

there  
for you

supporting UNISON members  
when life gets tough



An information and advice guide

## Arranging and paying for a meaningful funeral

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## 1. Introduction

Paying for and arranging a funeral is something that most of us will have to face at some point in our lives. Many of us will struggle to find the money to cover the cost, or be unaware of the different options that are available.

This practical information guide will support you to arrange an affordable and meaningful funeral and has been produced in partnership with Quaker Social Action a charity that campaigns on Funeral Poverty and for Fair Funerals.

### Fact

After a house, wedding and a car, funerals are the most expensive purchase we make. Yet, 97% of us don't shop around.

## 2. Five funeral essentials

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 five points in mind:

### There is generally no reason to hurry

If you're able, take the time you need to create a meaningful tribute to the person who has died, and for the family, friends and colleagues involved.

### Look at all the sources of money available

Funeral costs can lead to debt, but you may be able to access state funds, charitable grants, affordable credit, and support from friends and family.

### It's your choice

There is no legal requirement to hire a funeral director, have the person who died embalmed, or to buy a coffin or hire a hearse. See section 12: How to do it yourself.

### Shop around or go DIY

Funerals can be expensive and prices between funeral directors vary enormously, so get several itemised quotes – you could save a lot of money. There's no legal requirement to employ a funeral director, and a DIY funeral is also possible.

### Make it meaningful

You can create a unique and personal ceremony without overspending. Consider any funerals you have attended in the past, and what made them memorable. Words, music and actions can be far more powerful than expensive cars or coffins.

### 3. Registering a death

When a person dies a doctor will complete a medical certificate showing the cause of death. The death must be registered within 5 days. If you decide to use a funeral director, they will need the death to be registered before planning the funeral.

Make an appointment at the Registrar of Births, Deaths and Marriages. Alongside the medical certificate, take with you the following information about the person who has died, if you have it available:

- Birth certificate, passport and marriage/civil partnership certificate
- National Health Service number or their medical card
- Their full name (and any previous names, including maiden name), date and place of birth
- Their last usual address and occupation

- The full name, date of birth and occupation of their spouse, if married.

At the end of the registration, you should receive:

- A copy of the entry made in the death register, commonly known as the death certificate.
- A certificate for burial or cremation, commonly known as the “green form”.

You need to pay for copies of the death certificate. It's a good idea to pay for three official copies, as several agencies e.g. banks may want a copy. In England the cost of each copy on the day is usually £4, but afterwards the cost can increase substantially depending on the council and urgency.



#### Good to know

While you are there, ask the registrar about the “Tell Us Once” service, a single contact point for informing government agencies about the death. You may be given a Tell Us Once reference number for use online or by phone. See [Section 5: Letting people know](#)

#### Coroners

If a doctor is not able to issue a medical certificate, or if the person's death was unexpected, the death may be referred to the coroner. A coroner is responsible for investigating deaths when the cause is sudden, accidental or unknown.

The coroner may request a post-mortem, and there may be a legal inquest. Once the coroner is satisfied with their investigations, they will issue an interim death certificate which will enable you to go ahead with planning the funeral. You do not need to wait for the results of an inquest to proceed with the burial or cremation.

## 4. Cremation, burial and other choices

The choice between a cremation and burial can be a very personal matter. Factors in deciding may include:

- Directions or preferences indicated by the person who has died
- Financial resources you have available to you
- 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 three quarters of all funerals. The UK figures for 2018 show an average cremation costs around 20% less than the cost of the average burial, but can be significantly lower depending on your location and the costs of burial plots.

If you choose cremation most funeral directors offer a simple cremation package, which may make it a more affordable option. Remember to ask about whether they offer this package.

If you choose a burial, there are still flexible options for keeping the costs down. A burial can take place in a churchyard, a local authority cemetery or a private

cemetery. Burials can also take place in a woodland site, or on private land, including a garden, but you must contact the local authority for permission to do so.

### “Natural” burial

There are a growing number of “natural” or “woodland” burial parks offering a simple, cheaper alternative to conventional burial grounds. When looking at options, note that costs may only be for the plot, and there may be additional interment costs for digging and filling the grave. Money is also saved on memorials, as headstones are generally replaced by wooden plaques or other simple markers in keeping with the woodland environment.

### Direct cremations and burials

Where a funeral service is neither desired and/or necessary, it is possible to have a direct cremation or burial. This option means that the deceased is taken straight for burial or cremation so is generally cheaper than a conventional funeral. Like the rest of the funeral industry, this is a private and unregulated business, so ensure you are comfortable with the experience and integrity of the company you choose before you proceed.

*Aware of UNISON’s relationship with Down to Earth, Tanya contacted them for help arranging her father’s funeral. She already had a quote from a funeral director but was anxious to have a meaningful funeral whilst reducing the costs. Down to Earth supported her by phoning for other quotes, discussing cost options, having family members lead the service rather than paying for a celebrant and having the funeral early in the morning. These resulted in savings of £1,136 from the original price. The funeral itself was a true reflection of her father’s life and was just what she wanted. “I’m not sure I could have organised everything without your help. I wasn’t up to doing the phoning. Thank you”*

*For details of help available from UNISON ‘There for You’ and Down to Earth see Section 15*

## 5. Letting people know

Telling people and organisations about a death can be stressful. It might help to do this sooner rather than later. You may also want to place a death notice or obituary in the local newspaper.

If benefits or other allowances need to be assessed, then you should call the DWP Bereavement Line on 0345 606 0265 option 2. For more information on state support with funeral cost and bereavement see Section 8: State support.

### People and organisations you may need to contact

- Tell us Once (DWP, Council Tax, Passport, DVLA, HMRC)
- Bank/building society/Post Office
- Mortgage company/landlord
- Utility companies e.g. gas, electricity, phone, water, TV licensing
- Mobile phone company
- Employer/trade union
- Insurance companies (car, life, home and contents)
- Family GP and other health services
- Solicitor (may hold the will)
- Social Services to cancel any care services
- Bus/rail company (for return/refund of passes)
- Family members, including any living abroad
- Family, friends and neighbours

### Tell Us Once – reporting a death to government agencies

This service is available in most areas of the UK (excluding Northern Ireland), allowing you to report the death to **several government agencies at once e.g. HMRC, Jobcentre, UK Passport Agency, DVLA**. You can use it when registering the death, provided you have the following information:

- Name and date of birth of the person who has died;
- Their National Insurance number, driving licence number and passport number;
- Details of any benefits or entitlements they were getting e.g. State Pension;
- Details of any local council services they were getting e.g. Blue Badge;
- Name and address of their next of kin;
- Name, address and contact details of the executor or administrator of their estate.
- The Registrar will give you a Tell Us Once reference number, which you can use by phone on 0800 085 7308 or online [www.gov.uk/tell-us-once](http://www.gov.uk/tell-us-once).

## Death Notification Service – reporting a death to banks and building societies

The Death Notification Service works UK-wide and aims to make it quicker and easier for anyone who's suffered a bereavement to notify banks and building societies in one step, removing the stress of having to notify each of them individually. The new service is similar to the government's 'Tell Us Once' service.

Go to [www.deathnotificationsservice.co.uk](http://www.deathnotificationsservice.co.uk). You can create an account or submit a death notification without creating an account.

Complete the online form. You'll need the deceased person's name, address and date of birth, and the date of their funeral (so the relevant firms know not to contact you then). You'll also need to say whether you have a death certificate, and provide the reference number if you do.

Say which firms the deceased person had an account with (as well as bank accounts, this covers all products such as mortgages, loans etc). You need to say which banks, building societies and so on they were with, but you don't have to provide account numbers, sort codes or other information (though if you have this, it helps).

The relevant firms will then be notified. They will update their records accordingly and advise of the next steps to take within 10 days.

The following banks, building societies and other financial firms are currently covered by the Death Notification Service. It is expected that more will join in due course.

- Bank of Scotland
- Barclaycard
- Barclays
- Cahoot
- Clerical Medical
- First Direct
- Halifax
- HSBC
- Lloyds Bank
- M&S Bank
- Nationwide Building Society
- NatWest
- Santander
- Scottish Widows
- The Mortgage Works
- UCB Home Loans



### Good to know

For official calls, noting down the details of the person who has died and the purpose of your call in advance can help keep the call as brief and manageable as possible.

## 6. What will it cost?

You do not have to employ a funeral director, however if you choose you should consider approaching several companies for quotes as costs can vary hugely. By doing so you'll also be able to get a feeling for each company's service, care and price transparency.

If you use a funeral director, there are two key elements to a funeral bill:

### The director's fee:

This includes the cost of everything that the funeral director provides, such as transport and care of the body.

### Disbursements:

These are costs that the funeral director pays to other agencies on your behalf, such as the crematorium or minister delivering the service.

You have choices to make about the funeral director's services and the funeral itself, and every one of these choices has a cost. Ask the funeral director to explain and write down an itemisation of the costs. Consider the following:

- Do you want to view the person who has died?
- What kind of coffin would you like? Prices will vary depending on your choice.
- Do you need a limousine to transport you and your family to the ceremony?
- Do you want a celebrant or faith leader to deliver the service?

If you're worried about money you should ask your funeral director if they offer a simple funeral package. This generally includes the funeral director's fees; provision of necessary staff; a simple coffin; transfer of the deceased from the place of death during normal working hours (within 10 miles). Make sure the price you are quoted includes disbursements.

Below are two examples of funeral packages based on quotes from east London funeral directors in 2017. In both cases the funeral involved one viewing of the person who died; a car to follow the hearse and a celebrant to deliver the ceremony:

### CREMATION

#### Disbursements

£815 Crematorium fee (daytime)

£164 Doctor fee (cremation papers)

£200 Celebrant fee

#### Funeral Director's fee

£1,850 Funeral director's fee (everything else – simple coffin, one viewing, hearse and one following car)

Total cost £3,029

### BURIAL

#### Disbursements

£3,275 New grave plot (30 year lease)

£200 Celebrant fee

#### Funeral Director's fee

£1,850 Funeral director's fee (everything else – simple coffin, one viewing, hearse and one following car)

Total cost £5,325



### Good to know – Additional ways to reduce costs

- Using your own transport to the venue
- A cremation slot can be significantly cheaper early in the morning
- In the case of burial, a shared plot is more economical
- Consider a natural plot at a woodland burial ground

## 7. 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.

Whilst registering the death must happen within five days, the next steps often don't need to be rushed; the person who has died can be taken care of by the hospital, hospice or council mortuaries, or a funeral director. Money for funerals can come from a variety of sources. Use the options below to calculate the resources available to you before committing to any expenditure.

### You and your family

Do you have savings? Has another family member offered to pay or help out with the funeral costs, or, is there someone who you can ask? Consider your current debts, and think about whether you could or, should take on more debt for the funeral. Perhaps amongst family any debt could be shared with each member of the family raising a specific amount so that the cost doesn't fall on one person.

### Estate of the person who has died

Did the person who died leave any money in bank accounts or other savings? If so, is there a will? Check also if the person who has died had any of the following:

- Pre-paid funeral plan
- Insurance policy
- Occupational pension
- Burial or cremation club

### State Support from the Department of Work & Pensions (DWP)

If you receive a state benefit, you may be eligible for a Funeral Expenses Payment (a grant, not a loan). The average funeral payment is £1,400. If your husband, wife or civil partner has died you may also qualify for a one-off Bereavement Support Payment and subsequent 18 monthly payments. See Section 8: State Support for more details.



### Good to know

- i. If the deceased was a member of UNISON and, still employed at the time of their death, then you may be eligible to claim a 'Rule Book Benefit'. See Section 14: We can help for further information.
- ii. If the deceased was still employed at the time of their death and, paying into an occupational pension scheme then check with their employer to see if there are any 'death in service' benefits payable.
- iii. UNISON has negotiated arrangements with some employers so that outstanding leave is paid as a death in service benefit. This means that, if a member dies, a sum of money equivalent to the annual leave not taken by the date of death is paid to their family or personal beneficiary.

### Wills and the estate

When somebody dies the money and assets they leave behind is called their “estate”. If somebody dies without a will, the accounts in their name are frozen until their estate is valued and divided between relatives. During the time the bank/building society/Post Office can still issue a payment to contribute to the funeral bill. It is important to note that any Social Fund funeral payment will be deducted by the value of the estate, i.e. if a person dies with £400 in a bank account; you are likely to receive just £1,000, rather than the average award of £1,400.

### 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 prefer to contribute to the balance after state contributions. You can ask your social/support worker or local Citizens Advice Bureau for details or, complete the [www.turn2us.org.uk](http://www.turn2us.org.uk) grant search. Some examples are:

- SSAFA/British Legion – for anyone who has given any service in the armed forces (either of these will also apply to specific regimental charities on your behalf and co- ordinate applications to other occupational benevolent funds);
- British Gas Energy Trust – you don’t have to be a British Gas customer to apply for help;
- Retail Trust – for anyone who has worked in the retail industry;
- Civil Service Benevolent Fund – for anyone who has been employed as a Civil Servant.



### Good to know

When thinking about possible charities to approach, make a note of:

- The deceased’s employers/ occupations throughout their life.
- The employer/occupations of those responsible for the funeral.

See also Section 15 “We can help”

### Affordable credit

Of course, 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 and charitable grants can take weeks to be considered so you may need to consider a loan from a provider with affordable interest rates.

Make sure you are fully aware of the costs and repayment requirements of any credit. We recommend avoiding door-step or payday lenders, whose interest rates are often considerable. Check out the advice on loans and borrowing from the Money Advice Service: [www.moneyadvice.org.uk](http://www.moneyadvice.org.uk).

### Hospital and council funerals

If you have no source of funds, the hospital or local authority can provide a simple, respectful funeral. They will first need to make sure there is no one who can pay for the funeral.

Although arrangements like dates, times and location will be decided by the hospital or local authority, it is possible to hold a religious or non-religious ceremony and find other ways to make it meaningful. It’s your decision whether you want to attend the ceremony or not.

## 8. State support

The Government provides limited financial support for bereaved people on low incomes. Even if you are eligible, a state contribution is unlikely to cover the full cost of the funeral. The two forms of support are:

**Funeral expenses payment\*** – is a grant (you don't have to pay it back) towards the cost of a simple funeral for people on qualifying benefits. The average award is £1,400.

### \* Funeral Support Payment introduced in Scotland

On 16 September 2019, Funeral Support Payment replaced Funeral Expenses Payment in Scotland.

From this date, people who want to apply for financial help to pay for a funeral must make a claim to Social Security Scotland. DWP will no longer be able to process their Funeral Expenses Payment claim.

More information on how to apply for Funeral Support Payment is available on [mygov.scot](http://mygov.scot).

**Bereavement benefits** – if you were married or in a civil partnership with the person who has died you may be eligible for the Bereavement Support Payment.

### Funeral expenses payment eligibility

The Department of Work and Pensions (DWP) only issue a funeral payment to the person considered responsible for paying for the funeral.

A surviving spouse, partner or parent would need to apply for the Funeral Payment, and therefore sign for the funeral bill. In the case of parents, both must be on benefits to qualify unless one is estranged. If there is no spouse, partner or parent, then children or siblings may be eligible, provided all of them are on a qualifying benefit. Next come other relatives and then close friends.

Order of priority for applications:

- i. Partner or spouse
- ii. Parent(s)
- iii. Children
- iv. Siblings
- v. Other relatives or friends

Qualifying benefits or entitlements

- Universal Credit
- Income Support
- Income based Job Seekers Allowance
- Income related Employment Support Allowance
- Pension Credit
- Housing Benefit
- Working tax credit which includes a disability or severe disability element
- Child Tax Credit at a rate higher than the family element

Applications can take up to eight weeks to be assessed and must be accompanied by documents such as the funeral director's bill. You can apply for a funeral payment even if you don't use a funeral director.

Some funeral directors may proceed with the funeral if you pay a deposit, while others may wait until the application is assessed. If you're using a funeral director, ask several about their approach to Funeral Payment applicants.



### Good to know

If any family member on the list is living and not receiving a qualifying benefit, you are unlikely to receive a funeral payment

## What it covers, amount and deductions

The funeral payment exists to contribute towards the following costs:

- Burial or cremation
- Up to £700 for any other funeral expenses. This amount includes all other costs in connection with the funeral e.g. funeral director's fees.

The amount you receive is likely to be discounted by the following:

- Any money in a pre-paid funeral plan
- Any money in the estate
- Any other money you have available to you for the funeral e.g. gifts or charity payments

If the above three categories add up to £1,400 or more, it is probably not worth applying.

## Bereavement Benefits

If you were married or in a civil partnership with the person who has died, you may be eligible for the Bereavement Allowance payment (or Widows Allowance payment if bringing up children. Widows, widowers and civil partners can apply for this payment if they are below pensionable age and the deceased has paid National Insurance Contributions for at least 20 weeks.

	Initial payment	18 monthly payments
No children under the age of 20 and in full-time education	£2,500	£100
Children under the age of 20 in full-time education	£3,500	£350

To apply, complete a BSP1 form – this can be obtained by phoning the DWP Bereavement line on 0345 606 0265. We would recommend completing a paper copy of the form and taking it to your nearest Jobcentre Plus. Staff can verify your original documents so that you don't need to send them in the post.

Alternatively you can apply by phoning 0800 731 0469. Applications must be made within 6 months of the date of the funeral.

## 9. Choosing and working with a funeral director

If you decide to use a funeral director it's important to remember they are a commercial business. Like anything else you pay for, you should be happy with the price and the service that you are buying.

We recommend that you speak to several funeral directors to compare their costs, services and person approach. Using a funeral director is not a legal requirement; see Section 12: How to do it yourself for further details.

If on a low-income you can contact Quaker Social Action's Down to Earth project which offers one to one support to create an affordable and meaningful funeral: [www.quakersocialaction.org.uk/Pages/Category/down-to-earth](http://www.quakersocialaction.org.uk/Pages/Category/down-to-earth)

Ask the funeral director to help arrange a simple and meaningful funeral within your budget. Funeral directors will ask for a payment in advance or for a substantial deposit before any arrangements can go ahead. Let them know if you are applying for a Social Fund funeral payment, as they may be able to help you with regards to the deposit.

Ensure you are comfortable with the person managing the funeral. Are they empathetic, flexible and honest about the services they provide? Check if certain services increase the cost.

### Direct cremations and burials

Where a funeral service is neither desired and/or necessary, it is possible to have a direct cremation or burial. This option means that the deceased is taken straight for burial or cremation, so is generally cheaper than a conventional funeral.

Like the rest of the funeral industry, this is a private and unregulated business, so ensure you are comfortable with the experience and integrity of the company you choose before you proceed.

### Funeral Directors and consumer rights

Funeral directors are not regulated by the government; however some are bound by an industry code of practice overseen by the National Association of Funeral Directors (NAFD) or Society of Allied and Independent Funeral Directors. This covers standards such as confidentiality, consumer rights and charging practices.

You should receive a written estimate and confirmation of the funeral arrangements. If you do not receive this level of service, you should not sign any contract. If you receive a poor service you have the right to complain to the Funeral Arbitration Scheme – [www.nafd.org.uk](http://www.nafd.org.uk)

If the funeral director you use isn't a member of a trade association or you're not happy with the way your complaint has been dealt with by the trade association, you can call the Citizens Advice consumer helpline on 03454 04 05 06 – Monday-Friday, 9.00am-5.00pm.



### Good to know

To help, we've included a list of suggested questions that you might want to ask a funeral director at Appendix 1.

## 10. The funeral: When, where and who

### Where do you want the ceremony to take place?

Consider the type of ceremony you would like, as this will influence the location.

- Will it be a religious service at a place of worship, with particular traditions and rituals?
- Would you like a ceremony at the crematorium/burial site, led by a celebrant, friend or family member?
- Will you have a memorial event or wake?

### 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. If you're using a funeral director they may charge additional costs for taking care of the person who has died for more than 14 days. The time allocation for a service is about 20-30 minutes. A "double" hour-long slot will cost extra.

### Cremation times and cost

If you've chosen a cremation it often costs less to hold the ceremony earlier in the morning. Most crematoria offer the first two service appointments of the day at a more affordable rate. Some have a fixed rate after 9.30am, whereas others increase the price throughout the day. Weekends are the most expensive.

### Who will conduct the ceremony?

Ministers and other faith leaders can attend a crematorium or bless a woodland burial, so it is possible to have a religious ceremony at your chosen venue. Speak directly to the faith leader who will guide you and provide support. There may be some financial support available from the community of your church, mosque, synagogue or temple.

If the person was not religious you may want a humanist or independent celebrant to create a ceremony. Funeral directors can help you to find one, or you can find your nearest celebrants through the [www.funeralcelebrants.org.uk](http://www.funeralcelebrants.org.uk) website.

A friend or relative can also conduct the ceremony, or you can do it yourself. Several family members or friends can also deliver readings and eulogies. Working on the funeral with a group of friends and family, and sharing responsibilities on the day, can be very supportive. It also provides the opportunity for doing something more personal.

## 11. Making it meaningful

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

### Religious ceremonies

Speak directly with the faith leader about the faith and values of the person who has died and how faith informed their life. This will help the faith leader to set the tone and make them aware of aspects of the person's life they didn't know about. You may also want to select religious readings, music or hymns, or decorate the venue.

### Other ceremonies

You can create a unique and individual ceremony. It may be that you would like some religious elements or none at all. You may want to use an independent or humanist celebrant, or an interfaith minister. Alternatively you can find a friend or family member to lead the ceremony or lead it yourself.

### 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:

- Arrangements of 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 photoslides.



### Good to know

Planning a eulogy – A eulogy is the shared telling of someone's life: values, interests and personality. Think about the big and small events in their life and how they faced them, to create a picture of their qualities and life.

### Flowers and dressing the coffin

There is no reason to spend a large amount of flowers. However, flowers from a garden or a colourful bouquet from a florist can help to make the ceremony feel personal.

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, a book, a photograph, or an album could be placed on the coffin.

### Book of condolence

Create a lasting memory by having a book of condolence where family and friends can leave their own personal tributes in lieu of flowers.

### Eulogies: good words to honour a life

Meaning "good words", a eulogy is a written and spoken tribute to the person who has died. Composing and delivering a eulogy is an important and emotional task. The role has traditionally been performed by a minister or professional celebrant; however you or someone you know can write and deliver the eulogy. It can be very powerful coming from someone close to the person who has died.

### Poems and readings

A favourite poem or some simple words composed by a family member or friend can be a very moving addition to a ceremony.

### Music

Music often frames the ceremony with a song at the beginning as people arrive, something in the middle for the committal and then a piece of music as people leave. Music is a personal choice and you can use hymns, contemporary songs or instrumental music. If you don't provide anything the crematorium or chapel may supply their own music.

## 12. How to do it yourself without a funeral director

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 cremation without a funeral director.

### Care of the person who has died

A hospital or hospice can 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 ambulance to arrange certification. 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 source the coffin and book the ceremony.

### Registration and certification of the death

You must register the death within five days. You can't go ahead without the green form, also known as the certificate for burial or cremation. See Section 3: Registering a death for full details.

Two doctors must sign and issue the cremation certificates – Medical Certificate (CR4) AND Confirmatory Medical Certificate (CR5). A further form called an Application for cremation of the body of a person who has died (CR1) 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.justice.gov.uk/coroners-burial-cremation/cremation](http://www.justice.gov.uk/coroners-burial-cremation/cremation).

### Booking the ceremony

Information about prices and services offered by your local cemetery should be online. Some crematoria 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 the cremated remains". They may also have a "funeral instruction form", where you write down details of the person who has died, and your preferences for timings and music during the ceremony.

### Buying a suitable coffin

The crematorium can offer guidance about a suitable coffin and the personal items that can be put inside. If you wish you can identify and purchase a coffin yourself – there are many options online.

Hospital mortuary staff can help you place the person who has died inside the coffin. If you have opted for a funeral director 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 to lead the service. The crematorium may have a list of local contacts or visit [www.funeralcelebrants.org.uk](http://www.funeralcelebrants.org.uk). It is also worth considering whether you or someone you know could prepare and lead the service yourself.



### Good to know

There are a growing number of local authorities who provide "Civil Funerals". A Civil Funeral differs from a humanist funeral in that it can include hymns and religious readings should the family so wish or, no religious elements at all. Services are conducted by a celebrant from the local authority's Registration Service and as well as delivering a comprehensive service, can be a good option especially if cost is an issue.

## Transporting the person who has died to the crematorium

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 another company. A quick online search shows that there are several different and unique options available.



### Good to know

The MuchLoved Charitable Trust, a UK based charity working for bereaved people worldwide provides a free online tribute website where you can Create a Tribute that will help you to remember and commemorate your loved one in a very special way. You can also start a Tribute Fund to fundraise in memory of a loved one or simply use their Online Funeral Notice tool to give details of funeral arrangements. Go to [www.muchloved.com](http://www.muchloved.com) for more information.

*Following this 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.*

For details of help available from UNISON and Down to Earth see Section 15

## 13. Repatriation

### What to do if someone dies abroad

When someone dies overseas, the stress can be made worse by having to deal with an unfamiliar system. The British authorities there can offer advice on how to:

- Register the death;
- Obtain a registered translation of the death certificate;
- Seek permission to move the person who has died
- Make arrangements for a local funeral director to repatriate the person who has died.

For details of local British embassies and consults [www.fco.gov.uk/en/travel-ad-living-abroad/find-an-embassy](http://www.fco.gov.uk/en/travel-ad-living-abroad/find-an-embassy). If you are a Northern Ireland citizen with an Irish passport you should contact the nearest Irish embassy or Consulate for advice [www.dfa.ie/embassies/irish-embassies-abroad](http://www.dfa.ie/embassies/irish-embassies-abroad)

You can contact the Foreign and Commonwealth Office (FCO) about a death overseas on 020 7008 1500, 24 hours a day.

### Repatriation to another country

Check whether the deceased has any health insurance. The insurers can provide advice and support in arranging a funeral;

Register the death in the usual way, but be aware some countries have different rules around registering a death;

If repatriating a body from one country in the UK to another, once you have got the certificate of death and an authorisation for the removal of the body from the appropriate authorities you can arrange a

funeral. Most countries require a “cadaver certificate” or “freedom from infection certificate”, issued by the doctor or hospital who treated the person who has died. For more information about repatriating a body [www.repatriationhelp.com](http://www.repatriationhelp.com)

### High cost

Repatriation can be expensive so make sure you discuss costs before confirming your arrangements as you’ll need to be sure you can cover these or that they’re covered by an insurance policy. This is an expensive process that will often involve two funeral directors, flights, embalming and a special casket. The deceased may have a travel or personal insurance policy to cover repatriation which can occasionally be found in credit card policies.

Holding a cremation in the UK before travelling to the destination country can be a more affordable alternative.

### Repatriating cremated ashes

When leaving a country with human ashes you will normally need to show the death certificate and certification of cremation. As each country will have its own rules about departing with human ashes there may be additional requirements. You’ll also need to fill in a standard customs form when you arrive home.



### Good to know

You shouldn’t have the person cremated abroad if you want a coroner at home to conduct an inquest into their death.

## 14. Bereavement and finances after the funeral

### The early days of bereavement

Before the funeral there are lots of things to organise and do. When the funeral is over it can come as a bit of a shock. Suddenly you're left facing loss and having to rebuild a world without the person who has died.

Grief is a natural process. Bereavement counselling may help, or talk to a trained Cruse volunteer. Cruse is a national charity and can be contacted at [www.cruse.org.uk](http://www.cruse.org.uk) or call 0808 808 1677.

### Financial changes

You may have a debt to a funeral director, credit provider or friends and family. Set up a realistic payment plan to ensure the debt is manageable. If you are newly responsible for managing the family finances you can seek advice on this area from the Money Advice Service [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

Apply for any state support or benefits for which you are now eligible. This includes bereavement benefits – see section 8: State Support. You may also be eligible for a discount on council tax and a review of any help with housing costs. Contact your local authority's council tax department to check whether you are eligible for a reduction or rebate.

If you were receiving Carer's Allowance when the person you were caring for died, you should be eligible to receive this for a further eight weeks, after which you may be able to claim a different benefit.

For advice on benefits and benefit eligibility: contact the Department of Work and Pensions (DWP), your local council, or visit the Citizens' Advice Bureau.

For advice on debts contact our debt advisers at UNISON Debtline. Many people worry about the debts of the person who died. They think they have to pay them back.

This is not true unless they are joint debts in law or by contract. The deceased's debts are paid from their estate so if there is no estate then the debts die with them.

Often the problem may be the lack of income going forward for the surviving partner to pay their bills and this is something that is often not planned for.

If you need any help with this you should call UNISON Debtline in the first instance. They will be able to give you free, confidential and no obligation advice.

Call: 0800 389 3302 from 8am to 9.00pm Monday to Friday or 9am to 3pm Saturday

For help with budgeting: Go to the Money Advice Service [www.moneyadviceservice.org.uk/en/tools/budget-planner](http://www.moneyadviceservice.org.uk/en/tools/budget-planner)

## 15. We can help

### HELP FROM DOWN TO EARTH

Down to Earth can support you to arrange the best funeral for your loved one with the least money worries. Their offices are based in London but they can support members from anywhere in the UK.

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

This support can include:

- Sourcing quotes from different funeral directors;
- Accessing money from the estate of the person who has died;
- Apply for statutory or charitable funding; and
- Thinking about how to make the funeral special whilst remaining affordable for you.

They can also talk to anyone who has a life limiting condition and is thinking about planning their own funeral.

The service is available by phone, via email, or in person for anyone who is available to visit their offices in East London.

### HELP FROM UNISON

#### Rule Book Benefits

If the UNISON member was in employment when they died, it's possible that you may be eligible for a payment under UNISON's rule book. There are two possible benefits that could apply (i) Death benefit or (ii) Fatal accident benefit. Either benefit is payable at the rate quoted in the UNISON rule book at the time of the members death and may be dependent on certain other criteria. For further information go to [www.unison.org.uk/search/Rulebook+benefit](http://www.unison.org.uk/search/Rulebook+benefit)



#### Good to know

The earlier you get in touch, the more they can help, even before a death.

Call 020 8983 5055 open 10.00am to 4.00pm weekdays or email [downtoearth@qsa.org.uk](mailto:downtoearth@qsa.org.uk). Office hours are 10.00am to 4.00pm, Monday to Friday.

[www.quakersocialaction.org.uk/Pages/Category/down-to-earth](http://www.quakersocialaction.org.uk/Pages/Category/down-to-earth)

## There for You

If you are struggling to pay a funeral bill, UNISON's own charity There for You might be able to help. Speak to your UNISON branch welfare officer first and if appropriate, they will help you complete an application form for financial assistance.

You will need to:

- Show that you are responsible for the funeral (even if other family members are contributing) and that there is a bill outstanding – as any help we might offer will be paid to the funeral director.
- Provide information concerning the deceased's employment history and occupations.
- Claim any bereavement benefits that you might be entitled from the Department of Work and Pensions (see Section 15) before submitting an application – the amount you receive will be taken into consideration as part of our assessment. Similarly, a rule book benefit will be taken into account.
- Provide information to show that there's no money due from the estate e.g.savings, life insurance, pension payments, property etc
- It is important to be aware of this when making funeral arrangements and thinking about what you can afford – also what other ways there might be of raising money as described in this booklet – so that you aren't left with a bill which you cannot pay (see Section 17 for more information).

You should be aware that due to the volume of requests we receive for help, we are unable to pay funeral bills in full. Our help will be limited to making a contribution towards the cost of a basic funeral.

We cannot consider help with the cost of headstones, memorials or travel costs to attend a funeral.



### Good to know

If you have just recently lost a loved one and would like to speak to someone about arranging an affordable funeral we recommend you contact Down to Earth in the first instance. As well as being guided through the options you might wish to consider, Down to Earth will contact There for You if they feel that financial support from your union's own charity is needed.

## 16. How will your funeral be paid for & making a will

### Deciding what is important to you

Arranging a funeral can be a stressful time, with lots of choices to make. Knowing what you want for your funeral can help you to understand which costs are necessary.

For example you might ask people to donate to charity instead of spending on flowers.

### Writing your wishes down

Once you know what you want from your funeral, it is important to write it down – we've included a "funeral planning wishes" form Appendix B. It has more information to help you decide what matters to you and space to write down your preferences.

### Saving for your funeral

If you're able to, saving money towards funeral costs can take a lot of pressure off.

### Making a Will: UNISON's free wills service

UNISON offers a free standard wills service for members and their partners (for a mirror will). We also offer reduced rates for members' complex wills and wills for other family members.

The simplest way to obtain your will is to use our bespoke on line wills service [www.unison.org.uk/get-help/services-support/legal-services/for-you-and-your-family/](http://www.unison.org.uk/get-help/services-support/legal-services/for-you-and-your-family/)

*"I hadn't realised how much a funeral would cost ...  
... And what different options there were. I've now chosen the cemetery I want. I've opened a separate bank account so I can start saving for my own funeral as well as mum's"*

### Credit Union

You can open a savings account with a Credit Union for as little as £10. You do not have to pay in a fixed monthly amount, but you can save as much or as little as you can afford.

Each Credit Union will have different conditions and benefits. For details of credit unions linked to UNISON visit [www.unison.org.uk/get-help/services-support/there-for-you/credit-unions/](http://www.unison.org.uk/get-help/services-support/there-for-you/credit-unions/)

### Pre-paid funeral plans

Cover funeral directors fees and some cremation or burial costs. However, there will usually be an additional cost at the time of death, especially if you opt for a burial.

They can be a good way of paying for a cremation if you're able to pay in one lump sum. If you need to pay by instalments, look carefully at the total end cost as the interest charges can be steep.

### Bank or Post Office

You can open a savings account with your bank or post office. Some will require fixed monthly amounts, some will not. Find out what your local branch can offer.

To access these funds, your next of kin needs to take a copy of the death certificate and the funeral bill to the bank who can then release the money directly to a funeral director, if you are using one.

There is no need to wait for probate.

### Insurance schemes

Offer a fixed lump sum payable on your death. Monthly payments can be reasonable but check how much will be payable on your death. If the policy is 'sum assured' and you're paying for a long time, you may end up paying more into the policy than you'll get out of it.

## 17. Fair Funerals Campaign

More people struggle to cover the cost of a funeral than you might think – almost one in five of us. Worrying about money is the last thing you want when you’ve just lost someone.

### What’s the problem?

The taboos around death and money can put us off talking to each other about paying for a funeral. We need to start.

Funeral costs have spiralled – 80% in the last 10 years. At the same time Government grants, which used to cover the cost of a basic funeral for people on low incomes, have eroded and now fall way short of the overall bill.

This situation needs to change.

### What is Quaker Social Action doing?

As well as supporting and advising people through the Down to Earth project, they’ve launched the UK’s first campaign to tackle “funeral poverty”.

- Educating people about their choices so they can avoid “funeral poverty”;
- Influencing government to do more for people in “funeral poverty”;
- Working with the funeral industry to do more for people in “funeral poverty”;

### How is UNISON supporting this campaign?

In 2016, one of the big increases in requests for financial help (86% increase in financial support) came from those members on low income struggling to meet the cost of burying a loved one. UNISON is asking its members and branches to join the growing number of people calling for an end to “funeral poverty” and to support the work started by the Funeral Poverty campaign which is growing in momentum.

Here are some of the ways to get involved:

- Get updates on the campaign and ways you can get involved
- [www.quakersocialaction.org.uk/Pages/Category/funeral-poverty-campaign](http://www.quakersocialaction.org.uk/Pages/Category/funeral-poverty-campaign)
- Ask your local funeral director to sign the Fair Funeral Pledge;
- Share your story – help others by sharing your experience of trying to pay for a funeral;
- Write to your MP – ask your MP to take action on funeral poverty.

“1 in 7 of us would struggle to pay for a funeral”

## Appendix A

### Suggested questions that you might want to ask any funeral director:

#### Care of the person who has died

- How and where will the person's body be cared for?
- If you would like the body to be embalmed, how much does this 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, and are there additional costs per visit?

#### Prices and financial support

- Do I have to pay a deposit?
- Do you accept people who are awaiting a decision on a funeral payment from the DWP (Department of Work & Pensions)?
- Can you help with funeral payment applications to the DWP?
- Can I have a breakdown of costs before making a decision?
- 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

Should I choose a cremation or a burial?

- 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 cremation 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?

## Appendix B

### Celebrating life, your way

Have you ever thought about what you want from your funeral? Words, music and actions can be far more powerful than expensive cars or coffins. Your final celebration is about the things that matter to you.

Perhaps you want people to donate to charity instead of spending on flowers. Or there might be a song that is really special to you. Even if you don't mind what happens, writing it down can be a big help to your next of kin. Your preference for burial or a cremation is a personal choice, but it's worth noting that burials are much more expensive.

#### Talk about it now

Discussing your funeral wishes with friends and family can provide clear plans and save unnecessary costs. After you've filled out the sections that matter to you, tell someone where this form is kept.

*What makes a "good send off"?  
At a funeral, people remember  
thought and goodwill rather than  
lavish expense.*

#### My personal details

Name: .....

Address: .....

.....

Telephone no: .....

My next of kin or the person I believe is most likely to be arranging my funeral is:

.....

Address: .....

.....

Telephone no: ..... Email: .....

Relationship to me: .....

I have/have not made a will (delete as appropriate)

Location of will (if you have one): .....

#### Paying for my funeral

I have a funeral plan with: .....

I have an insurance policy with: .....

I have savings in the following bank/post office/credit union: .....

.....

Before the funeral

I do/don't want people to see me before the funeral (delete as appropriate)

I want to be dressed in: .....

Type and location of funeral

I would/wouldn't like family and friends there (delete as appropriate) I do/don't want limousines (delete as appropriate)

I want a religious/non-religious service (delete as appropriate)

I have a burial plot/I need to purchase one (delete as appropriate)

Details of my burial plot can be found at: .....

I want to use the following funeral director: .....

Wishes for the funeral service

I want floral tributes/family flowers only/ donations to charity/a mix of these (delete as appropriate).

I would like the following music:

.....  
.....  
.....

I would like the following readings:

.....  
.....  
.....

I would also like:

.....  
.....  
.....  
.....  
.....  
.....

## Appendix C

### Other useful specialist & support organisations

#### **Pre-bereavement – support for carers**

##### **Carers Trust**

T: 0300 772 9600

W: [carers.org.uk](http://carers.org.uk)

#### **Emotional and psychological support for all ages**

##### **Cruse Bereavement Care**

Cruse is the leading charity in the UK specialising in bereavement. They provide support, information, advice, education and training with services offered free to bereaved people.

T: 0808 808 1677

W: [cruse.org.uk](http://cruse.org.uk)

#### **Loss of a child and/or children affected by a death**

##### **Miscarriage Association**

T: 01924 200 799

W: [miscarriageassociation.org.uk](http://miscarriageassociation.org.uk)

##### **Stillbirth and Neonatal Death Society (SANDS)**

T: 0808 164 3332

W: [uk-sands.org](http://uk-sands.org)

##### **Child Bereavement UK**

T: 0800 028 8840

W: [childbereavement.org.uk](http://childbereavement.org.uk)

##### **Child Death Helpline**

T: 0800 282 986

0800 800 6019 (from mobiles)

W: [childdeathhelpline.org](http://childdeathhelpline.org)

##### **Child Funeral Charity**

T: 01480 276 088

W: [childfuneralcharity.org.uk](http://childfuneralcharity.org.uk)

##### **Winston's Wish**

T: 0808 802 0021

W: [winstonswish.org.uk](http://winstonswish.org.uk)

The charity for bereaved children.

##### **The Compassionate Friends (TCF)**

T: 0345 123 2304

W: [tcf.org.uk](http://tcf.org.uk)

TCF is a charity of bereaved families dedicated to the support and care of other similarly bereaved families who have suffered the death of a child or children of any age and from any cause.

##### **Grief Encounter**

T: 0208 371 8455

W: [griefencounter.com](http://griefencounter.com)

Grief Encounter support bereaved children and their families.

#### **Specific causes of death**

##### **Victim Support**

T: 0808 168 9111

W: [victimsupport.org.uk](http://victimsupport.org.uk)

##### **Support after Murder and Manslaughter**

T: 0121 451 16180845 872 3440

W: [samm.org.uk](http://samm.org.uk)

##### **Survivors of Bereavement by Suicide (ex NI)**

T: 0300 111 5065

W: [uk-sobs.org.uk](http://uk-sobs.org.uk)

##### **Support & Care After Road Death & Injury**

T: 0845 450 0355

W: [scard.org.uk](http://scard.org.uk)

##### **Marie Curie**

T: 0800 090 2309

W: [mariecurie.org.uk](http://mariecurie.org.uk)

Marie Curie support people living with terminal illness, and their families.

##### **Drugfam**

T: 0300 888 3853

W: [drugfam.co.uk](http://drugfam.co.uk)

Drugfam provide support for families, friends, and carers of people with drug and alcohol addiction.

##### **MacMillan Cancer Support**

T: 0808 808 0000

W: [macmillan.org.uk](http://macmillan.org.uk)

#### **Other specialist support organisations**

##### **Way Foundation (for those 50 and under whose partner has died)**

T: 0300 012 4929

W: [widowedandyoung.org.uk](http://widowedandyoung.org.uk)

##### **Way Up (for people in their 50s & 60s whose partner has died)**

T: 0300 012 4929

W: [way-up.co.uk](http://way-up.co.uk)

##### **Blue Cross (pets who have died)**

T: 0800 096 6606

W: [bluecross.org.uk](http://bluecross.org.uk)

##### **Gingerbread (England and Wales only)**

T: 0808 802 0925

W: [gingerbread.org.uk](http://gingerbread.org.uk)

##### **One Parent Families Scotland**

T: 0808 801 -323

W: [opfs.org.uk](http://opfs.org.uk)

##### **Parenting NI**

T: 0808 8010 722

W: [parentingni.org](http://parentingni.org)

there  
for you

supporting UNISON members  
when life gets tough

There for You – supporting UNISON members when life gets tough

Tel: 020 7121 5620

[www.unison.org.uk/thereforyou](http://www.unison.org.uk/thereforyou)



There for you is the working name of UNISON Welfare, a registered charity supported by UNISON the trade union. Registered charity no.1023552/SCO38305