

Funerals: your choices

As well as being distressing, arranging a funeral can be expensive. The average cost, before optional items like flowers and catering, is around £4,300, although this can vary a lot depending on the type of funeral chosen.

What's more, prices between funeral directors can vary significantly – you may be able to save over £1,000 by comparing funeral directors in your local area.

It is likely that you will be arranging a funeral at a very difficult time and that can naturally affect your decisions. Time pressures, cultural, family and other considerations may also be a factor. You will want to do the right thing, but that does not mean you have to spend more than you can afford; it is not wrong or disrespectful to give some thought to funeral costs.

There are simple choices you can make about funeral arrangements that will help you select a funeral that is affordable, and feels right to you and for the person who has died.

Arranging a funeral

You don't have to use a funeral director. If you want to make the arrangements yourself, you can contact the Cemeteries and Crematorium department of your local Council or find advice under "More information" below.

If you do use a funeral director, it is useful to understand that there are generally three elements to the costs:

- the funeral director's professional services fee
- third party costs – often called disbursements - that the funeral director pays on your behalf such as for the cremation or burial.
- optional costs – such as for catering or flowers.

Your choices

Get at least two quotes if you can. Funeral directors' charges vary, so it is important you understand any terminology used, what is included and what would incur an extra charge. You should get itemised quotes by telephone, visiting their premises or checking to see if their prices are online.

You can ask for a detailed price list to help you compare costs – funeral directors who belong to the National Association of Funeral Directors (NAFD) or National Society of Allied and Independent Funeral Directors (SAIF) are required to make these available.

Comparison websites or online funeral directories may help your search – but bear in mind they may not cover all funeral directors in an area.

A burial is likely to be more expensive than a cremation.

You may wish to consider lower cost funerals. Most funeral directors offer lower cost funeral options including 'simple funeral' packages or can arrange a direct cremation

or funeral-without-service (where the body is cremated or buried without mourners present).

Don't feel the need to hurry unless you have to for religious or other reasons. If you can, take the time you need and avoid making decisions on the spot.

More information

Government advice on what to do when someone dies:

<https://www.gov.uk/when-someone-dies>

The following external organisations provide information you may find useful when thinking about funerals:

Advice on thinking ahead to your own funeral but relevant more broadly:

[Age UK - Planning for your funeral factsheet](#) (pdf download)

Advice on paying for a funeral:

[Money Advice Service - Help paying for a funeral](#)

Citizens Advice:

The Citizens Advice Service offers free confidential advice online, over the phone, and in person:

<https://www.citizensadvice.org.uk/> and for Scotland <https://www.cas.org.uk/>

Telephone: 03454 04 05 06

[Citizens Advice - Arranging a funeral](#)

[Citizens Advice Scotland - Arranging a funeral](#)