



BLOG

Can funeral costs be paid out of someone else's estate?

Paying for a funeral after someone's death can be difficult if money has not been set aside for this purpose.

Funeral expenses can usually be paid for from the deceased person's estate, but it may be necessary to wait until a Grant of Probate has been issued, which could take several months.

Average funeral costs

SunLife's Cost of Dying Research 2020 found that the average cost of a funeral is £4,417. This figure is the average of a burial or a cremation.

Burials are more expensive than cremations, with an average cost of £4,975. Cremations were £3,858 on average.

In addition to this, there are usually send off costs for items like funeral notices, orders of service, limousine hire, venue hire, flowers and catering. The average spent on these costs was £2,306.

Payment by relatives

The SunLife report also found that 69 per cent of relatives had to pay some or all of the cost themselves, with the average contribution standing at £1,981. For 12 per cent of those who had to contribute, this caused a notable financial problem.

Paying funeral costs from the estate

Whoever organises the funeral and signs the

contract with the funeral director is responsible for paying the costs initially.

In some instances, the deceased may have put a pre-paid funeral plan in place, in which case this will be used to cover the costs.

If there is no plan, then it may be possible to ask the deceased's bank to release funds to make payments. Before agreeing to this, the bank will usually require sight of both the deceased's death certificate and itemised accounts from the funeral director and other contractors showing their fees.

Where funds are not released, relatives will usually fund the funeral themselves. The estate should reimburse all money later on, once Grant of Probate or Letters of Administration have been issued, provided that full receipts are provided for record-keeping purposes.

Payment of funeral costs takes priority over all other debts except those which are secured, for example, a mortgage. In the event that there is not enough money to pay for a funeral, families receiving certain government benefits can apply for a Funeral Payment from the government's Social Fund.

A probate solicitor will be able to apply for a Grant of Probate and deal with the winding-up of an estate on behalf of the estate's executor or administrator, to include reimbursement of funeral expenses.

If you would like to speak about the issues raised in this blog, email Victoria at victoria@ewps.ch for a no cost, no obligation chat.