

20 ways to reduce funeral costs



Expenses...

Recent findings are that the average cost of a funeral in Scotland is £3,594 (2015 Sun Life survey), and that most people haven't planned for this. As actual cost can vary quite widely, however, planning can make a significant difference.

Unavoidable expenses...

Much of the cost involves the actual burial or cremation, which has risen sharply in recent years. This seems unavoidable (Green burial sites exist, but distance and other factors can easily offset any savings in the basic price of a lair).

The funeral director's bill is the other main part, and here there is more scope.

... and false economies

There can be good reason to pay for some things, and we need to decide what we can do, what we want to do, and what we'd prefer someone else to do for us. It is possible to do without a funeral director, but this needs advance planning and there's a lot to do at an emotionally draining time.

While these suggestions reduce costs, they can also make things more personal, spending time and effort more than money. You may prefer some ideas more than others. We're all different.

Planning in advance

If it is at all possible, compare prices in advance	Funeral directors prices aren't easy to find, but costs can vary hugely. In 2015 a BBC survey found that this area had the UK's second highest variation in funeral director costs – charging from £1,029 to £3,000 for a similar service. Getting more than one quote may be worthwhile.
You could consider a pre-payment plan	Pre-payment plans may offer a medium-long term saving, paid now at today's prices, with no further payment for what is covered, once it is all paid for. However, it may still be worth comparing the cost of a prepayment plan with different funeral directors' quotes.
You could instruct the family not to be lavish	A 'My Wishes' sheet lets you put in writing that your wish is for the family not to overspend. Stating this clearly can help avoid their feeling uncomfortable about seeking to keep costs down.

Making arrangements when the time comes

At the Registration Office	Registering a death is an essential legal requirement. The saving here is to request sufficient copies at the time, as there will be many requests to see an original copy. They cost less at the time than they do at a later date. Half a dozen isn't too many to have.
Request a 'simple funeral'	Most reputable funeral directors belong to a professional association, and they should recognise a simple funeral as an agreed format that keeps the costs at a reasonable level, without compromising on dignity, i.e. no-one attending would notice the difference.
Why not choose a simple coffin?	There are even cheaper options, but a simple coffin is perfectly suitable, and indistinguishable from more expensive ones during the funeral.

Out of hours calls	You may well be charged extra for calling the funeral director out at weekends or at night. It might be possible to wait until office hours.
Do you need to pay for embalming?	Also called 'hygienic treatment', this is costly and often unnecessary, as most funeral directors now have refrigerated facilities or a cold room.
Do you need to use a gown?	Paying for a shroud or gown to dress the body is easily avoided by providing a set of their own clothes – which most people do these days.
Do you plan to visit at the chapel of rest?	Ask if there is a fee for visiting the deceased in the chapel of rest. A 'simple funeral' might not include this, and it would be an extra. There may also be an additional charge for viewing out of office hours.
Could you organise the newspaper notification (if you want one)?	If the funeral director offers to arrange this, do they charge commission? You may save on this by arranging this yourself. The minimum cost usually is sufficient to identify who has died and give the funeral details.
Who would you like to take the service?	The hospice chaplain doesn't charge, neither do Church of Scotland ministers. Fees for other ministers may be about £100, and for humanist celebrants, up to about £200. However, anyone can conduct a funeral, including family and friends (but please offer to cover their expenses).
Where will the funeral service be held?	Most funerals are in a church, the funeral director's chapel or the crematorium. It could even take place at home or at a local hall. If the service is elsewhere, 'direct cremation' can avoid paying for the crematorium chapel. This does, however, miss out a final 'goodbye'.
What options do you have about flowers?	'Floral tributes' can be expensive. Will the funeral director charge commission to arrange this? Instead, you could go to the florist direct, pick flowers from your garden, or give everyone a single bloom?
Could you arrange your own transport?	Using your own car, or a friend's, can save the £200 or so limousine hire. You can follow the hearse, or simply ask everyone to meet at the venue. (Not even a hearse is essential, if you have a very large estate car. Some funeral directors also offer an estate car option at a lower rate)
Would family or friends act as bearers?	To avoid hiring extra people to carry the coffin, you could ask relatives or friends. The bill should be reduced, as fewer staff are required.
Can you produce your own service cards?	Anyone with a computer could produce a service sheet with the hymns or poems, etc. Again this saves money and becomes a labour of love.
Are there other ways to provide refreshments after the service?	Catering can cost a lot. If friends ask to help, could they help you self-cater? Or, could you book a table somewhere, using the daytime menu? Could you just invite family, close friends and anyone who's travelled?
Can you collect the ashes in good time?	Inverness crematorium charges £36 a month to store ashes if they aren't collected in good time.
Where are the ashes to go?	Specific lairs for ashes aren't cheap. It may be possible to use an existing family lair, even if there is no longer room for full burials.
Do you want a book of remembrance entry?	At the crematorium, memorial entries are expensive. A two-line entry does provide a permanent record. Don't forget that Highland Hospice also has books of remembrance and makes no charge for an entry.