



# Jewish Burial Schemes – results of the 2024 Masorti Survey

Spring 2025

# Main findings

- Over summer 2024 Masorti Judaism undertook a survey of its members asking them their attitudes towards burial schemes
- Approaching 350 family units responded
- The survey revealed considerable concerns towards the current burial schemes....
- .....along with many moving and sad stories of families having to deal with the stress of choosing between burial arrangements and observance preferences
- Among all respondents, nearly 90% agreed that the effective tying of synagogue membership with burial membership was 'unfair'
- Indeed, members identified a large number of friends/family who had specifically cited burial issues as a reason not to join their synagogue
- Replicated across the entire Masorti Judaism movement, that would suggest that there are many thousands of families in such a position in the UK

# Main findings

- Similarly, 90% of members felt that when moving Synagogues/denominations, members who have previously paid into a Burial Scheme, but are no longer intending to be buried by that scheme, should be entitled to some element of recovery; Burial schemes generally do not offer this.
- And many members felt that the associated costs of moving were prohibitive
- As one member summed it up - *"I'm not sure if I can afford to be Jewish"*
- There is considerable demand for wide cooperation across denominations with many wanting a community wide burial scheme...
- ....as well as a desire for a separation between synagogue and burial scheme membership



# In summary....

- There is clear widespread dissatisfaction with the current arrangements for burial within the Jewish community, with a substantial number of families feeling effectively 'trapped' in a synagogue that they do not wish to belong to
- Examples included situations in which (a) they still had to pay full membership to the Synagogue they were leaving in order to maintain their existing burial rights or (b) they could not afford the burial scheme joining fee of their newly chosen Synagogue.
- The lack of cost effective portability and the tying of burial membership to synagogue membership came through the survey as a source of enormous frustration among Jews
- There is a clear desire for cross communal solutions to this issue, requiring each denomination and each burial scheme to tackle the issues raised in an open, collaborative way that addresses concerns over a perceived lack of fairness and equity

# Overall views of burial schemes

*"The system really needs an overhaul and has needed it for decades"*

*"The whole practice seems outdated and cumbersome"*

*"We would have preferred to be buried in Bushey, but ultimately decided our life on Earth is more important than where we are finally buried"*

*"It's punitive"*

*"It's unfair"*

*"It's daylight robbery"*

*"It is a massive problem within the community"*

*"The cost of moving membership from one synagogue/burial scheme to another is not right or fair"*

*"Time to wake up to the reality of the struggles in which we live"*

*"A shocker"*

*"The current scheme is totally unfair"*

*"Makes it difficult for new grassroots communities to start up"*

*"The current situation and process is both disgusting and an embarrassment"*

*"I'm not sure if I can afford to be Jewish"*

*"The inconsistencies are unfair and annoying"*

*"It's just jolly unfair"*

*"It seems unfair to pay all the years and then not be able to be buried at our choice with no flexibility"*

*"I think the whole situation is disgusting and whoever takes responsibility for this should be ashamed."*

*"Excessively money orientated"*

*"It's unfairly restrictive"*

*"Very unfair"*

*"The Burial Schemes are unnecessarily restrictive, dissuading synagogue members from moving to another synagogue. There is no acceptable reason for such a state of affairs"*



# Family stories

*"I think it is grossly unfair that burial schemes are not independent of Synagogue membership. I was widowed 13 years ago when our family lived in South London and had always been members of a XXX Synagogue. I moved to North London to make a new life for myself. I joined XXX which fitted in well with my spiritual, social and cultural needs and allowed me the fresh start that I needed. However I have no option other than to remain a fully paid up member of XXX simply because I need to be buried next to my late husband. My North London synagogue won't reduce my fees and allow me 'country' membership. Equally my daughter and her family who have now also joined XXX have no option to be buried with her parents or with the rest of our family. Frankly I think that the inflexibility is scandalous"*

*"We are in our 70s & have been members of XXX for approximately 25 years, paying into the burial scheme for the whole time. However my family members are buried in Bushey and I wish to join them when my time comes. My husband supports me in this wish. In order to do so we have to pay the best part of £10K to XXX, join XXX synagogue and maintain membership of two shuls. This is not only extremely costly for us but is also very stressful and makes the whole process more distressing than it should be. We not only need to pay an exorbitant sum to the XXX but we not entitled to get back any of the funds we have paid into the burial scheme. This is simply wrong on all levels. There should be a way of moving between burial grounds that doesn't entail such stress but unfortunately while there are schisms within the community we cannot see a way"*

# Family stories continued....

*"It's a total rip off. In my case my mum is buried at Bushey but my dad lives abroad and the double plot will never be used as it's too expensive and difficult to bring my dad back (as and when G-d forbid he dies). For years we kept up his membership in case he moved back here"*

*"Both my mum and her partner, in their 80s, have been paying into Burial schemes for many decades. In order to be buried with their spouses of 50 years they still need to belong to and pay full synagogue dues to other denominations. They now have joined a XXX shul in addition which they attend. It is very unfair to have to pay twice. Also in general that they have to keep paying. They pay more because they have lived longer. There is no cut off point when you've paid enough, unlike paying off a mortgage..."*

*"Burial schemes caused huge tension in my parents' lives and in fact they changed membership just so my mum was able to be buried in a place where she knew it would be easier for my dad to visit. This is absurd"*

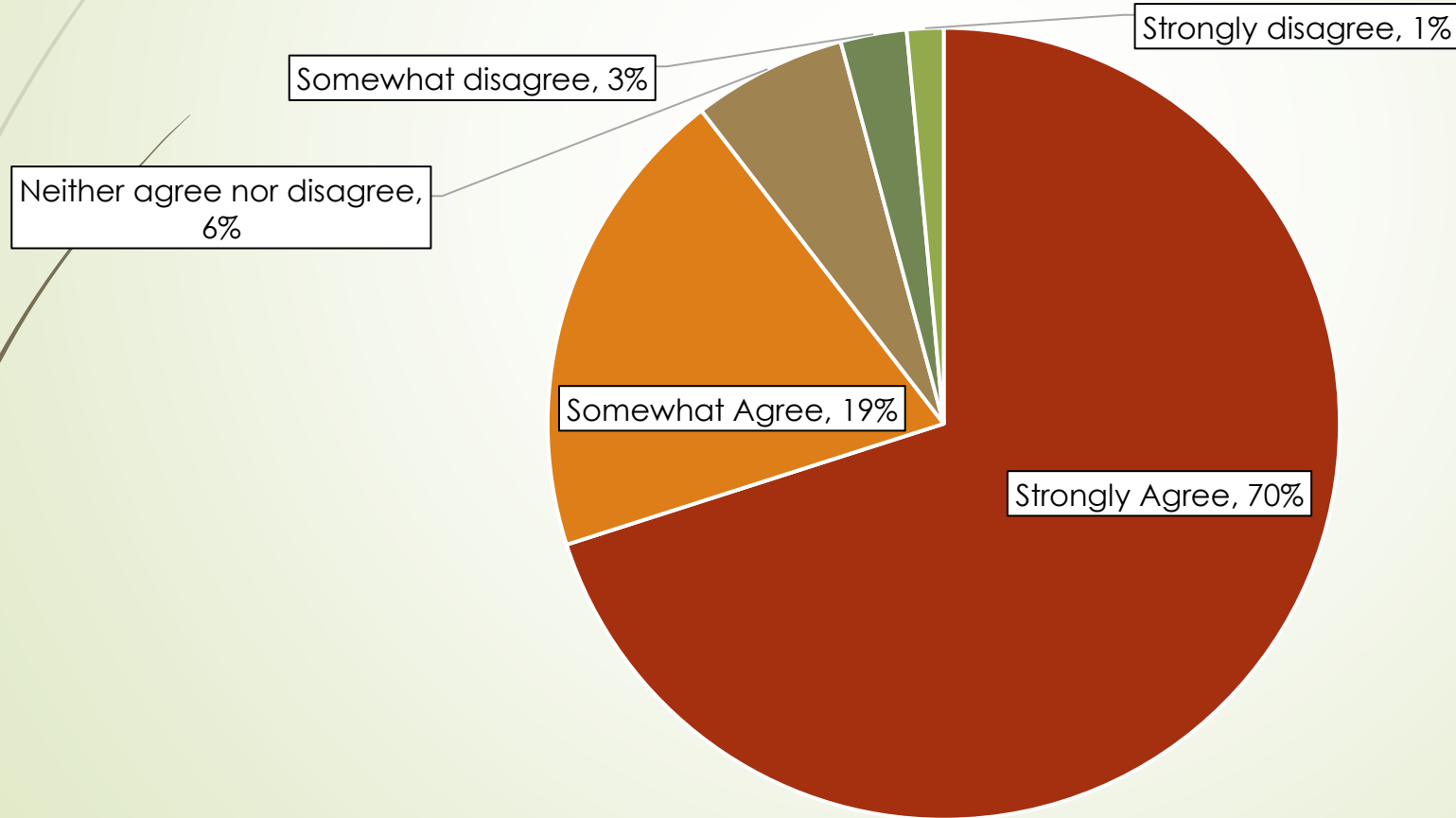
*"I only retain the US as our plots adjoin our daughter. But the US should not charge if one becomes a member of another synagogue"*

*"There is also a great injustice for the very elderly who have more than paid for their funeral but must continue to contribute - sometimes when they are in a care home or housebound and unable to attend shul, and perhaps also are in much restricted circumstances"*

*"When my parents moved to London they were limited in which shul they could join by the burial ground rules. It was ridiculous and very upsetting for them. Has to be a better way"*

# Lack of portability....

*"When wishing to move Synagogues/denominations, the requirement to maintain membership of the existing Synagogue for the sole purpose of remaining in their Burial Scheme, is unfair"*





# Lack of portability....

*"You should be able to move to a different scheme.....surely the Jewish community is one"*

*"Suggests an extraordinary lack of confidence in a synagogue or denomination to seek to "capture" people to retain their allegiance, rather than ensuring that membership is truly freely chosen"*

*"A reciprocal arrangement between denominations would seem to be a fair solution, the possibility of transferring a lump sum from one scheme to another, based on years paid to date"*

*"I think it is very unfair that a person who may have paid into a burial fund for an extremely long time, may well lose those rights if, for very many reasons, may have to change synagogue alliance. The fund to which the member has contributed for so many years, should have to honour its obligations even though the person may no longer be a member of that particular burial scheme"*

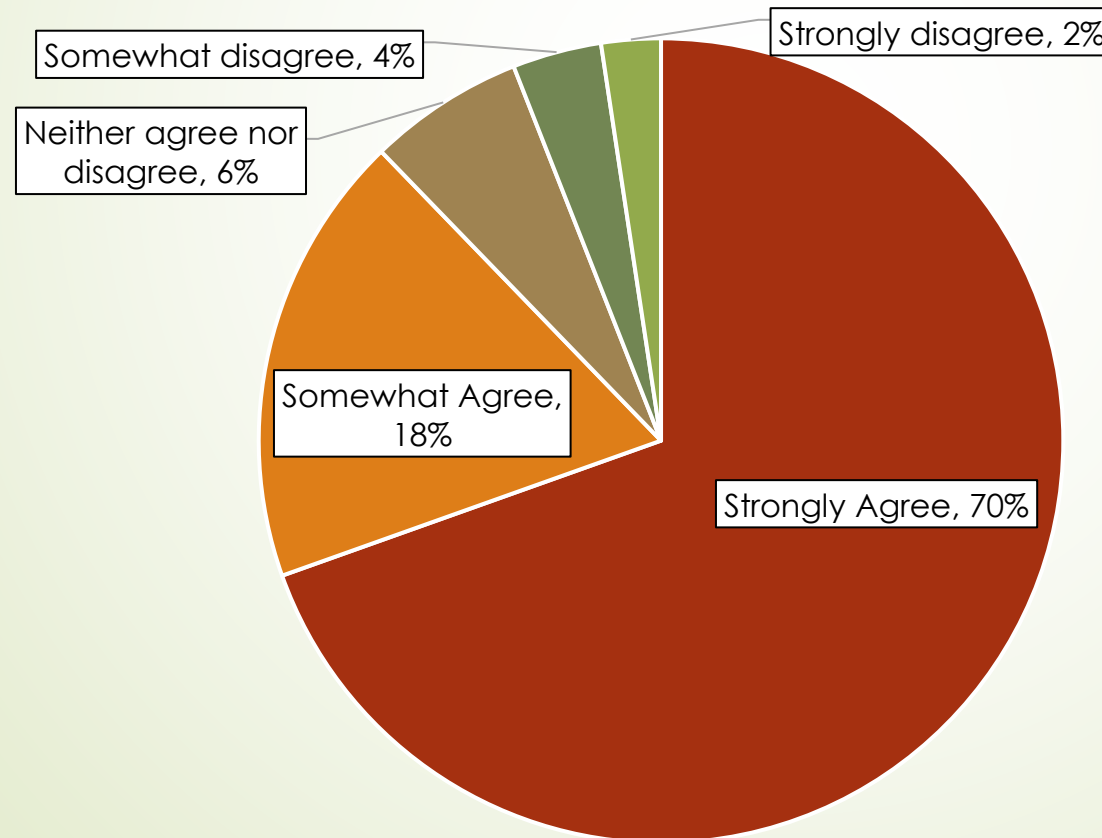
*"It is totally unfair as if like me you have your burial plot booked from the age of 35 you are locked in. Circumstances change life and it is far too expensive to move or be buried elsewhere"*

*"It's little short of scandalous that you are potentially locked-in by denominational affiliation to denominational cartel burial schemes with no way to move to another one"*

*"There should be a realisation that people will not necessarily stay with the same area where they say got married, had kids, and ultimately die. Life just doesn't work like that. Situations change, people move away for a multitude of reasons, so the schemes should be flexible to accommodate this. You should not just lose everything that has been built up"*

# Lack of refunds....

*"When moving denominations, members who have previously paid into a Burial Scheme but are no longer intending to be buried by that scheme, should be entitled to some element of recovery...."*





# Lack of refunds....

*"It feels discriminatory. Families really should have the right to cancel their membership and get a refund of original buy in fees"*

*"When attempting to make a transfer, I think the money already paid in should be taken into account"*

*"It is our money that we are contributing and should be fully transferable"*

*"There should be a limit on the number of years a member should be expected to pay into the funeral scheme before being entitled to a (substantial) discount"*

*"You should have the right to change your mind and to get a refund (minus any administrative costs). Jewish funerals are much, much more expensive than average costs in the UK and it feels like yet another rip off of organised religion with everyone from the diggers to the stonemasons needing extra tipping"*



# And wider concerns over costs....

*"I strongly believe that membership of burial schemes should be optional. For example, I am a member of two synagogues of different denominations, and will only be using one of the burial options when the time comes but am required to pay into both as part of my membership arrangements"*

*"People with low income are forced to join not the synagogue they necessarily wish to be a member of because the fees are too expensive and have to choose a different synagogue that has the cheapest membership and burial scheme"*

*"We have essentially maintained our shul membership only in order to (eventually) join the JJBS, having to buy in and maintain payment at a time when money is actually tight and when we don't get much from the shul as illness precludes us from attending"*

*"I lost my husband three years ago, he was 40. We were members of XXX and I have moved to XXX, as this is where my heart is. However I still have to pay fees to my first shul to retain my burial spot next to him. As a single parent this is very difficult financially and does seem very unfair, given our circumstances, so I would really welcome a change"*

*"I think it's very expensive and restrictive"*

*"We have moved to another area and to continue with the Burial scheme it's almost impossible unless you are extremely wealthy to make the change"*

*"I have always thought that as a Jewish person, that they should be able to join a burial society to be buried at location of their choice and pay accordingly, without the cost of being a member of a shul having provided proof of entitlement"*



# Wanting a community wide scheme

*"It is utterly iniquitous as things stand at present. There should be one unified burial scheme totally independent of all synagogue membership. Full stop!"*

*"Shouldn't all Jews, whether shul members or not, be allowed burial with other Jews?"*

*"Should allow transfer between schemes or pay into one scheme. People often move areas etc which were not planned"*

*"The Burial Societies need to work together so that members don't feel helpless and stay with a scheme/community because of the burial membership only"*

*"Perhaps there should be a single burial scheme that all synagogues can draw on"*

*"When I moved it would have helped if there was some "mutuality" amongst the schemes"*

*"It's a complex issue, but the synagogue movements should work together, for the good of the community, to develop a degree of interoperability"*

*"There should be an overall Burial Scheme across the country rather than each synagogue having a separate one. People could then freely move to another Shul without penalty if they wanted to"*

*"There should be a set fee that is transferable between synagogues of all types if wishing to move. The member should accumulate funds and not have to start again if there is a break in membership or transferring shul"*

# Wanting a community wide scheme...

*"There should be co-operation between the schemes with members able to move from one scheme to another should they change synagogue membership"*

*"Should allow transfer between schemes or pay into one scheme. People often move areas etc which were not planned"*

*"Need to get complete cross communal agreement on a fairer system from all burial societies"*

*"What's needed is a charitable nationwide communal scheme that individuals may join regardless of their synagogue membership, and which requires only a set number of contributions up to a maximum of say (for example) forty years"*

*"I believe that there should be one burial scheme throughout the Jewish religion and burial fees should be transportable"*

*"I do not believe there should be multiple schemes. One scheme. All Jewish grounds irrespective of denomination enabling mobility for those who move cities, change shuls, etc. "*

*"Quite honestly there should be no distinction between types of synagogues, providing you have paid this should be transferred to your burial society of choice"*

*"Allow for transfers within schemes (like pension schemes). Maybe need for members to top up but then in fairness allow refund if overpaid"*

*"It shouldn't matter which Shul or denomination I have paid into prior to me joining elsewhere. As long as I am up to date with payments that account should automatically follow me to wherever I wish to join"*

*"I feel strongly that people should be able to transfer historic payments between burial schemes, or there should be some central arrangement"*

*"There should be a single burial scheme for all"*



# Calls for separation of burial from synagogue

*"Burial Schemes should be entirely separate from synagogue membership. Judaism is a tradition that emphasises life"*

*"It should be decoupled from synagogue membership. People might move house.. Synagogues sadly close"*

*"It would be better if burial was separated from shul membership maybe facilitated initially through your shul but then wholly separate so you can move shul or denomination freely without prejudicing or losing burial membership"*

*"I think there should be an option to pick a Jewish burial scheme you are comfortable with and which you meet the criteria for, and pay into it, totally separate to which synagogue you are a member of"*

*"I think people should be free to join an independent burial scheme without being tied to a particular Synagogue"*

*"It would be good if you could join a burial scheme separately from a synagogue, even if you had to have synagogue membership overall. In other words you choose a burial scheme that goes with you, whichever shul you belong to"*

*"It would be much fairer if burial schemes were not tied to synagogue membership"*

*"Should be independent of Synagogue membership"*

*"It would be nice to know I can be buried at a cemetery of my choice, rather than the one associated with my synagogue"*

*"Jewish burial schemes should enable you to pay in to a pot like a pension and then you choose in your will where you'd like to be buried. The burial scheme is so antiquated and inflexible. It shouldn't be tied to a shul or a particular place"*

*"I feel that the burial societies should not be linked to synagogue membership and you could join the burial society of your choice irrelevant of what synagogue you belong to"*

*"People should be able to choose where they would like to be buried"*