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**REPORT TITLE: Funeral Benefit Program**

**FROM:** Janice Sheehy, Commissioner of Human Services

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## **RECOMMENDATION**

**That the Commissioner of Human Services be authorized to provide financial assistance, on behalf of deceased Peel residents, who were low income and did not have sufficient funds in their estate to fully cover the cost of a basic funeral, burial and/or cremation.**

## **REPORT HIGHLIGHTS**

- Since 1997, the Region of Peel has provided financial assistance to support funeral services for the following residents:
    - Ontario Works and Ontario Disability Support clients in receipt of benefits at time of death;
    - Coroner's Warrants (unclaimed deceased people); and,
    - Low Income residents, whereby their estate is without sufficient funds to cover the costs.
  - For Ontario Works and Ontario Disability Support clients, administration of the funeral is covered under the *Ontario Works Act, 1997* and *Ontario Works Regulation 134/98*.
  - The Coroner's Warrant authority is outlined as a municipal responsibility in the *Public Hospitals Act, R.S.O. 1990* and *Anatomy Act, R.S.O. 1990*.
  - Administering funerals for low income residents is not mandated through legislation but is a service offered by most municipalities.
  - Staff recently reviewed the Funeral Benefits Program. Although the funding for this program is approved by Council each year through the budget, formal Council approval for the program could not be identified, hence, authority is being requested through this report.
  - Each year, approximately 357 clients are provided with assistance at an average level of \$5,870 per client.
  - To improve and modernize the program, staff will work with internal departments to implement adjustments, tighten controls and explore alternative methods of delivery.
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## **DISCUSSION**

### **1. Background**

For over 20 years, the Region of Peel has provided financial assistance on behalf of deceased Peel residents who do not have the funds in their estate to cover the cost of a basic funeral, burial and/or cremation. This includes:

- Social assistance recipients (Ontario Works and Ontario Disability Support Program)
- Coroner's Warrants (unclaimed deceased persons)
- Low Income residents (estate does not have the funds to cover the funeral and resident would have been eligible for assistance at the time of death)

## **Funeral Benefit Program**

For social assistance recipients, funeral costs are legislated by the Province as outlined in the *Ontario Works Act, 1997* and *Ontario Works Regulation 134/98*.

For Coroner's Warrant the authority and responsibility to provide funeral assistance is outlined in the *Public Hospitals Act, R.S.O. 1990* and *Anatomy Act, R.S.O. 1990*.

For low income residents, where the estate of the deceased does not contain sufficient assets to cover the funeral costs, financial assistance is provided on a compassionate basis at the Region's discretion.

### **Review of Compassionate Funeral Benefit Program**

Staff completed a comprehensive review of the funeral benefit program delivered to low Income residents, including engaging internal departments and completing an environmental scan to identify and compare the program across Ontario.

Opportunities for improvement were identified including recommendations and actions to modernize the program; implementing adjustments and tightening controls as necessary and exploring alternative methods of delivery to improve the overall efficiency and effectiveness of the program. One area of noted concern, was the need to enhance current forms used to gather formal authorization confirming that the resident requesting the funeral is the person designated to make decisions on behalf of the deceased individual.

The scan confirmed that comparable services are offered in most municipalities and while funeral benefit rates, policies and practices may vary, the attention to community need is consistent as outlined in Appendix I. The services provided are minimal. Staff regularly review the rates; if the amounts are not sufficient there is a risk that Funeral Directors will not work with the Region of Peel to provide these services.

Although the funding for this program is approved by Council each year through the budget, formal Council approval for the program could not be identified, hence, authority is being requested through this report.

## **2. Proposed Next Steps**

It is recommended that Council authorize the continuation of funeral benefits to low income residents as this is a valuable support to the most vulnerable in our community.

Staff will continue to make changes to improve and modernize the program to ensure cost efficiency as well as compliance with best practices.

## **RISK CONSIDERATIONS**

The risks and concerns identified through the review will be addressed through modernization of operations.

A decision to discontinue the program would represent a reputational risk to the Region. Given most municipalities provide a similar support, no longer doing so would put Peel among the minority and significantly disadvantage vulnerable residents at a critical time.

## Funeral Benefit Program

### FINANCIAL IMPLICATIONS

Financial assistance to support funeral services for Ontario Works and Ontario Disability Support Program clients is funded 100 per cent by the province with Low Income residents covered within the Region of Peel's annual operating budget in the amount of \$690,000. All program administrative costs are shared 50/50 between the Region of Peel and the Ministry of Children, Community and Social Services.

In future years, costs are anticipated to remain constant, although the impact of COVID-19 may result in a temporary increase in 2020 and 2021.

### CONCLUSION

The Region of Peel has been providing an important and necessary service to its most impoverished and vulnerable residents through the Funeral Benefit program. It is recommended that this program continue to be offered, while also taking steps to improve and modernize it.

### APPENDICES

Appendix I - Environmental Scan Funeral Rates

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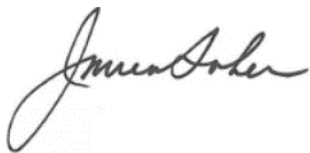
*For further information regarding this report, please contact Susan Lazzer, Program Director, Community Access, Human Services, [susan.lazzer@peelregion.ca](mailto:susan.lazzer@peelregion.ca)*

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***Reviewed and/or approved in workflow by:***

Department Commissioner, Division Director, Financial Support Unit, Legal Services and Procurement.

Final approval is by the Chief Administrative Officer.



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J. Baker, Chief Administrative Officer