Money Advice Hub 🔎 Debtipedia®

📄 Fact Sheet: Help with Funeral Costs

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🔎 Overview

For individuals and families on low income, Funeral Expenses Payments can be claimed from the government and paid to eligible benefit claimants. The amount you get does not usually cover the cost of a funeral.

This section covers adult funerals, for a child's funeral, please our Support for Child funeral costs fact sheet.

Funerals can be very expensive, it is best to plan and set a budget before committing to anything.

Check if a funeral plan exists

Some people may have set up a funeral plan. If this is the case, they will usually have paid a regular payment on a monthly basis. If there is no letter of wishes or a will, it may be difficult to find this out.

If you have access to any bank statements, check for regular payments to funeral companies and/or insurance companies.

Claiming from the Estate

Anyone who pays for the funeral can seek to recover the costs from the estate of the person who died. Sometimes, their estate is not large enough to cover this. If the person who died had other debts, funeral costs are usually paid first. However, some debts that are secured, such as a mortgage, are paid before funeral costs.

If you offer to pay for the funeral, it's worth checking with the administrator of the estate that you're able to recover the money later.

Funeral Poverty

Funeral poverty means the price of a funeral is beyond a person's ability to pay. It is often an unplanned expense in low income families and funeral costs are alarmingly high and can be lacking in detail at the start of the funeral process. This often leads to a shock bill at an already traumatic time for the family.

Quaker Social Action (**quaker social action.org.uk**) lead a fair funeral campaign to combat funeral poverty.

They provide a Find a Fair Funeral (**fairfuneralscampaign.org.uk**) search to find your nearest funeral director signed up to their pledge, as follows:

- We will help people to find funerals that are within their means.
- We will be open about the price of our services, including third party costs:
    - In initial conversations
    - Within our price list
    - On our website

- We will be open about the amount of any deposit we require, and when this and the final balance are required:
    - In initial conversations
    - Within our price lists
    - On our website

🔎 Funeral Payment

You could get a Funeral Expenses Payment (also called a Funeral Payment) if you get certain benefits (see eligibility) and need help to pay for a funeral you are arranging.

If you receive money from the deceased's estate

Your Funeral Expenses Payment will be deducted from any money you get from the deceased's estate.

The estate includes any money or property they had but not a house or personal things left to a widow, widower or surviving civil partner.

🔎 Funeral Costs

Funeral costs in the UK have increased in the last few years, the average cost of a basic funeral in the UK is £4,271*. This includes the cremation or burial itself, funeral director, doctor and minister or celebrant.

In general, burials are more expensive than cremations, although you will not have to arrange and pay for a headstone immediately. You usually wait at least six months after the burial to allow time for the ground to settle.

Total costs

Funeral costs vary depending on where you live in the UK . The amounts below are approximate, average costs across the UK. They are based on a 2018 report and actual costs may vary*.

Basic cremation - £3,600

Basic burial - £4,800

Send-off (see below for details) - £2,100

Breakdown of some cremation and burial costs

Funeral director fees - £2,600

Doctor's fees - £164 (no fee in Scotland)

Faith leader or celebrant fees - £160

Burial fees - £2,200

Cremation fees - £850

Headstone - £900

Funeral director fees will often include a coffin, hearse, collection and care of the deceased, and professional guidance.

Send-off costs

Send-off costs include:

- memorial service
- catering for the wake (the reception after the funeral)
- venue hire for the wake
- flowers
- order of service sheets
- death notice or obituary
- notice announcing the time and place of the funeral
- limousines or vehicles.

The most expensive item is usually the memorial service . Depending on the venue and whether you use a catering company, the next most expensive item is likely to be the wake.

🔎 What you might get?

Funeral Expenses Payment can help pay for some of the costs of the following:

- burial fees for a particular plot
- cremation fees, including the cost of the doctor's certificate
- travel to arrange or go to the funeral
- the cost of moving the body within the UK, if it's being moved more than 50 miles

- death certificates or other documents

You can also get money for any other funeral expenses, such as funeral director's fees, flowers or the coffin. You can get up to:

- £700 if the person died before 8 April 2020
- £1,000 if the person died on or after 8 April 2020

The payment will not usually cover all of the costs of the funeral.

How much you get depends on your circumstances. This includes any other money that's available to cover the costs, for example from an insurance policy or the deceased person's estate.

Check the claim form notes (**assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/858844/SF200-funeral-expenses-payment-claim-form-adult.pdf**) for full details of what Funeral Expenses Payment covers and for the claim application forms.

If the deceased had a pre-paid funeral plan, you can only get up to £120 to help pay for items not covered by their plan.

How the money is paid

Funeral Expenses Payment is paid into your bank, building society or credit union account if you have already paid for the funeral.

The money will be paid directly to the organiser of the funeral (for example, the funeral director) if you have not paid yet.

🔎 Eligibility

You can get a Funeral Expenses Payment if all of the following apply:

- you get certain benefits or tax credits
- you meet the rules on your relationship with the deceased
- you are arranging a funeral in the UK, the European Economic Area (EEA) or Switzerland

Benefits and tax credits you must get

You (or your partner) must get one or more of the following:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit
- Housing Benefit
- the disability or severe disability element of Working Tax Credit
- Child Tax Credit
- Universal Credit

You might also be eligible if you're getting a Support for Mortgage Interest loan.

You can still claim Funeral Expenses Payment if you have applied for these benefits and you are waiting to hear about your claim.

If you were responsible for a deceased child but you're not their parent, the non-resident parent must get one or more of these benefits.

If there is a close relative of the deceased who is not getting one of these benefits, you might not be able to claim Funeral Expenses Payment.

Rules on your relationship with the deceased

You must be one of the following:

- the partner of the deceased when they died
- a close relative or close friend of the deceased
- the parent of a baby stillborn after 24 weeks of pregnancy
- the parent or person responsible for a deceased child who was under 16 (or under 20 and in approved education or training

If the funeral will take place in the EEA or Switzerland

Contact the Social Fund to check if you're eligible.

Social Fund

Telephone: 0800 169 0140

Textphone: 0800 169 0286

NGT text relay- www.relayuk.bt.com (if you cannot hear or speak on the phone): 18001 then 0800

169 0140

Welsh language: 0800 169 0240

Monday to Friday, 8am to 6pm

🔎 How to claim

You have six months from the date of the funeral to make a claim. Access the claim form here (**assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/858844/SF200-funeral-expenses-payment-claim-form-adult.pdf**).

If you live in Northern Ireland, visit NIDirectopens (**www.nidirect.gov.uk/articles/funeral-expenses-payments**) to apply for this benefit.

There are other bereavement benefits available to help you cope financially after a death. Visit bereavement allowance (**www.moneyadviceservice.org.uk/en/articles/claiming-bereavement-allowance-and-other-benefits**).

🔎 Charitable Help

The Child Funeral Charity- **www.childfuneralcharity.org.uk** (CFC) assist families financially in England and Wales who have to arrange a funeral for a baby or child aged 16 or under. Whilst many funeral directors, the clergy and most celebrants do not charge fees, there are other funeral related expenses that bereaved parents struggle to find. Financial support is available from us to help with such funeral costs, together with practical advice and guidance.

Friends of the Elderly provides grants to older people living on low incomes. You need to access an advice agency to make an application (**www.fote.org.uk/wp-content/uploads/2020/10/FotE-Grant-App-Form-v040920.pdf**) on your behalf.

🔎 Raising Donations

It is possible to make an online appeal to help with funeral and headstone costs. GoFundMe (**www.gofundme.com/start/memorial-fundraising**) is an online platform that can facilitate this.

Always check the terms and conditions and any fees that apply before signing up to fundraising platforms.

Memorial & Funeral

Fundly (blog.fundly.com/fundraising-ideas-for-memorials-and-funerals) has provided a long list of fundraising ideas to consider.

🔎 Emotional Help

Child Bereavement UK (www.childbereavementuk.org) provides support to children and families who have suffered a bereavement.

For parents and families struggling to cope with the loss of a baby, visit **Sands (www.sands.org.uk)** for information and support.

Visit **Strongmen (www.strongmen.org.uk)**, a charity that helps men tackle the mental, emotional and physical health conditions brought about by bereavement.

Cruse Bereavement Care (www.cruse.org.uk) have trained bereavement volunteers who support adults and children. They provide free and confidential phone and face to face support to bereaved people. (COVID restrictions may apply)

Care for the family (www.careforthefamily.org.uk/family-life/bereavement-support/supporting-bereaved-people/further-help) has a list of organisations to search through.