ARRANGING A FUNERAL

# Struggling to pay for a funeral?

A plain-English guide to your options, step by step.

> **You are not alone.** A burial or cremation has to happen, but a funeral service does not. There is help, and there are cheaper ways to say goodbye. This guide covers the main options for England, Wales, Scotland and Northern Ireland.

Checked against GOV.UK and Citizens Advice, 25 October 2026.
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# Part 1: Your options, step by step

If you are facing a funeral bill you cannot pay, you are not alone, and you have more options than you might think. This guide puts them in the order most people find useful. Take it one step at a time.

## The five things to know first

- A burial or cremation has to happen, but a funeral service does not. A direct cremation has no service at all, and costs far less than a traditional funeral.
- If you arrange the funeral, you are the one who has to pay the funeral director. You can usually get the money back from the person's estate (the money and property they left).
- You do not have to arrange the funeral. If nobody can or will, the council has a duty to arrange a simple one. See public health funerals.
- Do not sign anything until you have a written price. Funeral directors must publish a standard price list, so ask for it.
- Do not take or sell the person's belongings yet. They belong to the estate, and the executor or council may need them to cover costs.

## Step 1: Check whether it is already paid for

Look for paperwork before you arrange anything, otherwise you could pay for a funeral that is already covered. Check for:

- a pre-paid funeral plan (look for a plan number or a membership pack)
- a life insurance or funeral cover policy
- a death-in-service benefit from an employer or workplace pension
- cover through a trade union or professional body

If there is a plan, contact the provider first. Check the provider is authorised by the Financial Conduct Authority on its Financial Services Register. See planning your funeral in advance.

## Step 2: Check the person's own money

If the person left money in a bank account, you can ask the bank to pay the funeral director's invoice directly. This works even when the accounts have been frozen. Take the death certificate and the final invoice to the bank.

You can also ask the funeral director whether you can pay once the person's money has been sorted out. Reasonable funeral costs are normally paid from the estate before anything is shared out.

## Step 3: Choose the lowest-cost option that still feels right

A direct cremation is the simplest and usually the cheapest choice. The person is collected, cared for and cremated without a service, and the ashes are returned to you. The average cost is about £1,628 (SunLife Cost of Dying Report 2026), compared with £3,828 for a simple attended funeral. You can hold a gathering at home, in a pub or in a village hall later, when you feel ready. See direct cremation and direct cremation providers.

Whoever you choose:

- ask for the standard price list and a written quote, and compare two or three providers
- ask what is included and what costs extra, such as collection outside working hours

- ask what you pay up front and what is paid later

Our guide to questions to ask a funeral director helps.

## Step 4: Claim help from the government

If you get certain benefits, you may be able to claim a Funeral Expenses Payment (England, Wales and Northern Ireland) or a Funeral Support Payment (Scotland).

- It can pay for burial or cremation fees, travel to arrange or attend the funeral, and moving the body within the UK if it is more than 50 miles.
- It can also pay up to £1,000 towards other costs, such as the funeral director's fees, the coffin or flowers. It usually does not cover the whole bill.
- If the person had a pre-paid funeral plan, you can get up to £120 for items the plan does not cover.
- You must claim within six months of the funeral.
- If you receive money from the person's estate, the payment is deducted from it.

The rules ask whether it is reasonable for you to take responsibility for the costs. If a close relative is working or not on a qualifying benefit, you may be refused, so check the details on GOV.UK. See paying for a funeral.

## Step 5: Ask about other help

- **The funeral director.** Ask if you can spread the cost, or pay part when the estate is settled. Many will talk to you.
- **Charitable grants.** The Turn2us grants search can show small grants you may qualify for.
- **Family and friends.** Agree in writing who is paying what before anyone signs.
- **Online fundraising.** Some families use a giving page. Check the fees first, and keep a record of what is raised and spent.
- **Free money advice.** Citizens Advice and MoneyHelper can look at your whole situation.

Be careful with credit. A loan or credit card for a funeral can cost far more than the funeral itself. Speak to a free advice service first.

## If no one can or will arrange the funeral

If the person has no money, no family able to help, or you are not willing or able to arrange the funeral, the council must arrange a simple burial or cremation. This is called a public health funeral (sometimes a council funeral or pauper's funeral). The council can claim its costs back from the estate. Contact the council's bereavement or public health funeral team as early as you can. For a death in hospital, ask the hospital bereavement office as well. Read public health funerals: what they are and how they work.

## If you have already signed and cannot pay

Speak to the funeral director straight away rather than waiting. Explain what you can pay and ask for a payment arrangement in writing. Then contact Citizens Advice or MoneyHelper for free help with the rest. If you are named as an executor and cannot take it on, ask a solicitor or Citizens Advice about stepping aside before you do anything else.

## Scotland, Wales and Northern Ireland

- **Scotland:** apply for the Funeral Support Payment through Social Security Scotland. Ask your council about its arrangements if no one else can arrange a funeral.
- **Wales:** Funeral Expenses Payment applies, and Wales has its own scheme for children's funerals.
- **Northern Ireland:** Funeral Expenses Payment applies. Ask your council or the hospital trust if no one can arrange a funeral.

## A word about guilt

Many people feel guilty about choosing a simple funeral, or about not being able to pay for more. A direct cremation is a respectful way to say goodbye, and families choose it for many reasons, not only money. You can mark the person's life in your own way, later, and it does not have to cost much.

## Where to get help

- What to do when someone dies: a step-by-step guide
- The first month after a death, with a free printable booklet
- Bereavement support and charities
- Funeral directors near you
- Solicitors near you, for help with the will and the estate

# Part 2: Public health funerals

A public health funeral is a simple burial or cremation arranged and paid for by the local council when nobody else is able or willing to arrange one. People also call it a council funeral or a pauper's funeral. This part explains when it happens, what you can expect, and what to do if you are worried about being asked to organise a funeral you cannot afford.

## When does a council arrange a funeral?

In England and Wales, councils have a legal duty (section 46 of the Public Health (Control of Disease) Act 1984) to arrange a burial or cremation where no suitable arrangements are being made. That usually means:

- the person had no family or friends who could be found, or
- relatives or friends cannot afford to arrange a funeral, or
- relatives or friends are unable or unwilling to take it on.

If the person died in hospital, the NHS trust may arrange it or work with the council. Ask the hospital bereavement office.

## You are not forced to arrange a funeral

You do not have to hold a funeral service, and you do not have to arrange the funeral yourself. In general, you only become responsible for paying a funeral director when you arrange the funeral and sign up for it. Registering the death, or being named as next of kin on a form, does not by itself mean you have agreed to pay.

If you are named as an executor in a will and cannot take the job on, speak to a solicitor or Citizens Advice before you do anything else.

## What a public health funeral is like

It is a basic burial or cremation. Councils have a lot of flexibility in how they do it, so what is offered varies from place to place. Government guidance says the person should be treated with dignity and respect. Ask your council:

- whether you can attend, and when it will take place
- whether a short service or a few words are possible
- whether the ashes can be collected, and whether there is a fee
- whether the person's wishes, or their religion or beliefs, can be followed

## Who pays?

The council pays for the funeral. It can then claim its costs back from the person's estate, which means any money in their bank accounts and anything of value they owned. If there is nothing in the estate, the council covers the cost.

This is why you should not take or sell the person's belongings before the estate is dealt with. They belong to the estate until the executor or administrator shares them out, and the council may need them to recover costs.

## How to start

1. Tell the council's bereavement services or public health funeral team as soon as you know that no one will be arranging a funeral. Do not leave it, because the person cannot stay in the mortuary for long.
2. Have the person's name, date and place of death, address, and any details of a will, bank accounts, property or a pre-paid plan.
3. Say whether you want to be told the date, and whether you want to attend.
4. Keep a note of who you spoke to and when.

## Other options before you decide

- **Check for a funeral plan or insurance.** It may already be paid for. See can't afford a funeral.
- **Ask the bank.** If the person left money, the bank can pay a funeral director's invoice directly.
- **Funeral Expenses Payment.** If you get certain benefits, you may be able to claim help. See paying for a funeral.
- **A direct cremation.** It costs about £1,628 on average, and the ashes come back to you. See direct cremation.

## Scotland and Northern Ireland

The rules above are for England and Wales. In Scotland and Northern Ireland the law and the process are different. Contact your local council, or the hospital trust if the person died in hospital.

## Looking after yourself

Not being able to arrange a funeral, or choosing not to, does not mean you did anything wrong. If you are struggling, see our pages on coping with bereavement and bereavement support and charities.

# Part 3: Quick reference

## What funerals cost on average

| Type of funeral | Average cost, UK, 2026 |
|---|---|
| Direct cremation (no service) | £1,628 |
| Simple attended cremation | £3,518 |
| Simple attended funeral (all types) | £3,828 |
| Traditional attended funeral | £4,510 |
| Simple attended burial | £4,758 |
| Extras such as flowers, a wake and notices (on top) | £1,312 |

Source: SunLife Cost of Dying Report 2026. Averages only: your quote may differ.

## Ten questions to ask a funeral director

1. Can I see your standard price list, and can you give me a written quote?
2. What exactly is included in this price, and what would cost extra?
3. What do I have to pay up front, and when is the rest due?
4. Are crematorium, doctor and celebrant fees included, or are they extra?
5. Can I pay in instalments, or part later once the estate is sorted out?
6. Where will the person be cared for, can we see them, and is there a charge?
7. Which crematorium will you use, and when will the cremation take place?
8. How and when will the ashes come back to us?
9. Does the price change if the death is out of hours, at home, or a long way away?
10. Is the price on your published standard price list?

## Who can help

| | |
|---|---|
| **DWP Bereavement Service (Funeral Expenses Payment)** | 0800 151 2012, Monday to Friday, 8am to 6pm, or gov.uk/funeral-payments |
| **Funeral Support Payment (Scotland)** | socialsecurity.gov.scot |
| **Free money and benefits advice** | citizensadvice.org.uk, moneyhelper.org.uk |
| **Grants you may qualify for** | turn2us.org.uk (grants search) |
| **Public health funeral** | Your local council's bereavement services |
| **Bereavement support** | cruse.org.uk, or see arrangingafuneral.co.uk/advice/bereavement-advice/ |

## Your notes

### Sources

GOV.UK: Funeral Expenses Payment; Public health funerals good practice guidance. Citizens Advice: Arranging a funeral. SunLife Cost of Dying Report 2026. This guide is general information, not legal or financial advice, and rules can change. Arranging a Funeral is not authorised by the Financial Conduct Authority and does not sell funeral plans.