

How to plan a funeral

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When someone close to you dies, the last thing you may feel like doing is organising their funeral. Unless you've been involved in arranging a funeral before, you may not know what you have to do. You may also be surprised at how much funerals can cost.

Some reports claim the average cost of a funeral has doubled during the last 10 years. According to the Money Advice Service, these days a typical funeral using a funeral director costs around £3,675 – though you can pay much more or less, depending on how you want to remember your loved one, how much you can organise yourself and what you can afford to pay.

Saying goodbye to someone you love is always difficult. But knowing what's involved in arranging a funeral – and being aware of the help that may be available to pay for it – can be helpful.

Did you know?

Funeral traditions are changing, with one in two people saying they'd like their favourite song played at their funeral, and one in four saying they'd like guests to wear bright colours instead of black. (*Source: The Co-operative Funeralcare*)

First things first

If your loved one died at home, you can ask a funeral director to take them to their chapel of rest. If they died in hospital, they may be taken to the hospital mortuary or hospital chapel of rest, where they may stay until the funeral.

You may want to use a funeral director who you already know of. If not, many funeral directors are listed in the phone book or in Yellow Pages, or you could search for one through a funeral directors' organisation (see *Useful links*, below).

The death itself has to be registered within five days, usually by a relative. If no relative is available, someone else will be allowed to register the death, including someone who lives at the house where the person died, anyone who was present at the death or the person arranging the funeral (but not a funeral director).

You can register the death at any register office. However, if you go to the office covering the area where your loved one lived, it means you should be given the documents you need on the same day, including a death certificate and a certificate for burial or cremation (without this certificate, the funeral cannot take place).

First, phone and make an appointment to see the registrar. Make sure you have any documents the registrar may need to see, including a medical

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certificate of the cause of death as well any other documents that are available to you, such as the deceased's birth certificate, passport, proof of address (such as an utility bill), driving licence, marriage or civil partnership certificate and NHS medical card.

The registrar will also give you a reference number that you can use to inform the government's [Tell Us Once service](#). This lets you report a death to most government organisations in one go, including the tax office, passport office, DVLA and Department for Work and Pensions.

The Tell Us Once service is available [online](#) or by phone (the registrar will give you the phone number).

- You can find a register office online at www.gov.uk/register-offices.

Arranging the funeral

Most people arrange a funeral through a funeral director, though you can arrange everything yourself if you wish (if so, ask your local authority's Cemeteries and Crematorium department for details and guidance).

If you don't have a specific funeral director in mind, you may want to approach more than one to compare costs. If so, try to remember to ask each funeral director for a written estimate, as you may have a lot of other things on your mind at this time. Once you've chosen a funeral director, you may be asked to sign a contract with them. If so, read it carefully and ask the funeral director about anything you're not sure about.

There are also several important decisions to be made at this point that a funeral director needs to know about. You may have discussed some of these things with your loved one before they died, or they may have put their wishes in their will. But if you don't know what they wanted, you may have to decide the following yourself (or in consultation with other family members and/or friends):

Burial or cremation?

If the person who died already has a family grave or plot, a burial is the most likely answer. Woodland burials are also available in many areas in the country. Cremations can cost less than burials. You will, however, have to decide on the final resting place of the ashes.

Coffin or casket?

Ask your funeral director for details of coffins, caskets and urns – these can vary quite a bit in cost.

Location of the service

Many funeral services are held at churches and other places of worship, but you can also hold the service at a crematorium, at the graveside, at your funeral director's chapel of rest or somewhere else (you can even hold a funeral service at your home).

Type of funeral

There are also lots of different types of funerals, including religious, non-religious, traditional and green. More and more people are also arranging personalised funerals that reflect the personality of the person who died, as they feel it can be a comfort to those left behind.

If you're on a tight budget, you can also opt for a simple, no-frills funeral. This should include the

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basics such as a plain coffin, care of the person who has died until the funeral, transporting the body to the nearest crematorium or burial ground, providing people to carry the coffin and making all necessary arrangements.

Other decisions

you'll have to discuss with the funeral director include whether or not to have flowers at the funeral (and if so, what type and how many); what hymns, music, poetry or anything else you want read out at the funeral; whether or not you want an order of service (a print-out of what happens during the service to give to guests); what the person who died will wear; whether you need extra cars to take people to the funeral; and if you need any food and drink to be provided for a wake after the funeral.

Meanwhile, you may want to let people in the area know about your loved one's death and the details of their funeral by placing an announcement in a local paper. Your funeral director can also do this for you, if you wish.

Paying for the funeral

It's important to work out what you can afford to spend on a funeral, especially if you're already on a budget.

If you pay for the funeral and your loved one has left money in their will, you should be able to recover some or all of your costs from their estate when the money is released. Bear in mind, however, that some types of debts may have to be paid out of someone's estate before funeral costs.

So if you're paying for a funeral and expect to have the money paid back after the estate has been settled, it's a good idea to check first if there'll be enough to cover whatever you have in mind.

Whether you're getting the money back later or not, if you're on a low income you may not have enough to cover the cost of a funeral. If so you may be eligible for financial help from the Social Fund if you're the deceased's partner, parent, son, daughter, close relative or close friend. You may qualify for a funeral payment if you're getting one or more of the following:

- Universal Credit
- Income Support
- Income-based Jobseeker's Allowance
- Employment and Support Allowance (income-related)
- Pension Credit
- Working Tax Credit (where a disability or severe disability element is included in the award)
- Child Tax Credit (at a rate higher than the family element)
- Housing Benefit

A funeral payment covers some of the very basic funeral costs, including burial or cremation fees and travel costs for you to arrange the funeral or go to the funeral, plus up to £700 for other funeral expenses. However, if the person who has died left any money in their will, the payment will usually have to be paid back.

- To claim for a funeral payment, [download and complete form SF200](#) and take it to your local Job Centre Plus. To find out more about funeral payments from the Social Fund, visit [gov.uk](#).

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It's also a good idea to check whether your loved one had a pre-paid funeral plan or funeral insurance, either of which should meet the costs of a funeral.

Meanwhile, if somebody dies and leaves behind no family or friends to pay for the funeral, their local authority has a duty to arrange their burial or cremation. If they died in hospital, the NHS may pay for the funeral and – where possible – may make a claim for that money on the person's estate.

Useful links

If you are experiencing any of the issues covered in this guide, in the first instance call our free helpline on 0808 801 0550. Our Advisors will listen without judging and will work with you as best they can to achieve a positive outcome. If you prefer you can email:

helpline@ltcharity.org.uk. Visit our website: www.licensedtradecharity.org.uk It's full of useful information about the kind of issues we know people who work in the licensed trade face.

Other sources of information:

Association of Green Funeral Directors

www.greenfd.org.uk

This website can help you find a funeral director who can offer green funeral options.

Citizens Advice

www.citizensadvice.org.uk

For free practical advice on a wide range of issues, including arranging funerals.

Cruse Bereavement Care

www.cruse.org.uk

This charity offers a counselling and advice service for those who are bereaved.

Funeral Directors Register

www.funeraldirectorsregister.com

For information on pre-paid funeral plans plus a search facility to find a funeral director.

Money Advice Service

www.moneyadvice.org.uk

MAS offers free and impartial money advice, including useful ways of reducing a funeral director's costs.

National Association of Funeral Directors

www.nafd.org.uk

For advice on planning funerals and finding a funeral director.

Natural Death Centre

www.naturaldeath.org.uk

More advice on arranging non-mainstream funerals, including details of natural burial grounds and suppliers of eco-coffins.