



## Pre-Need Funerals: Planning Your Funeral Never Felt So Good

“It feels wonderful!”

To be honest, I hadn't quite expected this much enthusiasm from anyone I was going to talk to about their decision to pre-arrange a funeral. But Virginia Godding's positivity was echoed by the other two ladies I spoke to. I should point out that it is not only women who buy their funerals pre-need, but perhaps men are less open to writer-in-residence requests to tell their story...?

Back to Mrs Godding, a retired nurse. “When my husband died,” she tells me, “my mind started ticking over. I was 65. I should start getting my life in order.”

A chance conversation with her cleaner also cemented the idea in her mind: “She was saying what a worry it was for her family, having to think about, and plan for, her mother's funeral – all the family had been putting money into the pot to cover the costs. I never wanted that for my family and when your children have a young family they cannot afford to shell out for a funeral.”

### What is a funeral plan exactly?

You choose your funeral from four options: Simple, Standard, Traditional or Individual and fill in a simple application form. You pay for the funeral at today's prices, plus a contribution to cover disbursements (third party costs – e.g. doctors, church, minister), as a one-off payment or in instalments. There are no health enquiries or upper age limit. Your money is held independently, accruing interest over the years (making it inflation-proof), and all reputable funeral policies are regulated by the Funeral Planning Authority, which was established in 2002.

So, Mrs Godding collected an information pack from Grace Veness, Funeral Director at Cooper & Sons in Lewes. After reading through the paperwork, she mentioned her intention to pay for her funeral to her two friends, also retired nurses. Because neither of them have immediate family, they thought it might suit them too, so they made a pact: if Mrs Godding pre-paid her funeral, they would too.

A few days later, Grace was met with three cheerful ladies, all intent on paying up front for their 'Simple' funerals – as Mrs Godding described hers, “Something to send me on my way.” She has chosen her final music. She has opted for a cremation

(same as her husband – although her husband had a better coffin than the one she has planned!). She knows where her ashes are going. The only thing her two sons will have to pay for are the flowers.

As to her choice of cremation, this is largely due to the cultural influences which surrounded her while she lived in Spain for six years, and also the sadness she felt watching her grandmother's grave in Brighton being neglected. “Over time, her tombstone was not tended as the busy family had so little time – she was just taking up ground. In Spain, you rarely see a stone in the ground as everyone's cremated, so it seemed the natural choice. Everyone takes death too serious in the UK: it is still regarded as morbid.” With her years

of nursing experience, Mrs Godding has seen and handled death, and she nursed her husband at home during his last few months – of all people, she knows that life is precious and death is inevitable.

Her funeral paperwork is now in a brown envelope in her eldest son's safe, along with all the other necessary information (bank information, end-of life-care, etc.) which she intends to leave behind to make life easy for her children. "They couldn't believe what I had done and they tell me that I'm far too sensible for my own good," she laughs. "But I'm so pleased to think that I can die in peace in the knowledge that I have not left the children with the responsibility nor the financial burden of arranging my funeral. I saved hard to do this, paid in cash, and it is a massive weight off my mind – I have taken care of everything and now I can get on with my life."

Mrs Godding is 'spreading the word' about how good it feels to pre-plan your own funeral. However, she is aware that many of her friends say it is something they will think about it, but she knows it is often the shock of a spouse or partner dying that spurs people into action – as in her case. She also acknowledges that women are more likely to be the ones to pre-plan their funerals: "The husband will usually go before the wife, so I'm sure they feel the wife will sort things out – women are much stronger, men are too laid back!"



I spoke to another lady who also pre-planned a funeral, but it was not her own. Maureen Mead contacted Grace when her uncle, in a nursing home with dementia, was growing very frail after refusing to eat. With a scattered family, Mrs Mead was the only relative close by and she was prompted to pre-plan his funeral after worrying that her Uncle's bank would freeze his account after his death. She now knows this would not have been the case<sup>1</sup>, but she described being able to plan his funeral as a 'godsend'.

While clearing through her uncle's belongings, she found out that Coopers & Son, Lewes, had dealt with her aunt's funeral and there was a bought double plot, into which her uncle would be interred.

She discussed the idea of pre-planning his funeral with the matron of his care home and she thought it was a good idea. Mrs Mead lives two and a half hours away from Lewes, in Hampshire, and so she arranged the funeral over the telephone with Marjorie, one of the Lewes funeral arrangers. "They were so nice and they made it so easy; it was such a smooth process," says Mrs Mead.

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<sup>1</sup> "Funeral costs can be paid from the deceased's estate. Banks will normally release funds if they're presented with an itemised account from a funeral director and a copy of the death certificate."

Source: [Which?](#)



She chose the 'Standard' funeral (one step up from the 'Simple' funeral) and voluntarily chose to add a 'bit extra' for the headstone. The paperwork was lodged with the care home and when her uncle died, much earlier than expected (two months after the policy was accepted), the home rang Cooper & Son directly to notify them of his death.

Mrs Mead only arrived in Lewes, to meet her preferred funeral directors, the day before the funeral. There was no stress involved, and she only had to get in touch with the local vicar who gave the eulogy at the funeral. There is money still held in the account for the stonemason.

So between them, both Mrs Mead (organising a relative's funeral) and Mrs Godding (organising her own funeral) would recommend others to pre-plan funerals but for different reasons. When I ask Mrs Mead if she has thought about pre-paying for her own funeral she replied, "Oh no, my son is doing very well for himself, so he can pay for my funeral." One's worries, it seems, are not another's concern – pre-planning can soothe different fears.

However, finances are at the root of most people's decision to approach a funeral director pre-need – to freeze the cost of their funeral and to remove their children's worry. The plan also gives them additional security because if their chosen funeral director becomes bankrupt, or disappears, the money is not lost and another funeral director can be nominated to carry out the arrangements.

The term 'pre-need' is widely used within the industry and is a growing area of funeral business. This is not surprising when funeral costs are rising and people see that they can effectively freeze their funeral costs at today's prices. And the cost of dying has, according to the recent SunLife survey, risen by 10.6% since 2013 (seven times the rate of inflation).<sup>2</sup> This amount includes funeral costs (averaging £3,590), administration of the estate (law specialists at just over £3,000) and additional costs, such as memorials, flowers, order sheets and catering (at £1,833). SunLife estimates funeral costs to be nearly £4,500 by 2019.<sup>3</sup>

For the 2012-2013 period, Grace tells me that in Lewes they dealt with 37 pre-paid applications and 173 funerals. Grace believes this is a fairly high number of funeral plans compared with the CPJ Field average and Grace only sees the numbers rising. This prediction is borne out by figures from the Financial Planning Authority (FPA) which regulates funeral plans.

Year	Number of Funeral Plans Taken Out
2002	46,340
2008	74,683
2012	120,731
6 months of 2014	72,279

NB: only about half of the number of new plans are drawn down each year, so there is an increasing portfolio of plans undrawn. Source: [FPA website](#)

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<sup>2</sup> Source: [SunLife Cost of Dying Survey 2014](#)

<sup>3</sup> [The National Association of Funeral Directors](#) is keen to point out that actual funeral director costs have only risen by 3.9% since 2013 (mainly attributed to the rising cost of disbursements)



And that is hardly surprising when the price you pay pre-need is honoured by the funeral director, even if you die years later and costs have risen (which is inevitable). Is it likely that funeral directors are out of pocket by the time pre-needers actually die? I ask Grace. “We accept that there will be times when we will come off worse, especially the longer people live,” she admits. But, in the main, the system must work for the funeral industry otherwise the plans would not be offered so widely.

It works for the industry because pre-needers pay at current prices for their funeral of choice and contribute up to £1,000 for disbursements – fees which the funeral director has to pay and has no control over: the certifying doctor, the minister or church and the crematorium or cemetery. Sometimes there is a shortfall which relatives will have to pay, which usually occurs when they wish to ‘up-grade’ their loved one’s funeral... the ‘Simple’ funeral requested by the pre-needer, may not always seem fitting enough to the relatives!

So, what are the non-financial advantages of the pre-need plans? Mrs Godding is a good example of the way people often feel emotional relief after paying for their funeral and others choose to take out an ‘Independent’ funeral option, rather than a ‘Standard’ or ‘Simple’ plan. This allows the pre-needer to pay up front for a totally individualised funeral for themselves. One such lady is Mrs S, who planned her funeral with Donna Sullivan, the funeral arranger at Shires Funeral Directors in Baldock, Herts.

I was unable to talk directly to Mrs S, but Donna told me the lady’s story. Mrs S is 68 years old and very poorly, although her medical condition has yet to be diagnosed. She feels her death is imminent. “Mrs S is a very controlled person and she has a real need to be in charge of what happens during her funeral. She dictated to us, during four meetings (all done at her house as she was scared to come into the funeral home), what coffin she wanted (a wicker one found on the internet), the coffin floral tribute and the poems and songs for the Order of Service. This lady has left her daughter nothing to organise,” explains Donna. Mrs S has even specified that 30 calla lilies (in full flower, no buds) will be handed out to the chief mourners, as they arrive in the crematorium, which can either be laid on the coffin, or taken home.

Grace, back in Lewes, explains the majority of pre-needers do not actually come to them with a list of wishes. “They often don’t come in with the intention of making choices about their funeral, but they can (and usually do) go the whole hog and decide on their music, readings and charities,” explains Grace. “All of their wishes are recorded alongside their plan and when they die the family do not have the stress of trying to decide what their loved one would have liked – the decisions have been made for them.”



Pre-planning can, it seems, give both financial and emotional peace of mind to clients. Grace also identifies another reason for pre-need plans increasing. “In the 13 years I have been funeral directing, I have seen death become less taboo. People, especially women, are becoming more open about discussing funerals, whereas it was once a very private issue. Paying for your own funeral is becoming something that people often feel they should think about and discuss with their families.”

However, as a caveat to this observation, Donna reveals that while people may be thinking about their own funerals, it can be the case that people feel they are tempting fate by actually taking out a plan. “I have a gentleman who passes me every day,” she explains, “and every day he waves at me, through the window, and I know that he is thinking about planning his funeral – he’s been in twice for brochures during the two years we’ve been open here and every time I meet him, he says he must come in, but he hasn’t done yet.”

Perhaps Donna needs to get Mrs Godding and her friends to visit Hertfordshire, to share their positive experience of pre-planning with him...?

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