

The Real Deal



Funeral Costs

June 2014

Citizens Advice Scotland (CAS), our 61 member bureaux and the Citizen Advice Consumer Service helpline form Scotland's largest independent advice network. Advice provided by the Scottish CAB Service is free, independent, confidential, impartial and available to everyone. Our website, Adviceguide, also provides the public with up to date information on a range of topics. We are champions for both citizens and consumers and in 2012/13 we helped over 314,000 people deal with over a million issues.

Our '**Real Deal**' series shows the often hidden issues faced by Scottish consumers that can quickly emerge in fast changing markets and leave people facing substantial detriment or cost alongside recommendations for change.

Summary of findings

- Basic funeral costs in the UK have risen on average by 7 per cent every year since 2004, substantially above the rate of inflation.
- The average total cost for a basic funeral in 2014 for a cremation is £2,610 and £3,240 for a burial.
- The number of clients attending CAB across Scotland regarding funerals has increased 27 per cent in 2013/2014 compared with the previous year. The Scottish CAB network is now assisting with just over one case every day regarding the costs of funerals.
- A postcode lottery of burial/cremation costs exists in Scotland with local authorities charging widely ranging fees. CAS research shows:
 - o The most expensive local authority for burials, East Dunbartonshire (£2716), **charges four times as much** as one of the cheapest, East Renfrewshire (£715). This means there is **only seven miles** between the most expensive place to be buried on mainland Scotland and the cheapest.
 - o CAS found that 5 of the 32 Local Authorities in Scotland did not publish the details of burial costs and cremation services on their websites these are: Glasgow, Edinburgh, Dumfries, Perth and Kinross and Orkney.
 - o Cremations also widely differ in price with Perth and Kinross council being the most expensive (£730) of the 12 councils to offer cremation facilities, more expensive than the average private cremation.
 - o 20 Councils in Scotland do not run crematorium services meaning residents will have to travel to neighbouring communities or use private facilities. The private crematoriums in Dundee, Moray and Angus charge £830 which is 40 per cent more than Highland Council's charge for a cremation in Inverness.
- Additional costs such as flowers, notices in the local paper and the hosting of a wake can add on as much as £2,000 to the average funeral. Some of these bereavement rites are seen as unaffordable by bereaved families.

- The UK Government's funeral payments fund has failed to keep up with the real cost of funerals in the last few years leaving some families saddled with debt to bury or cremate their loved ones.
- Some families find their loved one has requested that their body be left to medical science but later find research universities are unable to take the body leaving them with an unplanned expense.

Introduction

Concerns are being raised by clients at CAB across Scotland regarding the increasing costs of funerals and other associated costs when a member of the family passes away. According to research by the University of Bath (2013) the total 'cost of dying'¹ in the UK is £7,622, an increase estimated at 7 per cent on the costs involved in 2012.

Case studies provided by CAB in Scotland highlight that for many the costs associated with a family member's funeral can lead to large debts or simply being unable to afford them. In addition our CAB statistics show that the number of clients attending for advice on funerals has increased by 27 per cent% in 2013/2014 compared with the previous year. This short briefing highlights some of these cases along with research published in this area in the last few years and our own analysis of costs in Scotland in 2014.

Basic Funeral Costs

The largest area of increase in costs in recent years is found in the basic fees that would normally be expected for all funerals in Scotland. These include funeral directors' costs, doctor's fees, minister's fees and burial or cremation costs. Table 1 gives a breakdown of the average basic costs involved for a funeral.

Service	Average Cost
Funeral Directors (embalming, administration, basic coffin, transfer of body)²	£1,900
Cremation Fee / Burial Plot & Internment Fee³	£570 / £1,180
Minister / Celebrant / Officiant¹	£140
TOTAL	£2,610 / £3,240

Table 1: Basic Funeral Costs

These basic costs, central to almost all funeral services in Scotland have seen a substantial rise in the last few years.

¹ 'Total cost of dying' as defined by the study includes administration and dealing with the deceased's estate

² Cost taken from Money Advice Service estimations (2014), different religious groups have different charging policies some charge nothing others a small fee as identified.

³ Average cost taken from Citizen Advice Scotland research detailed below

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Additional Costs

Further costs are also associated with funerals and can add a substantial amount to any funeral plans. The Money Advice Service (2014) has produced a breakdown of such average costs although this may depend on the type of products requested by the bereaved. The most common of these costs is replicated in table 2 below.

Item	Average Cost
Funeral Flowers	£140
Obituary or notice in local paper	£55
Limousine transport for family	£260
Order of service sheets	£70
Catering at wake	£320
Venue hire for wake	£170
Memorial (such as headstone)	£800
TOTAL	£1815

Table 2: Frequent extra costs

Many of the above costs are seen as luxuries for some families who struggle to pay the basic costs of a cremation funeral for their loved one.

- ▶ A West of Scotland CAB reports of a client whose wife died and since the client could not afford to make a payment to a Funeral Director, the body was put into frozen storage at the local hospital. The client wants to make an application for a funeral payment and would like to know if there are other sources of funding available if the funeral payment is insufficient to cover costs. The CAB is now assisting the client with applications to the social fund and additional charities to cover the shortfall. The money supplied by the fund falls far short of the required amount to pay for a basic funeral. Until such time as money can be sourced the client's wife will remain in frozen storage.

Burial Costs

Citizens Advice Scotland carried out fieldwork in June 2014 to establish the costs of burying an adult. We found that costs varied substantially across Scotland with the average lair⁴ and internment fee⁵ being £1,182. We found five councils who did not publish their funeral costs online: Glasgow, Edinburgh, Dumfries, Orkney and Perth and Kinross. We would like to see all costs being made public and easily available online, otherwise it may make it more difficult to plan for the costs of a funeral either as future planning for an individual or for a bereaved family.

⁴ A lair or burial plot is the piece of land in which a person is buried. For some local authorities this cost is for the plot and maintenance in perpetuity; for others, it can be time-limited rental.

⁵ An internment fee is the cost paid for the preparation and opening of a grave as well as closing it and the use of a coffin lift if necessary.

The Western Isles was identified as the cheapest place for a burial where a lair cost £380 and internment fees totalled £300. In contrast, East Dunbartonshire was the most expensive place for a burial with a new lair costing £1,489.50 and an internment fee of £1,227. This is nearly four times more expensive than the Western Isles. Only one other council charged over £2,000, Edinburgh, while 14 of the 32 local Authorities all came in under £1,000.

Local Authority	Internment	Lair	TOTAL
Western Isles	£300.00	£380.00	£680.00
East Renfrewshire	£370.00	£345.00	£715.00
Shetland	£360.50	£360.50	£721.00
Falkirk	£378.00	£415.00	£793.00
North Ayrshire	£404.00	£404.00	£808.00
Highland	£505.00	£356.00	£861.00
Renfrewshire	£445.00	£427.00	£872.00
Clackmannanshire	£450.00	£465.00	£915.00
East Ayrshire	£470.50	£450.00	£920.50
Inverclyde	£505.00	£429.00	£934.00
Dumfries and Galloway	£501.00	£439.00	£940.00
West Lothian	£459.75	£481.66	£941.41
Midlothian	£465.00	£488.50	£953.50
Aberdeenshire	£526.00	£467.00	£993.00
Orkney	£490.00	£536.00	£1,026.00
East Lothian	£588.00	£441.00	£1,029.00
City of Dundee	£485.00	£550.00	£1,035.00
West Dunbartonshire	£526.00	£526.00	£1,052.00
Argyll and Bute	£488.65	£577.35	£1,066.00
Angus	£570.90	£531.85	£1,102.75
North Lanarkshire	£541.00	£564.00	£1,105.00
Scottish Borders	£545.00	£580.00	£1,125.00
Fife	£560.00	£581.00	£1,141.00
South Ayrshire	£573.00	£573.00	£1,146.00
SCOTTISH AVERAGE	£579.07	£602.70	£1,181.77
City of Aberdeen	£520.00	£802.20	£1,322.20
Moray	£756.00	£613.00	£1,369.00
UK AVERAGE	-	-	£1,500.00
Perth and Kinross	£865.00	£830.00	£1,695.00
Stirling	£975.00	£753.00	£1,728.00
South Lanarkshire	£763.00	£1,120.00	£1,883.00
City of Glasgow	£842.00	£1,120.00	£1,962.00
City of Edinburgh	£986.00	£1,124.00	£2,110.00
East Dunbartonshire	£1,227.00	£1,489.50	£2,716.50

Table 3: Burial costs across Local Authorities

Citizens Advice Scotland are concerned that some councils have increased their costs in recent years to cover shortfalls in overall budgets or 'to bridge the gap between their charges and the national average'.

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Table 3 lists Scottish councils by the total cost of an adult burial (combination of lair and internment fee) on a weekday, who lived in the local authority they are being buried in.⁶

East Dunbartonshire Council (2013) raised cemetery charges by 18 per cent in their 2013/2014 budget to 'deliver £84,000 of additional income' which is being used to 'protect frontline services'. In response to a local newspaper (Kirkintilloch Herald, 2014) questioning the decision by the Council to raise costs by a further 50 per cent in 2014/2015 to raise an extra £89,000, a Council spokesperson said:

"The Council had some very difficult decisions to make while facing increased budgetary pressures. Every effort was made, where possible, to introduce or increase charges for certain services, rather than removing services. We realise that burial charges are a sensitive issue but we promise to work with residents who are struggling to pay these charges in difficult times."

Edinburgh City Council identified an increase in cemetery charges as part of their five year budget framework which would see an increase of between £13,000 and £26,000 income to cover budgetary pressures. The council said as part of their budget plans (Edinburgh City Council, 2013) that it 'was operating in an extremely challenging financial climate brought on by central government spending cuts and the Scottish Government's council tax freeze.'

Aberdeenshire Council (2014) have agreed a policy during their budget review of 2010-2011 to bridge the gap between their own charges and the national average. This has seen charges increase by 10 per cent in 2011, 3 per cent in 2012 and 4 per cent in 2013.

Cremation costs

Twelve Local Authorities in Scotland run crematoriums and there are a number of other privately run crematoriums in Scotland. As part of our research we identified and surveyed the costs of eleven of the private crematoriums across Scotland. The average cost of a cremation at a local authority crematorium is £535 while at a private crematorium it averages £703. For some Scots, where no local authority service is available this could mean higher costs.

We also found however, that Perth and Kinross council charge more than the average private cremation at £730, while Edinburgh (£663) and Fife (£619) both charge more than the cheapest private crematorium, Paisley Crematorium, who charge £585. Prices of the 12 private crematoriums we surveyed ranged from £585 to £830 for an adult cremation. Table 4 details the costs of local authority run crematoriums and Table 5 the costs of the private crematoriums.⁷

⁶ Costs are taken from Local Authority websites and, where not published, from phone calls made to council departments in June 2014. UK Average from the Money Advice Service.

⁷ The cost of Local Authority cremations are taken from their public websites, the costs of private crematoriums in Scotland were surveyed by telephone in June 2014.

Local Authority	Adult Cremation
Highland	£485.00
Inverclyde	£487.40
Argyll and Bute	£507.95
Falkirk	£516.00
West Dunbartonshire	£548.00
City of Glasgow	£562.00
South Lanarkshire	£565.00
City of Aberdeen	£568.00
AVERAGE	£569.50
South Ayrshire	£583.00
Fife	£619.00
City of Edinburgh	£663.00
Perth and Kinross	£730.00

Table 4: Cremation costs across Local Authorities

Crematorium	Adult Cremation
Paisley	£585
Craigtown, Glasgow	£620
Glasgow, Western Necropolis	£625
Holytown	£653
Warriston, Edinburgh	£670
Seafield, Edinburgh	£670
West Lothian	£685
Roucan Loch, Dumfries	£690
Holmsford Bridge, Irvine	£725
Dundee	£830
Moray	£830
Parkgrove, Angus	£830

Table 5: Private cremation costs in Scotland

Our research found that one company runs four different private crematoriums in Scotland but charge different rates across the country. These range from one of the cheapest private crematoriums in Scotland to the higher end of the cost range.

Social Fund Funeral Expenses Payments

The UK Government, through the Department for Work and Pensions, supply small amounts of money to families who are on extremely low incomes and need help to pay for basic funeral costs. The amount that can be claimed depends on a person's circumstances and their relation to the deceased. Any funding is subject to repayments from the deceased person's estate if they have one and potentially funds available from other family members. The costs of cremation or burial, doctor's fees, transport of the body and the cost of the journey to the funeral for one person is supplied in addition to up to £700 for other costs such as funeral directors' fees. UK Government figures show (House of Commons Library, 2013) that there were 66,000 applications to the fund in 2012-2013 however only 53 per cent of these applications were successful.

CAB across Scotland are helping people who find the Social Fund falls short of the amount required to pay for the basic costs highlighted on page two of this briefing. Unfortunately in some cases families with very little are being left with little option but to borrow money to pay for the funeral of a deceased person. The University of Bath (2012) found that the cap on other funeral expenses of £700, which has been fixed since 2003, is leaving many families well short of the true cost of a funeral. For applicants to receive the money for funeral directors, flowers and religious services applicants must pay these up front and reclaim by an invoice. This on occasion is leading to families having to take on debt to make funeral payments.

- ▶ A South of Scotland CAB reports of a client whose sister had died leaving very little money to contribute towards the cost of a funeral. The client has taken responsibility for organising the funeral and has approached a local funeral directors to help make arrangements. The client has paid £1,000 of her own money as a deposit with the total cost coming to £2,611. She is retired and receives the basic state pension and pension credit with no other income. The client states that they have organised the very basic funeral the directors could manage and kept costs to a complete minimum to help the client. They signposted the client to the CAB for help with how to cover the costs. The maximum grant available from the social funeral fund is £1,200 leaving the client well short of the costs despite being on a very low income.
- ▶ A West of Scotland CAB reports of a client who is the next of kin and legal representative of his late father who died unmarried and had no other children. The client advises that there was no estate but only debts. The client has to borrow money to pay for the funeral for which he has accepted responsibility. The CAB is assisting to make an application to the social fund.

Medical Science Donation

Medical schools in Scotland are able to take donated bodies to carry out research and for teaching purposes. They can normally keep donated cadaver for up to three years. However, it is entirely up to the medical school if they may be able to take the donation and some Universities at times will be unable to fulfil the bequest. This has left some families in the position where they thought that there would be minimal costs after a death but now have expenses to cover.

- ▶ A West of Scotland CAB reports of a client whose father had made no arrangements for his recent death as he wished to donate his body to medical science, thereby not leaving any cost to his family. The client has been in contact with the local University who have said they cannot take his body and are under no obligation to do so. The CAB is helping to assist the client to make an application to the funeral fund as she is eligible for part of the costs but will struggle to pay the large deposit being requested. The client's only option appears to be a credit union loan to cover the cost of the deposit.

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CAS Recommendations For Change

- Local authorities should ensure up-to date and accurate costs of new lairs, internment fees, cremation costs and any other fees are clearly and easily available on their public websites.
- The Scottish Government should review whether there is a need to control the charges for burial plots, internment fees and cremation fees charged by local authorities and private crematoriums so that charges are reflective and fair and that any increases reflect real changes in cost.
- The Social Fund funeral expenses payments have been set at the same amount for over 10 years. These should be reassessed by the Department for Work and Pensions to establish if they meet the actual costs involved in funerals.

References

Aberdeenshire Council (2014) Infrastructure Services committee, Landscape services burial ground fees and charges review, 13th March 2014

East Dunbartonshire Council (2013); Budget Statement; 15th February 2013

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Kirkintilloch Herald (2014); RIP off – anger at 50% hike in East Dunbartonshire burial charges; 27th February 2014

Social Fund Funeral Payments: House of Commons Library; November 2013

Human Tissue Authority (2014), 'Donating in Scotland'; www.hta.gov.uk

The Money Advice Service (2014); 'How much does a funeral cost?'; moneyadviceservice.org.uk

University of Bath / Sun Life Direct (2013); 'When it's gone, it's gone: The paradox of saving for funeral costs'

University of Bath (2012); 'Cost of Dying Special Report: Social Fund Funeral Payments'

NB Costs are taken from Local Authority websites, phone calls made during June 2014 to council departments and private crematoriums in Scotland.

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