



Arranging a funeral

Who we are

Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.

Our vision is for Scotland to be the best place in the world to grow older.

Our mission is to inspire, involve and empower older people in Scotland, and influence others, so that people can make the most of later life.

Our three strategic aims are to:



Help older people to be as well as they can be



Promote a positive view of ageing and later life



Tackle loneliness and isolation

How we can help

We know that growing older doesn't come with a manual. Later life can bring changes and opportunities to your life and you may need to know about rights, organisations and services which are unfamiliar to you.

That's why we provide free information and advice to help you on a range of topics including benefits and entitlements, social care, legal issues such as Power of Attorney, housing and much more. All of our guides are available to download for free from our website, or you can contact our helpline team to have copies posted to you for free.

The Age Scotland **helpline** is a free, confidential phone service for older people, their carers and families in Scotland looking for information and advice.

Later life can bring times when you just need someone to talk to. Our **friendship line** is part of our wider helpline and older people can call us for a chat. We're here to listen, provide friendship and offer support.

For information, advice and friendship



Call us free on: 0800 12 44 222
(Monday – Friday, 9am - 5pm)



Visit [agescotland.org.uk](https://www.agescotland.org.uk)
to find out more.



Disclaimer

While we aim to ensure that the information in this document is factually correct at the time of production, Age Scotland cannot be held liable for any errors or omissions. Please ensure that you have an up to date guide and that it clearly applies to your situation. No guide can ever be a complete guide to the law, which also changes from time to time. Legal advice should always be taken if you are in doubt. Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age Scotland.

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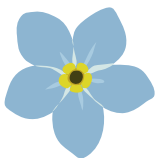
Planning your own funeral

If you intend to plan your own funeral, there are a number of things you can do to make sure it goes ahead as you want it to.

You will need to think about:

- what type of funeral you would like
- how your funeral will be paid for
- leaving clear instructions about what you want to happen.

If you do not want to plan your own funeral, it is still a good idea to let friends and relatives know if there is anything about the arrangements that is particularly important to you. Although this may be a difficult conversation, it will help both you and them as they will know what you want. Find a time when it is comfortable for you to talk through your wishes and instructions. Making plans for your funeral may take the pressure off your family and friends after you die.



Types of funeral

You will need to decide whether you want:

- a cremation or a burial
- a traditional or non-traditional funeral
- a religious or non-religious funeral
- a funeral or memorial service
- a direct cremation - a low-cost, unattended cremation without a traditional funeral service.

How will your funeral be paid for?

According to the **MoneyHelper** website, the average cost of a funeral in Scotland is £3,160 for a simple cremation and £4,030 for a simple burial.

If you do not or cannot save for your funeral this can be a sudden and unexpected cost for your family and many people struggle to pay these costs.

There are a number of ways to cover the cost of a funeral such as funeral plans and insurance policies, and leaving money in your estate to cover the cost of a funeral.

Funeral plans are regulated by the Financial Conduct Authority from the end of July 2022 so companies will need to follow strict rules to keep your savings safe.

If the person responsible for planning your funeral receives certain means-tested benefits, they may be entitled to financial help with the cost. See our **Funeral Support Payment** guide for more information, or visit **www.mygov.scot/funeral-support-payment**.

However you decide to cover your funeral costs, you should think about what 'extras' you would like in addition to the basic funeral option, and make sure you include these in your financial plans.





Leaving instructions about your funeral arrangements

If you are leaving instructions about your funeral, you need to make sure the person or people who will be responsible for organising it knows where they are. You could leave your instructions with a friend or relative, solicitor, funeral plan or insurance company, or with a funeral director. You could also include the instructions in your Will.

The Scottish Government have produced detailed information about funerals, including a guide to **Planning Your Own Funeral**, which includes a list of what to discuss with family and friends. They have also produced a simple form that can be left with family as a record of your wishes, however, it is not a substitute for writing your Will. You can find both the guide and the form on the **Scottish Government** website, at www.gov.scot/publications/planning-funeral-2/documents.

You may want to give specific information and instructions about:

Money:

- whether you have made arrangements to pay for your funeral and how this money can be paid out.

Arrangements:

- who you want to arrange the funeral
- which funeral director you wish to use
- whether you would like a burial, cremation or have no preference
- where you would like the funeral to be held
- what type of service you would like (religious, civil, humanist, woodland, none)
- what type of coffin you would like
- whether you would like items to be placed in the coffin with you
- whether you want newspaper announcements of your death.

Remembering your life:

- who you would like to conduct the ceremony
- what music, readings, flowers or hymns you would like and who you would like to be involved
- who you would like to attend: close friends and family, or open to all?
- what you would like to mark your grave, or as a memorial
- if you are to be cremated, what you would like to happen to your ashes
- what you would like people to wear, such as dark or bright colours
- whether you would like donations to be made to charity
- arrangements for a reception or gathering after the funeral
- anything else that really matters to you about your funeral.





Arranging a funeral when someone has died

If someone close to you has died and you need to arrange a funeral, the Scottish Government leaflet **What to do after a death in Scotland** contains lots of useful information. It is available on the Scottish Government website at **www.gov.scot/collections/what-to-do-after-a-death-in-scotland**, or by calling the Age Scotland helpline.

There is also information about arranging a funeral on the Citizens Advice Bureau website, at **www.citizensadvice.org.uk/scotland/family/death-and-wills/arranging-a-funeral**.

Are there instructions about the funeral arrangements?

If you need to arrange a funeral, you should check whether the person who has died has left instructions in their Will, with friends, relatives, a solicitor, a funeral plan or life insurance company, or a funeral director.

If there are no instructions, the executor or a close family member will normally make decisions about funeral arrangements.

Planning the funeral

If the death is to be investigated by the Procurator Fiscal, you should not make any arrangements until the Fiscal's Office have let you know when they are likely to have completed their investigations.

If the death is not being investigated, you do not have to wait until the death is registered before making arrangements. Once a decision has been made about burial or cremation you can start planning the arrangements with a funeral director. Once the death is registered, let the funeral director have the death certificate from the registrar – the funeral director will usually have certificates of application for cremation or burial for you to complete. To arrange a burial or cremation you will need the following:

Burial, regardless of Procurator Fiscal involvement

- Certificate of registration of Death (Form 14)
- Application for Burial.

Cremation, no Procurator Fiscal involvement

- Certificate of Registration of Death (Form 14)
- Application for Cremation (Form A).

Cremation, Procurator Fiscal involvement

- Certificate of registration of Death (Form 14)
- Procurator Fiscal's Certificate (Form E1)
- Application for Cremation (Form A).

If the person who has died has not left instructions, you will need to think about who to invite to the funeral and how best to let them know about the arrangements. It is a good idea to let people know what type of funeral is being held (religious, civil, humanist, woodland) so they know what to expect when they attend, particularly if they are unfamiliar with the requirements, rituals and traditions of the religion or beliefs of the deceased.



The funeral director

You can make all the arrangements for a funeral yourself, but most people use a funeral director. When someone dies at home, a funeral director can be called to take them to a chapel of rest or mortuary as soon as the doctor has certified the death. If someone dies in hospital, they may rest in the hospital mortuary or the funeral director will arrange for their body to be taken to a chapel of rest.

The funeral director will need to know the details of the death and will need a copy of the death certificate.

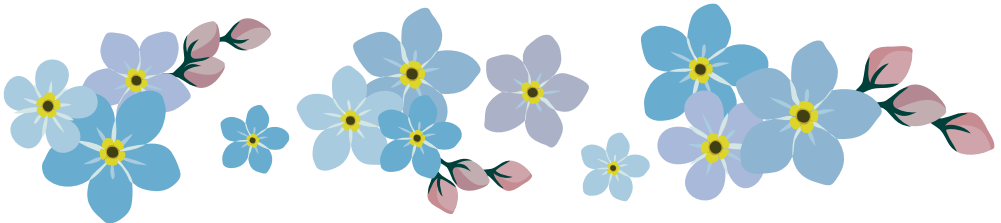
There are two main trade associations for funeral directors:

National Association of Funeral Directors members can offer a basic simple funeral. This includes the funeral director's services, funeral staff, a plain coffin for cremation or burial, transfer of the deceased from the place of death in normal working hours (usually up to 10 road miles), care of the deceased prior to the funeral and provision of a hearse to the nearest crematorium or cemetery.

You can find a list of their members at **www.funeral-directory.co.uk** or call **0121 711 1343**.

National Society of Allied and Independent Funeral Directors is a trade association for independent local funeral directors.

You can call them on **0345 230 6777** or see their website **<https://saif.org.uk/funeral-advice>**.



Funeral costs and paying for the funeral

According to the Sun Life cost of dying report 2021, in the previous year:

- 65% of people had saved for the cost of their funeral before they died, but many of them did not have enough savings to cover the full cost.

This can cause severe financial problems for the person who is responsible for arranging the funeral.

If there is not enough money in the estate to pay for the funeral, you should seek advice before making any arrangements. If you make the contract for arrangements with the funeral director, you are legally responsible for making the payment.

Many funeral directors will require a deposit before agreeing to arrange a funeral.

Funeral directors know that relatives will often want to compare costs before choosing who to use, and should be happy to provide a written quotation. Check what is included in their fees and think about likely additional costs, such as embalming, viewings, flowers, catering, cars, payment to the crematorium or burial ground, and payment to a minister or celebrant. Work done outside normal hours might lead to extra costs too.

If the person died some distance from where the family wish the burial or cremation to take place, moving them can be a considerable extra expense. If they died abroad, the Scottish Government has details of what you need to do, and the help available, on their website at www.mygov.scot/death-abroad.



A funeral director will understand if the bill cannot be paid in full until money is available from the estate of the person who has died, but you should discuss arrangements and timescales for making the payment when planning the funeral.



Funeral Support Payments from Social Security Scotland

Social Security Scotland can provide grants to people responsible for arranging a funeral who are receiving certain means tested benefits including Pension Credit. The rules covering who can receive a grant and the amount payable are complicated so it is best to check what help you might get before making any funeral arrangements. The grant is unlikely to cover the whole cost of the funeral. Some funeral directors may accept regular payments towards the remainder of the bill.

You can find information about Funeral Support Payments on the Scottish Government website www.mygov.scot/funeral-support-payment or by calling **Social Security Scotland** on **0800 182 2222**.

You can also see Age Scotland's **Funeral Support Payment** guide or call our helpline on **0800 12 44 222**.

Help from charities

It is difficult to get help from charities towards funeral costs but it might be worth approaching **Turn2us**. You can call them on **0808 802 2000** or see their website www.turn2us.org.uk.

If you are a veteran or have served within the Armed Forces for any length of time, specialist services such as Citizens Advice Scotland's **Armed Services Advice Project** may also be able to help. Call the Citizens Advice helpline on **0800 028 1456**, or visit www.adviceasap.org.uk.

Other welfare benefits

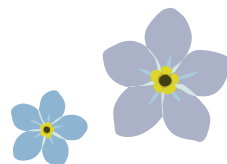
If your husband, wife, civil partner or partner or the person you have been a carer for has died you should get advice about your entitlement to benefits. Contact the **Age Scotland helpline** on **0800 12 44 222** or your local **Citizens Advice Bureau**. You may become entitled to different benefits or to a different amount of benefit.

Duties of councils and the NHS

In certain circumstances local councils and the NHS have a duty to organise and pay for funerals. This usually happens when there are no surviving family members or friends, no advance arrangements or when it is not possible for anyone in the family to pay for the funeral. A council or National Health Service funeral will normally be a cremation

Funerals are conducted with dignity and respect. There will usually be an agreement with a local firm of funeral directors who will arrange for a simple coffin and religious leader to be present.

If the council or National Health Service makes arrangements for burial or cremation, they may be able to claim the cost from the estate of the deceased.



The funeral

The ceremony

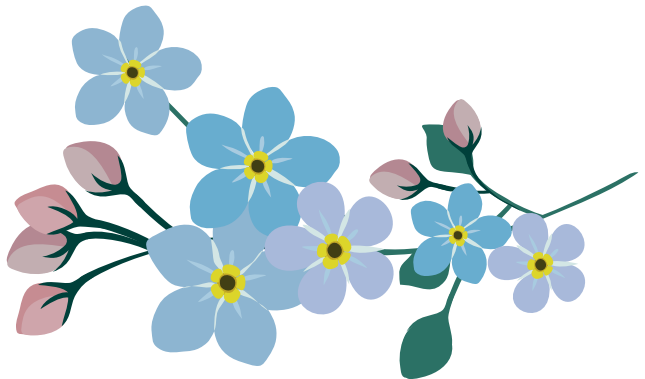
If you want to arrange a religious ceremony you should contact the relevant place of worship as soon as possible. If you are unsure how to get in touch with a suitable religious leader, most funeral directors will do their best to put you in contact with someone locally.

You do not have to have a formal or a religious service. A relative or a friend can say a few words. Societies such as the **British Humanist Association** may be able to arrange for someone to conduct a ceremony or can send a form of words that can be used.

You can contact the British Humanist Association on **020 7234 3060** or see their website **www.humanism.org.uk**.

It is possible to have a green funeral service. Green funerals are designed to be simple and environmentally friendly. For example, a cardboard coffin may be used instead of a wooden one. You can get more information from the **Natural Death Centre**, who have publications you can download free or for a small payment.

You can call the Natural Death Centre's helpline **01962 712 690** or see their website **www.naturaldeath.org.uk**.



Burial

For a burial, you need to find out if the deceased owns a lair in a churchyard or a cemetery and give the lair details to your funeral director. A lair may be mentioned in the will or be known to the family, solicitor, or to a religious leader.

If no lair is already owned you will have to purchase one. Funeral directors can give you advice on how to do this. Local customs, regulations, costs of lairs and rules about the erection of memorials and headstones vary considerably. In Scotland the cost varies from around £400 to over £1600.

The council is required to maintain a list of all graves with exclusive burial rights. This register must show the date of purchase, name and address of the person to whom it was granted, and the fee paid. It is free to search the register yourself but if you need the council to make a search they may charge for this.

Cremation

If the body is to be cremated, the funeral director will need the certificates listed on page 6.

If you want a religious leader to conduct a service, the family or funeral director needs to arrange this. The crematorium will have a duty list of ministers and religious leaders.

Crematoria will have brochures and information on their websites which give details of their charges and conditions. Crematorium fees include the use of a chapel and usually either your choice of recorded music or an organ. After the cremation the crematorium will send details of memorials and their costs. Memorials vary from books and stones to planted trees or bushes. If there is a choice locally, using a council owned crematorium may be cheaper than using a private crematorium.

Many crematoria include scattering or burying the ashes in a garden of remembrance in their fee. There are also other ways ashes can be treated such as using them in the creation of a painting or a piece of jewellery.

Other funeral arrangements

Burial on private ground

Private ground may be used as a burial ground with the owner's permission, as long as it would not be a risk to public health or a nuisance to the neighbours.

Do It Yourself (DIY) funeral

Some people prefer not to use a funeral director, and DIY funerals have become more popular. These are generally less expensive as coffins are often made of cardboard or other biodegradable materials. If you do want to arrange a DIY funeral, you have to perform many duties which would otherwise be carried out by an undertaker. A coffin can be purchased from an undertaker, online or custom made. Some funeral directors will assist with DIY funerals by supplying a simple coffin and dealing with the essential paperwork.

Woodland burial

There are approximately 180 woodland, natural and green burial sites throughout the UK. On these sites, trees or wildflowers are planted on graves instead of headstones, so the area will eventually become woodland. Funeral directors should be able to advise you about what is available locally.

You can find local natural burial sites on the **Natural Death Centre** website at **www.naturaldeath.org.uk**, or by calling their helpline on **01962 712 690**.

The cost of a woodland lair in Scotland varies from around £500 to over £1100 depending on the local council area.

Direct cremation and burial

Some people may prefer to have a direct cremation or burial instead of a formal service. With direct cremation and burial a funeral director collects the body and it is cremated or buried without family or friends present. Family members can then choose to arrange their own event to mark the death, either at the time or later on.

Donating a body for medical research

If you wish to donate your body for medical research you should discuss your wishes with family members so they are aware of your decision, and make arrangements with the local medical school in advance. Medical schools can refuse to accept a body. They will consider the place of death, cause of death, condition of the body at time of death, their current medical research needs and whether there are legal complications such as investigation by the Procurator Fiscal.

As there is no guarantee that the medical school will be able to take the body at the time, it is important to make other arrangements in case your donation cannot be accepted.

You can find further information about body donation and how to find participating local medical schools on the Human Tissue Authority's website: **www.hta.gov.uk/faqs/body-donation-faqs**.

Useful contacts

Age Scotland helpline **0800 12 44 222**

The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers.

If you need an interpreter call **0800 12 44 222** and simply state the language you need e.g. Polish or Urdu. Stay on the line for a few minutes and the Age Scotland helpline will do the rest.

You can call us on **0800 12 44 222** for a copy of our publications list or download / order copies from our website at **www.agescotland.org.uk**.

Cruse Bereavement Care (Scottish Headquarters)

This organisation has branches across Scotland (and the UK) which offer a counselling service and practical advice after bereavement. They can provide telephone numbers for contacts in your local area.

0808 802 6161 / www.crusescotland.org.uk

National Association of Funeral Directors

You can find a list of their members at **www.funeral-directory.co.uk** or call **0121 711 1343**.

National Society of Allied and Independent Funeral Directors

0345 230 6777 / <https://saif.org.uk/funeral-advice>

Appendix 1

The table of average costs below is taken from the **MoneyHelper** website (UK average figures) www.moneyhelper.org.uk/en/family-and-care/death-and-bereavement/how-much-does-a-funeral-cost.

Item	Average cost
Memorial headstone or plaque	£1,016
Catering	£450
Limousine	£336
Venue hire	£283
Flowers	£193
Fee to return the ashes (only applies to direct cremation)	£62
Funeral notice	£86
Death notice or obituary	£75
Order of service sheets	£94
Urn	From £30
Death certificate copies (several copies are needed)	From £11 per copy

As funeral costs are rising, if you put savings away for your funeral a while ago you may want to check that the amount you have saved will still cover what you have planned.

How you can help

Our vision is a Scotland where everyone can love later life.

All the information and advice we provide is free and completely impartial and in helping people access their rights and entitlements, it can be life changing.

We are an ageing population and more people than ever are coming to us for support. You can help us be there for those that need us most.



Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- ▶ Call **03330 15 14 60**
- ▶ Visit **age.scot/donate**
- ▶ Text **LATERLIFE** to **70085** to donate £5.*



Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **age.scot/fundraise**.



Leave us a gift in your Will

By choosing to leave us a gift in your Will, you can help Age Scotland to continue being there for vulnerable older people in the years to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

* Texts cost £5 plus one standard rate message

Let's keep in touch



Sign up to our newsletter

Our regular newsletters by email contain details of our campaigns, services and how you can support our work.

Sign up today by visiting age.scot/roundup



Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.



[/agescotland](https://www.facebook.com/agescotland)



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[@age_scotland](https://www.instagram.com/age_scotland)



[/AgeScotland](https://www.linkedin.com/company/AgeScotland)

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