



Funeral planning – ‘pre need’ and ‘at need’

Mini briefing for National Dignity council – 15th May 2025

**FUNERAL
SOLUTION
EXPERT** 

Introduction to Simon Cox and Funeral Solution Expert

39 years of experience in the UK end-of-life sector.

- Responsible for managing and launching Over 50 and Funeral Plans
- Worked for and with leading players Dignity, Royal London, Sun Life, Golden Charter and Co-op.

A champion for raising consumer standards and fair value.

- Appeared at Parliamentary Select Committee on bereavement benefits,
- Contributed to Competition and Markets Authority review into the funeral industry.
- Research and work with Governments north and south of the border delivering improvements to state funeral benefits.
- Research into poor funeral plan sales practices in 2017/campaign directly led to funeral plan regulation.

Co-founder of Funeral Solution Expert (FSE),

- Independent unbiased research and consultancy business set up in 2021 in pursuit of better customer outcomes.
- Work with large funeral plan companies, trade bodies and new entrants
- We conduct our own consumer and funeral director research and publish expert sector reports.

FSE share our work with/advise regulators and consumer influencers such as MoneySavingExpert and Fairer Finance

- Our reports are shared directly with the FCA to help ensure that providers are delivering fair value and good consumer outcomes.

Regular contributor to national media appearing on BBC TV, BBC Radio 4, Sky News and extensively in the national press.

End of life funeral planning – what we'll cover

- **Planning for a funeral** - ensure wishes are known / prevent family argument and disputes
- **Types of funeral** – for all preferences and budgets
- **Types of funeral plan** - and guidance for a good value funeral plan
- **What tends to happen when people in care are without relatives**

Planning for a funeral – ensuring wishes are known

- Talking about funerals can be a difficult subject, and as a result, the majority of UK adults make no provision at all for their funeral, leaving guesswork and funeral costs to loved ones.
- Knowing our loved ones funeral wishes, ensures we can give them the send off they want
- Those that do make provision are driven by a selfless desire not to be a **‘financial burden’** or an **‘emotional burden’**.
- Hence having ‘peace of mind’ they’ll get the funeral they want, avoiding family disagreements when the time comes.
- **Currently only 23% of all UK adults are estimated to have a funeral plan in place.**
- People in the UK are increasingly non-religious and hence the ‘traditional Victoriana funerals’ are slowly declining across the generations. **‘Celebration of Life’ funerals are now the “cultural norm”.**
- This in part is helping fuel the rise in popularity of unattended **direct cremation which account for c17% of all funerals** and rising steadily. Which decouples the body disposal aspect with a separate service at a different time and place.
- Other factors include those who want ‘no fuss funeral’ or **‘don’t want’ ”don’t need” ‘can’t afford’** to spend’ more than is needed – and against a backdrop of a ‘rising funeral costs’ narrative.
- Direct cremation (unattended) or direct cremation with a limited service may be appropriate for those with few friends or family.

Types of funeral – for all preferences and budgets

There is no such thing as a typical funeral in the UK anymore

Types of funeral – for all preferences and budgets

- There is no such thing as a typical funeral in the UK.
- Whilst ‘average’ traditional funerals cost c£4,000 - there are options to suit all preferences and budgets **starting from £1100**, and no need to spend more than wanted to get a dignified and carefully planned send off.
- Questions to consider/help establish what might be right (whether it is for now or the future):
 - how important is religion?
 - burial or cremation?
 - a traditional church burial or maybe a natural or woodland burial?
 - is a service on the day for friends and loved ones to attend important?
 - or a separate celebration or chance to remember at a different time?
 - who will lead any service (a minister, a celebrant, a family member)?
 - who would you like to arrange this for you, a local funeral director (independent or national) who you trust or used before, an online firm, or would the family like to arrange?
 - are funeral cars needed, (hearse, limousines) any special vehicle requests
 - any personal aspects of the funeral: music to be played, readings or personal anecdotes, visual tributes, web streaming
- **We have a helpful questionnaire which we’d be happy to share with NDC if that would be useful**

Types of funeral

Traditional cremation funeral

- Organised and led by a funeral director,
- Includes funeral cars (hearse and /or limousines),
- Person who died is cremated in a local crematorium,
- Friends and family attend a full service.

Traditional burial funeral

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Unattended Direct Cremation

- The person who has died is collected, cared for, cremated and ashes returned,
- There is no funeral service for family and friends to attend,
- There are no funeral cars,
- Organised online/phone or also by a funeral director.

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A Natural or Woodland Burial funeral

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- Person who died is buried in a woodland, or natural burial site,
- Friends and family attend the service.

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Intimate or Committal cremation funeral

- A short early morning service for up to 10-15 mourners,
- No funeral director is present and no funeral cars.

A “Family arranged” cremation funeral

- Same as a traditional cremation funeral, BUT No funeral director is present and no funeral cars,
- The family makes all the arrangements including finding and choosing a celebrant or minister to lead the funeral,
- Unlimited number of family and friends attend a full service.

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A direct burial/unattended funeral

- The person who has died is collected, cared for, taken to a cemetery or natural/woodland burial site.
- There is no funeral service for family and friends to attend,
- There are no funeral cars.

Family arguments – and the way to avoid them

To what extent do you agree with the statements – ‘Arranging the funeral this way has caused arguments and disagreements in my family’ and ‘I feel other people have judged me for arranging this type of funeral’ [% Agreeing]

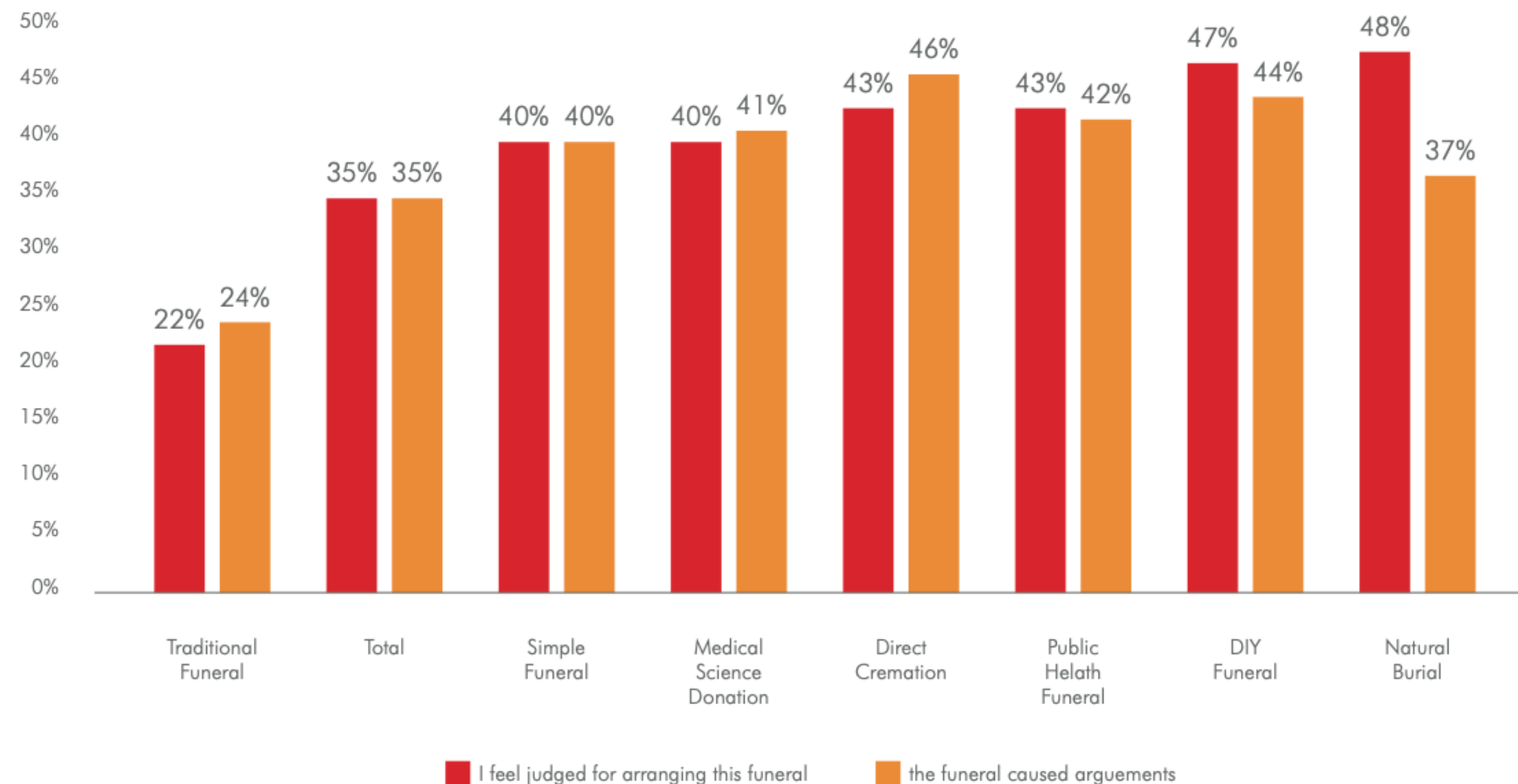


Chart: Negative sentiments regarding funeral types

Base: 2,636 (recent funeral organisers)

Direct cremation causes most arguments – a traditional funeral the least.

But, Funeral Directors tell us there are very few complaints if a funeral plan was in place.

Family arguments recede if explicit written instructions, or better, a funeral plan is in place.

The simple answer to mitigate arguments therefore

- Have that “difficult” conversation as early as you can
- Ask them to write what their funeral wishes are
- **Preferably, buy a funeral plan, which removes the guessing, the emotional and financial burden.**

Pre-paid funeral plans

- **The funeral plan market in the UK is now regulated by the FCA** (since July 2022) offering consumers far greater protection (and after a number of scandals sadly to hit the sector including Safe Hands).
- A pre-paid plan locks in the cost of a funeral at today's prices with the money paid set aside in a trust until the time it is needed.
- A funeral plan ensures that funeral wishes are known i.e. a plan reflects the preference for type of funeral.
- It does this better than other options such as an Over 50s life insurance plan, where money may be paid but no wishes are recorded to indicate the type of funeral desired.
- As with 'at need' funeral services it is possible to have a plan to reflect budget – there is no need to pay more than is wanted (funeral plans start from £1350)
- Plans can be bought from local independent funeral directors, from national funeral directors, from national companies who also sell on phone or online, and newer firms who specialise in direct cremation such as Pure, Celebration of Life and Aura – who sell online and over the phone.
- Where possible it is always best to shop around and get 2 or 3 quotes for the type of funeral plan required (just as it is with 'at need' services).
- **The next 2 slides show the type of plans available and approximate cost** – and what makes for a good value funeral plan ensuring customers get best value and confident outcomes.

Pre-paid funeral plans – types of plan and approx cost

1.	Traditional burial funeral	<ul style="list-style-type: none">Organised and led by a funeral director.Includes funeral cars (hearse and /or limousines).Person who died is buried in a local cemetery.Friends and family attend the service.	£4,100
2.	Traditional cremation funeral	<ul style="list-style-type: none">Organised and led by a funeral director.Includes funeral cars (hearse and /or limousines). <i>Price shown for hearse + 1.</i>Person who died is cremated in a local crematorium.Friends and family attend the service.	£4,100
3.	Direct Cremation - unattended	<ul style="list-style-type: none">The person who has died is collected, cared for, cremated and ashes can be returned.There is no funeral director and no funeral cars.There is no service for family and friends to attend.	£1,700
4.	Direct Cremation – limited attendance	<ul style="list-style-type: none">The person who has died is collected, cared for, cremated and ashes can be returned.There is no funeral director and no funeral cars.There is a short 'off-peak' morning service and limited to between 10-20 close family or friends (by invitation only).	£2,200
5.	Direct Cremation – fully attended	<ul style="list-style-type: none">The person who has died is collected, cared for, cremated and ashes can be returned.There is no funeral director and no funeral cars.There is a fully attended service for family and friends to attend at a crematorium.	£2,750

Which is the highest selling type of plan in the UK today?

Which types of funeral are missing?

Pre-paid funeral plans: what makes our 5 star rated plans?

- We (FuneralSolutionExpert) independently rate funeral plans and providers for quality and for value.
- Our ratings (as with firms like Fairer Finance and MoneySavingExpert) are based on:
 - **Are plans fully guaranteed** – no hidden charges or costs when the plan is needed.
 - Potential **extra costs are not always made clear to consumers**, these are aspects of funeral plans which customers would inherently be unaware of or unlikely to question in the buying process e.g. (out of hours collection, removal of pacemakers, XXL coffins, **collection from some locations**, return of ashes).
 - Plan cancellation fees (**some have no cancellation fee – some charge c£400 or more**).
 - Does the provider have high quality facilities and the highest standards of service.
 - Most plans can be paid for by lump sum or regular payments over time. Are regular payment (longer payment terms) fees fair and do they offer good value? **What might seem cheap could cost £x,xxx's extra.**
- The direct cremation funeral plans that we currently rate as best in class are:
 - Aura Life – perfectly simple plan**
 - Choice – unattended cremation funeral plan.**
 - Both are fully guaranteed and mid priced with high quality service. Both cost significantly less than market leader Pure Cremation (the highest plan cost in market at £1,995) – and have zero cancellation fees.
- The only traditional cremation funeral plan we currently rate as best in class is:
 - Co-op - Silver Plan**

When people die in care without relatives

If they had a pre-paid funeral plan

- The funeral plan provider arranges and pays for the funeral as per the terms of the plan.

If the person left money or assets

- **Their estate pays for the funeral.** This includes any money in bank accounts, property, or other assets.
- Funeral costs take priority over most other debts (except secured debts like mortgages), so the funeral director can be paid from the estate before other creditors.

If there's no money or plan

- The local authority or hospital may arrange a **Public Health Funeral** under the **Public Health (Control of Disease) Act 1984***
- This usually includes a basic cremation or burial, with minimal ceremony.
- Families are encouraged to contribute if they can but **are not legally obligated to pay** if they are unwilling or are unable to.

If they were receiving means-tested benefits

- Their next of kin or someone responsible for the funeral might be able to claim a **Funeral Expenses Payment** from the **DWP's Social Fund**.
- Eligibility depends on:
 - Your relationship to the deceased
 - Your receipt of qualifying benefits (e.g. Universal Credit, Pension Credit)
 - Whether anyone else is equally responsible and able to pay
- The payment helps with essential costs, but may not cover everything.

* Public Health (Control of Disease) Act 1984 – Section 46

When people die in care without relatives – the process

1. The Care Home Notifies Authorities – informing:

- **The GP** (to confirm the death and issue the medical certificate)
- **The coroner** (if the death is unexpected or unexplained)
- The **local council's environmental health or public health funeral team** - The local authority will typically have a contracted funeral director
If there is no contracted funeral director, the **care home does not arrange collection of the body** themselves—they **refer the case to the council**.

2. The Local Authority Takes Over

- The council is legally obliged to step in if no other arrangements are being made.
- They will appoint a funeral director**, usually from a **pre-tendered list** of providers or a locally contracted provider for public health funerals.
- The contracted funeral director will then collect the body/carry out a basic funeral

3. If Urgent Collection Is Needed – (due to council not responding, appointing an FD) a care home may:

- **Temporarily store the body in a refrigerated mortuary** (if they have facilities—rare)
- Contact a funeral director on an **emergency or one-off basis**, often using a local service they've worked with informally
- Arrange interim care **at their own cost**, reclaimable from the local authority or the estate (if funds exist)

Important

- Care homes aren't **legally obligated to arrange/fund funerals**, but are expected to act in the resident's best interest by notifying the appropriate authority.

Care homes should therefore

- Have an **internal protocol** for resident deaths with no known relatives or plans.
- Know the contact details of their local authority's **Public Health Funeral team**.
- Establish a relationship with a local funeral director for **emergency situations** even if not formally contracted.



Thank you

simoncox@funeralsolutionexpert.co.uk
philbidwell@funeralsolutionexpert.co.uk
[@funeralsolexpert](#)

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