### What do you pay for?

### Are funerals good value?

Most people think funerals are too expensive. You may be one of them.

Another way of looking at this is to say that most people think a funeral offers rotten value for money. By this they mean that a funeral offers a low-value experience. What good, they say, does a funeral do, really? Many say they feel empty, the day after.

This is only partly the fault of funeral directors. Their job is mostly about dealing with logistics – organising and co-ordinating. They are practical people. The greater responsibility for making a funeral meaningful and memorable belongs to whoever is in charge of creating the ceremony. If that’s a minister, there’s little or nothing anyone can do. But if it’s someone you choose – a celebrant, a family member, a friend – you have the opportunity to make sure the funeral achieves everything you want it to achieve. Because you are probably inexperienced at arranging a funeral, a funeral director with the emotional intelligence to be able to see where you’re coming from is a must.

You are unlikely to be able to arrange a high-value funeral if you outsource everything to professionals and play a passive part on the day. You need to get stuck in wherever you can. Because when it’s all over you need to feel proud.

There is no reason why those who look after the dead should not make a reasonable living from it; most of us couldn’t do without them. And you don’t have to use one if you don’t want to.

How much?

Funeral costs outpace inflation; they double roughly every ten years. The biggest cost increases recently have been in areas outside the control of funeral directors. Burial and cremation costs have risen steeply, especially cremation. This is partly down to crematoria installing expensive EU-compliant filtration equipment and partly down to councils inflating charges to compensate for budget cuts. This has had the effect of increasing profits for private operators, who now operate something like 1 in 5 crematoria.

A basic full-service cremation funeral costs around £3,700 (there are regional variations). Burial is normally more expensive, but in some places is cheaper. Costs vary widely depending on region. You can do a rough calculation using this tool – [here](http://sunlifedirectcalculator.clients.eqtr.com/).

### Why don’t funeral directors put their prices online?

### Actually, some funeral directors do display their prices online. Good for them. They are the ones likely to offer best value.

### Most funeral directors don’t and, of course, this makes it very difficult to shop around from your laptop or tablet. Why don’t they? Because they don’t feel it’s dignified. Something like that. They tend not to approve of those funeral directors who do.

Would you eat in a restaurant that didn’t put its prices in the window? Or go into a clothes shop that didn’t display prices on the garments? Of course you wouldn’t. But the only way to find out how much most funeral directors charge is by sitting down with them and working through what you want. You can see why they do that, can’t you?

It’s the kind of thing that gets funeral directors badly thought of and it’s high time they put the needs and interests of bereaved people first. This lack of transparency over prices is the reason why chain undertakers like Dignity and Co-operative Funeralcare manage to get away with their absurdly high prices – because people simply don’t know any better and assume all funeral directors charge about the same. They don’t!

### This is what you pay for

A funeral director tries to be, as far as possible, a one-stop-shop for all you need. You pay a funeral director for:

### Merchandise

A coffin, an urn for ashes. You can source these yourself. Go to the Coffins page on our website.

### Services

 Looking after the body, embalming if you wish, doing the paperwork and making arrangements for cremation or burial, hire of a hearse and other transport, use of the chapel of rest if you want to visit, and provision of bearers to carry the coffin.

### Consultancy

Answering your questions, interpreting your expectations and making you aware of options across a wide range of legal, practical, social and personal issues.

### Agency

Sourcing service providers – cemetery or crematorium, celebrant, florist, caterer, printer for your order of service, an alternative hearse, someone who’ll sell you a headstone. Some of these services will be in-house. You can source them yourself. Many undertakers take a referral fee or commission from service and merchandise providers. This is perfectly normal business practice

### Overheads

A contribution to the costs of running the business—premises, facilities and those hideously expensive vehicles – a new hearse costs £100,000+.

### Disbursements

This is a jargon word for **bills you owe to third parties** which the undertaker pays on your behalf. Why would they do that? It’s all part of their drive to make themselves indispensable—and it certainly suits the third parties because the undertaker carries the debt.

These bills include:

* Crematorium fee – roughly £550-800. Some offer a lower fee (£400 or less) in the early morning. Phone your local crematorium and find out
* Cost of grave. Check with your local authority or church. In some places burial is cheaper than cremation; in others vastly more expensive. You’ll have to pay for gravedigging, too. Hardly any will let you help – for health and safety reasons.
* Doctors’ fees. 2 x an average of £85 for cremation, 1 x an average of £85 for burial
* Minister or celebrant. £150-200
* Organist. Around £65
* Obituary announcement in newspaper – local £60-80; national roughly £25 per line
* Any other providers of goods and services sourced by your undertaker – flowers, celebrant, order of service, etc.

You may prefer to pay these individual bills yourself.

### Your itemised bill

Funeral directors are instructed by the code of practice of their trade associations, if they are members, to display their prices prominently and present you with an itemised estimate of costs based on your first discussion with them. When the arrangements are finalised, your funeral director must give you an itemised bill showing exactly what you are paying for.

If you sign a contract with a funeral director at the funeral home, the contract is binding. If you sign the contract at home, you have a seve-day cooling off period during which time you can cancel the contract an go elsewhere.

### Is it worth haggling?

### Yes, do haggle. There are more funeral directors out there than we need so there’s plenty of competition between them. Ask for money off for prompt payment or simply a reduction of the estimate. Be polite friendly and businesslike – don’t make the funeral director feel vanquished.

### The professional fee

What funeral director’s call their professional fee is a ragbag of charges. Every funeral director’s ragbag is different. Some charge separately for items which others bundle in with their professional fee. For example, some funeral directors charge separately for the use of a hearse or limousine; others include them.

So: if you’re price comparison shopping, **don’t use the professional fee as a benchmark**. The only way to compare between funeral directors is by getting full estimates.

The basic elements which make up the professional fee are:

* expertise
* advice
* paperwork
* around 43 hours of staff time
* overheads associated with running the business

All the other things

Here are all the other basic elements of a funeral. Decide which you want and which you don’t. Then decide which of those you want you are going to source yourself.

* Transporting the person who has died to the funeral home (roughly £120; could be double that for out-of-hours)
* Coffin or shroud (anything from £120 up)
* Embalming (around £100)
* Coffin bearers (around £30 each)
* Hearse (around £200)
* Limousine (around £200
* Order of service (around £100)
* Flowers
* Catering

Why aren’t the big firms cheaper?

A funeral director’s biggest capital outlay is on vehicles: hearse and limousines for mourners. If that funeral director does only a few funerals a week those vehicles spend a lot of time standing idle.

An enterprising entrepreneur who buys up a cluster of local funeral homes can establish a car pool and work those vehicles to death. He or she can do exclusive deals with suppliers of goods and services and begin to enjoy **significant economies of scale**. This ought to enable them to undercut boutique independent businesses and keep growing. This is how the supermarkets emptied our high streets.

The really big boys, Co-operative Funeralcare and Dignity Caring Funeral Services, even have central mortuaries where they can operate what amounts to a production line.

And yet the curious thing is that these outfits are among the most expensive in the industry.

Keeping the cost down

Can you:

* supply your own coffin?
* lay on your own transport?
* conduct the funeral service?
* do the paperwork?
* provide your own bearers to carry the coffin?

### An even cheaper funeral

Your least expensive option is to leave the person who has died in the hospital mortuary, or the mortuary of the funeral director who collected them. People who die in care homes and hospices usually go straight to a funeral director’s mortuary; people who die in hospital normally stay in the hospital mortuary unless there is pressure on space. If someone dies at home, some hospital mortuaries will look after them.

* Make or buy a coffin. Make sure it is the right size. See our [Coffins](http://www.goodfuneralguide.co.uk/the-ceremony/coffins/) page.
* Go to your Bereavement Services officer. Do all the paperwork, book the burial or cremation and pay all the fees. They are likely to be helpful and supportive.

On the day of the funeral, go to the mortuary of the hospital or funeral director. You will need help. Lift the body into the coffin, screw down the lid and put it in whatever vehicle you have got – an estate car, perhaps, or a van. Make sure the coffin is safely anchored. Drive to the crematorium or cemetery. Do not be late.

The hospital will not charge you for storing the body but a funeral director will.

An alternative to this arrangement is to leave the person who has died in the hospital mortuary and have them collected, coffined and brought to the crematorium or cemetery by an undertaker on the day of the funeral. You ought to be able to negotiate a good rate for this most basic service.

### A cheapest possible funeral

The cheapest way to do it is to do it all yourself, but it’s not for fainthearts. See our web page [Do It All Yourself](http://www.goodfuneralguide.co.uk/find-a-funeral-director/do-it-all-yourself/).

### Direct cremation

If you do not wish to hold a funeral with the body present, or if you want no funeral at all, consider [direct disposal](http://www.goodfuneralguide.co.uk/direct-disposal/).

There’s help if you’re skint

If you are penniless you may be eligible for a payment towards funeral expenses from the **Social Fund**. Find out more [here](https://www.gov.uk/funeral-payments). The funeral payment won’t cover the complete cost of a traditional funeral organised by a funeral director and it is hard to get. You will have to make up the shortfall somehow.

If your spouse or civil partner has died younger than pensionable age you may be eligible for a **Bereavement Grant** of £2000 tax free. More information [here](https://www.gov.uk/bereavement-payment/print).

The more upfront you are about your situation, the more your funeral director will be able to help you with your application. So put your cards on the table from the word go.

A no-cost funeral

Alternatively, you can pass responsibility for the funeral back to the hospital where the person died, or to your local authority. One or the other will then arrange the funeral, which you will be able to attend. There is no shame in this.  If it is to be a cremation, it will be almost the same as a no-frills private funeral.  If you have slightly unusual requests for the funeral ceremony and you aren’t getting much support from the funeral director engaged by the council, the crematorium staff may prove very helpful.  If it is to be burial, the council may insist that you use a public grave, which means that the person who has died will share the grave with people who are not known to you.  But all costs will be covered.

Bereavement is hard enough.  Don’t leave yourself with the stress of debt as well

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