

Written evidence submitted by Covid-19 Bereaved Families for Justice

Who we are

Covid-19 Bereaved Families for Justice is a group of nearly 2,000 people who have suffered personal family bereavements as a result of Covid-19. We are campaigning for lessons to be learned as quickly as possible in order to save lives and prevent others from going through the same pain we have.

We are calling for a judge-led statutory public inquiry with an immediate rapid review first phase that can help to save lives. Rapid reviews have happened after other major public crises and can be completed within weeks. To date, our [petition](#) calling for such an inquiry has received over 200,000 signatures.

With the ongoing issues related to Covid-19, these are unprecedented times which call for an unprecedented response. Cases are continuing to rise as we head into the Winter - we have to act now.

The evidence below relates to the effectiveness of Government support to individuals during the Covid-19 pandemic, in particularly the effects of financial insecurity on Covid-19 bereaved and the effectiveness of the NHS and Social Care Coronavirus Life Assurance Scheme.

The challenges facing bereaved low-income families

One of the most common concerns for members of our Group is the financial challenge facing low-income families who experiencing bereavement arising from Covid-19.

We know that bereavement can cause problems at any time for families with fewer financial resources. A [study](#) by the University of York has found that coping with the loss of a loved one brings with it financial insecurity, including funeral expenses, managing bequeathed debts and assets, and adjusting budgeting regimes. The experience of bereavement may also lead to behavioural changes such as moving home or starting or leaving paid work. For those who are on low incomes, who may already be forced to draw on Universal Credit, any additional paperwork and disruption to benefits payments only add further stress and financial anxieties. This is to say nothing of the grief that goes hand in hand with mourning the death of a family member.

NHS and Social Care Coronavirus Life Assurance Scheme

From April 2020 temporary schemes have been introduced across the four nations of the UK to provide life assurance to any health and social care practitioners who contract Covid-19 in the course of their duties. By July, at least 540 such workers had died in England and Wales. Rules for the schemes vary slightly across the nations of the UK, but all four offer a lump sum payment of £60,000 to families of workers who lose their life.

While this extra support is welcome, we have identified several issues with the schemes. The first concerns employer involvement in determining eligibility. A Group member lost her mother, a nurse in a care home in Rotherham, earlier this year. She had contracted Covid-19 after treating a patient who had tested positive for the virus – a fact which the home knew about as evidenced by text messages sent to relatives by the nurse at the time. This is important because, as her daughter later discovered, any application to the Life Assurance Scheme is made solely through the employer. As such, the home where the nurse worked denied these facts, stating there had been “no confirmed or suspected Covid-19” in the home at the time the nurse fell sick.

Our Group member feels that the fact that the home was able to make these misleading statements – without there being recourse for families to input evidence, to challenge, or to correct inaccuracies – was deeply distressing to her and her family. It cannot be right if this care home, and potentially many others, can make factually inaccurate statements to protect their business liability. This is not an isolated issue: many of our members have faced similar circumstances, with the implication that many more are similarly unable to access any form of financial compensation for the death of their loved ones.

Likewise, we understand that the Care Quality Commission (CQC) will not identify which specific homes have had residents die from Covid-19 or share this data with those processing claims for the Life Assurance scheme. This data would be significant for people seeking compensation.

Second, while the payments are made, rightly, tax-free, those families who were claiming or now need to claim Universal Credit (UC) or other benefits due to their low income find that the lump sum payment takes them over the capital limit of £16,000 and as a result benefits payments stop. Certain other schemes – for example, those for victims of the Windrush scandal, or payments to families bereaved due to the Grenfell Tower tragedy – are discounted, and this should be true of the Life Assurance Scheme. Given the life assurance payments are made because of the need to ensure the families of key workers who have lost their lives receive some financial security, this is to give money with one hand and take it with another. The rules must be changed.

Finally, while it is right that NHS and social care workers and their families can access additional support, our Group members believe strongly that all key workers should be eligible for equivalent financial compensation. For example, the families of bus and train drivers do not have access to an equivalent life assurance scheme. The Life Assurance Scheme should be extended, or an equivalent established for other key workers.

Funeral expenses

Many of the bereaved families who form part of our Group report they have struggled with funeral costs. This is not an issue faced only by those bereaved by Covid-19, but the wider impacts of the crisis may exacerbate the difficulties families face.

Even before the pandemic, funeral costs were rising well above inflation, at the same time as state support through the Social Fund has been decreasing. According to Quaker Social Action 1 in 8 families in 2018 experienced financial problems due to funerals, many having to take out debt or sell belongings to pay the necessary costs.

We need to increase financial support for low-income families through the social fund, streamlining applications where possible, and take action to ensure that funeral directors' costs are reasonable. For more information, please see [Quaker Social Action's campaign](#).

Other issues

Our Group members report a range of other issues which, again while common to bereaved families in general, may be made worse by the wider impacts of the Covid-19 crisis.

Confusion around eligibility for benefits or the legal requirements around probate are common themes as families cope with a sudden loss of income, which may also be in the context of other family members losing work due to Coronavirus restrictions and the economic difficulties many industries face.

At the same time, accessing advice and support may be more difficult where in-person services are suspended or restricted. We want to ensure better access to sources of advice for bereaved families.

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