



Planning an affordable and meaningful funeral

A simple and
practical guide

**Around 74,000
bereaved
families across
the UK struggle
to pay for a
funeral
each year**



Contents

This is a practical guide to support you to arrange an affordable and meaningful funeral. Choose the sections below which are relevant to you.

If you are viewing this page on a computer, just click the section name and you will be taken to that page.

1. Ten steps to an affordable funeral

Organising a funeral

- 2. Cremation or burial**
- 3. Funeral options and working to a budget**
- 4. Choosing and using a funeral director**
- 5. How to do it yourself**
- 6. Making it meaningful**

How to pay for it

- 7. The estate**
- 8. You and your family**
- 9. Social Fund Funeral Expenses Payment and Funeral Support Payment**
- 10. Bereavement Support Payment**
- 11. Charitable grants**
- 12. Affordable credit**
- 13. Crowdfunding**
- 14. Public health funerals**
- 15. How we can help you**

Tip

In addition to this guide, Down to Earth also has more resources online: www.downtoearthsupport.org.uk

1.Ten steps to an affordable funeral

A death can bring with it a broad range of emotions. Our feelings toward the person who has died can become stronger and our need to provide them with a meaningful tribute can lead to anxiety about 'getting it right'.

Throughout the process it may help to keep these points in mind:

1. **There is often no reason to hurry.** If you're able, take time to create a meaningful tribute to the person who has died.
2. **Shop around.** Funerals can be expensive and prices between funeral directors vary enormously. A DIY funeral is also possible, without a funeral director.
3. **It's your choice.** There are ways of reducing a bill, such as going for a 'simple funeral' package, choosing cremation over burial, booking an 'off-peak' cremation slot and travelling to the venue without limousines.
4. **Think about deposits.** Remember to ask whether any money will be needed before the funeral and, if so, find out how much so you can plan ahead.
5. **Is there money in the estate?** Contact the deceased's bank and check paperwork for any held life insurance, pre-paid funeral plans, workplace or private pensions, or death in service benefit. The first call on any money is for their funeral; not their bills or debts.
6. **Check if you are eligible for government help.** If you are on an income-related benefit or certain tax credits, you may be eligible for the Social Fund Funeral Expenses Payment in England, Wales and Northern Ireland or the Funeral Support Payment in Scotland. Spouses or civil partners may be eligible for the Bereavement Support Payment.
7. **There may be charities who can help.** Check if there are any grants available by entering your details on the Turn2us website or call them on 0808 802 2000.
8. **Be careful with credit.** Check the terms, conditions and interest rate if your funeral directors allow a payment plan, or if you are taking out a loan.
9. **Make it meaningful.** Words, music and actions can be far more powerful than expensive cars or coffins.
10. **If nobody is able to pay?** Ask for a simple public health funeral from your council or hospital.



2. Organising a funeral - cremation or burial

When organising a funeral, it is important to think about a number of things, including:

1. Whether you would prefer to use a funeral director or organise it all or partially yourself
2. How much it will cost and if there are ways of reducing the cost
3. Whether you would prefer a cremation or burial
4. Where and when you want it to take place
5. How you will pay for it

You will also need to think about registering the death and letting people know ([see our guidance: Practicalities after a death](#)).

Cremation or burial

It may help to start thinking about whether you would prefer a cremation or burial. Factors to consider include:

- Directions or preferences of the person who has died;
- Cost
- Religious beliefs, personal or spiritual philosophy;
- Environmental concerns;
- Simplicity or convenience;
- Where the person lived in relation to family or friends.

Cremation is often a **more affordable** option and accounts for up to **77% of all funerals**. The UK figures for 2019 show a cremation tends to cost around £1,000 less than a burial but the difference can be even greater, depending on your location and the cost of burial plots

If you choose a **burial**, there are still options for keeping the costs down. Burials can take place in lots of different places and for a variety of prices – faith-based, local authority and private cemeteries, at sea, a woodland site or on private land, including a garden ([see section 5: How to do it yourself](#)).

When looking at burial options, be aware that many cemeteries will list the cost in two parts; the purchase of the grave (often for a given period of time, such as 30 years), and the digging of the plot, often referred to as the interment.

Tip

Donating a body to medical science

If you wish to explore this option, permission must be given by the person before they die. The Human Tissue Authority offers information and contact details of the schools that accept donated bodies: www.hta.gov.uk

There are some occasions where they cannot accept bodies, and this may not be apparent until the person has died, so it is important to have a 'Plan B'.



Cremation or burial

Below are examples of a simple funeral at a low cost funeral director in south London and the price differences of choosing a burial versus a cremation.

Cremation	Burial
£880 Funeral director's fees	£880 Funeral director's fees
£665 Cremation fee at Lambeth Crematorium (includes use of chapel)	£2,760 Purchase of grave at Lambeth cemetery
£164 Doctors' fee	£1,372 Cemetery interment fee (digging of grave)
£200 Celebrant to lead service	£81 Use of chapel
	£200 Celebrant to lead service
Total cost: £1,909	Total cost: £5,293

3. Funeral options and working to a budget

There are a number of different ways to hold a funeral, suiting various needs and budgets.

A **traditional funeral** generally involves a hearse and limousine meeting at the home of the deceased and travelling to one or two venues; a venue for the service and there may be an additional trip to the cemetery or crematorium if that is located separately.

This can be a pricey way of holding the funeral and not to everyone's taste; there are many ways of reducing the costs and doing things differently.

Many funeral directors, if you choose to use one, offer a **simple funeral package**, which can be one way of reducing the cost. These packages generally include the funeral director's advice and time in making arrangements, staff, wood-effect coffin, collecting the deceased during normal working hours, care of the body, and transporting them to the crematorium or sometimes cemetery. Packages do vary so it is important to check what is included and what isn't.

Some simple funerals may not include:

- Viewing the deceased
- Dressing the deceased in their own clothes
- Holding the funeral on certain days or times
- A choice of coffin
- A limousine to transport family or friends

So it is important to check this with the funeral director before choosing who to use. When you are advised of the cost, make sure it includes any disbursements (see below):

UNDERSTANDING A FUNERAL BILL, QUOTE OR ESTIMATE

There is no agreed standard for funeral directors to set out their bills or prices, which can make it difficult when comparing. Some may list every item separately, while others put many items under one category. For example the price for '**Funeral Director's fees**' or '**Professional Services**' could just include the funeral director's advice and time in making arrangements and attending the funeral or it could also cover some or all of the following: transportation of the deceased, care of the body, use of the chapel of rest, bearers and even a simple, wood-effect coffin. So it is very important to check exactly what is included. However, most will divide the bill into two parts:

Charges made by the funeral director

Cost listed here will be for items and services a funeral director provides, such as care of the body, transport, staff and a coffin.

Disbursements

Sometimes known as third party fees, these are costs the funeral director pays to other parties on your behalf, such as the crematorium or cemetery, minister or celebrant and doctors' fees.

OTHER OPTIONS AND WAYS TO REDUCE COSTS

Removing some elements or doing some yourself

[Section 5 details](#) how to do many elements of the funeral yourself but even if you use a funeral director, there may be small things you can do yourself or not use.

- Transport; could you use your **own vehicles, or a taxi** (some companies have very smart fleets) to get to the venue rather than limousines?
- Transport; some funeral directors can use a **hearse or people carrier** to transport the body rather than a more expensive hearse
- **Orders of service**; do you need them? If so, could you print your own?
- **Flowers**; did the person who died want flowers? If so, could you purchase some lovely but inexpensive supermarket flowers and get creative with arranging and some ribbon?
- Who will **lead the service**? Ministers and celebrants tend to charge but if you are a regular attender of a faith community, your faith leader may offer to lead the service free of charge. A funeral director may also be able to lead a simple service, or a friend or family member may want to take the lead. See also [Section 6: Making it Meaningful](#).

Cremation and burial options

- Some crematoriums offer '**off-peak**' prices for early morning, or sometimes late afternoon slots. Weekends tend to be more expensive. Time allocations for the service can also vary with slots varying from 20mins to 1 hour. You can ask your funeral director, look on the crematorium's price list, or call them direct to find out.
- Many cemeteries offer **shared or public graves** at a fraction of the price. This is a grave where other people, generally between two and four, could be buried in the same grave. It can be a good option if burial is a priority but you have a small budget.
- Some cemeteries in London offer **re-used graves**, which usually involves old graves being dug deeper, to allow space for fresh graves on top. This can be a lower-cost, but also greener option, as existing land is being used.
- Some cemeteries offer **woodland plots** at a lower cost, and there are some sites dedicated solely to green or natural burials. These are often, though not always, less expensive, and can be a green option. These sites tend to use trees or simple markers in line with the environment rather than expensive gravestones.

When to have the funeral

- Unless your faith or personal spirituality requires it, there is no great hurry to set a funeral date. Taking time will allow you to assess your budget, discuss your plans for the funeral and raise the deposit. Do check though whether your funeral director will charge you extra if the body is in their care for a while.

Down to Earth stories...

Jeremy* called Down to Earth when his mother died. We helped him compare funeral director's prices and find one he was happy with and felt charged a fair price. Jeremy decided to keep costs down by having the service and burial at one venue and by using black cabs for family and friends rather than limousines.

*name changed for privacy reasons

Other options

- **The service;** some people prefer not to have a service, or don't feel the need to have the service and disposal of the body occur together as a funeral. Some high street funeral directors, and many online companies offer direct cremations, and some offer direct burials too. This is when the body is cremated or buried without anyone present. If you wish to have a service or memorial, this can be done elsewhere in any way you wish ([see Section 6: Making it meaningful](#)). Direct cremations and burials are also less expensive than an attended funeral.
- **Using one venue;** many faith-based venues will charge for you to use their space for a funeral, though if you are a regular attender, they may waive this. Funeral directors will generally also charge for their time and use of staff and vehicles to drive from a venue to the crematorium or cemetery. Having everything in one venue, such as the crematorium or cemetery chapel can help to reduce costs. If the chapel is costly you could consider a graveside service instead.
- **Embalming;** most funeral directors will offer embalming; some include it in their prices and others charge extra. It aims to preserve the body temporarily by draining and replacing bodily fluids with chemicals. Funeral directors may recommend it, especially if several weeks have passed since the person died and you want to view them, but there is no rule to say that you must have it done. Some people prefer not to as they feel it can make the person look less natural. There can also be other things funeral directors can do to make the viewing experience softer. Some green cemeteries will not allow embalming, and it is not allowed for burial at sea. In some cases, a funeral director may recommend you do not view the body if it has already started to break down. Some people find it helpful to write a letter to the person who has died to say goodbye, rather than seeing them.



4. Choosing and using a funeral director

There is no requirement to use a funeral director. If you choose to use one remember that like anything else you pay for, you should be happy with the price you are paying and the service you receive. It is important to remember that most funeral directors are commercial businesses.

Some funeral directors are run by corporations; Dignity, Co-op and Funeral Partners being the largest. Others are independent funeral directors or small chains. Some are on the high street, while others will make arrangements only online or by telephone. In some areas, councils offer a Residents Funeral or Municipal Funeral at a lower rate if you or the deceased live in a certain area. You can check online or ask your local council.

Fair Funerals pledge

Quaker Social Action runs the Fair Funerals pledge. This is a helpful list of funeral directors who have pledged:

1. To help people to find funerals that are within their means.
2. To be open about the price of services, including third party costs:
 - In initial conversations
 - Within price lists
 - On their website
3. To be open about the amount of any deposit required, and when this and the final balance are due:
 - In initial conversations.
 - Within price lists.
 - On their website.

To find funeral directors in your area who have signed, go to:

<https://fairfuneralscampaign.org.uk/map>

You could ask friends and family for recommendations, use our Fair Funerals pledge map, use comparison websites (with care as prices are not always accurate) or see what is available near you. Many funeral directors now have prices on their website to give you an idea of their charges but we recommend also speaking to several funeral directors to compare their costs, services and personal approaches. Speaking to a funeral director over the phone or meeting them does not mean you have to use them; it's your choice.

Tip

There is more information on things to consider when choosing a funeral director on www.funeraladvice.org/choosing-a-funeral-director/

If you are working to a budget ([see section 3](#)), ask your funeral director if they can help you organise a simple funeral within your budget. Funeral directors often ask for a deposit or all payment in advance before arrangements can go ahead. Let them know if you are applying for the Social Fund Funeral Expenses Payment or Funeral Support Payment, or for any charitable grants ([see sections 9 and 11](#)), in case they are able to offer a lower deposit or wait for the outcome of these applications before going ahead.

Ensure you are comfortable with the person managing the funeral. Are they empathetic, flexible and honest about the services they provide? They should be able to provide you with a written estimate of costs before you decide whether to use them. Check if certain services increase the cost - a list of suggested questions are below.

Care of the person who has died

- How and where will the person's body be cared for?
- If I wanted embalming, how much does it cost?
- Are there additional costs for delaying the date of the funeral?
- How much does it cost for a viewing of the person who has died? Are there extra costs per visit?

Prices and financial support

- How much deposit do you need?
- Are you happy to work with people who are awaiting a Social Fund Funeral Expenses Payment / Funeral Support Payment decision?
- Can you help with Social Fund Funeral Expenses Payment / Funeral Support Payment applications?
- Can I have a breakdown of costs before making any decisions?
- What is included in the cost of a simple funeral?
- Can I have an accurate written estimate / quote for the services offered?
- Do you offer flexible payment options, and what are the terms?

Reducing costs

- I don't want to have a service before the burial/cremation; do you offer direct burials/cremations?
- How much flexibility is there around cars, flowers and celebrants?
- Is it possible to have a more affordable crematorium slot, e.g. in the early morning?
- What are the most affordable options for a burial plot, e.g. shared or woodland burial?
- Are there more affordable options than the hearse for transporting the body?
- Can I provide my own coffin?

Funeral Directors and Consumer Rights

Funeral directors are not currently regulated by the government. They do not have to be a member of a trade body, but those who are members must follow industry codes of practice. The two trade bodies are the National Association of Funeral Directors (NAFD) and the National Society of Allied and Independent Funeral Directors (SAIF).

Funeral directors can tell you whether they are members and should display their logos. Their codes of practice differ slightly but cover standards such as funeral facilities, professional conduct and complaints. They can be found at:

NAFD: www.nafd.org.uk

SAIF: www.saif.org.uk

If you are unhappy with a funeral director you can complain direct to them. If they are a member of a trade body you can complain to them or the Funeral Arbitration Scheme, who deal with complaints independently on behalf of SAIF and NAFD. There can sometimes be a charge for this scheme, which would be reimbursed if the scheme rules in your favour.

Details of the codes of practice and Funeral Arbitration Scheme can be found on each of the trade bodies' websites.

You can also report a funeral director to Trading Standards if they have acted unfairly or broken the law. The Citizen's Advice consumer helpline **03454 04 05 06** can help you do so. Consumerline **0300 123 6262** can help if you are in Northern Ireland.

5. Doing it yourself

You do not have to employ a funeral director and may decide to take care of the arrangements yourself. This section outlines how to arrange a simple funeral without a funeral director, or only in part. Doing it yourself can be less expensive, but may take more organisation and work.

If the death is expected, it may help to start thinking about it and to plan ahead of time.

Care of the person who has died

A hospital or hospice can usually look after the person who has died for a reasonable period of time. If the person died at home, you must call a doctor, or call 999 if the death was unexpected.

If the death does not need to be referred to the coroner, you can care for the person at home. You can lay them out in a cool space, ideally for under a week, while you make funeral arrangements.

You can find out more detailed instructions on caring for a body at home on **Pushing Up The Daisies' website**: <https://pushingupthedaisies.org.uk/>

Some people instruct a funeral director to care for the body only. There would be a charge for this but it can be useful to use a funeral director's refrigeration facilities if there is nowhere cool at home or the weather is warm. You may wish to contact funeral directors ahead of time to see if they can do this and how much they would charge.

Registration and certification of the death

You must register the death and can't go ahead without the certificate for burial or cremation/certificate of Registration of Death ([see our guidance: Registering a death](#)).

Two doctors must sign and issue the cremation certificates – Medical Certificate (Cremation 4) & Confirmatory Medical Certificate (Cremation 5), except in Scotland or if a coroner has examined the body. A further form called an Application for cremation of the body of a person who has died (Cremation 1) must be signed by the next-of-kin, or the person arranging the funeral. Doctors, funeral directors or crematoria will have blank copies of these forms. You can also find them online at www.gov.uk/government/collections/cremation-forms-and-guidance

Arranging the ceremony

Information about prices and services offered by your local cemetery are often online, though you may have to call.

Some crematoria and council websites provide step-by-step advice to arranging a personal cremation without a funeral director.

You will need to fill in the crematorium's form, often described as an 'authority for the disposal of cremated remains'. They may also have a 'funeral instruction form', to include details of the person who has died, and your preferences for timings and music during the ceremony.

Down to Earth stories...

Following our guide, Michael went ahead with planning a simple 'DIY' funeral by arranging for his mum's body to be looked after at the hospice for a week while he arranged a faith leader, cardboard coffin and crematorium slot.

The full cost of the funeral came to around £1,200. Afterwards Michael said that it had been a tough but spiritually rewarding experience.

“A friend led a simple ceremony. The care home laid on tea and coffee afterwards and mum's favourite cake was eaten in her honour. Those who attended said that it was one of the most moving funerals that they had ever attended.”



Buying a suitable coffin

The crematorium can offer guidance about a suitable coffin and personal items that can be put inside. Crematoria require coffins to be compliant with Government regulations on emissions and may ask that coffins are accredited by the Funeral Furnishing Manufacturers' Association or other authority. If you are looking to purchase a coffin yourself, there are a number of different options online, but it is important to check the crematorium or cemetery's requirements first.

Hospital mortuary staff may help you place the person who has died inside the coffin. If you have opted for a funeral director just to care for the person who has died, your coffin can be delivered to them.

Finding a minister, celebrant, or leading the ceremony yourself

You can ask a faith leader or any independent funeral celebrant (non-religious) to lead the service. The crematorium may have a list of local contacts or there are a number of online searchable websites. Or you or someone you know could prepare and lead the service yourself.

Transporting the person who has died

You can transport the coffin to the ceremony yourself with an estate car or van. Alternatively you can look for professional transport, such as through a funeral director or other company. A quick online search of 'funeral services' shows that there are several different and unique options available.

Burying a body on private land or in a garden

You can bury a body on private land or in a garden, but there are certain rules that must be followed regarding paperwork, distance to types of water and the depth of the grave. You must have consent from the owner of the freehold of the land and burial of a body must not be prohibited in the land title deeds.

The Natural Death Centre also have resources on their website <http://www.naturaldeath.org.uk/> and can give advice on their helpline **01962 712 690** on doing some or all elements of a funeral yourself.

6. Making it meaningful

Funerals are about people; about the person who has died and the family or community around them recognising their death in a mutually supportive way.

The ceremony

You or the person who has died may have strong preferences about where you wish to have the ceremony, influenced by your spirituality, faith or ethics. You could choose to have the ceremony in a faith-based venue, by the graveside, in a crematorium or somewhere completely different. Ceremonies can include music, poetry, eulogies or anything else you like. Think about whether you would like to incorporate any particular traditions or rituals.

Religious ceremonies

If you have a faith leader in mind, you could ask them to carry out the funeral, otherwise your funeral director will be able to find one. You might like to talk with them about how the deceased saw their faith so they can set the tone. You may also want to select religious readings, prayers, songs or music. You do not necessarily have to use a religious venue to have a faith leader take the ceremony; many will go to non-denominational cemeteries and crematoriums if you choose to have the ceremony there.

Other ceremonies

You may wish to have a non-religious ceremony, or have a mixture of religious and non-religious elements. If you are looking for a mix, some faith leaders or celebrants will accommodate this; make sure you check this when choosing who to lead the service. Celebrants can be independent or humanist, and you can ask a funeral director to recommend one, or find one online via a number of websites.

A family member or friend could also choose to lead the service themselves. Whoever conducts the ceremony, working with a group of family and friends and sharing responsibilities on the day can be very supportive and provides the opportunity for doing something more personal.

Eulogies: good words to honour a life

A eulogy means 'high praise', and is the telling of someone's life: values, interests and personality. If you are planning a eulogy, or contributing to one delivered by a faith leader or celebrant, think about what they meant to you, what the person contributed to your life and the lives of those around them, and memories of them from throughout their life; funny memories can be very welcome on such a difficult day. There is no reason why you can't have more than one eulogy, delivered by different people.

Setting up the venue

It is good to speak to the cemetery or crematorium manager, funeral director, or a representative from the place of worship before the day. It will help you understand what to expect, and you can get a sense of the facilities available to you and how you might use the space, such as:

- Arrangement of the seats and placement of the coffin;
- Any religious symbols or images, and whether they can be added or covered;
- Providing your own order of service, photos, flowers, decorations, candles and coverings;
- Lighting, sound and projection system for music, videos and photo slide shows.

Flowers

You don't need to spend a large amount on flowers. However, flowers from a garden or a colourful bouquet from a florist can help to make the ceremony feel personal.

Decorating the coffin

You can decorate the coffin in non-traditional ways. Letters, poems and messages can be left, and with cardboard coffins mourners can be invited to come forward and write or draw directly onto the coffin. Personal effects, such as a special item of clothing, book, photograph, or album could be placed on the coffin. If you have not been able to say goodbye to the person before they died, you might like to write them a letter and place that in the coffin. Some crematoria won't allow certain items such as electronic devices to be included either inside or on top of the coffin so it's good to check this in advance.

Wake or social

You might like to have a get-together after the funeral to talk informally about the person who has died, offer and receive support and catch up with family and friends. This does not have to be expensive and can be as simple as having a cup of tea at someone's house. Pubs and social clubs may also be an option.

How to pay for it

Before planning a funeral consider what you can afford. People are often overwhelmed in the first few days of bereavement, so take what time you can to think about your options.

Money for funerals can come from a variety of sources. Use the options below to help you calculate the resources available to you.

7. The estate

When somebody dies, the money and assets they leave behind are called their estate. Their accounts may be frozen but during this time the bank/building society/ Post Office can still issue a payment to contribute to the funeral bill. You should pay the funeral bill before other debts and bills such as rent, electricity or council tax are paid. It is important to note that any Social Fund Funeral Expenses Payment or Funeral Support Payment award (see below) will usually be reduced by the value of the estate. For example, if your award would have been £1,400 but the person who died had £400 in a bank account, you would only get £1,000.

As well as checking if the person who died had any money in bank accounts, savings or property, check if the person who died had any of the following:

- Pre-paid funeral plan
- Insurance policy
- Occupational pension scheme
- Burial or cremation club
- Death in service benefit (if they were employed at the time of death)

8. You and your family

Do you have savings you could reasonably use? Do be mindful of what you can afford. Has another family member or friend offered to pay or help out with funeral costs, or is there someone you feel comfortable asking?

State support

The government provides limited financial support for bereaved people. The two forms of support are the Social Fund Funeral Expenses Payment (England, Wales and Northern Ireland) or the Funeral Support Payment (Scotland) and the Bereavement Support Payment, and there are specific criteria for each.

9. Social Fund Funeral Expenses Payment and Funeral Support Payment

SOCIAL FUND FUNERAL EXPENSES PAYMENT

This is a grant (you don't have to pay it back) toward the cost of a funeral for people on qualifying benefits. You can apply for a Funeral Expenses Payment even if you do not use a funeral director.

Tip

If an immediate family member is not on an income-related benefit, but was estranged from the deceased, this should not stop the person applying receiving the Funeral Expenses Payment.

Eligibility

The DWP (or Department for Communities in Northern Ireland) look at two things in deciding whether to issue a funeral payment a) the applicant's benefits and possibly the benefits of some of the deceased's family and b) whether they consider it reasonable for the applicant to have taken responsibility for the funeral. The applicant also usually needs to be named on the funeral bill; if not it will need to be explained why.

Benefits check

To apply, you or your partner need to be in receipt of one of the following income-related benefits:

- Universal Credit
- Income Support
- Income based Jobseeker's Allowance
- Income related Employment and Support Allowance
- Pension Credit
- Housing Benefit
- Working Tax Credit which includes a disability or severe disability element
- Child Tax Credit

You may also qualify if you are getting a support for Mortgage Interest loan.

If the person who died was living with a partner, the DWP will only consider an application from that partner and it is only their benefits that are taken into account.



Tip

If you were the partner of the person who died but not living together, you will need to show you had the closest contact and the DWP are likely to consider the benefits of other family members as well as your own, which could affect your claim.

If they didn't live with a partner the DWP will need information about other family members. However, there are some instances when they should ignore a family member's benefit status. This includes if they were estranged (the relationship had broken down) from the deceased or if they are under 18. The other categories and more guidance can be found in the DWP notes at www.gov.uk/government/publications/funeral-payment-claim-form

However, any 'immediate family members' (i.e. parent or adult child of the deceased) who don't fall into one of the above categories must also be on a qualifying benefit, no matter who applies. So must any 'close relatives' (e.g. adult brothers and sisters, including half and step) who were at least as close to the deceased as the person applying.

Reasonable to take responsibility?

After a live-in partner, the DWP will normally look at this order of priority in terms of who applies:

1. Immediate family members (i.e. parent or adult child)
2. Close relatives (e.g. brothers and sisters, including half and step)
3. Other family (e.g. grandparents, aunts, uncles, cousins), partners who weren't living together and friends

However, they also expect the applicant to be the person who had the closest contact with the deceased. So it is possible for someone in a lower category to be the most 'reasonable' person to apply. In deciding who is closest they look at how often the applicant, and other family members, were in contact with the deceased and in what way.

To give an example, Desmond died aged 79 leaving two sons. DeShawn, aged 54, lived in the same house, helped with domestic tasks, took him to hospital and cared for him when he was ill. Terrance, aged 50, visited him once a month and kept in touch in between by phone. Desmond also had a brother and a sister who he saw a couple of times a month. Desmond's parents and his wife are all deceased and he did not have a new partner.

If DeShawn is on a qualifying benefit, he can apply for the Funeral Expenses Payment. The DWP are likely to see it as reasonable that he take responsibility for Desmond's funeral but if Terrance is not also on a qualifying benefit, DeShawn's claim would be turned down. The DWP are unlikely to take into account the benefits of Desmond's brother and sister, as they appear to have had less contact with Desmond than DeShawn.



What it covers, amounts and deductions

The main costs the Funeral Expenses Payment contributes towards are as follows:

- Reasonable burial or cremation fees
- Doctors' fees
- Up to £700 toward other funeral expenses (generally those covered under funeral director's fees, or if you are going DIY, costs such as the coffin)
- Death certificates to release money belonging to the person who died
- One return journey to arrange or attend the funeral, not including the cost of a funeral car
- In some circumstances, transport costs if you need to move the person who died over 50 miles

If there is a less expensive cemetery or crematorium nearby, the DWP may only use that figure when calculating the payment. If you are having a burial in a different area from where the deceased lived and it is more expensive, they will only pay the price of a burial in their home area.

The full amount is unlikely to cover even the cost of a simple funeral, so you are likely to still have a shortfall.

The amount will be reduced by any money in the deceased's estate (except money held as a 'joint tenancy' – a joint account where both people pay in and neither has restrictions on withdrawing). However, arrears of benefits paid in on the date of death or afterwards should not be deducted.

The DWP should not deduct from the award any money borrowed, or contributions from charities, friends, relatives or crowdfunding.

How to claim

To apply, complete a SF200 form. In England and Wales, you can download one at <https://www.gov.uk/funeral-payments/how-to-claim> or complete an application by phoning the DWP Bereavement Service Helpline on 0800 731 0469. In Northern Ireland you can download one at <https://www.nidirect.gov.uk/publications/funeral-expenses-payment-application-forms> or contact the Bereavement Service on **0800 085 2463**.

The DWP aim to process Funeral Expenses Payments within 15 working days, though in practice it can take longer.

FUNERAL SUPPORT PAYMENT

In Scotland, you can apply for a similar benefit called the Funeral Support Payment.

To apply, you or your partner need to be in receipt of one of the following benefits:

- Universal Credit
- Income Support
- Income based Jobseeker's Allowance
- Income related Employment and Support Allowance
- Pension Credit
- Housing Benefit
- Working Tax Credit which includes a disability or severe disability element
- Child Tax Credit

You need to have taken responsibility for the funeral and be named on the funeral bill.

Social Security Scotland need to think it reasonable for you to take responsibility for the funeral, by considering if you are the nearest relative alongside any other relevant information you provide.

They consider people in the following order:

- (a) spouse or civil partner,
- (b) living with the adult as if they were married to each other for a period of at least 6 months or in receipt of a joint qualifying benefit with them,
- (c) child,
- (d) parent,
- (e) brother or sister,
- (f) grandparent,
- (g) grandchild,
- (h) uncle or aunt,
- (i) cousin,
- (j) niece or nephew,
- (k) a friend of long standing.

If there is a relative higher up the list than you, Social Security Scotland will want to know why they are not taking responsibility. If they consider there to be good reason, such as estrangement, then your application will be able to continue, but if not it will be rejected. However, they do not look at other family members of the same category, e.g. if you are the deceased's sister and they also had a brother, they will not need to know anything about the brother's relationship or benefits.

What it covers, amounts and deductions

The main costs the Funeral Support Payment contributes towards are as follows:

- Reasonable burial or cremation fees
- Up to £700 toward other funeral expenses (generally those covered under funeral director's fees; or, if you are going DIY, costs such as the coffin)
- Death certificates to release money belonging to the person who died
- The cheaper of one return journey to arrange or attend the funeral
- In some circumstances, transport costs if you need to move the person who died over 50 miles

If you are having a cremation or burial in a different area from where the deceased lived and it is more expensive, they will only pay the cremation or burial price in their home area. The full amount is unlikely to cover even the cost of a simple funeral, so you are likely to still have a shortfall. Like the Funeral Expenses Payment, the amount will be reduced by any money in the deceased's estate, unless they were under 18. Arrears of benefits paid in on the date of death or afterwards should also not be deducted.

How to claim

To apply, you can claim online at: <https://applications.socialsecurity.gov.scot/funeral-support-payment#eligibility> or by calling Social Security Scotland on 0800 182 2222 to make your application over the phone. Alternatively you can complete a paper form that you can download at <https://www.mygov.scot/funeral-support-payment/how-to-apply/>

Tip

You can still apply for the Bereavement Support Payment if you were separated from the person who died but still married.

10. Bereavement Support Payment

If you were married or in a civil partnership with the person who has died you may be eligible for the Bereavement Support Payment. You need to be below state pension age and the deceased must have paid National Insurance contributions for at least 25 weeks in one tax year, or have died due to an accident at work or a disease caused by work.

	Initial payment	18 monthly payments
If you are not eligible for Child Benefit	£2,500	£100
If you receive, or are eligible for Child Benefit	3,500	£350

To apply, complete a **BSP1** form. You can download one at www.gov.uk/bereavement-support-payment/how-to-claim or complete an application by phoning the DWP Bereavement Service Helpline on **0800 731 0469**. They can also send out a paper copy to you if you prefer.

In Northern Ireland you can download one at <https://www.nidirect.gov.uk/publications/bereavement-support-payment-application-form> or contact the Bereavement Service on **0800 085 2463**.



11. Charitable grants

Some charities, particularly those linked to trades and professions can contribute to funeral costs for people facing financial difficulty. They rarely pay for everything and many prefer to make an award after the Social Fund Funeral Expenses Payment / Funeral Support Payment has been made.

You can ask someone like a support worker, social worker or Citizen's Advice adviser to help you make an application, or you can complete the Turn2Us online grants search at www.turn2us.org.uk. Under the 'search for a grant' section, you can enter details about your past work and employment. You'll then get a list of charities to which you may be able to apply for help. Have a look at each one and check the eligibility criteria. If you struggle with the search you can call their helpline: **0808 802 2000**.

Some examples are:

- Royal British Legion – for those who have served in the armed forces
- Hospitality Action – for those who work or have worked in the hospitality industry
- Rowland Hill Fund – for those who work or have worked for the Royal Mail, Post Office, Parcelforce Worldwide, and associated companies.

12. Affordable credit

After checking the sources above, there may still be a shortfall between the money you've raised and the overall funeral bill.

Funeral directors usually want a deposit in advance, and state charitable grants usually take several weeks to be approved. As well as considering delaying the funeral date, you might consider taking out affordable credit. However, do consider your current debts, and think about whether you should take on more debt for the funeral. Be aware that if you take out credit for a funeral, most charities will not reimburse you for this as they tend only to look at money remaining on the bill.

Make sure you are fully aware of the costs and repayment requirements of any credit. You may wish to compare interest rates, bearing in mind that doorstep and pay-day lenders often charge high interest rates, which could be costly to pay back.

The Money Advice Service has some useful advice on loans and borrowing on their website: www.moneyadviceservice.org.uk/en/categories/before-you-borrow

It may be possible to borrow interest-free if you are able to borrow from a friend or family, or access a **DWP Budgeting Loan** or **Universal Credit Advance**. Both can be used toward funeral payments. You need to be in receipt of particular state benefits, and the amounts tend to be fairly small. Budgeting Loans can take 20-25 working days to be processed.

You can apply for a Budgeting Loan online at <https://www.gov.uk/budgeting-help-benefits/how-to-apply>, by phone **0800 169 0140** or via the Jobcentre. If you are in Northern Ireland you can download a form online or call a Jobs and Benefits office, all found on their website at <https://www.nidirect.gov.uk/articles/budgeting-loans>

If you are on Universal Credit, you can apply for an advance via your work coach. Further details are at <https://www.gov.uk/universal-credit/other-financial-support>

Tip

More and more people are engaging in crowdfunding for funeral costs. In 2018, appeals on one site increased by as much as 72% in 6 months.

13. Crowdfunding

Online donations from family, friends and even strangers who just want to help can reduce funeral debt. Crowdfunding is used to raise money for all kinds of reasons, including funeral costs. It involves creating an online page where people can donate to a particular cause.

You would need to choose a website – there are lots out there, but some popular examples are:

Crowdfunder <https://www.crowdfunder.co.uk/fundraising/funerals>

GoFundMe <https://uk.gofundme.com/start/funeral-fundraising>

GoGetFunding <https://gogetfunding.com/category/funerals-tributes/>

JustGiving <https://www.justgiving.com/crowdfunding/categories/in-memory/funerals>

Check if the website will still pay you the donations even if you don't reach your target and if the website charges any fees e.g. a % of each donation. State the amount you still need to raise and write something explaining the difficulties you are facing and something about the person who has died. You will need to tell people about the page – using social media can be a good way to spread the word to lots of people quickly.



Down to Earth stories...

Elsa* had her Social Fund Funeral Expenses application rejected so was left with a bill for the full cost of her mum's funeral. She was in receipt of a pension and had no savings so was very distressed, having no idea how to pay the funeral director.

Down to Earth identified two charities based on her previous employment and talked her through completing the application forms. These were successful and the charities cleared much of the outstanding bill. Elsa had £500 remaining to pay and was able to agree monthly payments of £50 with the funeral director to clear the debt.

“I cannot thank you enough. This is such a weight off my mind. What you have done for me has changed my life.”

*Name changed for privacy reasons



14. Public health funerals and hospital funerals

If you have no source of funds, the council can provide a simple, respectful funeral. If someone died in hospital, they will sometimes do this instead of the council, using the NHS budget, but they have no obligation to, so this differs around the country.

The council are obliged to carry out such a funeral 'where it appears to the authority that no suitable arrangements for the disposal of the body have been or are being made'. Councils have limited budgets for public health funerals so they are likely to check that there is nobody who can pay and ask if you have tried other sources, such as the Social Fund Funeral Expenses Payment / Funeral Support Payment, first. However, even if you are able to get a government payment, if you are unable to pay the shortfall from that then the council should still consider a public health funeral.

Each council or hospital will have their own policy on what they deem to be an appropriate funeral. Many will provide a cremation unless the deceased clearly required a burial, such as for religious reasons. Most will provide a short service often early in the day. It is good practice for public health funerals to take on the wishes of the deceased and their family, and if you wish to be involved you should be able to give preferences for music, readings and whether the ceremony is religious or not.

Bear in mind that some councils and hospitals unfortunately prevent the family from attending or receiving ashes back. You can find out more details of how a public health or hospital funeral is carried out in your area by contacting the coroner, if they have been involved, or calling your council or hospital direct.

15. We can help

Down to Earth: Practical support for people who are struggling to pay for a funeral

Down to Earth can support you to find a meaningful funeral that is more affordable. We are based in London but can support people from anywhere in the UK via our helpline.

We are always happy to give information and advice and have a small staff team who can support you through the various aspects of arranging a funeral.

Such support can include helping you source and compare quotes from different funeral directors, accessing money from the estate of the person who has died, applying for statutory or charitable funding, and thinking about how to make the funeral special whilst remaining as affordable as possible for you. **We do not give grants ourselves.**

For those we help save money, we save an average of £1,837 on the cost of a funeral or initial quotation.

We have supported over 4,000 clients to reduce costs and access a range of funds to help pay for them.

We can also talk to you if you have a life-limiting condition and are thinking about planning for your own funeral.

Our service is available over the phone and you can also make initial contact by email. Our team works office hours Monday – Friday.

Contact Us

020 8983 5055

downtoearth@qsa.org.uk

www.downtoearthsupport.org.uk

Other help

If you need support with other practical aspects, **the National Bereavement Service** provide a free telephone helpline to families seeking practical support and guidance after losing a loved one.

The not-for-profit Service provides impartial and caring advice on aspects such as stopping unwanted mail, registering a death, probate, bereavement benefits and Coroners' investigations. It also signposts to local sources of emotional support.

For free impartial advice and support, contact the National Bereavement Advice Helpline on **0800 0246 121** or go to www.theNBS.org