Guidance on Funeral Costs
Guidance for burial authorities

1. It is recommended that burial authorities use clear, easily understood language to describe the services being offered in order to help people to understand the costs of different components of the funeral.

2. It is good practice for burial authorities to display all their prices clearly including:
   - At the premises of the burial authority, displayed in a public place to be determined by the burial authority
   - By providing anybody visiting the premises who requests this with a paper copy of an accurate and up to date price list to take away
   - By sending members of the public this price list on request, either in paper form or by email
   - For burial authorities with a website or other internet presence, such as social media, it is also recommended that all pricing information be available online and this pricing information is clearly signposted and kept up to date
   - For burial authorities with a website, it is also recommended that pricing information be made available in a format that will allow it to be downloaded by a member of the public
   - Local authorities are required under Section 20 of the Burial and Cremation (Scotland) Act 2016 to publish their fees in paper form and online. To help consumers locate this information, it is recommended that local authorities publish these fees in the bereavement services (or equivalent) section of the local authority’s website and that this pricing information is clearly signposted.

3. In order to support the public in understanding the cost of different components of a funeral, it is recommended that burial authorities explain alongside their pricing information that any funeral director fees will be in addition to the burial authority’s published pricing.

4. Where a burial authority charges different fees at different times, such as due to the time of day at which the burial service takes place, according to the day of the week, or if it is a public holiday, it is recommended that this is made clear in all pricing information.

5. Where lower-cost options are available, burial authorities may want to highlight these in their pricing information to increase public awareness of these.

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1 This guidance for burial authorities is primarily aimed at local authorities and burial authorities that operate on a commercial basis. There are a number of burial authorities that operate on a non-commercial basis, such as community cemeteries in the Western Isles. While parts of this guidance may be of less relevance to these non-commercial burial authorities, the Scottish Government would encourage these non-commercial burial authorities to consider incorporating the guidance into their practices wherever possible.
6. Where direct burial\(^2\) is offered as a lower-cost option, it is recommended that burial authorities are clear in describing what this includes and what it does not include, so that people can consider if this option is suitable for them.

7. Where someone wishes to arrange a burial without engaging a funeral director (or only making limited use of a funeral director’s services) and a burial authority allows this, the burial authority should make reasonable efforts to accommodate the person’s wishes. In these circumstances, it is good practice for a burial authority when providing information on prices to be particularly careful to make clear what items and services are covered by those prices and what further items and services will require to be secured elsewhere.

\(^2\) In this guidance, the term ‘direct burial’ refers to a burial that does not include any commemorative service element and is not attended by friends or relatives of the deceased person.
Guidance for cremation authorities

1. It is recommended that crematoriums use clear, easily understood language to describe the services being offered in order to help people understand the costs of different components of the funeral.

2. It is good practice for cremation authorities to display all their prices clearly including:
   - At the crematorium, displayed at a location to be determined by the cremation authority
   - By providing anybody visiting the premises who requests this with a paper copy of an accurate and up to date price list to take away
   - By sending members of the public this price list on request, either in paper form or by email
   - For crematoriums with a website or other internet presence, such as social media, it is recommended that all pricing information be available online and this pricing information be clearly signposted and kept up to date
   - For crematoriums with a website, it is also recommended that pricing information be made available in a format that will allow it to be downloaded by a member of the public
   - Local authorities are required under Section 63 of the Burial and Cremation (Scotland) Act 2016 to publish their fees in paper form and online. To help consumers locate this information, it is recommended that local authorities publish these fees in the bereavement services (or equivalent) section of the local authority’s website and that this pricing information is clearly signposted.

3. In order to support the public in understanding the cost of different components of a funeral, it is recommended that crematoriums explain alongside their pricing information that any funeral director fees will be in addition to the crematorium’s published pricing.

4. It is recommended that cremation authorities set out their pricing information in a way that enables people to understand which costs are mandatory as part of purchasing a cremation service, and which optional services can be purchased for an additional charge.

5. As different crematoriums offer different lengths of time slot for services, it is recommended that each crematorium displays the length of the time slots for cremation services and any additional fees for extending a time slot.

6. Where a crematorium charges different fees at different times, such as due to the time of day at which the service takes place, according to the day of the week, or if it is a public holiday, it is recommended that this is made clear in all pricing information.
7. Where lower-cost options are available, cremation authorities may want to highlight these in their pricing information, to increase public awareness.

8. Where lower-cost options are offered, such as direct cremation\(^3\) or attended cremation without a service, it is recommended that crematoriums clearly describe what these lower-cost options include and what they do not include, so that people can consider if these options are suitable for them.

9. Where someone wishes to arrange a cremation without engaging a funeral director (or only making limited use of a funeral director’s services) and a cremation authority allows this, the cremation authority should make reasonable efforts to accommodate the person’s wishes. In these circumstances, it is good practice for a cremation authority when providing information on prices to be particularly careful to make clear what items and services are covered by those prices and what further items and services will require to be secured elsewhere.

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\(^3\) In this guidance, the term ‘direct cremation’ refers to a cremation that does not include any commemorative service element and is not attended by friends or relatives of the deceased person.
Guidance for funeral directors

This guidance for funeral directors sets out good practice in relation to transparency of pricing, helping clients understand costs, provision of estimates and final bills, and making information about lower-cost funeral options available. It is distinct from the Scottish Government Code of Practice for funeral directors, which may include requirements on funeral directors and which funeral directors must comply with when it comes into effect.

1. It is recommended that funeral directors use clear, easily understood language to describe the services being offered in order to help consumers to understand the costs of different components of the funeral.

2. It is recommended that funeral directors should use common descriptors where possible to enable consumers to make pricing comparisons more easily between funeral directors.

3. In order to support consumer choice, it is recommended that funeral directors display all their prices clearly including:
   - At the funeral director premises, displayed in a public and prominent place
   - By providing anybody visiting their premises who requests this with a paper copy of an accurate and up to date price list to take away
   - By providing all clients with a copy of this price list to keep when visiting clients at home
   - For funeral directors with a website or other internet presence, such as social media, it is recommended that pricing information is made available online. This pricing information should be clearly signposted and kept up to date.

4. When talking people through their options for a funeral, it is recommended that where appropriate, the full range of price options available is presented for each purchasing decision, to ensure that people are able to consider costs throughout the process and can base their decisions on cost if they wish to do so.

5. It is recommended that funeral directors should make sure they are clear about what services are being requested by the client, and should provide every client with a clear written confirmation of funeral arrangements. This written confirmation should include an itemised estimate of all the charges to be incurred, based on the arrangements that have been agreed, and should explain clearly why each charge has been included.

6. To help clients understand the funeral costs, it is recommended that the written estimate should state clearly which costs are being levied by the funeral director for their services and which costs will be paid to a third party by the funeral director on the client’s behalf. The third party should be named wherever possible.
7. It is recommended that funeral directors provide clients with a written itemised final account that is comparable with the written estimate provided. This written itemised final account should identify any changes from the estimate.

8. It is recommended that funeral directors should be able to clearly and sensitively describe their services for care of the deceased person, to ensure that people have an accurate understanding of how the deceased person will be cared for, and the costs associated with this care, while in the funeral director’s care.

9. In determining services to be offered, funeral directors may want to keep in mind that it is desirable that a person can afford to pay for them. Where lower-cost options are offered, these could include a clearly-priced funeral package (in this guidance referred to as a “simple funeral”) which includes the following components:
   - The funeral director’s services;
   - Attending to the necessary arrangements, such as completion of necessary certification, taking instructions from the client and providing guidance on registration and legally-required procedures;
   - Provision of the necessary staff for care of the deceased;
   - Provision of an appropriate and robust lined coffin suitable for burial or cremation;
   - Transportation of the deceased person from the place of death during normal working hours (normally within fifteen miles but taking into account local circumstances);
   - Appropriate arrangements for the uplift of the deceased and care of the deceased person prior to the funeral, in appropriate facilities;
   - Viewing of the deceased person, during normal working hours, by appointment;
   - Provision of a hearse or other appropriate vehicle direct to the nearest crematorium or cemetery at a date and time agreed with the funeral director and clearly described to the client;
   - The opportunity to hold a service at the cemetery or crematorium at the time of committal; and
   - If burial is specified (where this is available locally) this may involve an additional charge.

10. The definition of the simple funeral set out above does not include the following services:
    - Embalming;
    - Provision of a limousine;
    - Any third party fees or disbursements payable on the client’s behalf; or
    - Service officiant’s fee.
11. It is recommended that if a client chooses the simple funeral, a funeral director should still be able to offer embalming, for an additional charge, if the funeral director is able to provide this as part of their services and assesses that this may be necessary.

12. If a client chooses the simple funeral, a funeral director still has discretion to advise a client against viewing if the funeral director assesses that viewing may not be suitable.

13. It is recommended that a funeral director should endeavour to accommodate requests for additional services or variations to the simple funeral where these relate to religion, faith or belief. Examples of this might include (for example) a requirement to hold a service or prayers in a place of worship, or a requirement to use a particular cemetery rather than the nearest cemetery. It is good practice for the funeral director to identify any resulting additional charges on the written estimate and final account and be able to justify these to the client where required.

14. If a client chooses the simple funeral and the funeral director needs to make additional charges then the funeral director should ensure that these additional charges are clearly defined, justified and itemised on the written estimate and final account. Examples of where this might be required include for collection of the deceased outside normal working hours, for collection of the deceased beyond 15 miles, or for provision of additional staff in the event of a burial.

15. Where a funeral director allows modifications to the simple funeral, or the purchase of additional items or services when choosing the simple funeral, such as (for example) the inclusion of a family car, it is advisable that the written estimate and final account clearly identify such items or services and the additional charge is made clear to the client.

16. Where a funeral director offers this simple funeral, it is recommended that their pricing information sets this out and also includes a clear description of any other lower-cost options they offer, such as direct cremation, to support consumer choice.

17. Where direct cremation or direct burial is offered as a lower-cost option, it is recommended that funeral directors be clear in describing what this includes and what it does not include, so that people can consider if this option is suitable for them.
**Additional guidance for local authorities**

Under sections 20 and 63 of the Burial and Cremation (Scotland) Act 2016, a local authority may charge such fees as the authority thinks fit for burial, cremation and other related services.

1. When setting charges for burial and cremation, local authorities should be mindful of local and national strategies for poverty reduction and obligations under poverty and equality legislation, such as the Child Poverty (Scotland) Act 2017 and, where appropriate, the new Fairer Scotland Duty as set out in Part 1 of the Equality Act 2010. In addition, local authorities will want to ensure that any decisions taken are in line with their statutory equality responsibilities.

2. It is recommended that local authority strategies for poverty reduction should recognise that funeral costs can contribute to poverty and should, where possible, include measures aimed at addressing funeral poverty.

3. To improve transparency of the charge setting process, it is recommended that local authorities engage with the public when developing charging proposals. Such engagement could form part of a broader consultation or engagement process on other matters. While mechanisms for any engagement would be for each local authority to determine, local authorities may wish to consider public meetings, and the opportunity to provide a written response. Ideally, consultation with people with direct experience of poverty and disadvantage would form part of any consultation. The use of local authority poverty reference groups or panels, where these exist, may be a valuable tool.

4. Local authorities should seek to explain the reasons for any proposed changes to charges in order to help the public understand the drivers behind the cost of these elements of a funeral. Local authorities may wish to refer to financial data, such as data contained in Local Financial Returns submitted to the Scottish Government, to illustrate how fees contribute to the running of the service.

5. When setting charges for burial and cremation, it is recommended that local authorities are mindful of the rate of inflation and consider whether above-inflation charge increases can be justified.

6. Local authorities should consider putting in place measures to support and assist people who are unable to or struggling to meet the costs of arranging a funeral, such as providing advice to the public, or working with funeral directors to provide support to people who would struggle to pay for a funeral.

7. If pre-purchase of burial lairs is offered by a local authority, it is recommended that the local authority gives consideration to allowing payments to be made in stages over a number of months or years, in order to make this cost more affordable and to reduce the possibility of a person having to take on debt at the point of bereavement.
8. Local authorities should work together, using existing mechanisms and forums where possible, to identify and share best practice in the setting and presentation of charges for burial and cremation.