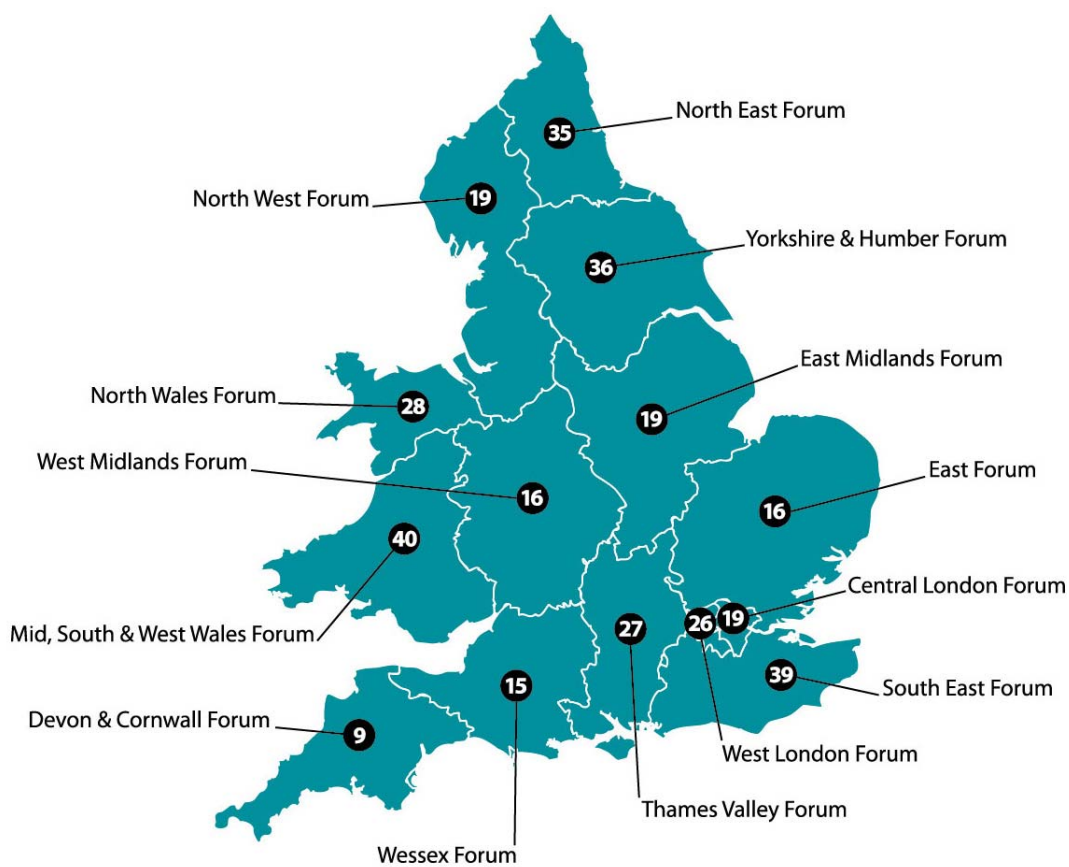
82% of attendees reported feeling much more confident about discussing end of life planning, demonstrating the effectiveness of the presentation and subsequent question and answer sessions. By creating these thought leaders within the advice sector we anticipate end of life planning to feature as part of advice with much greater frequency. For the percentage of people who reported feeling no more confident, this was mainly due to them feeling they had a sufficient level of understanding around the topic prior to the presentation.

Overall the feedback demonstrates that the vast majority of people have taken on board the importance of emphasising the need for frontline workers to be introducing this topic into their discussions with clients.

3. Frontline workers reached

The presentation directly reached over 300 frontline workers across England and Wales. In addition, 93% of people said that they would pass on the information that they had learnt to colleagues, therefore substantially increasing the potential reach of this information across the advice network.

Figure 1.
Map of England and Wales showing regional forums and the number of forum members in audience

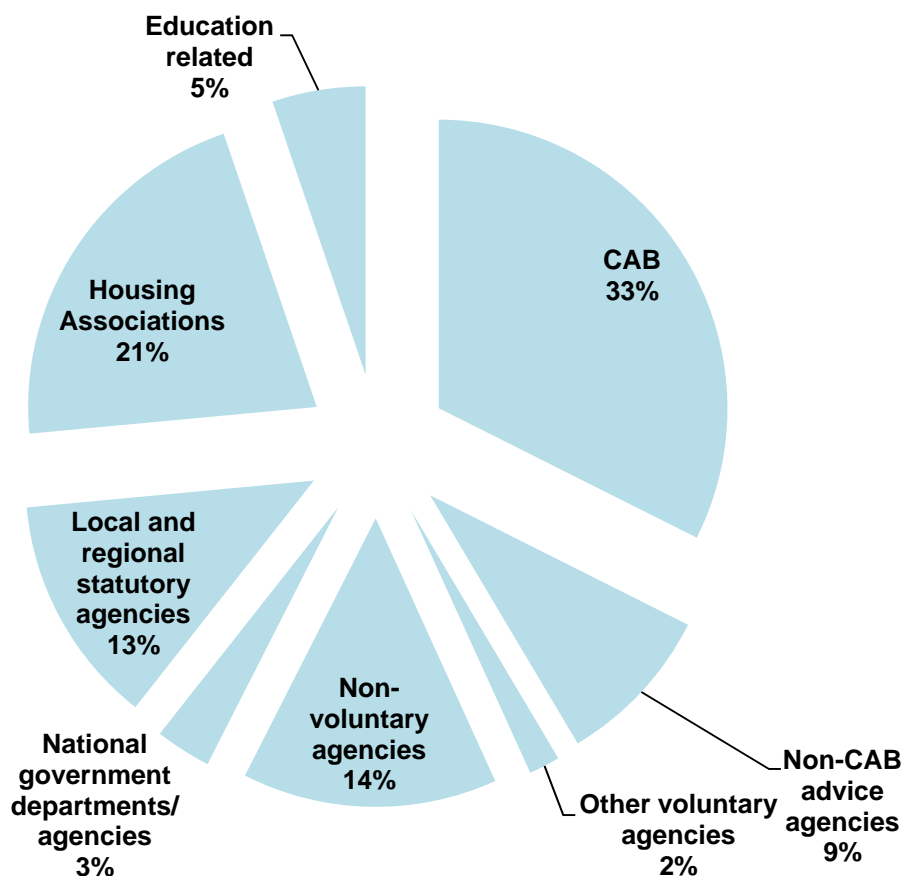


Information cascade to clients

At least 2,580¹ people will have benefited through the 'cascade'² effect from frontline workers. A diverse range of organisations, supporting and assisting vulnerable clients and communities attend forum meetings. Many of the client groups they work with have specific needs and are often on low incomes.

630 copies of the co-branded leaflet 'Help yourself to prepare for later life' have been distributed to forum members along with 305 copies of the AXA SunLife produced leaflet 'How to plan for your funeral'.

Figure 2.
Profile of organisations in audience



¹ Based on the assumption that at least half of all forum members work directly with clients.

² This is based on a multiplier of an average of 15 clients per annum reached by each worker, which is a conservative estimate from our various studies (see Citizens Advice Financial Skills for Life report on the bureaux and forum grants programme of 2007
http://www.financialskillsforlife.org.uk/index/partnerships/financialskillsforlife/fsfl_resourcespublications.htm)

4. Feedback from forum members

Alongside gathering impact evidence through feedback forms Citizens Advice staff members also gathered anecdotal feedback from forum members following the presentation at a number of meetings. The overall reception to the presentation was positive and generated a lot of discussion. The film clip of Rhonda's Story was well received and conveyed the powerful message around considering the impact on loved ones left behind in a thought provoking and sensitive manner. Most members were surprised by figures quoted for the average cost of a funeral and the regional variations in cost and members who had experienced paying for a funeral were able to share their experience.

The presentation generated a lively discussion at each of the forums, with members discussing the challenges of introducing funeral planning to clients. Members raised some concerns about how to manage the emotional sensitivities of the topic and ensure that clients feel empowered to make choices. Lots of members mentioned there was a lack of training and resources covering funeral planning.

Members also discussed how the rising cost of funerals could be presented as a campaign issue. One discussion generated the idea that funeral poverty could become 'the third F' alongside Fuel and Food poverty.

Members were interested to know more about how AXA's funeral plan works so that they could gain a better understanding of this type of product in order to explain it as a potential option to clients. AXA dealt with this line of questioning in an appropriate way in an effort to remain impartial.

'I now understand the issues involved more and the impact lack of planning has.'

West Midlands Forum member

'It is not something I would have even thought of previously.'

South East Forum member

'There are a number of options available for people.'

Mid, South & West Wales Forum member

'Useful reminder of something we should all do.'

West London Forum member

'It was a shock to hear that where we lived would make a big difference to the cost of preparing for a funeral.'

North Wales Forum member

Forum members also discussed specific follow up actions they planned to undertake following the presentation:

- Briefing at next team meeting.
- Pass information on to Loan Manager at Credit Union so appropriate advice can be provided to people who apply for loans to pay for funerals.
- Inclusion of end of life planning in future discussions with people about budgeting.
- Feature in next Housing Association newsletter.

5. Feedback from Forum Leads

The partnership between AXA Wealth Services and the financial capability forums was well received by Forum Leads and despite some initial reservations concerning avoidance of a sales pitch, AXA successfully overcame this barrier by adopting a sensitive approach to presenting the information. The presentation generated lots of discussion and allowed both parties to learn a great deal of information about each other.

Forum leads further re-enforced the positive feedback from their members.

'The presentation provided a great deal of conversation and raised the profile of the issue for members to take back to clients.'

Lou Moon, East Forum Lead

'I have since watched a programme on end of life planning and the statistics of people who cannot afford even a basic funeral in the UK are astounding.'

Becky Moore, Devon & Cornwall Forum Lead

'Members found the information re Cost of Dying raised awareness.'

Gary Elmore, East Midlands Forum Lead

6. Conclusions and next steps

This project has been a real success and the collaboration between AXA SunLife and Citizens Advice has been mutually beneficial.

The sessions enabled AXA to extend their reach and deliver an incredibly important message around the cost of dying and how it can impact those that are the most vulnerable. Through the forum network, Citizens Advice have enabled frontline workers to engage in a topic that they may not have previously given much thought to. As a result of gaining new insight into the cost of dying, 82% of people reached directly with this information now feel more confident about discussing end of life planning with people they work with.

Whilst the majority of forum members did plan to discuss funeral costs with clients there was a recognition that this topic remains difficult to raise. Dying is a very emotive topic, clients may be struggling with more immediate day to day costs and may wish to include their family in any discussion. Members felt that the development of financial capability learning resources and support materials would be highly beneficial and would help to embed knowledge and practice on funeral costs into the sector.

Thank you for your support.

Citizens Advice
June 2014