



# The Natural Death Centre

## Independent Funeral Advice

*Lifting the lid on dying and funerals*

Registered Charity  
Number. 1091396

### How can we help you?

If you are looking for help, support, advice or guidance planning a funeral, either for yourself or for someone close to you, the Natural Death Centre Charity is here for you.

Founded 21 years ago, we believe that death lies at the heart of our humanity, that within it are great opportunities for both personal and social growth, and that, if we so wish, we should be encouraged and helped to face it on our own terms, without the interception or mediation of others.

### Independent funeral advice

In the 21 years since we were founded by the late Nicholas Albery and Josefine Speyer along with Christianne Heal in 1991, the NDC has sought to inform, empower and inspire the public in all matters relating to death and dying, and in particular to increase awareness of funeral choices outside of the mainstream.

Despite our long running links with environmentally friendly funerals, we are not a green pressure group, but primarily a movement for social change. We have played a central part in demystifying the traditional funeral, encouraging thousands of families in having the kind of funerals they wanted, and helping create opportunity for new rituals to emerge.

### Choosing a natural burial ground

Making any decision after a bereavement is far harder than if thoughts and plans are made beforehand, when shock, grief and the pressure of time are not such an issue.

We feel that, wherever possible, talking to your family and together exploring the options available to you is essential before a death takes place. By telling those close to you about your preferences, your family and friends will find it easier to ensure you have the final resting place you would want.

### There are two basic types of natural burial ground

The truly natural, nature reserve grounds where non-embalming is a requirement and coffins have to be biodegradable.

There are also those where a tree is planted but no other environmentally friendly rules apply.

Sites may be mown wild flower meadows, field sites where new woodland is being established, existing woodland or more manicured parkland settings. As the natural burial ground movement is growing, so too is the range of management styles, permitted memorialisation and planting policies.

Many local authorities are now setting aside parts of municipal cemeteries as 'green' or 'woodland' burial areas, providing valuable local choice. It is important to be aware that most of these sites are approached through the conventional cemetery area, which aesthetically may not be what some families want.

## **Consider your priorities**

Before choosing a natural burial ground it is essential to decide what the desired priorities are for you and /or the deceased. For example, you may specifically wish for a tree to be planted on the grave.

## **Ask the NDC**

If you want information about natural burial grounds in your area, contact the NDC to get a more detailed picture of each burial site, and other related options.

## **Talk to the burial ground operator**

Clear communication with the burial site operator is very important to enable you to have total understanding of how the site is managed and maintained, both now and in the future. For example, some families organising a winter time funeral may not appreciate that a wildflower meadow might only be cut once a year - this can come as an unwelcome shock in July when the growth is at a peak. Establishing a relationship with the manager of your chosen site can provide you with valuable information that a funeral director alone may not be able to offer.

## **Visit before the funeral**

We strongly recommend that wherever possible you visit the burial ground before the funeral. It is important to get the feel of a place which will be a special one for family and friends of the deceased in years to come. It may also be possible to choose the exact location of the grave in some cases.

## **There is no law requiring that you use a funeral director**

Many people contact The Natural Death Centre to find out about carrying out a funeral themselves. This is perfectly possible as long as there are family and friends to carry out the process, and we are always happy to give advice and assistance to families contemplating a DIY funeral. Some funeral directors will be happy to help with just the aspects that might be difficult for an individual family, such as keeping the body of the person who died cool, or completing necessary paperwork.

## **Making choices**

Funeral directors say that the funeral costs are purely dictated by the choices families make and they justify their charges by explaining about the overheads their businesses have. But hundreds of people who contact the Natural Death Centre every year express their wish to avoid a 'traditional black funeral' and the associated expenses. We get calls from frustrated families who have had 'packages' offered to them containing services that they don't need or want.

Firstly we would like to acknowledge that many funeral directors are fantastic people offering crucial support to families at difficult times and they need to charge fees that realistically reflect their business costs. However we question why families who only want a basic service or assistance with one or two aspects of a funeral should have to pay to cover 'features' that they don't want?

The answer has to be - make phone calls, 'shop around' and find a flexible, helpful funeral director who will listen to what you need and help you achieve it. Most funeral directors will be able to provide a 'simple' or 'basic' funeral option - these are just as dignified and respectful as any alternative, and often many hundreds of pounds cheaper.

One development in recent years is the introduction of companies who offer a bluntly named 'disposal service' This is exactly what it says, a low cost service where there is no funeral ceremony; the body of the person who has died is collected, placed in a low cost coffin and cremated at the funeral director's convenience. No service, no viewing, no anything. This option is not for everyone, and if it is something you are considering we would recommend thinking carefully about the possible impact on family and friends and discuss it with them beforehand.

Communication is the key with this whole subject and ideally something that take place well before the end of life. Let your family know what you want before the time comes. If it is your wish to cost your family as little as possible when you die, there are many areas that can be explored.

One essential factor is that discussion before a death occurs can provide those left behind with permission to minimise the amount spent on a funeral - without this, it is all too easy for those bereaved to feel pressurised into agreeing to services they might not necessarily have wanted. A lower cost funeral does not have to be a bad funeral - likewise spending many thousands of pounds does not guarantee it will be a good one.

**If you are not doing a DIY funeral, there are still many areas in which you could save money.**

We strongly recommend contacting the funeral director you are considering using and discussing your requirements with them before engaging their services. Most people would find it very difficult to change their chosen funeral director once the person who died has been taken into their care, so it is important that you have confidence in their willingness to support you in minimising the costs involved.

**We suggest you ask for a detailed costing for the level of service you require and establish that there are no hidden extras before proceeding.**

Below are some ideas of how you can keep the costs of the funeral to a minimum.

1. **Coffins.** Choose a basic coffin or make one yourself. Or choose to use a shroud for the person who died instead. There is no legal requirement to use a coffin for burial.
2. **Embalming.** This is often called 'hygienic treatment' by the funeral arranger, but contrary to most people's understanding, it is an invasive, toxic procedure. Embalming is not necessary, and you do not have to have it. If the funeral director does not have refrigerated facilities or a cold room, if there is some delay in getting a date for the funeral, or if the undertaker stipulates embalming is required in order for the family to spend time with the person who has died, you may want to consider choosing another funeral director.
3. **Vehicles.** Contrary to what you may be told, you do not have to use a hearse to transport a coffin. Ask the funeral director what alternatives they can offer, or arrange to collect the body of the person who died in your own vehicle from the funeral director's premises. If the funeral director is unwilling to allow this you may want to consider choosing another company. You do not need to use limousines - follow the vehicle carrying the coffin in your own cars, or meet at the funeral venue.
4. **Visiting.** Check whether a fee will be charged for spending time with the deceased at the undertaker's premises. If it is going to be important for the family to visit the person who died several times, you might want to choose a different company.
5. **Flowers.** 'Floral tributes' can be extraordinarily expensive. Why not pick hand held bunches from the garden or just have each mourner holding one seasonal bloom? Conventional arrangements also produce a lot of non-compostable waste.
6. **Officiant.** Unless the service is to be a religious one, it is possible to conduct the service yourself or find someone within the family who can act as a Master of Ceremonies, calling on the other speakers and introducing the choices of music for example.
7. **Orders of service.** Most families have someone with a computer and printer; why not get them to print out any poems, hymns and other parts of the ceremony that the family have chosen.
8. **Memorial.** If you choose a natural burial site where a tree is planted instead of a headstone, you will save hundreds of pounds.
9. **Venue.** Unless the service is religious, you might like to hold the ceremony at home or at another venue.
10. **Pall Bearers.** You could provide these yourselves. If the person who died is not very big there is no reason why four women can't carry the coffin. You do not have to shoulder the coffin. Ask the funeral director if he/she would be happy with this and if

the costs would be reduced by not requiring four additional staff members present - if not, you may want to consider choosing another company.

11. **Grave digging.** Some cemeteries or the natural burial grounds may allow you, under supervision or not, to dig the grave yourselves; this may cut this cost down.
12. **Home burial.** There is no law preventing you from being buried on your own land or that of a friend. As long as no money changes hands you do not need planning permission. There are potential problems with home burial, so please get in contact with the Natural Death Centre for guidance if you are considering this option.
13. **Catering.** It is common for friends and acquaintances to make contact after a death asking if there is anything they can do - please say YES! It is comforting for everyone affected by a death to feel like they are doing something to help or contribute, so why not get them to rally round and do the sandwiches, cakes, provide the cutlery, organise the tea and coffee for example. Catering for 50 people can quickly cost much more than £500, so be a good delegator.

## **Family led & DIY funerals**

Arranging and conducting a funeral without employing a funeral director is something that only a few families undertake, but those who have done so are invariably surprised by how easy and straightforward it was. If this is something that you are considering, we suggest that you contact the Natural Death Centre for free advice and guidance.

There is no legal requirement to use the services of a funeral director, but many families find the prospect of organising a funeral entirely without support from an undertaker very daunting, not least from a practical point of view. A middle road is to find a funeral director who will provide as much or as little help as you require (see below).

### **Straightforward elements**

Almost all aspects of a funeral are relatively straight forward in themselves, the difficulties arise because of the emotional strain of being bereaved, the pressure of time, the lack of experience of looking after the body of someone who has died and a lack of knowledge about the paperwork required.

### **Helpful, flexible funeral directors**

Good funeral directors are experienced at caring for those who have died and helping families organise funeral ceremonies.

### **Further help**

We can help with tips like placing a hard smooth surface in the back of your estate car to aid getting a coffin in and out. Please contact us for guidance on all of the practicalities, as well as details of how to order a coffin or shroud and how to find a suitable celebrant. We can also advise you on the advantages and disadvantages of home burial.

## **Funeral plans**

### **Should I make plans for my own funeral?**

An increasing proportion of people in the UK are making plans for their own funeral. These notes are intended to help you to think through whether this is a good idea for yourself, or for someone that you love.

### **What is a funeral plan?**

The essential idea behind a funeral plan is that you set money aside which is then linked to your funeral wishes. Although some funeral plans are 'packages', i.e. a fixed set of items, several plan providers now enable you to create a bespoke funeral plan by selecting the specific options that you want.

### **Does it make sense for me to take out a funeral plan?**

Everyone's personal and financial circumstances are different and so what suits one person won't necessarily suit another. But the reasons people often cite for taking out a plan include: it makes their family aware of what they want to happen at their funerals, and puts some finance in place to make it happen; it gives peace of mind; and it ring-fences

some funds which might otherwise be used to pay for care fees. You may have another reason – or it may be that a funeral plan is not the solution for you.

### **What do I get for my money?**

In return for paying for a funeral plan in advance, your plan provider will make certain guarantees. Many, for example, guarantee that, no matter when you die, the amount that you have paid for the funeral director's charges will be covered in full. On the other hand, the amount that has been set aside in your funeral plan for the disbursements, i.e. the monies paid to third parties: crematoria, doctors, ministers, etc, although it will probably increase in value annually, these increases are normally limited to Retail Price Index. So if the actual costs of these items increase at a greater rate, there will be a balance payable at the time of the funeral.

### **What happens to the money that I pay for a funeral plan?**

By law, your money (less any administrative and commission charges) has to be put into one of two forms of investment: a whole of life insurance policy, or a trust fund. Most funeral planning companies use a trust fund.

The agent (usually a funeral director) who sells you your plan is not allowed to have control over your funds, although they can be represented on the board of trustees that administer the trust fund. This measure was introduced to ensure that unscrupulous funeral directors (and there have been some) do not use funeral planning monies as normal working capital for their businesses, hence putting those funds at great risk of being lost.

### **How do Trustees ensure that enough money is available to pay for all the funerals of plan holders?**

Given what has been discovered about the banking sector over the past couple of years, perhaps all of us should pay more attention to what happens to money that we hand over to third parties to be 'looked after'.

The funds held in Trusts are invested with a view to achieving a return that is at least enough to be able to pay out the agreed amounts on all the plans at the time that they mature (i.e. upon the death of the planholders). Every third year, by law, each Trust is required to engage the services of an actuary to ensure that the size of the funds that they hold is sufficient to meet this requirement. If they're not, then the trustees are required to take whatever remedial action is necessary to restore the funds to the level required.

Trust funds can also be in surplus, i.e. have more funds in investments and cash than are required to meet their commitments. Some Trusts have been set up in such a way as to allow these 'surpluses' to be distributed as, for example, 'bonuses' to agents or funeral planning company directors. Whilst this is very popular with the beneficiaries, and is not illegal if allowed by the trust deed, this makes it more likely that the Trust fund has a shortfall in a later year. You might want to ask about what happens to 'surpluses' when making your choice of funeral planning company.

And you might also want to ask about fund investment strategies – if environmental or ethical issues are important to you, you might want to determine whether these considerations are taken into account by the trustees when deciding how to invest funds.

### **How much do I have to pay for commissions or admin charges?**

If a funeral plan is sold to you by a funeral director, both the funeral director and the funeral planning company will take a commission payment or admin charge.

These commission, or admin, charges are paid by you in addition to the funds that will be set aside to cover the implementation of your funeral wishes. It is not atypical for commission or admin charges to be between £300 and £400, and they are generally not refundable after the 'cooling-off period' following the plan sale. In some plans, the amount included for admin and/or commission charges is transparent to the customer; in others,

much less so. Again, this is something that you might want to ask about when considering your choice of funeral planning company.

## **Celebrants**

For those of you who are not members of any particular faith group or religion, you will find a list of organisations below who can help you if you are looking for a celebrant or officiant to lead a funeral ceremony. Of course you do not have to employ anyone for this role, some families choose to conduct the funeral ceremony themselves.

## **Coffins, Urns & Shrouds**

Contrary to popular belief, it is not a legal requirement that a coffin or casket be used to house a dead body. The only legal stipulation is that 'It is an offence to expose a dead body near a public highway as this would outrage public decency'.

A body should therefore be covered in public, but the method of doing so is entirely up to the individual responsible for the disposal of the body.

In the UK most families currently choose to use a coffin rather than a shroud; if you prefer to source your own coffin or shroud rather than choosing from the selection offered by a funeral director, then there are a number of means of doing so.