

Adjournment.

11 In terms of Standing Order No 17, the Council agreed to adjourn the meeting at 1345 hours until 1445 hours.

Resumption of meeting.

12 The meeting resumed at 1445 hours and the sederunt was taken as follows:-

Present: The Depute Lord Provost, Christy Mearns (Chair).

JAMES ADAMS	LAURA DOHERTY	LEÒDHAS MASSIE
SAQIB AHMED	STEPHEN DORNAN	ANGUS MILLAR
SUSAN AITKEN	SEAN FERGUSON	MALCOLM MITCHELL
IMRAN ALAM	ELAINE GALLAGHER	JON MOLYNEUX
BLAIR ANDERSON	MARIE GARRITY	ROBERT MOONEY
KEN ANDREW	ALLAN GOW	MARGARET MORGAN
ALEXANDER BELIC	WILLIAM GRAHAM	EVA MURRAY
RICHARD BELL	SHARON GREER	CECILIA O'LONE
DECLAN BLENCH	GREG HEPBURN	JILL PIDGEON
EVA BOLANDER	FIONA HIGGINS	LINDA PIKE
ABDUL BOSTANI	SEONAD HOY	HANIF RAJA
PHILIP BRAAT	MHAIRI HUNTER	DAVENA RANKIN
JILL BROWN	RASHID HUSSAIN	THOMAS RANNACHAN
HOLLY BRUCE	DAN HUTCHISON	LANA REID-MCCONNELL
BILL BUTLER	FYEZA IKHLAQ	ROZA SALIH
GRAHAM CAMPBELL	ANN JENKINS	FRANNY SCALLY
CHRISTINA CANNON	LILITH JOHNSTONE	SORYIA SIDDIQUE
PAUL CAREY	RUAIRI KELLY	KIERAN TURNER
ANTHONY CARROLL	KEVIN LALLEY	CATHERINE VALLIS
JOHN CARSON	PAUL LEINSTER	MARTHA WARDROP
ALLAN CASEY	PAUL MCCABE	
ANNETTE CHRISTIE	ELAINE McDOUGALL	
CHRIS CUNNINGHAM	DONNA McGILL	
STEPHEN CURRAN	NORMAN MacLEOD	
FEARGAL DALTON	ELAINE McSPORRAN	
STEPHEN DOCHERTY	ANNE McTAGGART	

DEACON CONVENER

Apologies: The Lord Provost, John Daly, Eunis Jassemi, Jim Kavanagh, George Redmond and Thomas Kerr.

Attending: E Rodger (Clerk); M Millar, Director of Legal and Administration; S Millar, Chief Executive; J McGhee, Interim Executive Director of

Education Services; R Emmott, Executive Director of Finance; and C Edgar, Director of Communication and Corporate Governance.

Support for residents affected by withdrawal of funeral insurance – Motion as adjusted approved.

13 Councillor Pidgeon, seconded by Bailie Lalley, moved that:-

“Council notes that thousands of credit union members across Scotland, including many in Glasgow, are facing the loss of funeral insurance cover following the decision by Maiden Life Försäkrings AB to withdraw from the UK market. This decision will result in the termination of Family Protection Plan policies on 30th November 2025.

Council further notes that many affected residents have paid into these plans for decades, often contributing more than the policy payout amount. These individuals now face the risk of funeral poverty, with no realistic alternative due to age or health restrictions. This situation has caused significant distress and financial uncertainty for vulnerable residents in our city.

Council believes that the withdrawal of these plans without adequate safeguards is unacceptable and risks deepening inequality and hardship. Urgent action is required from regulators and government to protect consumers and provide compensation or alternative support.

Council resolves to:

1. Write to both national governments urging it to work with the Financial Conduct Authority (FCA) and credit unions to establish a compensation scheme and explore emergency measures to prevent funeral poverty.
2. Write to the FCA requesting a review of the regulatory framework for insurance-based funeral products and the circumstances leading to this withdrawal.
3. Publicly reaffirm the Council’s commitment to tackling funeral poverty and supporting vulnerable residents.”

Councillor Bell, seconded by Bailie Pike, moved as an amendment that:-

(1) after the second paragraph insert the following new paragraph:

“Council expresses its concern that Financial Conduct Authority’s (FCA) June 2025 Financial Lives Survey findings indicate low levels of understanding and engagement with life and funeral insurance policies, while trust remains limited, despite customers often holding policies for extended periods and efforts must be made to increase the public’s awareness of these matters”;

(2) in the third paragraph after the sentence ending in “hardship” and before the sentence beginning with “Urgent action...” insert the following:

“Council highlights that in 2024 saw the total cost of dying go up by 1.4% to £9,797 – the highest figure ever, according to SunLife’s 2025 Cost of Dying Report; only 68% of people make provisions specifically to pay for their funeral before they pass away, only 56% of those put enough aside to cover the whole cost of the funeral, and 18% (-2% from 2023) of families experience notable financial concerns when paying for a funeral. On average, they have to find almost £2,371 to cover the costs. A third (33%) of people say the cost-of-living crisis impacted how they organised and/or paid for the funeral; 1 in 5 (22%), reporting paying for a funeral affects their ability to pay essential bills or rent and have to cut back on essential items such as food.”;

- (3) after the third paragraph, insert the following 2 new paragraphs:

“Council notes that since Social Security Scotland Funeral Support Payment was launched in 2019, 52,280 applications have been made, and the Scottish Government has provided more than £66.3M million to families to help pay for funeral costs when they need it most. £6.2 million has been paid out to clients and funeral directors in the 2025/2026 financial year to date with Glasgow benefitting from 20% of payments.

Council also commends Social Security Scotland for its awareness raising activities of its Funeral Support Payment during National Grief Awareness Week (02-08 December 2025), earlier this year FSP during Dying Matters Awareness Week (5 – 11 May), and the Scottish Government emphasizing bereavement services for children and families through Education Scotland and funding for Child Bereavement UK including its Glasgow service, promoting compassion and accessible support.”; and

- (4) in the final paragraph insert the following 2 new bullets after number 3

- “Urge the FCA and life and funeral insurance providers to establish an awareness raising campaign of the need for life/ funeral insurance, how it works and what it covers.
- and instruct the Chief Executive and our Financial Services team to work with Glasgow Helps and Social Security Scotland to build on its success to date and mark the noted awareness weeks as milestones to do so”

Bailie Carroll, seconded by Bailie Wardrop, moved as an amendment that:-

- (1) the title be amended to read “withdrawal”;
- (2) resolution action one be reworded to read as follows:

“1 Request the leader of the Council write to both national governments urging them to work with the Financial Conduct Authority (FCA) and credit unions to establish a compensation scheme providing bespoke support for those who have a Family Protection Plan and explore emergency measures to prevent funeral poverty. This includes invoking a S166 review to be conducted by the FCA”.; and

(3) resolution action two be reworded to read as follows:

“2 Request the Convener for Health & Social Care writes to the Parliamentary Under-Secretary of State for Health and Social Care to include, within current discussions of Funeral Service Reform to be brought to the UK Parliament, measures in strengthening the FCA’s regulatory framework, such as through the Financial Services and Markets Act 2000 for insurance-based funeral products and the circumstances leading to this withdrawal, as well as providing longer term regulatory support and plans for families with out of sale plans such as FPPs to see these honoured.”

Councillor Pidgeon, with the approval of her seconder, accepted the amendments by Councillor Bell and Bailie Carroll, resulting in the following adjusted motion:-

“Council notes that thousands of credit union members across Scotland, including many in Glasgow, are facing the loss of funeral insurance cover following the decision by Maiden Life Försäkrings AB to withdraw from the UK market. This decision will result in the termination of Family Protection Plan policies on 30th November 2025.

Council further notes that many affected residents have paid into these plans for decades, often contributing more than the policy payout amount. These individuals now face the risk of funeral poverty, with no realistic alternative due to age or health restrictions. This situation has caused significant distress and financial uncertainty for vulnerable residents in our city.

Council expresses its concern that Financial Conduct Authority’s (FCA) June 2025 Financial Lives Survey findings indicate low levels of understanding and engagement with life and funeral insurance policies, while trust remains limited, despite customers often holding policies for extended periods and efforts must be made to increase the public’s awareness of these matters.

Council believes that the withdrawal of these plans without adequate safeguards is unacceptable and risks deepening inequality and hardship. Urgent action is required from regulators and government to protect consumers and provide compensation or alternative support.

Council notes that since Social Security Scotland Funeral Support Payment was launched in 2019, 52,280 applications have been made, and the Scottish Government has provided more than £66.3M million to families to help pay for funeral costs when they need it most. £6.2 million has been paid out to clients and funeral directors in the 2025/2026 financial year to date with Glasgow benefitting from 20% of payments.

Council also commends Social Security Scotland for its awareness raising activities of its Funeral Support Payment during National Grief Awareness Week (02-08 December 2025), earlier this year FSP during Dying Matters Awareness Week (5 – 11 May), and the Scottish Government emphasizing bereavement

services for children and families through Education Scotland and funding for Child Bereavement UK including its Glasgow service, promoting compassion and accessible support.

Council resolves to:

1. Request the leader of the Council write to both national governments urging them to work with the Financial Conduct Authority (FCA) and credit unions to establish a compensation scheme providing bespoke support for those who have a Family Protection Plan and explore emergency measures to prevent funeral poverty. This includes invoking a S166 review to be conducted by the FCA.
2. Request the Convener for Health & Social Care writes to the Parliamentary Under-Secretary of State for Health and Social Care to include, within current discussions of Funeral Service Reform to be brought to the UK Parliament, measures in strengthening the FCA's regulatory framework, such as through the Financial Services and Markets Act 2000 for insurance-based funeral products and the circumstances leading to this withdrawal, as well as providing longer term regulatory support and plans for families with out of sale plans such as FPPs to see these honoured.
3. Publicly reaffirm the Council's commitment to tackling funeral poverty and supporting vulnerable residents.
4. Urge the FCA and life and funeral insurance providers to establish an awareness raising campaign of the need for life/ funeral insurance, how it works and what it covers.
5. Instruct the Chief Executive and our Financial Services team to work with Glasgow Helps and Social Security Scotland to build on its success to date and mark the noted awareness weeks as milestones to do so."

The motion, as adjusted, was thereafter unanimously approved.