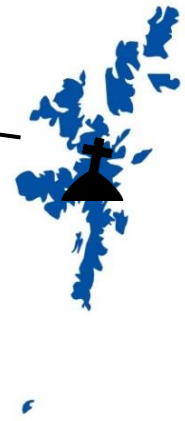


The Cost of Saying Goodbye

Burial and cremation charges in Scotland 2015

Shetland
Increased burial charges
by 22%





Highland
Increased burial charges
by 20%

Western Isles
Cheapest adult burial: £694



Key

-  Burial charges
-  Cremation charges

Moray
Froze prices in 2015



Aberdeenshire
Largest burial fee
increase in 2015: 42%

City of Aberdeen
Largest cremation fee
increase in 2015: 15%

Perth & Kinross
Most expensive adult
cremation: £749



East Dunbartonshire
Most expensive adult
burial: £2,785



Falkirk
Increased cremation
charges by 12%

Inverclyde
Cheapest adult cremation:
£511



East Renfrewshire
Cheapest mainland adult
burial: £858

South Lanarkshire
Froze burial & cremation
prices in 2015



June 2015

Scottish Association of Citizens Advice Bureaux –
Citizens Advice Scotland (Scottish Charity SC016637)

Citizens Advice Scotland (CAS), our 61 member Citizen Advice Bureaux (CAB), the Citizen Advice consumer service, and the Extra Help Unit, form Scotland's largest independent advice network. Advice provided by our service is free, independent, confidential, impartial and available to everyone. We are champions for both citizens and consumers and in 2013/14 the Citizens Advice Service in Scotland helped over **330,000 clients** in Scotland deal with **over one million issues** overall. In addition, the Scottish zone of our self-help website provides information on rights receives approximately **4.2 million** unique page views annually. In 2013/14, our citizens advice bureaux recorded a financial gain for clients of over **£125 million** and independent research shows the Scottish CAB Service contributes an annual total benefit to the common good in Scotland of nearly **£170 million**.

Summary of findings

- Burial charges have increased on average by **10%** in 2015 when compared to 2014 levels.
 - o The highest increase was in Aberdeenshire where fees were increased by 42% to £1,411
 - o East Dunbartonshire remains for the second year running the most expensive place in Scotland for a burial where charges have increased by 3% to £2,785
 - o The Western Isles remain for the second year running the cheapest place in Scotland for a burial at £694, an increase of 2% on 2014 charges
- Cremation charges have increased on average by **5%** in 2015 when compared to 2014 levels.
 - o The highest increase was by the City of Aberdeen where the charge increased 15% to £653
 - o Perth and Kinross remains the most expensive local authority run crematorium where charges have increased by 3% to £749
 - o Inverclyde council is the cheapest local authority for a cremation in Scotland despite a 5% increase in fees where charges are £512
- Cremation fees are around 50% cheaper than those for burials resulting in an average cost difference of £605
- The scrapping in May 2015 of the £170 charge for a medical cremation form by the Scottish Parliament will save bereaved Scots in the region of £5.5 million a year
- An increase of 35 per cent on the number of advice sessions has taken funeral issues to the highest level it has ever been for the CAB service
- The postcode lottery nature of burial and cremation fees remains widespread across Scotland:
 - o Burials vary by as much as £2,091 between councils
 - o Cremations vary by as much as £378 between crematoriums

Introduction

In June 2014 Citizens Advice Scotland published our first research paper¹ on the subject of funeral costs which found significant problems with individuals being able to afford the costs of a funeral for a loved one. That research found a significant postcode lottery on burial and cremation fees across Scotland and an increase in the number of clients coming to our service looking for help with funeral costs.

This 2015 update paper outlines the most recent figures from the Scottish local authorities on their charges for burial space and cremations and also reveals an even bigger increase in those coming to the Citizens Advice service for assistance with funerals. The fees mentioned in this research are only part of the cost of a funeral. Our research in 2014 showed that additional costs to the funeral directors, which include the cost of a coffin, care and treatment of the deceased, transfer of the body will add anything from £2,000 to £4,000. Other additional costs such as flowers, obituary notices, catering at a wake and memorial headstones can add up to another £2,000. This means a funeral in Scotland can cost somewhere between £2,600 and £8,000 depending on the service chosen and where you live.

Burial Costs

In 2014 Citizens Advice Scotland revealed the shocking postcode lottery of burial fees across Scotland. We found that the price of a burial was cheapest in the Western Isles at £680 and most expensive in East Dunbartonshire at £2,716.50 a 300% difference. The median cost in 2014 was £1,029 while the mean was £1,182.

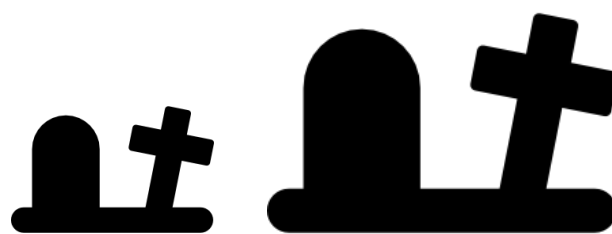
In 2015 there have been significant increases in the charges levied by some local authorities when compared to last year. Across Scotland increases have varied but the average cost has increased by 10% on last year, an inflation busting rise to £1,273.

Aberdeenshire has increased the cost of a burial by 42%, a £420 hike on the cost to families planning a funeral on last year. This included a 61% increase in the cost of a burial lair compared with 2014. This increase has seen Aberdeenshire jump 11 places to 8th most expensive.

Table one summarises the total burial charges figures for 2015 of all 32 local authorities. We believe that our figures show the interment fee is inflated in some areas and we have been campaigning² for the fee to represent the true cost of the work being carried out. While we understand that lair costs may vary depending on the

¹ Citizens Advice Scotland, The Real Deal: Funeral Costs (2014)

² CAS met with the Scottish Government's Public Health minister to ask that interment fees were on a 'cost recovery' basis only. In the recent Burial and Cremations consultation the Government asked for views on this approach.



THE AVERAGE COST OF A BURIAL HAS INCREASED BY 10% IN THE LAST YEAR

SOME SCOTS FACE A £420 INCREASE IN BURIAL CHARGES IN 2015



cost of land in Scotland we see no reasonable argument for the cost of preparing a grave varying so much.

For the second year running, as shown by our research, East Dunbartonshire continues to be the most expensive place for a burial in Scotland. While the charges for internment and lair charges increased less than some councils, the 3% uprating means a burial here now costs £2,785 in fees alone before funeral director charges, the cost of a coffin, headstone and other items.

2015 (2014)	Local Authority	Internment	Lair	TOTAL ³	Increase on 2014
1 (1)	East Dunbartonshire	£1,258.00	£1,527.00	£2,785.00	3%
2 (2)	City of Edinburgh	£1,010.00	£1,152.00	£2,162.00	2%
3 (3)	City of Glasgow	£849.00	£1,131.00	£1,980.00	1%
4 (4)	South Lanarkshire	£763.00	£1,120.00	£1,883.00	-
5 (5)	Stirling	£1,004.00	£775.00	£1,779.00	3%
6 (6)	Perth and Kinross	£891.00	£855.00	£1,746.00	3%
7 (8)	City of Aberdeen	£577.00	£850.00	£1,427.00	8%
8 (19)	Aberdeenshire	£658.00	£753.00	£1,411.00	42%
9 (7)	Moray	£758.00	£615.00	£1,373.00	-
10 (11)	Scottish Borders	£609.00	£709.00	£1,318.00	17%
-	SCOTTISH AVERAGE	£622.29	£651.06	£1,273.35	10%
11 (17)	East Lothian	£709.00	£561.00	£1,270.00	23%
12 (12)	North Lanarkshire	£610.00	£636.00	£1,246.00	13%
13 (9)	South Ayrshire	£613.00	£613.00	£1,226.00	7%
14 (13)	Angus	£601.00	£559.90	£1,160.90	5%
15 (10)	Fife	£567.00	£588.00	£1,155.00	1%
16 (16)	City of Dundee	£534.00	£617.00	£1,151.00	11%
17 (25)	Clackmannanshire (median) ⁴	£562.58	£581.00	£1,143.58	25%
18 (15)	West Dunbartonshire	£569.00	£569.00	£1,138.00	8%
19 (14)	Argyll and Bute	£503.30	£594.65	£1,097.95	3%
20 (23)	Inverclyde	£579.70	£492.50	£1,072.20	15%
21 (18)	Orkney	£500.00	£547.00	£1,047.00	2%
22 (28)	North Ayrshire	£519.00	£519.00	£1,038.00	28%
23 (27)	Highland	£638.00	£399.00	£1,037.00	20%
24 (20)	Midlothian	£488.25	£512.93	£1,001.18	5%
25 (21)	West Lothian	£482.74	£505.74	£988.48	5%
26 (22)	Dumfries and Galloway	£507.00	£444.00	£951.00	1%
27 (24)	East Ayrshire	£482.50	£461.50	£944.00	3%
28 (26)	Renfrewshire	£456.15	£437.70	£893.85	3%
29 (29)	Falkirk	£424.00	£466.00	£890.00	12%
30 (30)	Shetland	£440.00	£440.00	£880.00	22%
31 (31)	East Renfrewshire	£444.00	£414.00	£858.00	20%
32 (32)	Western Isles	£306.00	£388.00	£694.00	2%

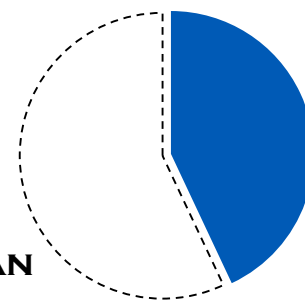
Table 1: Burial costs across Local Authorities

³ Prices are for adult burial in new plot during normal mid-week hours for person resident in that local authority, note prices differ for weekend, children, ashes burial and non-residents.

⁴ In 2014 East Lothian charged the median figure of £1,029 meaning an increase of 11% in the median value.

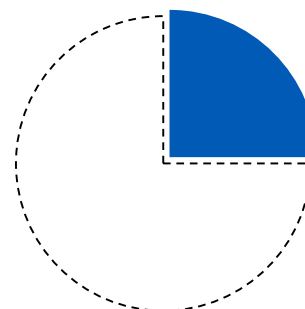
While some urban areas of Scotland were more expensive for burial lairs, others didn't charge as much. Edinburgh (£1,152) and Glasgow (£1,131) were the second and third most expensive local authorities for a lair as they were in 2014. However East Renfrewshire (£414) continued as the cheapest authority for a burial lair on the mainland despite increasing fees by 20% this year.

IN 2014 JUST UNDER HALF (43%) OF BURIAL FEES WERE LESS THAN £1,000



Scotland's island communities saw fees remain among the lowest in Scotland but with variation the same as the mainland authorities. The Western Isles (£694) remain the cheapest across the whole of Scotland for a burial. Shetland (£858), Orkney (£1,026), Highland (£1,037), North Ayrshire (£1,038) and Argyll and Bute (£1,098) nevertheless remained below the Scottish Average.

IN 2015 THAT FIGURE HAS DROPPED TO 25%



Stirling council charged more than double for internment fees (£1,004) than neighbouring council Falkirk (£424) whose charge is the second cheapest. While both South Lanarkshire and Moray council froze all burial charges this year they remain above the Scottish average in burial fees.

Cremation Costs

In 2015 our research shows again that the cost of a cremation remains substantially cheaper than a burial. In 2014 the average of local authority cremation charges was £569 or £700 at a private crematorium⁵. Table two details the charges for a local authority cremation in 2015 while table three reviews private crematorium charges. As with burial fees these charges are only part of a cost of a funeral and do not include other costs including funeral director charges.

THE SCRAPPING OF MEDICAL CREMATION FORMS WILL SAVE FAMILIES IN SCOTLAND £170 FROM MAY 2015



A cremation in 2015 Scotland is on average £670 or 50% cheaper in fees alone than a burial. In addition recent legislative changes brought in to force in May 2015 by the Scottish Parliament mean that families now no longer have to pay an extra £170 'medical cremation form' fee. Previously this charge would have added an extra 30% in fees charges to the cost of a cremation in Scotland. Estimates suggest this could save bereaved families around £5.5 million a year.

⁵ Prices quoted are for adult cremation during normal midweek hours. Prices vary for non-residents, weekends and children/young people.

2015 (2014)	Local Authority	2014	2015	Increase on 2014
1 (1)	Perth and Kinross	£730	£749	3%
2 (2)	City of Edinburgh	£663	£680	3%
3 (5)	City of Aberdeen	£568	£653	15%
4 (4)	South Ayrshire	£583	£635	9%
5 (3)	Fife	£619	£626	1%
-	AVERAGE	£570	£601	6%
6 (8)	West Dunbartonshire	£548	£593	8%
7 (9)	Falkirk	£516	£579	12%
8 (7)	City of Glasgow	£562	£568	1%
9 (6)	South Lanarkshire	£565	£565	-
10 (12)	Highland	£485	£534	10%
11 (10)	Argyll and Bute	£508	£523	3%
12 (11)	Inverclyde	£487	£512	5%

Table 2: Cremation costs across Local Authorities

2015	Crematorium	2014	2015	Increase on 2014
1	Moray	£830	£890	7%
2=	Dundee	£830	£883	6%
2=	Parkgrove, Angus	£830	£883	6%
4	Holmsford Bridge, Irvine	£725	£778	7%
5	West Lothian	£685	£735	7%
6	Roucan Loch, Dumfries	£690	£715	4%
7	Holytown	£653	£701	7%
8=	Warriston, Edinburgh	£670	£685	2%
8=	Seafield, Edinburgh	£670	£685	2%
10	Craigtown, Glasgow	£620	£639	3%
11	Glasgow, Western Necropolis	£625	£625	-
12	Paisley	£585	£600	3%

Table 3: Private cremation costs in Scotland

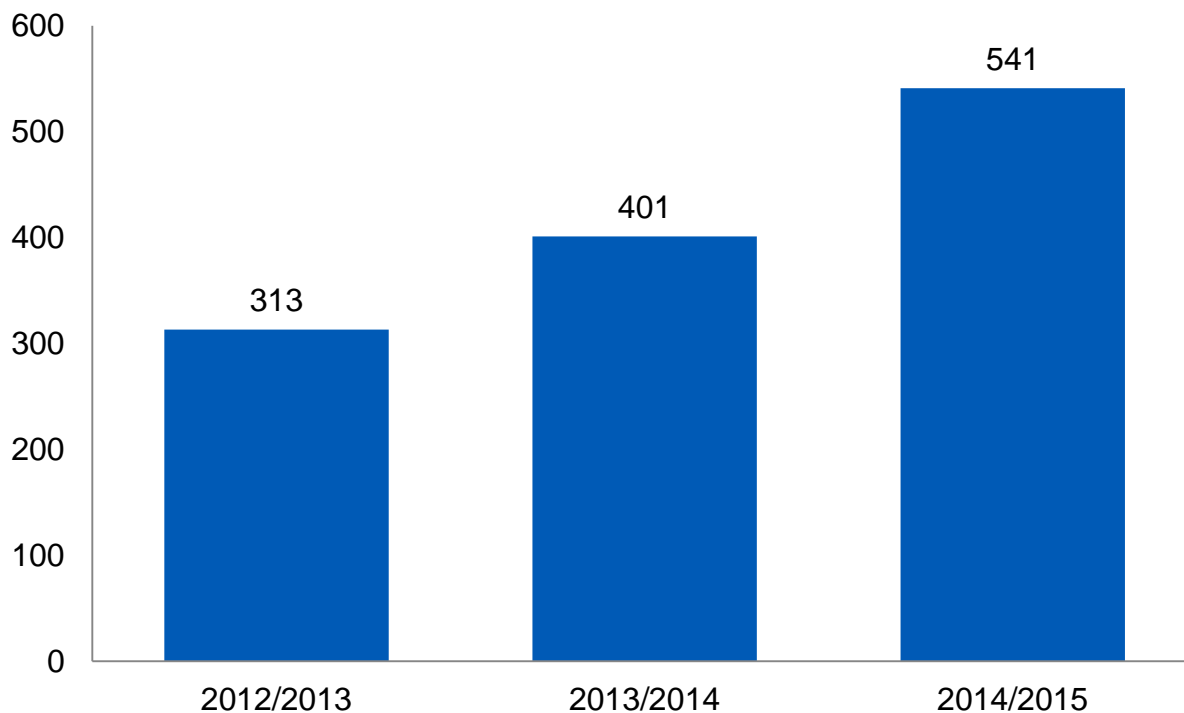
Despite the saving on medical forms the other fees have increased on average by £31 at Local Authority crematoriums and £34 at private crematoriums in 2015. The City of Aberdeen run crematorium had the largest increase in 2015 at 15% followed by Falkirk councils facility where costs increased by 12%.

While the increases were less wide ranging (between 2% and 7%) between privately run crematorium, the gap between the cheapest, Paisley, and the most expensive, Moray, now stands at £390. Paisley crematorium is cheaper than five of the local authority facilities (Perth and Kinross, City of Edinburgh, City of Aberdeen and Falkirk).

Perth and Kinross council remains the most expensive place for a council run crematorium for the second year running. Their fee of £749 is more than eight of the twelve private facilities in Scotland.

Changes in Funeral Advice

In the last year the citizens advice bureaux (CAB) across Scotland have continued to see an increase in the number of issues being brought by clients struggling to afford funerals for relatives and friends. In June 2014 we reported a 27 per cent increase in the 2013/2014 figures compared to the previous year, this year another increase of 35 per cent has taken funeral advice to the highest level it has ever been for the CAB service.



Graph 1: New funeral issues presented to Scottish CAB

Issues remain broadly the same as in 2014 with the cost of a funeral and inability to pay as the main issue raised by clients attending CAB offices. We also continue to help a large number of clients with applications for or issues with funeral payments from the Department of Work and Pensions Social Fund.

- ▶ A West of Scotland CAB reports of a client whose mother, father and sister have all died within six months. The client is being threatened with small claims proceedings to recover £690 in outstanding funeral costs. The client advises the family have given the undertaker in the region of £15,000 so far.
- ▶ An East of Scotland CAB reports of a client who is struggling with the cost of her mother's funeral which took place in the previous month. She made a payment of £80 at the time but has £800 outstanding. The funeral director kept costs to a minimum to help but the client is now being chased by debt collectors for payment.

Notes

Costs are taken from Local Authority and Private Crematorium websites, email and phone calls made during May 2015.

Previous research carried out on funeral costs by Citizens Advice Scotland was published in June 2014 titled: *The Real Deal: Funeral Costs*. Comparative figures

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