

Guide to Using a Funeral Director

Funeral directing as a profession appeared in the latter part of the 1700's. Prior to that date, funerals were organised through individuals, such as a joiner, a gravedigger and the clergy, followed by a churchyard burial. In Victorian times, the commercial involvement in death was developed, and this led to the greater use of the funeral director with the hearse, coffin and black attire. The funeral director developed the role of organiser, providing the furnishing and the transport to carry out a funeral. Funerals have hardly altered in the intervening period, with petrol engines replacing horsepower and cremation replacing burial in churchyards. The predominance of men in the Victorian period remains unchanged and there are currently very few women acting as funeral directors or bearers.

Most people are unaware that funeral directors can set up in business without training or qualifications, and no "licence" is necessary. No universal standard applies and consequently, separating a good funeral director from an indifferent one is difficult. Some funeral directors are members of professional organisations, who may operate a code of conduct and a complaints procedure. The National Association of Funeral Directors (NAFD) and the Society of Allied and Independent Funeral Directors (SAIF) are examples of these.

Funeral directors have attracted adverse criticism, and yet their role and function is rarely understood. They organise a funeral with distressed people, often people who have no expectations of a funeral and its arrangements. Funerals are a "crisis" buy and unlike any other purchase. Although many practicable operations are necessary, the satisfaction relies upon the funeral meeting philosophical and other more complex needs. A casual comment, a joke or using the incorrect name, are all aspects that can destroy the quality of the funeral. If funeral directors fail to deliver their service, it can be due to the distress and crisis associated with the death. This emphasises the need for everybody to be informed and prepared for death and funerals. The completion of Wills and funeral directives empowers the bereaved and reduces their reliance on the funeral director at the critical time of a death.

The funeral directors "package" is briefly outlined as follows. The executor or the person arranging the funeral telephones the funeral director, who will arrange to see them and discuss the funeral arrangements. The funeral director will collect the body, either from home, a mortuary or a nursing home and prepare it for viewing, which may include routine embalming (cosmetic treatment). A choice of coffins is usually offered and the deceased can be viewed, by appointment, in a Chapel of Rest. On some occasions, the coffined body will be taken back to the deceased's home, if the family so wish. The funeral director will contact the cemetery or crematorium and arrange the date and time of the funeral, and will ensure that the certificates and forms are completed and taken to the cemetery or crematorium office. Details will be given about the form of service and the music, if required. The funeral director will pay the various fees involved, called disbursements. These include the cemetery or crematorium fees, minister's fee, etc. The provision of floral tributes and newspaper tributes, if required, will also be arranged. A hearse and following limousines will be provided and the funeral will take place under the guidance of the funeral director. Subsequently, an account will be sent after the funeral. The account should be itemised and should clearly define the disbursements paid on behalf of the person arranging the funeral.

Although funeral directors help, console and guide the bereaved, and are often very beneficial, that does not prevent them being subject to a critical analysis. Even if the individual functions they perform are beyond reproach, the process by which they control and influence funerals has been subject to adverse criticism.

Price Transparency

Most funerals are sold as a “package”, and it can be difficult to obtain the actual price of each component. This creates particular difficulties should you wish to dispense with some components included in the package. The Office of Fair Trading (OFT) has suggested that “price transparency” should apply to funeral directing charges. This would result in a known charge being made for each component of the funeral, allowing the bereaved the right to select more, or less, in accordance with their needs. For example, the family could keep the body at home but purchase a coffin and use a hearse from a funeral director, completing the remainder of the arrangements themselves. Such a funeral would allow more personal involvement by the family and would be less expensive.

Funeral directors, in general, do not offer price transparency and continue to promote the package funeral. To better understand this, an analogy could be drawn with a garage bill. If your car is serviced, you pay an identified price for each part, oils and other materials used. To this, they add an identifiable labour bill. In contrast, some funeral directors prefer not to charge a “labour” bill for the time they put into a funeral. They cover the cost of their time, by apportioning it onto the cost of the coffin, use of vehicles and other components.

The coffin is the one item that carries the greatest proportion of their costs and consequently, this item can appear expensive. The unit cost (1996) of a standard chipboard coffin, fitted out for a funeral, might be £60 to £70. This would typically sell for £275.00 to £300.00 and sometimes much higher. As alternative suppliers are not readily available, it can be difficult to avoid this cost. These concerns are also covered in the Charter item on “COFFINS AND ALTERNATIVES”. It is worth noting that funeral directors “direct” funeral, which does not imply that they have to “supply” the products used as a part of their service. You should reasonably expect to obtain a coffin, a casket, floral tributes, memorials, etc. from a source independent of a funeral director, if you so wish.

Range of Facilities

It may be assumed that all funeral directors are large, commercial concerns with an extensive range of facilities. This is not so and many funeral directors, particularly in rural areas, are small one-person businesses. They may not have a Chapel of Rest, or facilities to embalm and may hire the hearse and cars from other companies. You may wish to consider these differences before you approach a funeral director. For instance, if you require an informal funeral, you may prefer to replace the hearse with the estate car that many funeral directors routinely use to collect bodies from mortuaries and nursing homes. To avoid the use of limousines, you could also use your own vehicles to meet at the church, cemetery or crematorium. This will contrast with the formal funeral, which may be anticipated if you use the larger funeral directing concerns, which provide the complete range of services, such as an expensive hearse with matching limousines, etc.

Some funeral directors own or have arrangements with firms that supply floral tributes and memorials. Although this may be convenient as part of a complete funeral package, it may prevent you from using independent suppliers.

Innovations in Funeral Directing

In various parts of the country, innovations in funeral directing are occurring. Your Charter member may be able to advise you regarding your local situation. Such innovations include the “Independent” funeral director, who may offer a complete price “menu” and help you to do as little or as much of the funeral arrangement as you choose. There are also “coffin shops” and “green undertaking” firms in some localities, who offer a price menu, biodegradable coffins and many facilitate green funerals. In 1995, the first “funeral

supermarket” opened in London, replicating similar services in France. The Natural Death Centre may be able to update you on these services and offer you contact details.

Ownership of Firms

There has been a decline in recent years of the local family operated funeral director. Few people notice that large firms now own many family funeral directors throughout the country. The new owners may not be disclosed on shop signs or letterheads. These firms may continue trading upon the inference of the caring qualities and local connection of the old family firm.

Municipal Funeral Services

Municipal funeral services are available in some parts of the country. Local authorities, usually contracting the service out to an existing funeral director, form them. They offer fixed price funerals, but otherwise follow traditional patterns. As the funeral is usually sold as a package, price transparency may not be offered. Nonetheless, the cost of the package may be less expensive than with a private funeral director. As in all cases, it is essential to obtain a quotation before a decision is made.

The Law

Common law recognises that a funeral consists of a sequence of tasks and events, all of which must be satisfactory. When even a single element is performed unsatisfactorily, the person paying for the funeral may dispute the payment of the entire funeral account. The disbursements are not part of the funeral director’s charges and must be paid. In some areas, the disbursements may have to be paid in advance of the funeral.

It should be noted that whoever orders the funeral becomes liable for the funeral costs. In some cases, a friend has organised a funeral only to find that the deceased had no estate or monies. Consequently, they have found themselves liable for the whole cost of the funeral.

Paying for the Funeral

“Which” magazine (February 1995) suggested that most funeral directors should be able to supply an estimate of a basic funeral, and should not be used if they cannot do so. You should reasonably expect to be given an itemised price list of the components of the funeral, which should include disbursements.

Many people are concerned about their ability to pay for a funeral. Media reports about the high cost of funerals reinforce the perception that funerals are expensive. Considering the funeral in advance can reduce this worry. This will enable costs to be identified and possibly reduced. The information in this Charter will enable decisions to be made and quotations obtained in advance.

Some people alleviate the worry of paying for a funeral by purchasing a “Funeral Plan”. For these people, several options are available. They require careful consideration in view of the extensive commercial promotion that funeral plans are now receiving. You also need to consider the possibility that cheaper funeral options may arise in the future, especially if the objectives of the Charter are successful.

If a Funeral Plan is purchased it is necessary to choose a cremation or burial package that meets your needs. These plans need to be considered very carefully, as some of the basic options may not prove sufficient when you actually die. For instance, extra may have to be paid for viewing the body, or embalming, if these parts of the funeral were not included in the plan. The plan may also be restricted to the use of a named funeral director. The Office of

Fair Trading investigated funeral plans in 1994 and has recommended a number of safeguards to protect money paid into such schemes. It is necessary to make sure that the funds are held in trust, with independent trustees.

Funeral Plans may be paid by instalments or by a lump sum payment. This enables the funeral to be paid at current prices, without further worry about escalating funeral costs in the future. Payment can be made through any participating funeral director, or direct to “Golden Charter”, “Chosen Heritage” or similar scheme.

Insurance companies offer policies to cover funeral bills, which you can pay over a number of years. Also, some funeral directors will open a joint account with you, or offer other options to deposit money to pay to the funeral account in the future.

If the person responsible for the funeral or their partner is receiving certain benefits, financial help to pay for the funeral may be available from the Social Fund. A priority order has been introduced to establish who should be considered “responsible” for the funeral payment. This may be one or more relatives. No commitment towards paying the funeral should be made until the responsible person(s) has been established.

Good advice on paying for the funeral and about funerals generally can be found in the publications issued by the Benefits Agency of Social Security. These include “Help when someone dies” (leaflet FB29) and “What to do after death” (leaflet D49). Age Concern are prominent regarding their funeral advice and offer a fact sheet called “Arranging a funeral”. Other organisations offer help and the local Citizens Advice Bureau are a useful source of information.

The reduction of funeral costs by the use of “buyer” power does not appear to have been used in the UK. This assumes that large, representative groups of retired and/or aged people would prepare a funeral specification that fulfils the needs of the group members. This would be sent to funeral directors, who, based on a guaranteed number of funerals, may offer a lower, fixed price. This arrangement may appeal to the smaller, independent funeral director, who may carry lower overheads and be in a position to reduce costs. This arrangement does offer the group far more control over prices than would exist with any individual. The information in the Charter, together with the advice of the Council, would facilitate the preparation of a funeral specification.

Purchasing some elements in advance can reduce the ultimate cost of a funeral. For a burial, a grave can be purchased and a memorial placed prior to death. Although a coffin can be purchased or constructed in advance, it is necessary to ensure that any funeral director contracted for the funeral will use it.

Finally, when a person dies in hospital and there is nobody prepared to arrange and pay for the funeral, the Health Authority will fulfil its obligation. Similarly, local authorities have a duty to arrange the burial or cremation of any person who has died in their area. It must appear to the authority that no suitable arrangements for the disposal of the body have been or are being made otherwise than by the authority. The local authority can reclaim expenses from any estate. If there is no estate, a basic funeral will be arranged which may include the use of an unpurchased grave.

Donations at Funerals

Some people are concerned at the excessive expenditure on wreaths and floral tributes at funerals. This is particularly evident in winter when the flowers may be damaged by frost or inclement weather within hours of the funeral. An alternative course is to organise a collection for a named charity, hospice or other deserving cause. Requesting “family flowers” often facilitate this only or “no flowers by request”.