

Saving money on your funeral costs

A Death.io guide

A one-stop shop to help save you hundreds of pounds on your funeral

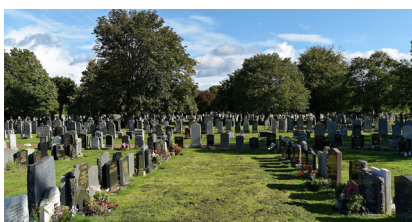


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Top tips to reduce funeral costs

There are no two ways about it, funerals are an expensive game. The average cost of a funeral in 2018 was £4,798, and, with burial space being ever more limited - this is only set to rise.

But, there are ways to cut these costs right down, allowing you to leave more of your hard earned cash to the ones you love. Here's our pick of tips to help you get more bang for your buck. Click on each of the tips below to get more information.



Other options beside burial (potential savings - £2,000)

Being buried is by far the most expensive option after you've died. Depending on where you live, church burial plots can cost as much as £10,000 in private churchyards and the average funeral cost with a burial is now £4,798. So, unless you already have a plot secured it might be in your best interest to have a look at some of the other options that are out there for you.

1. Donating your body to science - cost £0 (if accepted)



This might sound a little 'out-there' but donating your body to science when you die is becoming increasingly common. By doing this, you can skip a lot of extra costs and help out the science community all in one go.

- ✓ It's free!
- ✓ You'll have the potential to do some good, even after you've died
- ✗ Not all bodies are made equal when it comes to science - and yours may not be accepted
- ✗ You'll lose out on the 'ceremony' aspect of a standard burial funeral

2. Being buried at home cost £0 (aside from any digging costs)



If you've got your own house, and you're loved ones are happy for you to hang around in the garden - you could save yourself a lot of money being buried at home.

- ✓ You'll save on the price of a church burial plot and church service
- ✓ Your family can create a personalised space to honour you and to pay their respects
- ✗ There are quite a few rules to follow in regards to health and safety - you can have a look at some of what you'll need to keep in mind here: <http://www.naturaldeath.org.uk/index.php?page=home-burial>
- ✗ If the land or property is sold, then it may be hard for your friends and family to get access to you

3. You could be cremated- cost £1395 (average)



If you go down the cremation route, there are two main options:

A direct cremation (without a funeral director) will set you back around £1,395

- ✓ Much cheaper than a church burial
- ✓ Ashes are more portable, and could be spread in a place of importance to you
- ✗ Still have to buy an urn (which can be pricey)
- ✗ Again there's the loss of the ceremony aspect of a traditional funeral

A 'traditional' cremation (including funeral director) will cost around £3,500

- ✓ Still get the ceremony of a burial funeral
- ✓ The funeral director will take care of lots of aspects of arranging the service
- ✓ Ashes are more portable, and could be spread in a place of importance
- ✗ Prices can vary across the country
- ✗ Cremation has a high impact on the environment due to the amount of fuel and therefore energy it takes to burn a body

4. Have an eco-burial - cost £700 (average)



As well as being buried at home, there are now other eco-friendly burial options. These include 'soft' coffins made from biodegradable materials, or urns that decompose into compost to help to plant a tree.

- ✓ Save on church burial plot costs
- ✓ You'll be making a positive impact on the environment
- ✗ There may be specific laws/rules around eco-burials where you live, and some options may not be open to you

We've got more information about the different types of eco-burial here: <https://www.death.io/back-to-nature-and-eco-funerals/>

Look into funeral 'swap options'

There are usually a number of extras for a funeral, all of which cost money. We've gathered some handy 'swap' options that could see you save even more pennies.

Limo = lift (saving £300)

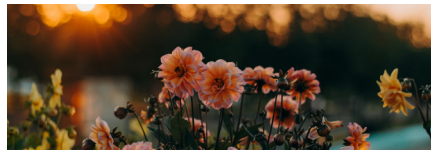
Having someone to drive you to the service rather than hiring a limo could save you £300.

Coffin = shroud (saving £350)



A standard wooden coffin will set you back around £400, however a shroud will be around £50. If that seems like a saving too far, you can also get soft coffins, and eco-friendly versions for between £200-300.

Professional Flowers = doing it yourself (saving £100)



The standard cost a funeral provider will quote is around £140. However by choosing less, or choosing flowers yourself you could get this down to around £40.

Something that's becoming increasingly popular is to skip the flowers altogether, and instead ask people to make a charitable donation in your name instead - so this could be a way to reduce costs down even further, and to give something back.

Hold your wake at home (potential savings - £600)





Hiring out venues can be pricey, hold it at yours or someone's house to cut costs by around £250. It can also allow you to have a less formal send off as people can come and go as they please rather than having set times. If you're having a home funeral service then all the better as no-one has to change locations.

Also, by going DIY and ditching the caterers you could save yourself another £350 on average. If you asked guests to 'bring a plate' (also called a potluck) you could save even more money.

Don't have a director - potential savings £500

Whilst Funeral directors can be incredibly handy when planning a funeral, they can amp up the cost of a funeral. Whilst they take a lot of the pressure off of arranging various aspects this convenience is reflected in their prices. If you're able to provide your loved ones detailed instructions of what you want for your send-off, they'll be able to organise the parts that a funeral director would themselves.

Things usually included in a funeral directors fee

-  Hearse
-  Limousine
-  Embalming
-  Standard coffin

Taking all of the bits of funeral arranging 'in-house' will take time, and there will be a lot to organise at a time when emotions could be running especially high. It's really important to keep that in mind and make sure your loved ones are happy to take this level of work on if you don't want them using a director.

Losing the funeral director looks like it could save quite a bit of money on the surface but, due to the amount of work needed if you don't - it's not something we would recommend without a serious conversation with your loved ones first.

Have a home based funeral (potential savings - £1000)

If you do decide to not use a funeral director - then you may be able to have a home funeral (if your local laws allow). Having the funeral service at home rather than a church could bring in some big cost savings. It will also save you from any of the standard time constraints you may have at a church. It can also feel less formal than a church service and allow for a lighter, sillier service (if that's your bag).

Other schemes to help with funeral costs in the UK

If paying for a funeral is going to be a struggle, there are schemes that can help you. Below we've listed two that are UK specific, if you live outside of the UK it's best to check on your government website to see what may be out there to help you.

There is something called a Public Health Funeral (sometimes referred to as 'Paupers Funeral'. This is when the local council will pay for a very basic service if the family of the deceased can't pay for a funeral themselves.

More information about Public Health Funerals can be found here: <https://www.local.gov.uk/sites/default/files/documents/public-health-funerals-20-dca.pdf>

There is also a government Funeral Expenses Payment - where the government will give money (usually around £1500) as a grant to help the family cover costs. These need to be applied for in advance and have certain rules around who can't and can't apply for them.

You can find more information here: <https://www.gov.uk/funeral-payments>

Getting the rest of your death in order

You've filled out your Farewell Wishes, and learnt how to save money on your funeral.

So, what's next?

Have a look at our site to find heaps of resources to help you plan for a good death
www.death.io

Our sources

To get the potential savings we've added in this guide - we've used various different sources. Here's a list of where we've got our information from:

- **Average cost of a funeral:** <https://www.moneyadvice.service.org.uk/en/articles/how-much-does-a-funeral-cost>
- **Average cost of a burial plot:** <https://www.saga.co.uk/magazine/money/personal-finance/family/purchasing-a-burial-plot>
- **Average cost of direct cremation:** <https://www.co-operativefuneralcare.co.uk/arranging-a-funeral/funeral-choices/direct-cremation/how-much-does-it-cost/>
- **Average cost of cremation with ceremony:** <https://www.moneyadvice.service.org.uk/en/articles/how-much-does-a-funeral-cost>
- **Average government funeral grant:** <https://beyond.life/help-centre/funeral-costs/get-help-funeral-costs/>
- **Average cost of a funeral director:** <https://www.fairerfinance.com/assets/uploads/documents/Funeral-plan-report-July-2017.pdf>
- **Average cost of hiring a limo:** <https://www.fairerfinance.com/assets/uploads/documents/Funeral-plan-report-July-2017.pdf>
- **Average cost of a coffin:** <https://www.fairerfinance.com/assets/uploads/documents/Funeral-plan-report-July-2017.pdf>
- **Average cost of professional flowers:** <https://www.fairerfinance.com/assets/uploads/documents/Funeral-plan-report-July-2017.pdf>
- **Average cost of hiring a venue:** <https://www.sunlife.co.uk/siteassets/documents/cost-of-dying/cost-of-dying-2017.pdf>
- **Average cost of catering:** <https://www.fairerfinance.com/assets/uploads/documents/Funeral-plan-report-July-2017.pdf>