

# Funerals – Anything Goes

## Part 1

The following guidance is scratching the surface of issues and topics related to death and funerals. If you require more detailed information or advice please get in touch at [contact@naturaldeath.org.uk](mailto:contact@naturaldeath.org.uk) or phone the helpline on 01962 712690.

### **There are two parts to a funeral.**

1. Firstly, the essential disposal of the body.
2. Secondly, the service or ceremony.

The latest trend in the UK is to separate the two. This is called a **direct funeral** and involves an immediate, discreet, unattended burial or cremation carried out, usually, by a specialist company or funeral director. Followed, if needed, by a less rushed and finely tailored, memorial service or party at a later date. Prices and services offered can vary up and down the country and are dependant on whether a funeral director is used or a specialist company employed. David Bowie, Prince and many other celebrities have chosen this type of funeral.

Direct funerals, usually cost one third of a regular, basic, formula funeral. Direct cremations start around £1000 saving families or estates thousands of pounds. Many independent funeral directors and larger chains now offer this option - but they may be more expensive.

### **Laws and regulation**

Most people assume that laws and regulations apply to funerals, mostly these are myths and are nonexistent. There are only three rules that apply to funerals:-

1. **You must** register the death or obtain permission from the coroner to go ahead with the funeral arrangements.
2. **You must** dispose of the body in an approved manner – usually burial or cremation.
3. **You must not** expose a dead body on the public highway.

### **You DO NOT need to:-**

1. **Employ a funeral director**; though most people value or need their support.
2. **Embalm a body**; entirely unnecessary unless being repatriated abroad or there is a really long delay until the funeral. If your funeral director encourages this they may have inadequate refrigerated facilities or be delaying as they have no men and vehicles available; go elsewhere. You can visit an unembalmed body, in most cases the dead are less infectious than when they were alive.

3. **Use a hearse** for transporting the deceased; any vehicle is acceptable as long as it is roadworthy, specialist insurance is not needed.
4. **Use a coffin;** there are now some lovely shrouds on the market which have integral carrying straps. You can even bury someone simply wrapped in their favourite eiderdown if that is what they wanted. **NB** automated crematoria equipment requires that the body is in a rigid container so always check with the staff that your coffin choice is 'cremation compatible' before purchasing.

### **You CAN keep the deceased at home**

Further help and advice on this, along with common sense regarding time scales etc is freely given at the Natural Death Center (NDC) on 01962 712690.

This means families can direct a funeral themselves or compromise and use a flexible funeral director for just the bits they cannot manage. It is now possible to buy coffins direct, book the crematorium or cemetery direct and drive the dead in any suitable vehicle playing their favourite tunes on their final trip. Only 6 of the 286 crematoria nationally are refusing to help DIY families, they all belong to one company in the south east. Local authority crematoria are generally very helpful and will not force families to use a undertaker which would mean spending at least another two thousand pounds.

### **You CAN bury someone on private land**

You **DO NOT** need any Official's permission or any special license. Further advice on what records have to be kept, plus a register template, are available from the NDC charity - for free.

### **In all cases SHOP AROUND**

Undertakers vary hugely in standards, mission and price. A standard, basic, default cremation via a funeral directors will cost in the region of £3,800 (2020).

### **Services and Ceremonies**

These can be of the normal default, conveyer belt, formula variety or as individually simple or as flamboyant as the deceased or the family want. There are no rules and for the non religious there are Funeral Celebrants who can support families and help them formulate a personal and fitting send off at a venue of their choice, their fees are around £200.

# Funeral Poverty

## Part 2

Over half a million funerals take place in the UK every year. When you consider that one in six individuals and families have no savings and no access to normal credit facilities, you can understand how some resort to pay-day loans or simply 'throw themselves on the town hall steps', with no choice but to walk away forcing the council or hospital to arrange an 'environmental health funeral'; what used to be termed a 'pauper's funeral' in times gone by. Most authorities admit that these requests are increasing. If a cremation, some councils will not let the family have the ashes. If buried the person may well be interred in a plot with other people and a grave stone may not be permitted .

The price of funerals is often in the news, especially with the costs of 'budget' or so called 'fair funerals' still coming in at a shocking and worrying £3000.

### **Help with funeral costs**

There is some help available to those on certain 'qualifying benefits'. However, only around 50% of applications are successful and receipt of the monies can be delayed, often, until weeks after the funeral, resulting in families still needing a loan.

### **Who generally is seeking help with the cost of a funeral ?**

- ⤴ The elderly with no savings.
- ⤴ People on a low wage and without savings, whose only family may live abroad in poorer countries.
- ⤴ Students or young adults with no savings who inadvertently find themselves taking responsibility for a relative who has died penniless.

None of these groups can claim help from the DWP social fund. The solution for many is to carry out a direct funeral which can cost around £1000 all inclusive via a direct cremation specialist. An alternative option would be for families and friends to arrange a **DIY** funeral.

If being buried is important, a **direct burial** it is now possible. This can cost less than £2000 for an all inclusive service; one third of the usual cost - depending on which cemetery is chosen.

### **The main problem.**

Information about these alternatives is not readily available and many people still believe it is the law to use a funeral director. Many funeral directors will **not** tell families about alternative options even when relatives express financial hardship.

## **Who may get help with the cost of a funeral.**

- ⤴ The spouse of someone who dies whilst in work and paying NICs may receive a one off payment of £2000.
- ⤴ Some employers have a death in service package, these pay out varying amounts.
- ⤴ Some professions and companies have benevolent funds that can help with hardship.
- ⤴ Those with certain Life Insurance policies.

# **Communication within families about funerals**

## **Part 3**

**Talking about sex doesn't make you pregnant and talking about death won't kill you.** We don't talk about death enough. For many it feels like tempting fate and too morbid a conversation. Men are generally the worst, many will not investigate or engage with the subject.

Obviously once someone has become ill everyone tries to remain positive about the next line of treatment, a conversation about death is almost impossible to have in this situation. Equally the elderly often want to discuss their funeral but their adult children refuse to or get upset, telling them to shut up and stop being morbid.

### **Tips to increase conversations about death and funerals.**

If someone has recovered from a serious illness, try saying... *“well that was a close call...which got me thinking...if you hadn't have pulled through, I would have had no idea what sort of send off you would want or what, if anything, you already have in place?”*

With family members who won't talk about it you can turn the tables on them, try... *“I know you don't want to talk about my funeral but what if, God forbid, you go before me...I don't know what you would want”*. This could get the ball rolling.

One of the most important messages to give your family is that you give them permission not to be pressured into spending money excessively and unnecessarily. Money does not buy a good funeral or represent how much they respected/loved you. Families in shock are not robust enough to stand their ground especially if they are unsure about what needs to be done. Most families sign up with the first funeral director they meet.

**Empowerment, knowledge and permission** are important.

**Word to the wise.**

DO NOT rely on written instructions being read in time to stop the wrong funeral from being arranged. Have those conversations today, tomorrow or this week. There is nothing worse than hearing the bereaved, racked with grief and guilt saying... "*if only I had known*" having inadvertently gone against someone's wishes.

## **Funeral Plans and Insurances**

### **Part 4**

Oh, those nasty, pressurising, worrisome adverts that appear in every afternoon TV commercial break are getting so many elderly people in a right tizz! Our tip...turn over to the BBC.

If you are a savvy consumer you will not fall for pressure selling. You can get a better funeral for less if you or your family shop around. However, many people want to put something in place that covers their funeral costs in the future.

Our first advice is that if you want to be buried buy your plot now, this gets a big chunk of any funeral costs out of the way at today's price. Unfortunately not many local authority cemeteries will allow pre-purchase of graves. Most private and especially the natural burial grounds do.

**Bank Accounts**

When you die all your bank accounts are frozen. Money can only be released to pay funeral expenses. So check what your bank's policy is and how quickly funds can be released to your family or the funeral director. Why not open a funeral specific ISA or similar.

**Funeral Plan - Advantage**

The advantage to a plan is that the funds are excluded from any valuation of your estate if, for example, help with care costs is being sought.

**Funeral Plan - Disadvantages**

You pay commissions and fees.

The disbursement fees (3<sup>rd</sup> party costs like the Dr's fees, the Vicar/celebrant and crematorium/cemetery charges) are not always guaranteed to be covered in full by the plan.

You cannot always choose which firm will get the contract for the eventual funeral. The planning company might contract it out to the cheapest bidder. So you could get a dubious, resented job.

Companies change hands all the time and your lovely, family owned, independent may be gobbled up by a giant. Many have already been taken over by the large groups but misleadingly retain the original name above the door ...so be careful.

### **Insurance, over 50's etc**

These are mostly rotten products. They are starting to improve but many are still really underhand. They seem to be good value if you die sooner rather than later.

They mostly pay out a fixed amount that does not rise with inflation. So the longer you live, the more you pay in and the less it is worth against future funeral costs. Utter madness!

### **Danger with these policies**

If you miss a single payment the whole policy can be void. So if you are taken ill and do not transfer money into the account that pays the monthly direct debit to the company and the payment bounces, not only are you not covered but you have lost all the money paid in so far...once again read the small print and be careful.

### **Family Funeral Pot**

This is new! It is a family funeral savings pot that earns interest and pays out for any funeral related expenses, no other plan does this. You can have up to five named individuals in the plan and top it up as and when you want. So it is a good way to pass money down to the family, even if it is restricted to paying for their funerals!

The family group choose which expenses will be paid out of the 'pot' so they really retain control. As they are not restricted to one particular undertaker there is maximum flexibility and choice at the time help is needed.

Best of all, any money left over rolls over to pay for the next funeral in the family and another person can join 'the group'.

Like other plans it is not included in any estate valuation. The Good Funeral Guide sell this option called the Open Funeral Plan.

For free advice on any death, dying or funeral related subject, please call Rosie at the Natural Death Centre charity. We are here to help!

**01962 712690**

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[www.naturaldeath.org.uk](http://www.naturaldeath.org.uk)