



# Cost of Dying Report 2018

A complete view of funeral costs over time

12<sup>TH</sup> edition

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## Foreword

### Welcome to the SunLife Cost of Dying Report 2018.

In 2018, we've seen a rise in the overall cost of dying once again. Since last year, it's grown from £8,905 – to an all-time high of £9,204 (+3.4%).

The increase in the average cost of a funeral has played a key role in this jump. For the 15th year in a row, we've seen a price rise: it now stands at £4,271 – which marks a 4.7% jump since 2017. This adds up to a 122% increase since we first started tracking funeral pricing back in 2004.

In this report, we take a closer look at changes to the cost of dying since 2017 – including basic funeral costs in 10 UK regions, plus send-off costs (which have risen this year) and professional fees (which have fallen slightly). We also make projections for the future, to see whether costs will continue to rise.

An exploration of attitudes to funerals also features in this report – asking how much do we know about what our loved ones want for their funeral? And are we planning ahead ourselves? We also see what experiences funeral directors have had, and whether they've spotted any popular trends and traditions.

Ready to find out more? It's time to read the report in full.



**Dean Lamble**  
CEO, SunLife



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# What's this report about?

The Cost of Dying Report is a sector-leading research paper, providing a credible and complete view of funeral costs over time.

SunLife has been tracking funeral costs since 2004, while the specific data set compared in the Cost of Dying Report was established in 2007.

The Cost of Dying Report is undertaken by Critical Research using two research methods:

- An online survey of 1,547 UK adults who were responsible for planning a funeral and administering an estate within the last four years.
- 100 telephone interviews of funeral directors across ten UK regions: East and West Midlands, London, North East England, Northern Ireland, North West England, Scotland, South East and East of England, South West England, Wales, and Yorkshire and the Humber.

## How to reference the Cost of Dying Report 2018

Every year, we carry out research into the cost of dying to raise awareness of changes to costs over time. We want the information in this report to be shared as widely as possible – and you're welcome to use these facts and figures in your work.

All we ask that you quote your source and reference the report whenever you do so – and please make sure you include a link to the full report, too.

**Please reference the report as follows:**  
SunLife (2018), Cost of Dying Report,  
[sunlife.co.uk/costofdying2018](http://sunlife.co.uk/costofdying2018)





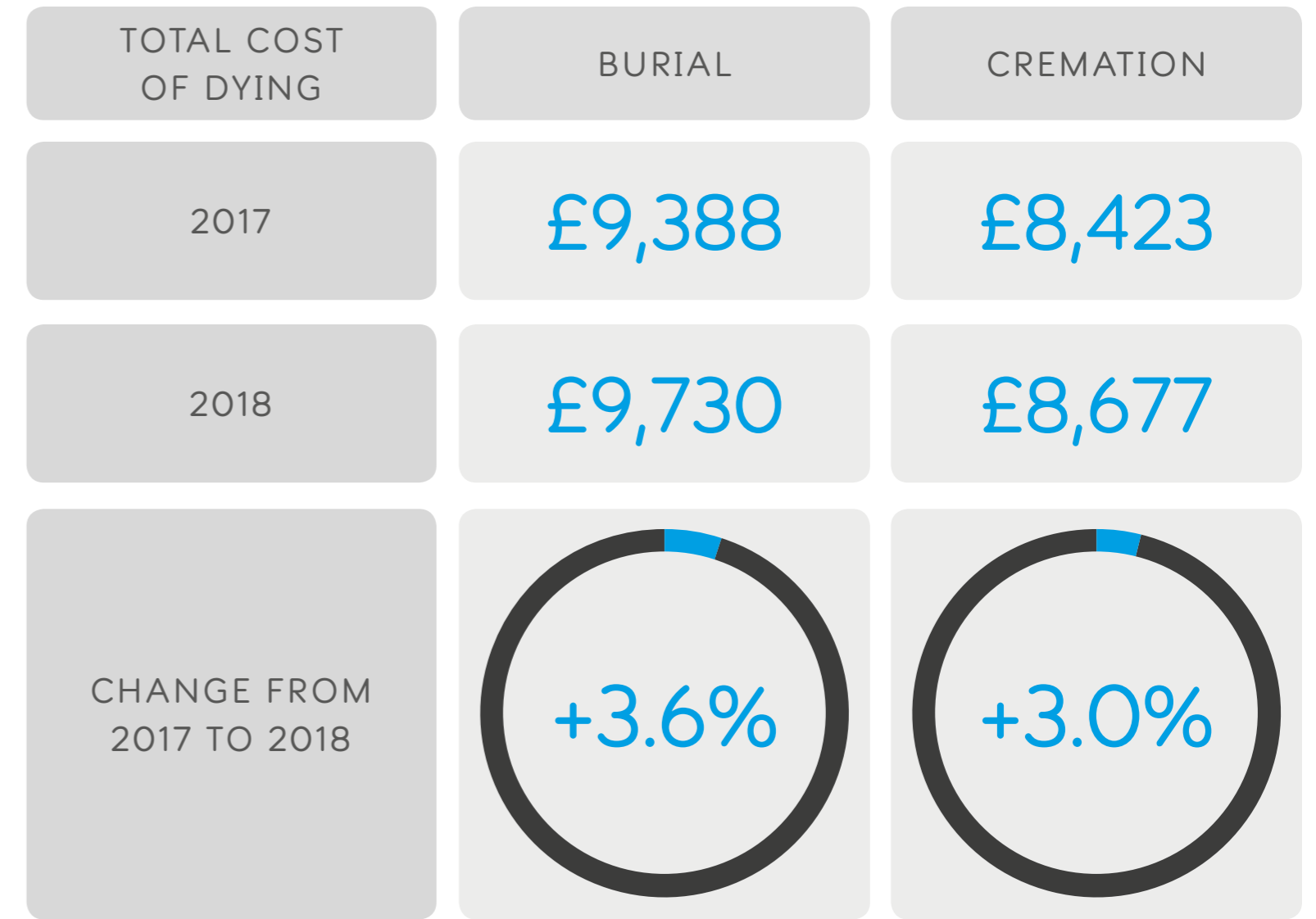
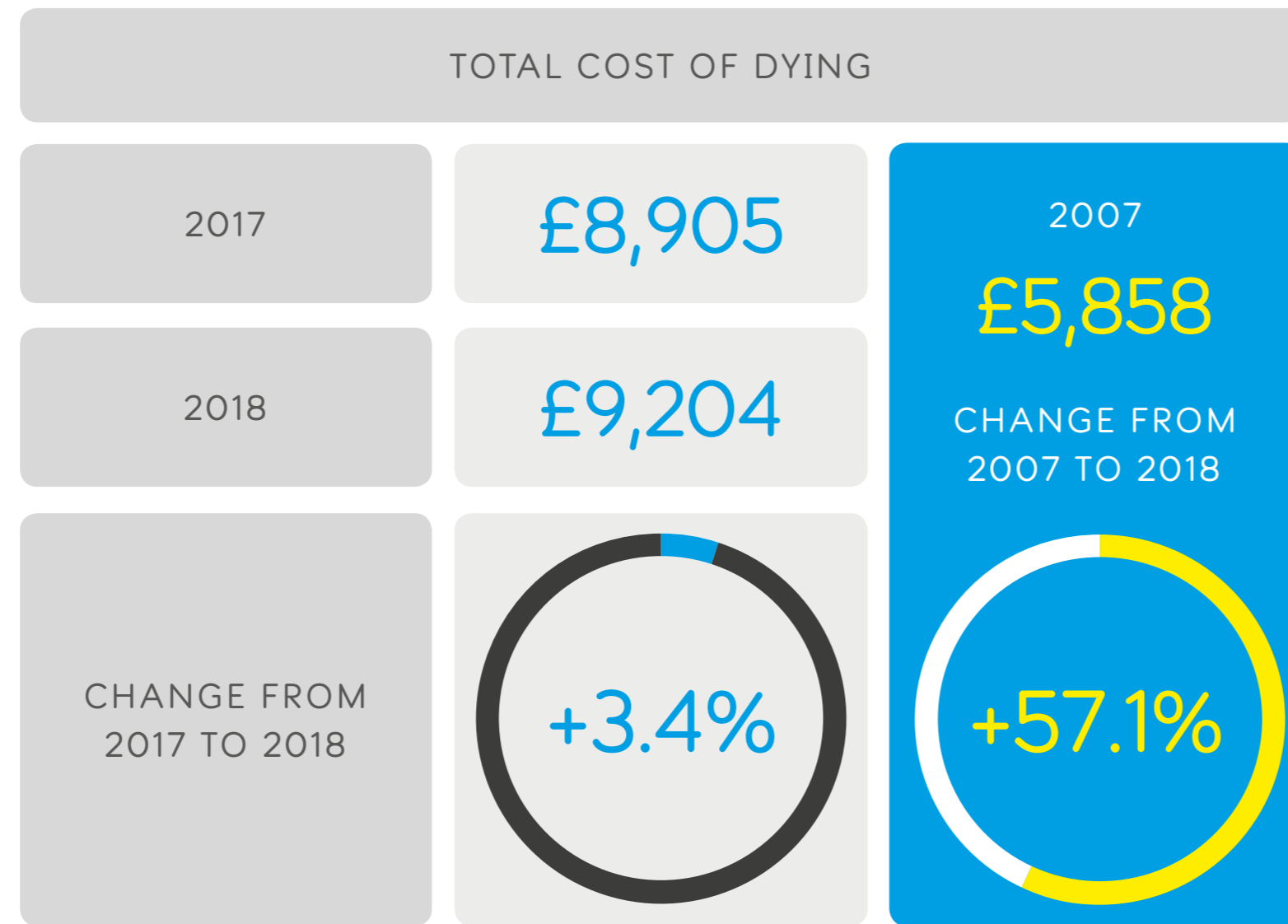
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# What's changed?

In 2018, the cost of dying has increased again. In fact, it's now reached an all-time high of £9,204. This marks a 3.4% increase in just one year – and a rise of 57% since we first started tracking the total cost of dying 11 years ago.

The average cost of dying in the UK is based upon average funeral prices. When it's based on average burial prices, the average cost jumps to £9,730. And when we look at average cremation prices, it's slightly lower at £8,677.



What's included in the cost of dying?  
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# What does the cost of dying include?

## AVERAGE COST OF A BASIC FUNERAL

Fees for the cremation or burial itself, funeral director, doctor and minister or celebrant.

£4,271



## AVERAGE AMOUNT SPENT ON THE SEND-OFF

Memorial, death and funeral notices, flowers, order sheets, extra limousines, venue and catering for the wake.

£2,061



## AVERAGE AMOUNT SPENT ON PROFESSIONAL FEES

Hiring a professional to administer the estate.

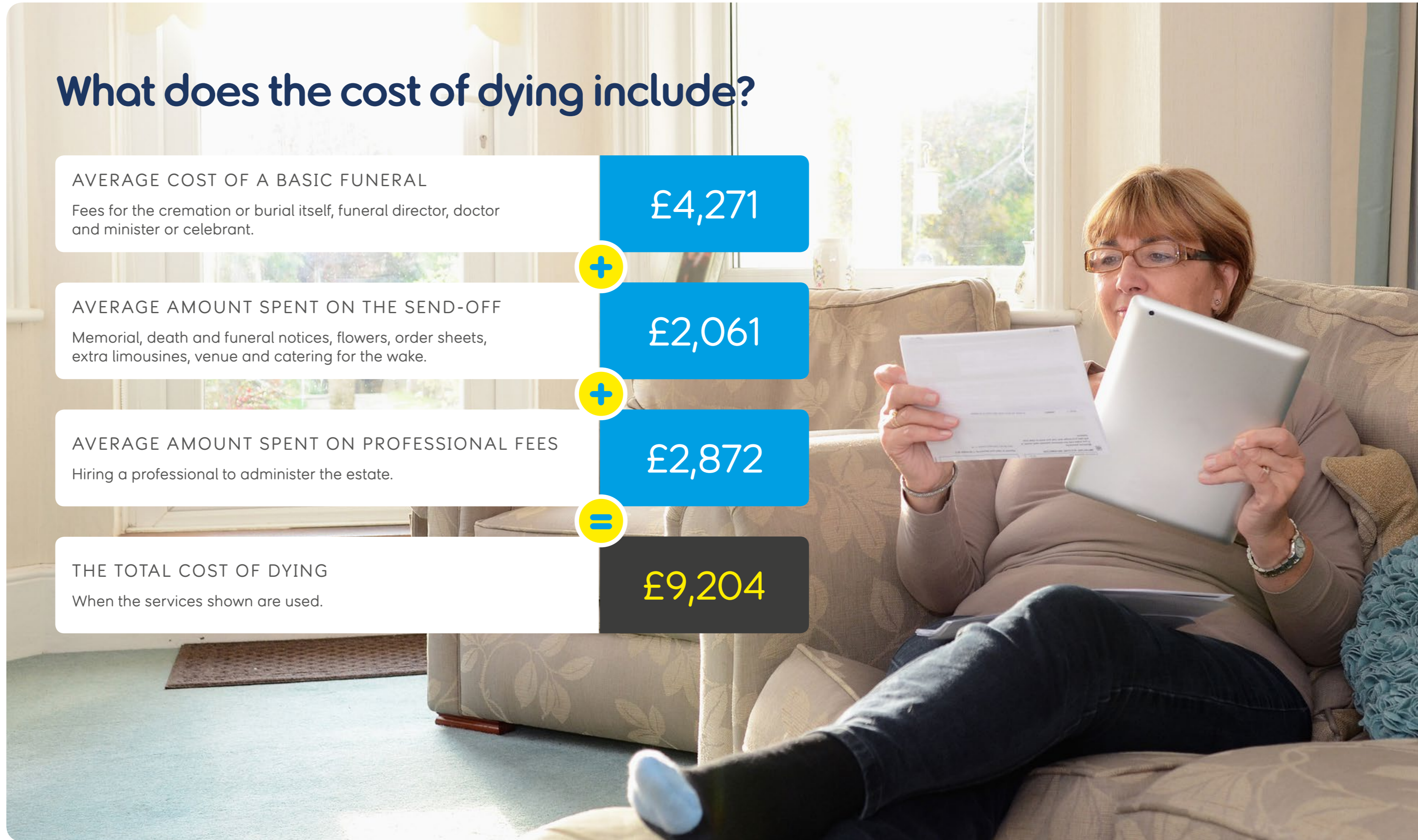
£2,872



## THE TOTAL COST OF DYING

When the services shown are used.

£9,204



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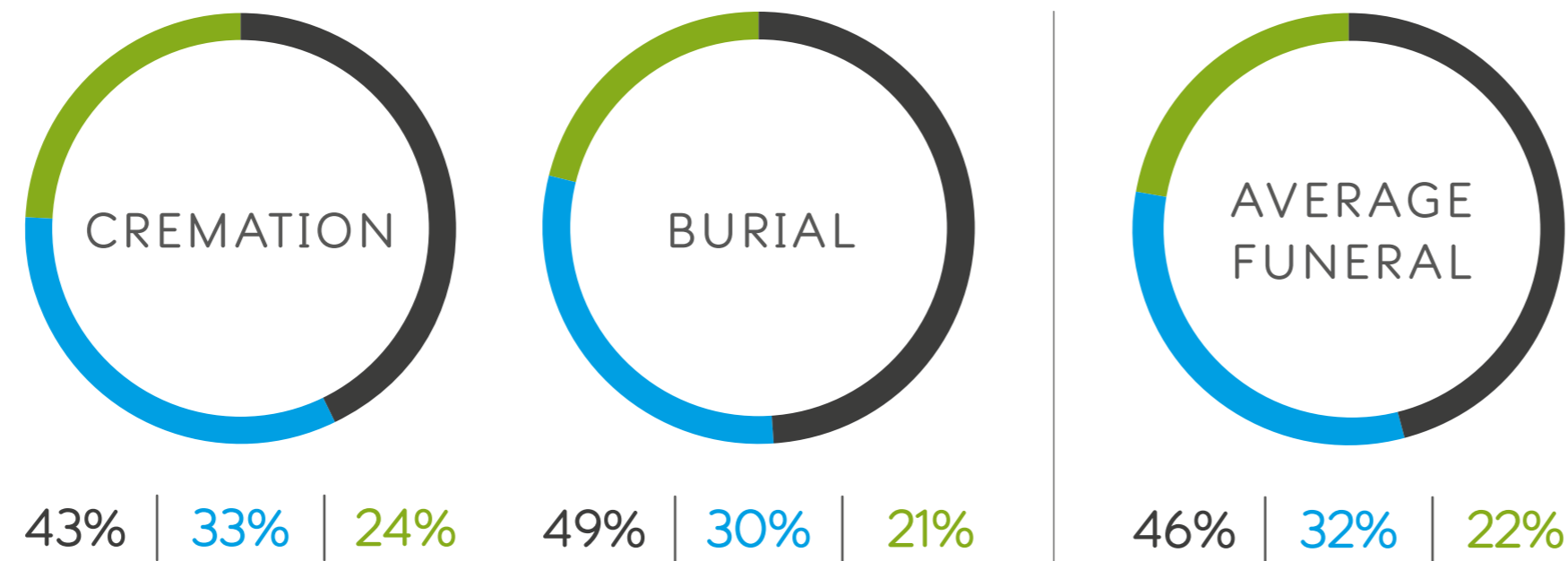
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## Let's take a closer look

Whether it's a cremation or a burial, funeral costs still make up the biggest proportion of the cost of dying – they account for between 43% and 49% respectively. You'll find more about the differences between cremation and burial costs over on page 17.



- Average cost of a basic funeral
- Average professional fees
- Average send-off costs

**The average amount spent on send-off costs saw a year-on-year rise**, following a fall in 2017. In 2018, it stands at £2,061 – that's a 6.9% increase compared to 2017 (up from £1,928). You can learn more about changes to send-off costs on page 28.

**As for professional fees (to administer the estate), the average amount spent on these has fallen slightly compared to 2017** – it's down to £2,872 (-0.9%). But even so, they still make up 30% to 33% of the total cost of dying.





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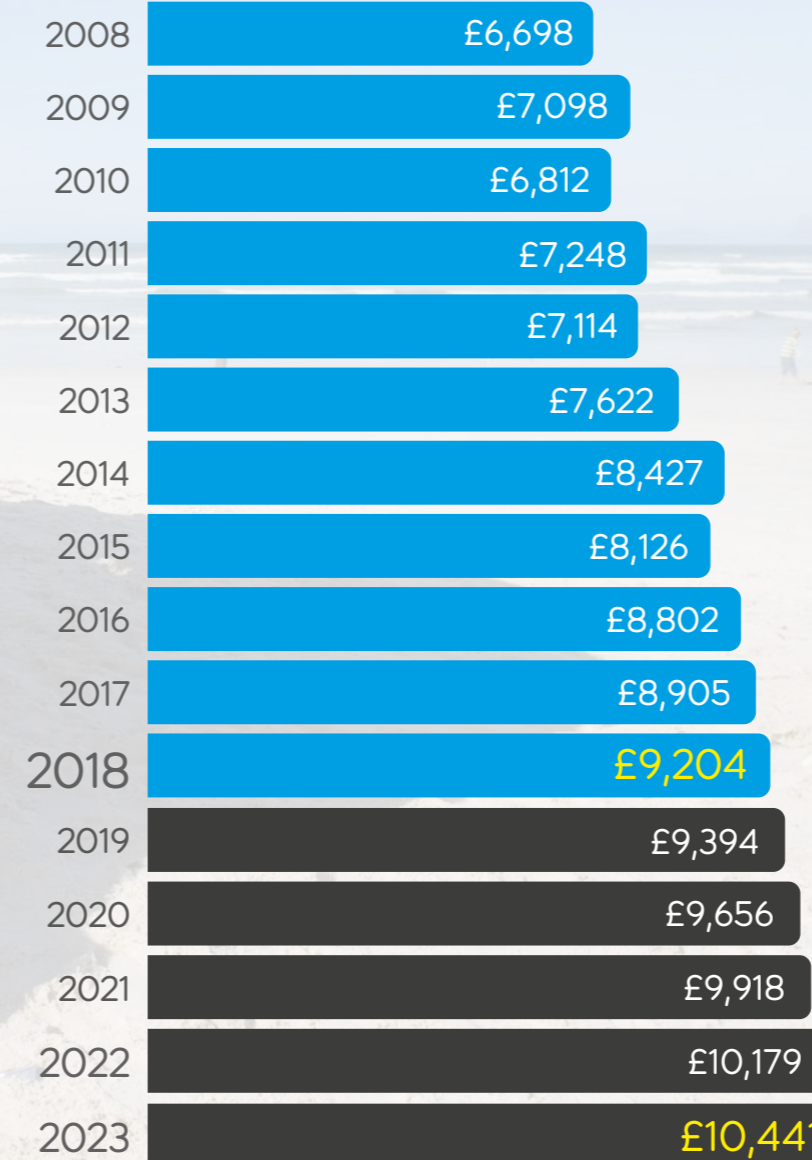
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## Will the cost of dying keep on rising?

Our research projects that the total cost of dying will carry on rising. If prices continue to rise at the same rate as they have since 2008, the cost of dying could reach an estimated £10,441 in just five years' time.



THE TOTAL COST  
OF DYING IN 2018  
**£9,204**

■ Total cost of dying  
■ Total cost of dying projections until 2023



## The cost of a basic funeral

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# What's changed?

In 2018, the average cost of a basic funeral in the UK rose to an all-time high of £4,271. That's a 4.7% increase compared to 2017, when the average cost was £4,078.

Keep in mind that the average cost of a funeral is based on the combined average cost of burials and cremations. The average cost of a burial is £4,798 in 2018 – compared to £3,744 for a cremation. That's a difference of £1,054.

AVERAGE COST	BASIC BURIAL	BASIC CREMATION	BASIC FUNERAL
2017	£4,561	£3,596	£4,078
2018	£4,798	£3,744	£4,271
CHANGE FROM 2017 TO 2018	+5.2%	+4.1%	+4.7%

At 4.7%, the annual growth rate of funeral costs is the same as it was in 2017 – meaning the year-on-year percentage increase has not grown since last year. It's also slightly below the compound annual growth rate (CAGR) of 6.1%.

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## What's changed between 2004-2018?

TYPE	CREMATION	BURIAL	AVERAGE
2004	£1,728	£2,112	£1,920
2005	£1,784	£2,147	£1,965
2006	£1,973	£2,363	£2,168
2007	£2,160	£2,620	£2,390
2008	£2,287	£2,811	£2,549
2009	£2,448	£3,018	£2,733
2010	£2,546	£3,168	£2,857
2011	£2,720	£3,462	£3,091
2012	£2,863	£3,704	£3,284
2013	£2,998	£3,914	£3,456
2014	£3,199	£3,982	£3,590
2015	£3,282	£4,104	£3,693
2016	£3,437	£4,356	£3,897
2017	£3,596	£4,561	£4,078
2018	£3,744	£4,798	£4,271
CHANGE	116.7%	127.2%	122.5%

Since we first conducted this survey in 2004, the average cost of a funeral has increased by 122.5%. Over the last 15 years, average burial costs (+127.2%) have increased more than average cremation costs (+116.7%) – and more than average funeral prices (+122.5%).



**What's included in the cost of a basic funeral?**  
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# What does a basic funeral include?

The cost of a basic funeral is based on fees for the funeral director and disbursements, which are the burial or cremation itself, the doctor and the clergy or officiate. Let's take a closer look.

## Funeral directors' fees

This makes up the majority of the cost of a basic funeral. It usually includes a coffin, a hearse, collection and care of the deceased, and professional guidance from the funeral director. This year, funeral directors' fees are up compared to 2017 – rising by 4.2% to £2,595 (from £2,491).

## Disbursements

### Doctors' fees

Doctors' fees to certify the death have remained unchanged since 2015 at £164 (excluding Scotland – where the fee was removed in May 2015). From 2009 to 2018, doctors' fees for funerals have risen by 11.6% (excluding Scotland from 2016 to 2018).

### Clergy or officiate fees

The average clergy/officiate fee for cremations and burials in the UK has increased slightly (2.8%) in 2018 to £159 (from £155 in 2017).

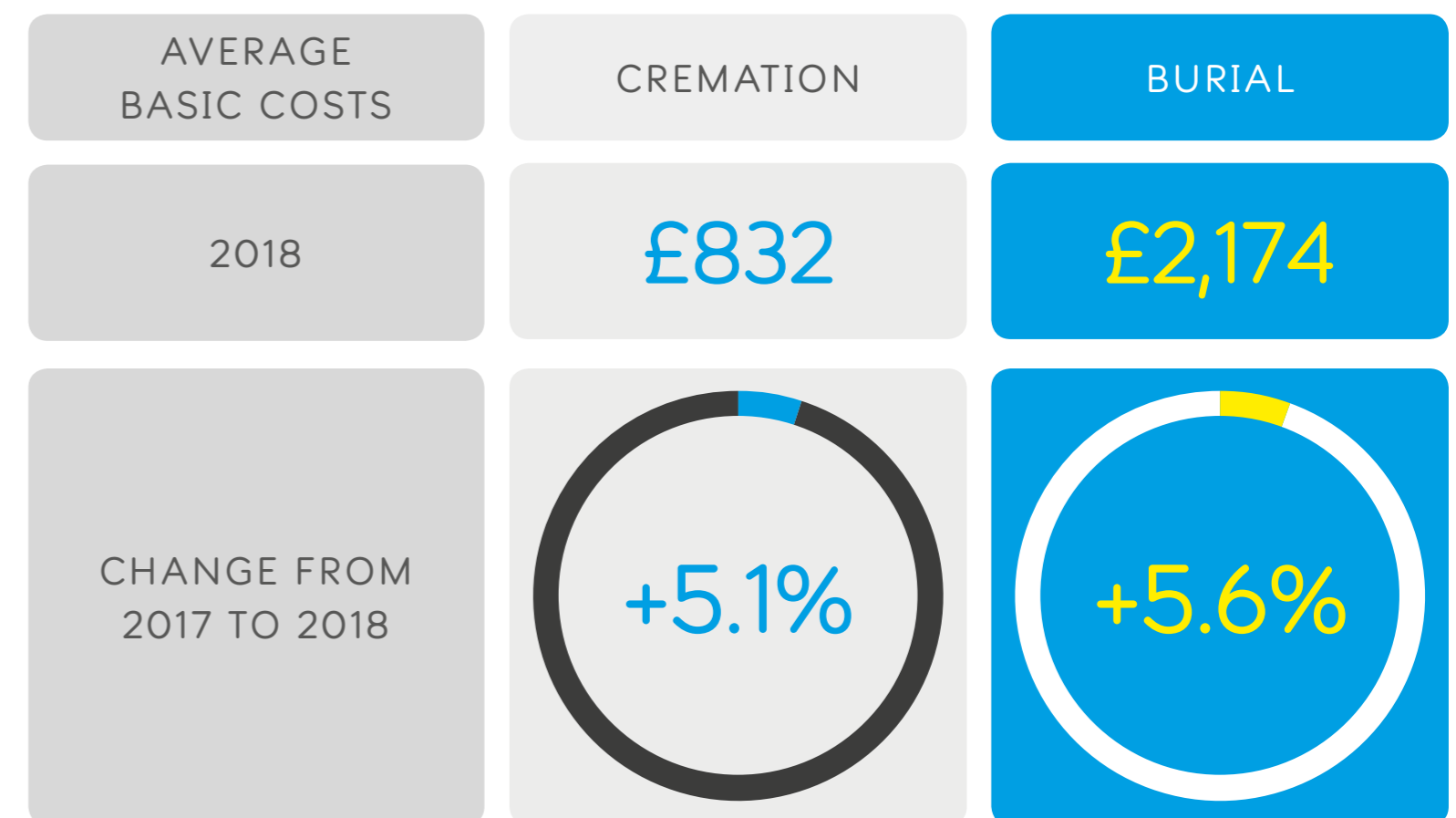
## Actual cremation and burial fees

This is the second biggest cost, and it includes a service in a church or cemetery chapel, but excludes professional services.

In 2018, the average basic cremation cost in the UK rose by 5.1% over 2017 prices to £832.

Over the last 10 years (2009-2018 period), the national average cremation cost has risen by 71.1% in total.

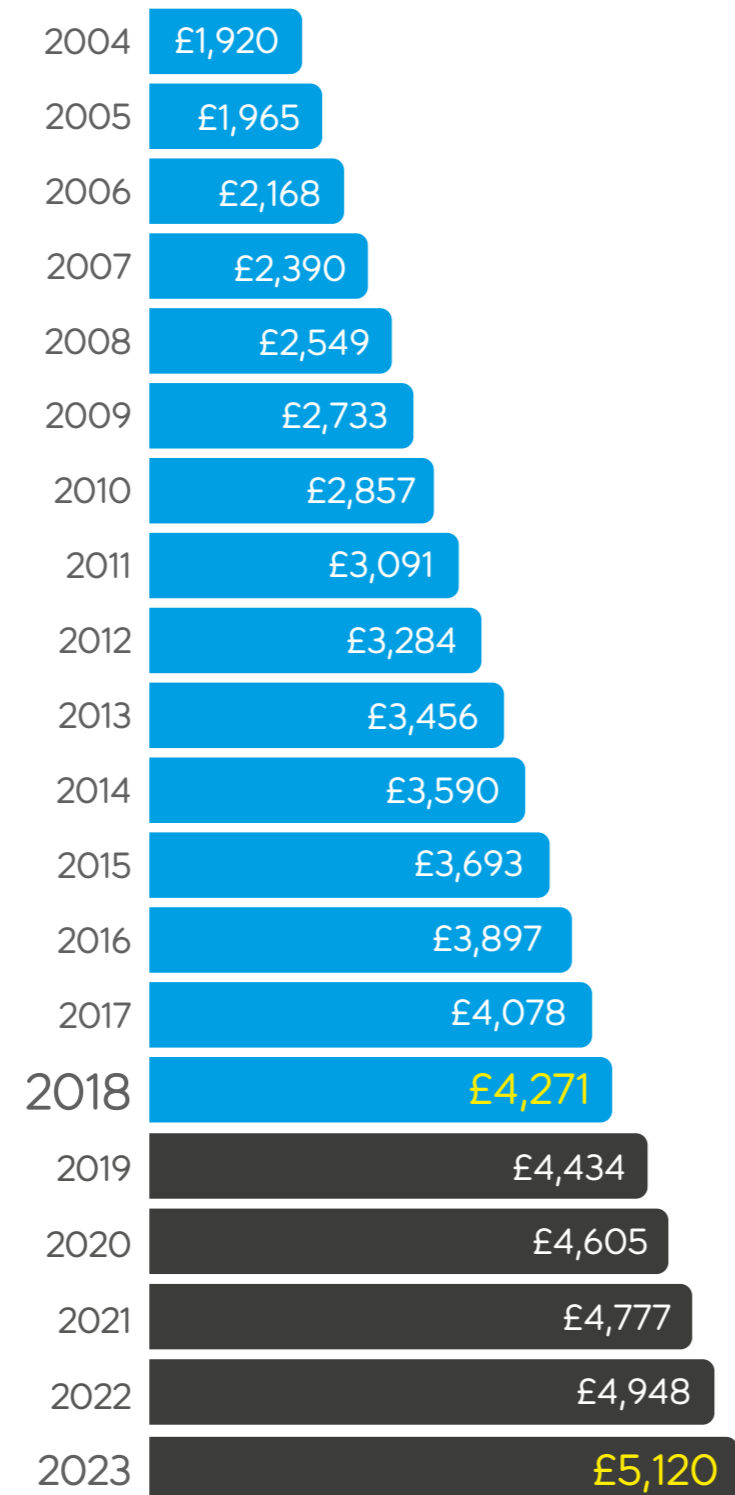
As for the average basic burial cost, this rose by 5.6% to £2,174. And over the last 10 years, it's risen by 77.9% nationally.



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# Will funeral costs keep on rising?

Our research projects that funeral costs will carry on rising. If they continue to increase at the same rate as we've seen over the past decade, the average funeral will cost over £5,000 in five years' time.



THE AVERAGE COST OF A FUNERAL IN 5 YEARS' TIME

# £5,120

- Funeral costs
- Funeral cost projections until 2023





## The cost of a basic funeral

regional differences

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# Funeral costs vary across the UK

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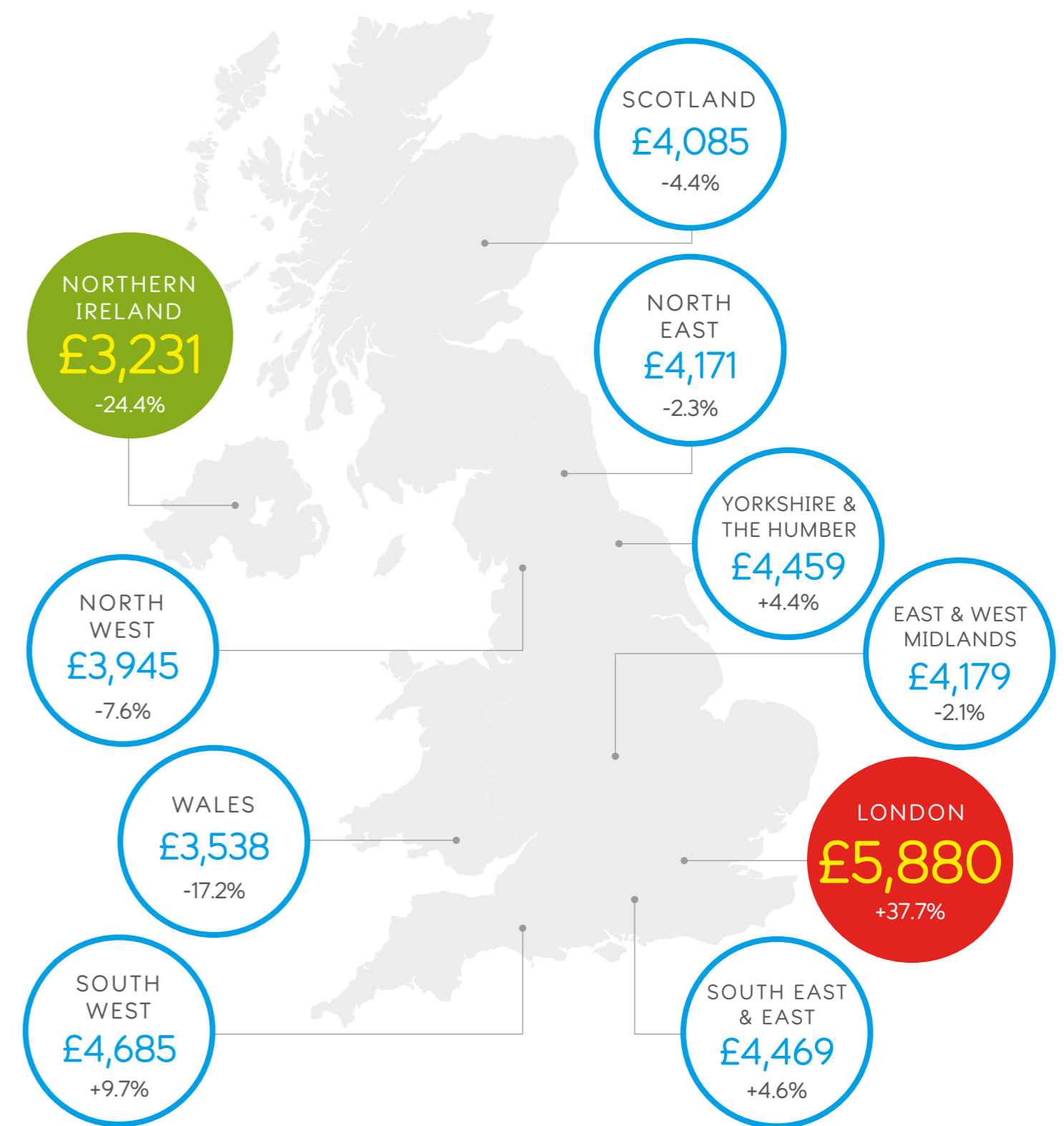
Every year, we've found significant regional variations in funeral costs – and 2018 is no exception.

As in 2017, London remains the most expensive place to die – the average funeral cost here is £5,880. This is 25% higher than South West England, which is the next most expensive place for a basic funeral (£4,685). The South East and East (£4,469) and the Yorkshire and the Humber (£4,459) are also above the national average.

At the other end of the scale, the cheapest place for a funeral is Northern Ireland – where it's £3,231. That's 24.4% less than the national average.

Funeral costs rose in 8 out of 10 regions in 2018: Scotland (13.4%), North West England (10%), Northern Ireland (8.3%), Yorkshire and the Humber (6.5%), North East England (6.4%), South West England (6.2%), Wales (2.2%) and East and West Midlands (1.1%). Even though London is still the most expensive place for a funeral, it's worth noting that the cost here has actually fallen by 1.2% since last year.

However, we saw the biggest fall South East and East of England – where it dropped by 4%. Meanwhile, the biggest year-on-year rise was in Scotland (+13.4%) – followed by in North West England (10%). All this goes to show that the postcode lottery is still in play.



£4,271

NATIONAL AVERAGE COST OF A FUNERAL IN THE UK

- 2018 cost and % difference from national average
- Highest cost
- Lowest cost



# Burials, cremations and direct cremations

In 2018, 27% of all funerals organised were burials – which is up slightly from 25% in 2017. The vast majority, though, were cremations, accounting for 73% of all funerals – and 2% of these were low-cost direct cremations (see page 19 for more about direct cremations).

Now, let's see how costs vary for each of these across the UK.

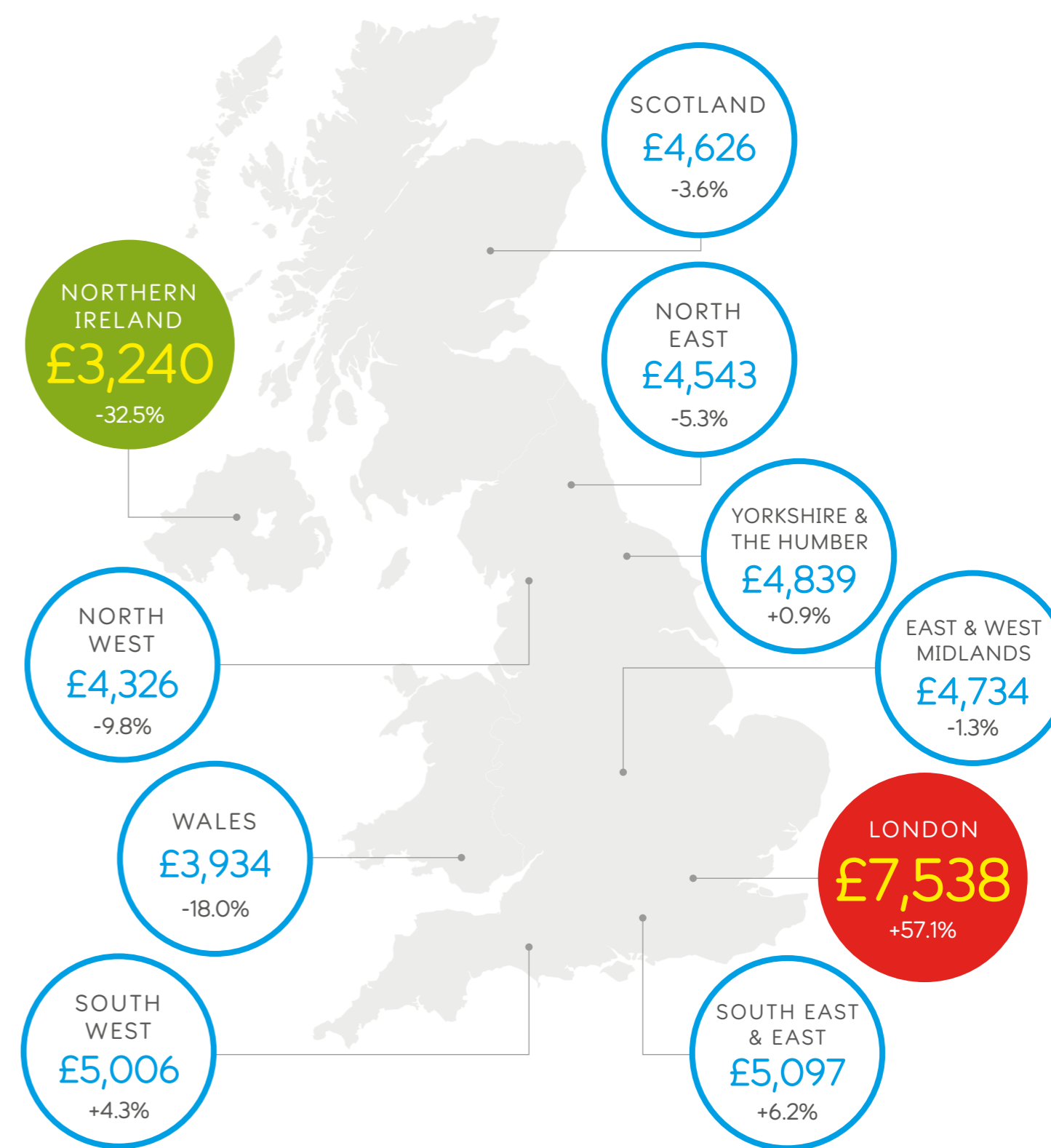
## Burials

Burial costs differ hugely throughout the UK. The average cost is £4,798 – but in London (the most expensive region), the average cost goes up to £7,538. That's more than one half higher (57.1%) than the national average.

At the other end of the scale is Northern Ireland, where the cost of a funeral with a burial is £3,240. Even though the cost has increased by 11.9% compared to last year, it's still 32.5% lower than the national average.

The cost of a burial increased in 8 out of 10 regions in 2018. The cost of a burial rose most sharply in Scotland – where prices rose by 14.0% in 2018. Prices also increased in Northern Ireland (11.9%), North East England (7.6%), North West England (7.2%), South West England (6.3%), Yorkshire and the Humber (5.3%), London (3.1%) and Wales (1.6%). We saw the biggest fall in East and West Midlands, where prices dropped by 5.7% compared to 2017.

Between 2004 and 2018, the average price of a burial has more than doubled in all regions – with the exception of East and West Midlands. On average, the cost of a burial has risen by 127.1% during this period.



£4,798

NATIONAL AVERAGE COST OF A BURIAL IN THE UK

- 2018 cost and % difference from national average
- Highest cost
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# Burials, cremations and direct cremations

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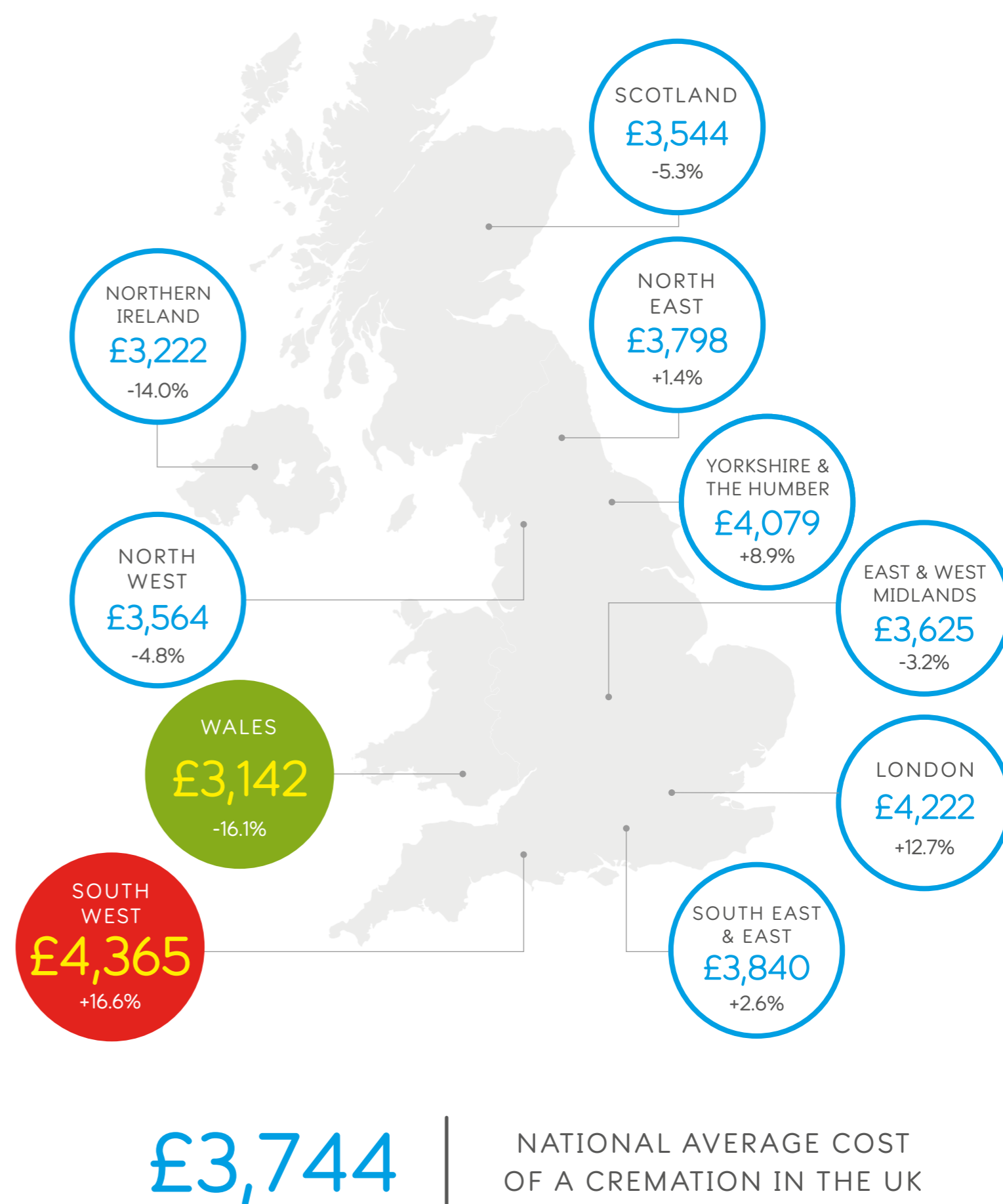
## Cremations

In 2018, the national average cremation cost stands at £3,744. Just like burials, cremation costs differ across the UK, but not as much as burial costs.

In 2017, the highest cost was in London – but in 2018, the highest cost is in South West England, at £4,365. London is just behind at £4,222. And the lowest cost is in Wales at £3,142 – which is 16.1% lower than the national average.

Just like funerals, the cost of a cremation rose in 8 regions in 2018: North West England (13.4%), Scotland (12.7%), East and West Midlands (11.7%), Yorkshire and the Humber (8.1%), South West England (6.0%), North East England (4.9%), Northern Ireland (4.9%) and Wales (3.1%). It fell in both the South East and East of England (-7.6%) and London (-8.0%).

Since 2004, the national average cost of a cremation has more than doubled (116.7%).



- 2018 cost and % difference from national average
- Highest cost
- Lowest cost

# Burials, cremations and direct cremations

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## Direct cremations

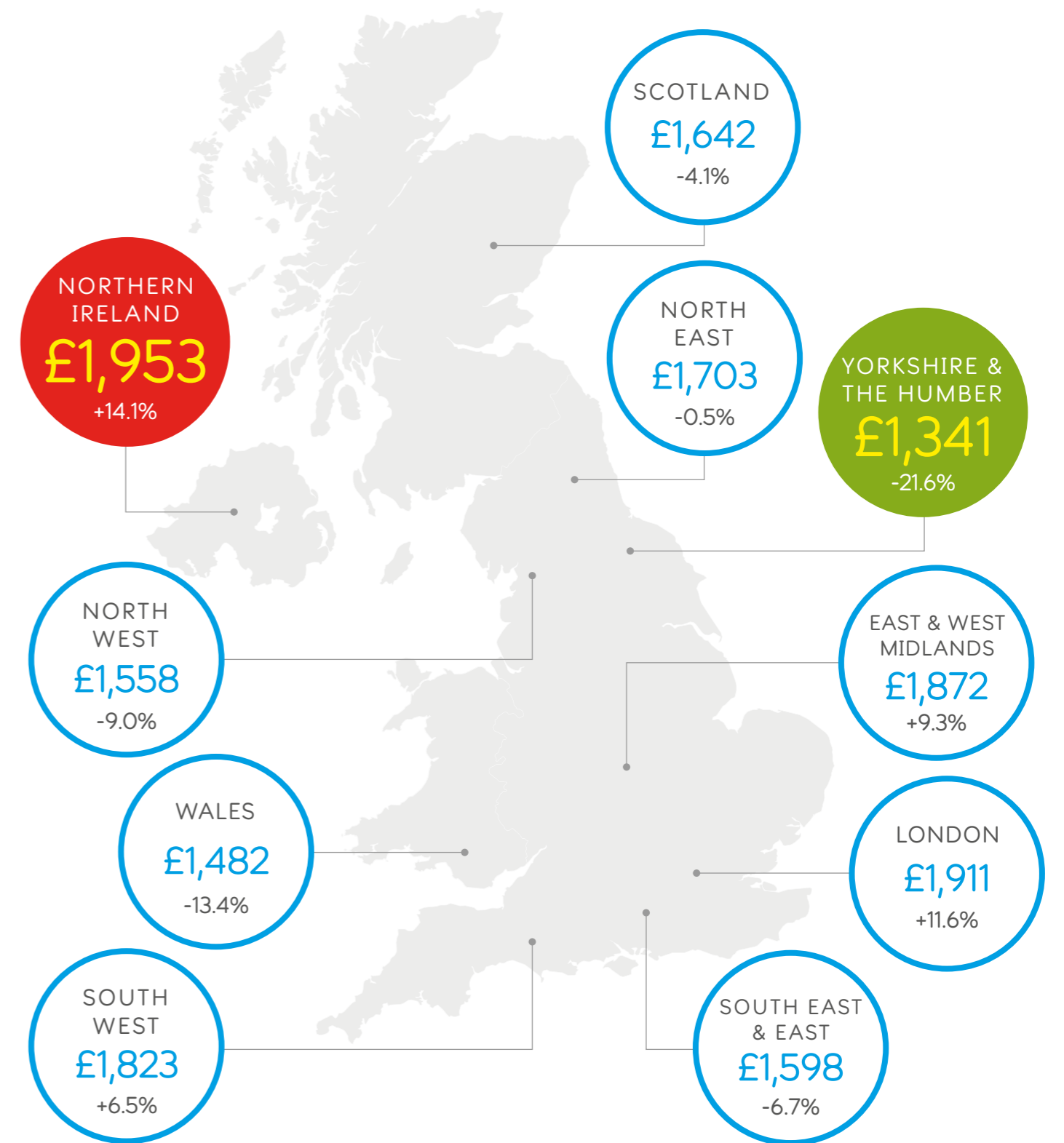
In 2018, the average cost of a 'typical' direct cremation in the UK is £1,712 – including the £164 cost of doctors' fees for certifications (excluding Scotland, where doctors' fees are no longer charged). This year's figure is down by 6.7% compared to 2017, when the average cost of a direct cremation was £1,835.

In our survey, almost all (95%) of funeral directors said they offer direct cremations – which is slightly up from 94% in 2017. And the cost of a direct cremation is highest in Northern Ireland at £1,953 – followed closely by London at £1,911.

### Did you know...?

Less than half (47%) of respondents say they're aware of direct cremations. And just over 2% of organisers described the funeral they arranged as a direct cremation.

Of these, almost half (44%) held a memorial service after the direct cremation – so even though they may be trying to cut costs, they still want to give their loved one a proper 'send-off'.



- 2018 cost and % difference from national average
- Highest cost
- Lowest cost

**£1,712**

NATIONAL AVERAGE COST OF A DIRECT CREMATION IN THE UK

That's less than half the cost of a standard cremation

**What's a direct cremation?**

**SEE NEXT PAGE**

## What's a direct cremation?

### Well, if it's good enough for David Bowie...

Basically, a direct cremation is a cremation at its simplest, with no funeral service. The body goes straight to the crematorium to be cremated – usually in a plain coffin, at a time that's suitable for the crematoria.

There's no need for hearses and limos, no embalming, no officiant's fees and no extras like flowers and orders of service to pay for. After the cremation, the remains are returned to the loved ones, to be kept or scattered according to their wishes.

Direct cremation is becoming more and more popular. The likes of David Bowie have chosen this no-fuss farewell, which has helped bring it to our attention.

### What's the appeal?

A simple, dignified send-off like this is particularly appealing to people who don't feel the need for a formal, ceremonial funeral service. Preferring instead to hold an alternative farewell ceremony, celebration of life or memorial service at a later date.

It also appeals to people who simply can't afford a traditional funeral service and all the trappings that go with them. And when someone has died abroad, a direct cremation can save the considerable cost of transporting the body home.

### Want to learn more?

Explore the ins and outs of a direct cremation [here](#).



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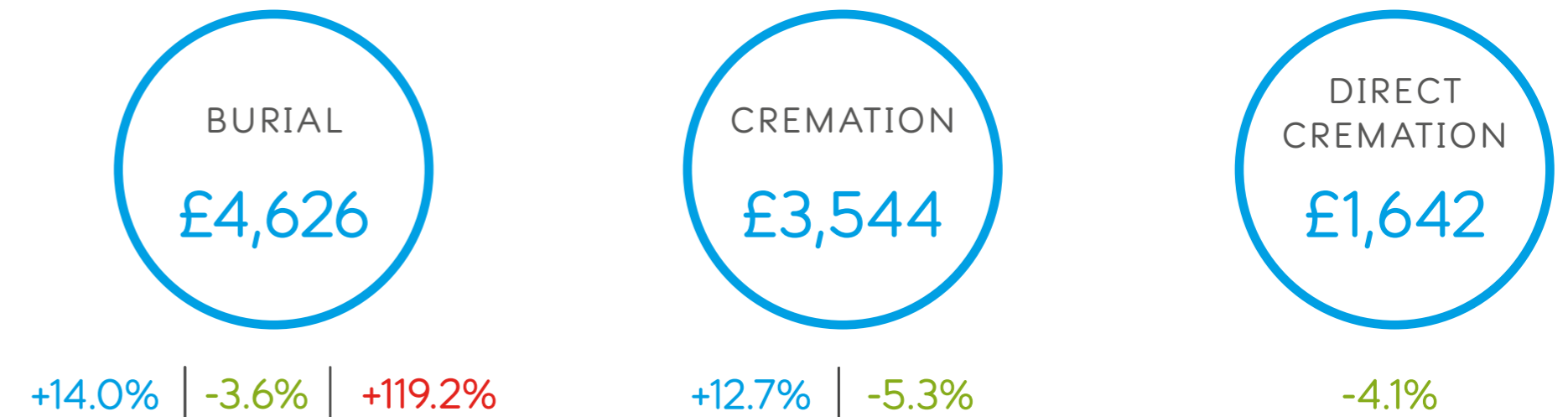
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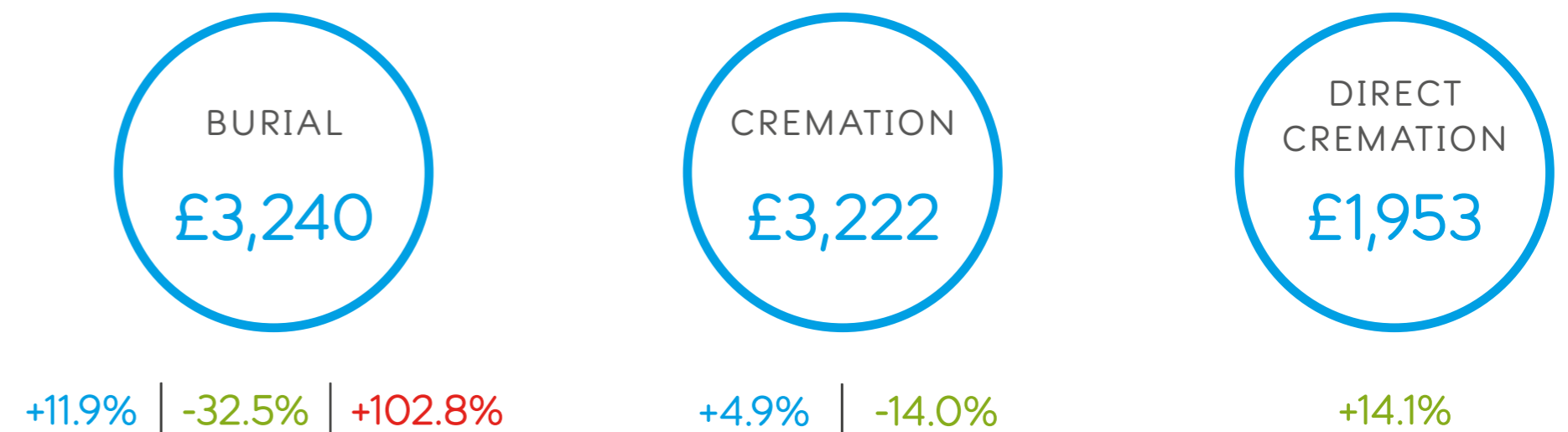
## Scotland

- The average cost of a **burial** in Scotland is now £4,626, an increase of 14% from 2017, and now only 3.6% lower than the national average.
- The 2018 average cost of a **cremation** in Scotland is £3,544, an increase of 12.7% from 2017, and is now only 5.3% lower than the national average.
- The average cost of a **direct cremation** here is £1,642, which is 4.1% below the national average.



## Northern Ireland

- The average cost for a **burial** is £3,240, a rise of 11.9% from 2017. This remains 32.5% lower than the national average, and is the lowest of all the regions
- In 2018, the average cost for a **cremation** in Northern Ireland increased by 4.9% to £3,222.
- The average cost of a **direct cremation** here is £1,953, which is 14.1% above the national average.



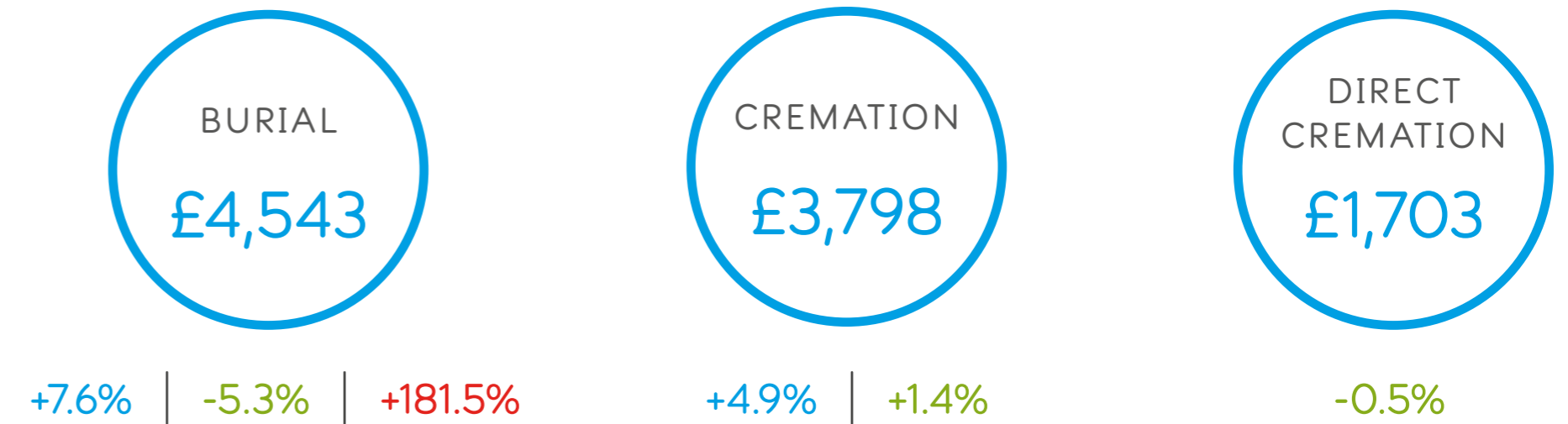
○ 2018 cost and % change from 2017    ● Difference from national average    ● Change from 2004

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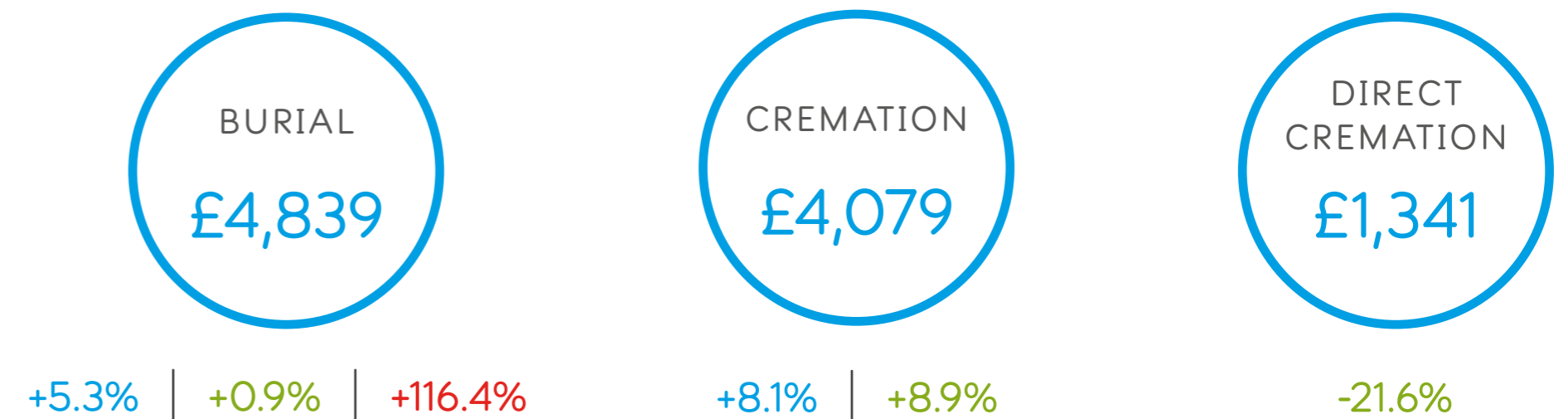
## North East England

- The average cost of a **burial** rose by 7.6% to £4,543 and is 5.3% below the national average. Since 2004, the North East of England has experienced the largest percentage increase in burial prices (181.5%).
- In 2018, the average cost for a **cremation** in the North East of England rose 4.9% to £3,798, which is almost the same as the national average.
- The average cost of a **direct cremation** here is £1,703, which is 0.5% below the national average.



## Yorkshire and the Humber

- In 2018, the average cost of a **burial** in Yorkshire and the Humber increased by 5.3% in 2018 to £4,839.
- As for the average cost of a **cremation** this rose 8.1% to £4,079.
- The average cost of a **direct cremation** here is £1,341, which is 21.6% below the national average.



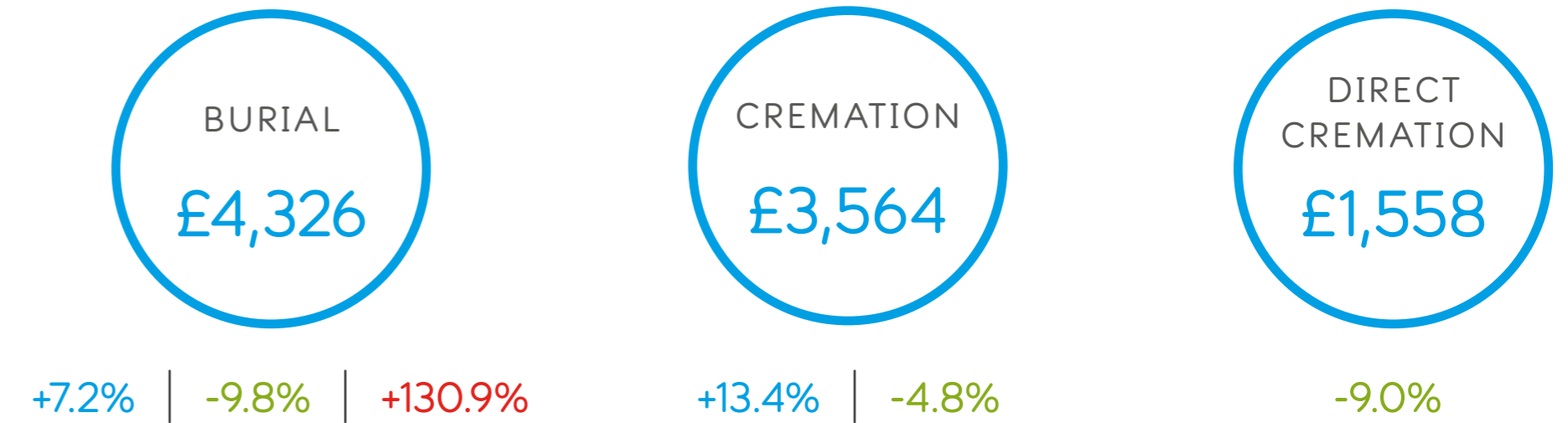
○ 2018 cost and % change from 2017    ● Difference from national average    ● Change from 2004

# Quick regional summary

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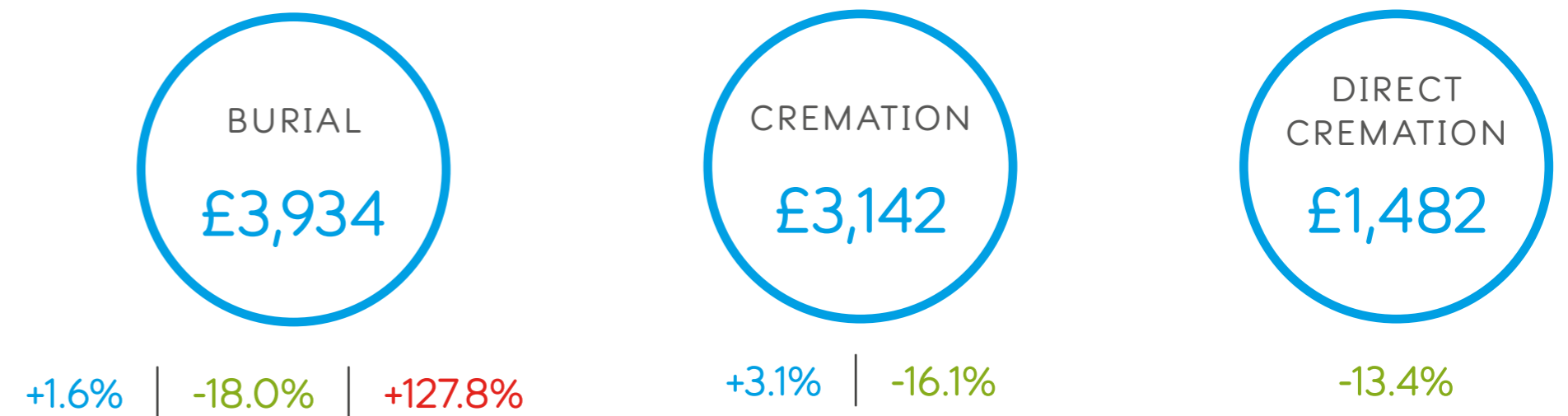
## North West England

- The average cost of a **burial** rose to £4,326, an increase of 7.2% from 2017. This is 9.8% below the national average which is the lowest out of all the regions in England.
- In 2018, the average cost of a **cremation** in the North West of England rose 13.4% to £3,564 which is 4.8% lower than the national average.
- The average cost of a **direct cremation** here is £1,558 – that's 9.0% below the national average.



## Wales

- The average cost of a **burial** in Wales is £3,934, an increase of 1.6% from 2017. This is now 18.0% below the national average. Since 2004, this cost has increased by 127.8%.
- For 2018, the average cost of a **cremation** in Wales rose by 3.1% to £3,142. It remains 16.1% below the national average.
- The average cost of a **direct cremation** here is £1,482 – that's 13.4% below the national average.



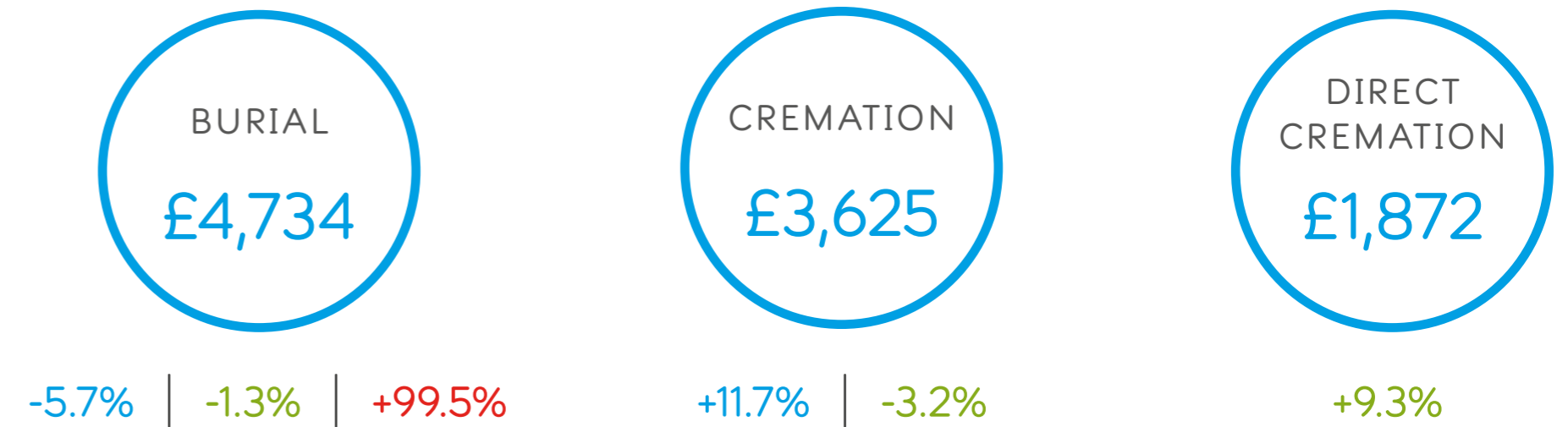
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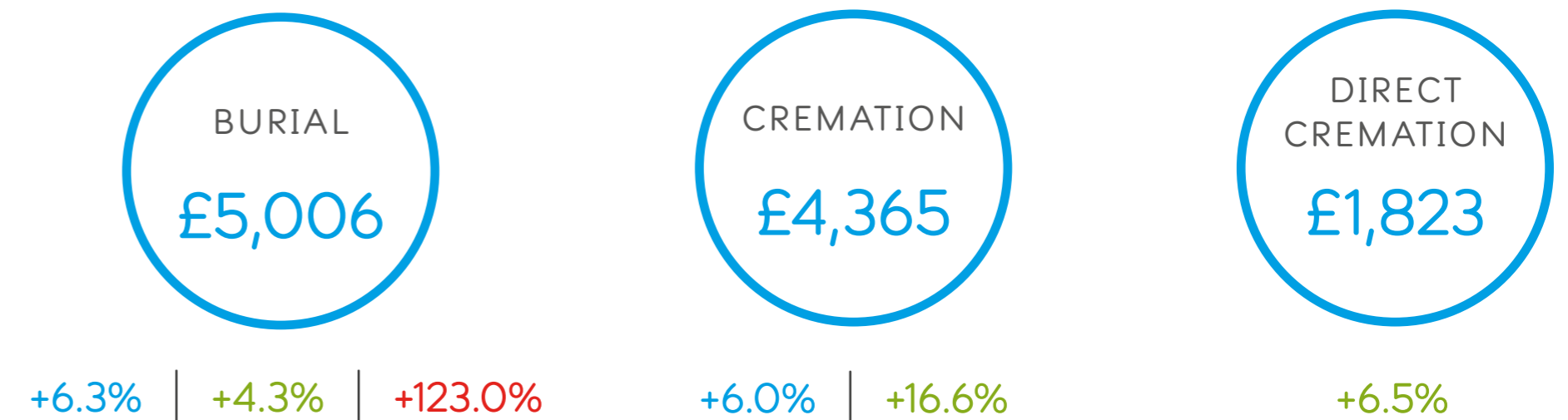
## East and West Midlands

- In the East and West Midlands, the average cost of a **burial** fell to £4,734 – that’s a decrease of 5.7% from 2017. This is now 1.3% below the national average.
- The average cost of a **cremation** rose by 11.7% to £3,625. This is 3.2% lower than the national average.
- The average cost of a **direct cremation** is £1,872, which is 9.3% more than the national average cost of a direct cremation.



## The South West

- The average cost of a **burial** increased 6.3% to £5,006. This is 4.3% above the national average.
- In 2018 the average cost of a **cremation** in South West England increased by 6.0% to £4,365, this is 16.6% higher than the national average.
- The average cost of a **direct cremation** here is £1,823, which is 6.5% above the national average.



○ 2018 cost and % change from 2017    ● Difference from national average    ● Change from 2004

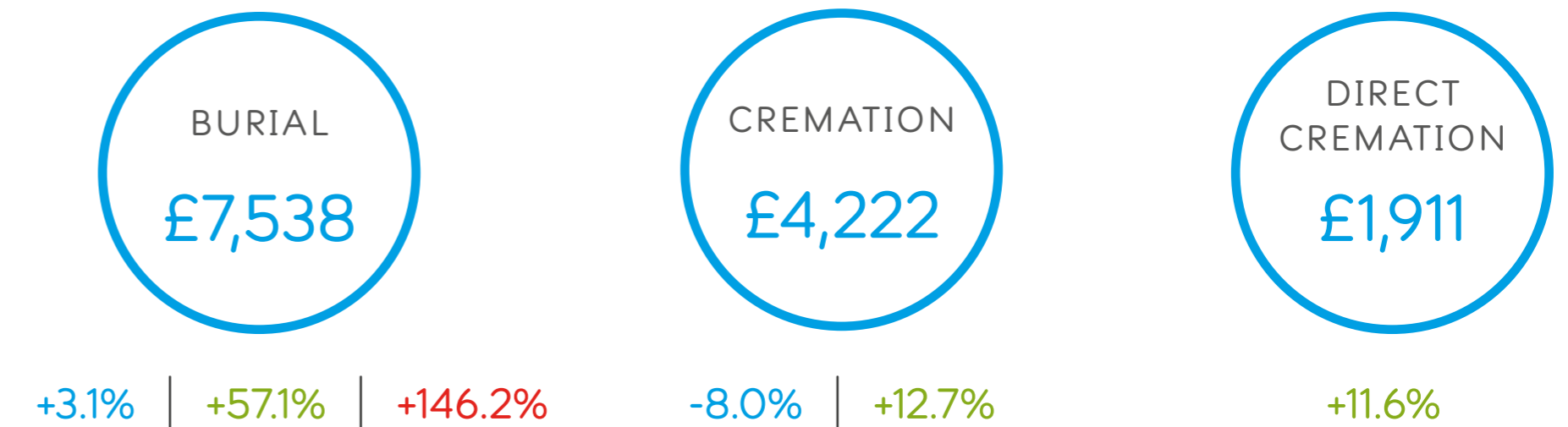


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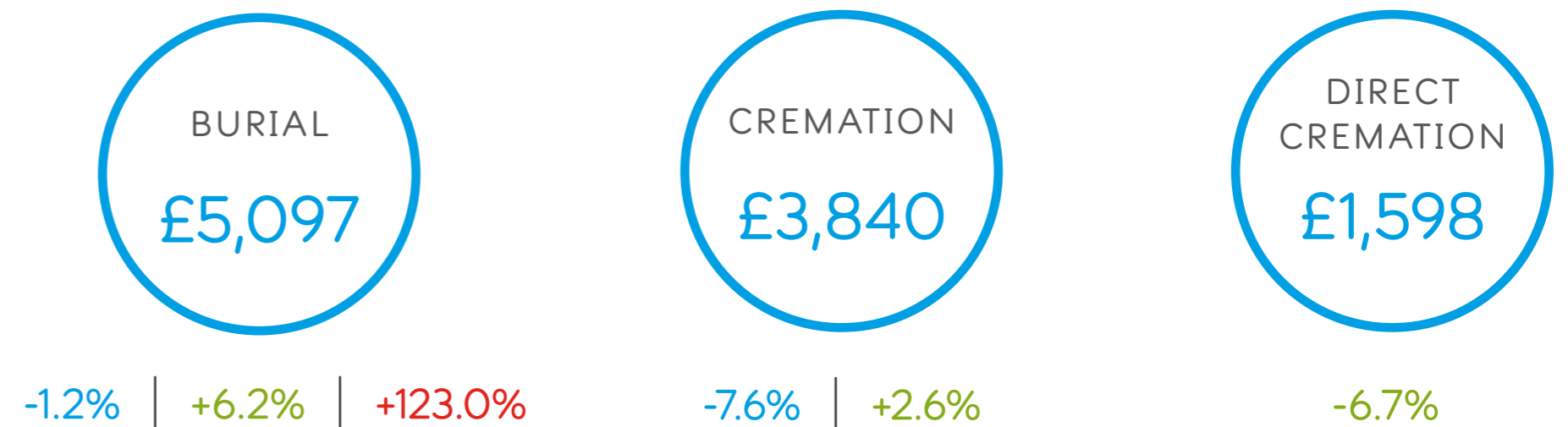
## London

- At £7,538 in 2018 London's average **burial** cost is 57.1% higher than the national average and has increased 3.1% since 2017. This is the highest of all the regions.
- The average cost of a **cremation** in the London area fell to £4,222 in 2018 – marking a decrease of 8% from 2017. It remains 12.7% higher than the national average.
- The average cost of a **direct cremation** is £1,911 – that's 11.6% more than the national average cost of a direct cremation.

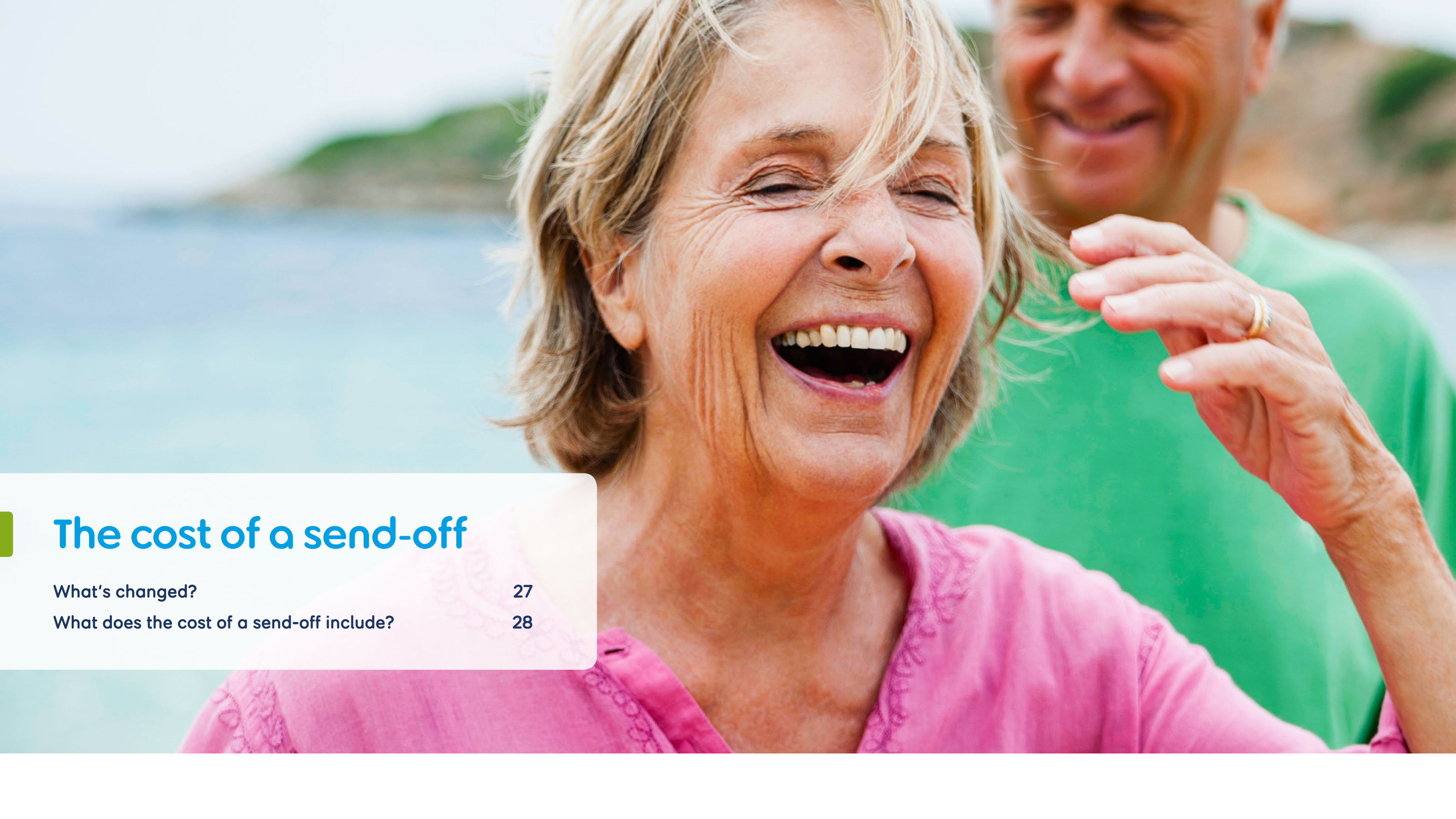


## South East and East England

- The average cost of a **burial** fell to £5,097, a 1.2% decrease from 2017, leaving it 6.2% above the national average. Outside of London this is the highest of any of the regions.
- For 2018, the average cost of a **cremation** in South East and East of England fell by -7.6% to £3,840, leaving it 2.6% higher than the national average.
- The average cost of a **direct cremation** here is £1,598 – that's 6.7% below the national average.



○ 2018 cost and % change from 2017    ● Difference from national average    ● Change from 2004



# The cost of a send-off

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# What's changed?

While funeral costs have gone up and up over the years, send-off costs (which are basically those added extras that turn a basic funeral into a send-off) tend to remain around the same. In fact, prior to this year, the cost of a send-off had fallen for two consecutive years.

But in 2018, we've actually seen the average cost of a send-off rise from £1,928 to £2,061 – that's an increase of 6.9% (which is a bigger percentage rise than funeral costs). This marks the biggest year-on-year rise since 2015, and costs are now at their highest since 2009.

When we break down the numbers even further, we see that every individual send-off cost – apart from venue hire (-2%) – has seen a year-on-year increase compared to 2017.

The areas where the spend increased most were the funeral notice (22%), death notice in the newspaper (15%) and flowers (14%). Other increases were as follows: limo hire (12%) order sheets/service cards (12%), memorial (5%), and catering (4%). You can see a breakdown of costs over on the next page.

YEAR	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
AVERAGE SEND-OFF (DISCRETIONARY) COST	£2,097	£2,156	£1,745	£1,864	£1,923	£2,006	£1,833	£2,000	£1,976	£1,928	£2,061
% CHANGE	+3.5%	+2.8%	-19.1%	+6.8%	+3.2%	+4.3%	-8.6%	+9.1%	-1.2%	-2.4%	+6.9%

**What's included in the cost of a send-off?**

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# What does the cost of a send-off include?

The lists below show you what's included in the cost of a send-off, and a breakdown of costs.

As you'll see, the memorial is the stand-out cost – at £824, it makes up 40% of the total cost. This is also up from £782 in 2017, marking a 5% increase in a year. After the memorial, the next three most expensive components are the catering (accounting for 18% of the total), limo hire (13%) and venue hire (10%).

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2017

**The extras can all add up...**

\*\*\*\*\*

Memorial	£782
Catering	£348
Limo hire	£235
Venue hire	£214
Flowers	£150
Order sheets/ service card	£73
Funeral notice	£62
Death notice	£63
*****	
<b>Total average other costs:</b>	<b>£1,928</b>
*****	

2018

**The extras can all add up...**

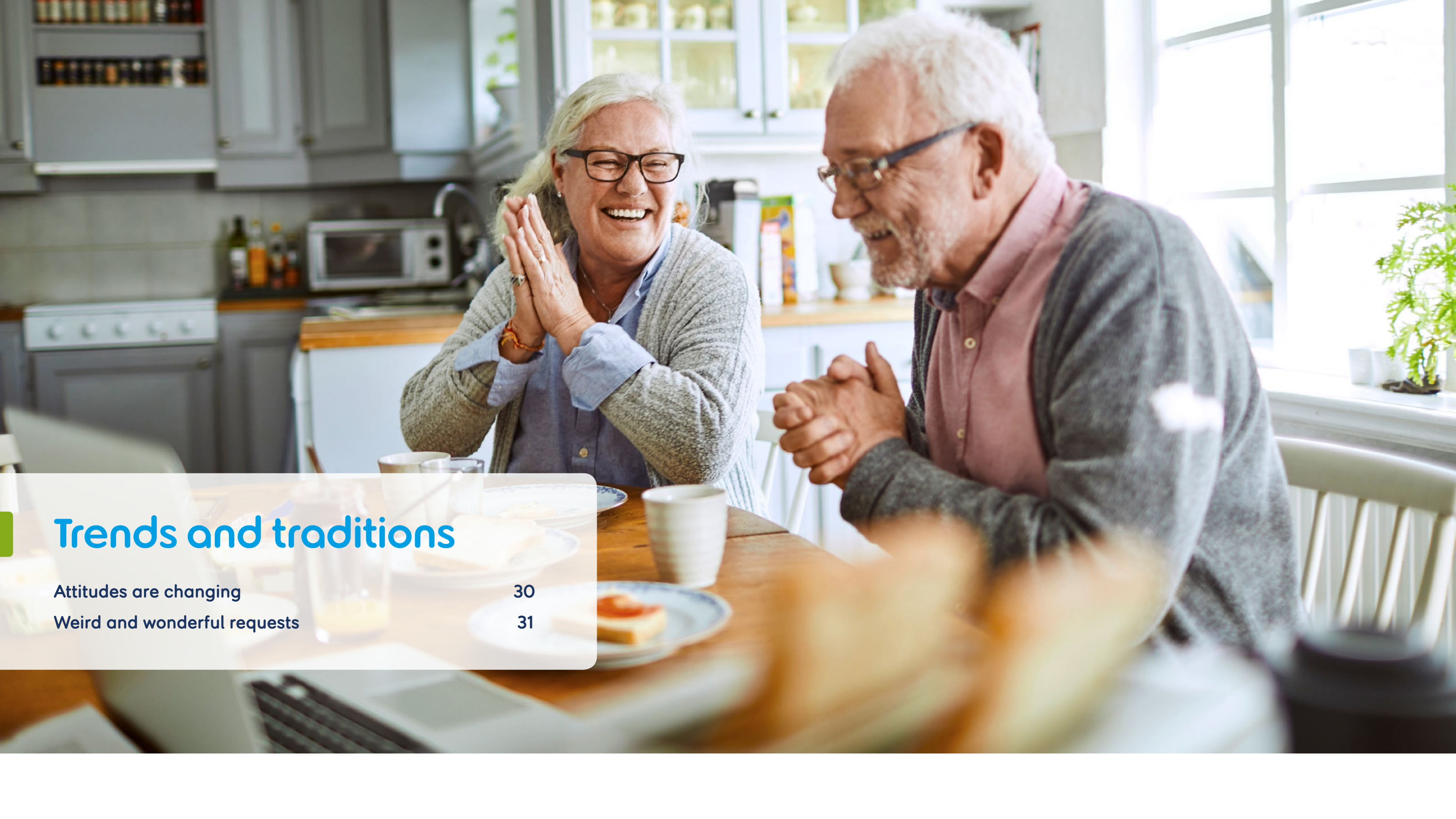
\*\*\*\*\*

Memorial	£824
Catering	£362
Limo hire	£264
Venue hire	£210
Flowers	£171
Order sheets/ service card	£82
Funeral notice	£76
Death notice	£73
*****	
<b>Total average other costs:</b>	<b>£2,061</b>
*****	



6.9%

YEAR-ON-YEAR INCREASE IN SEND-OFF COSTS



## Trends and traditions

Attitudes are changing

30

Weird and wonderful requests

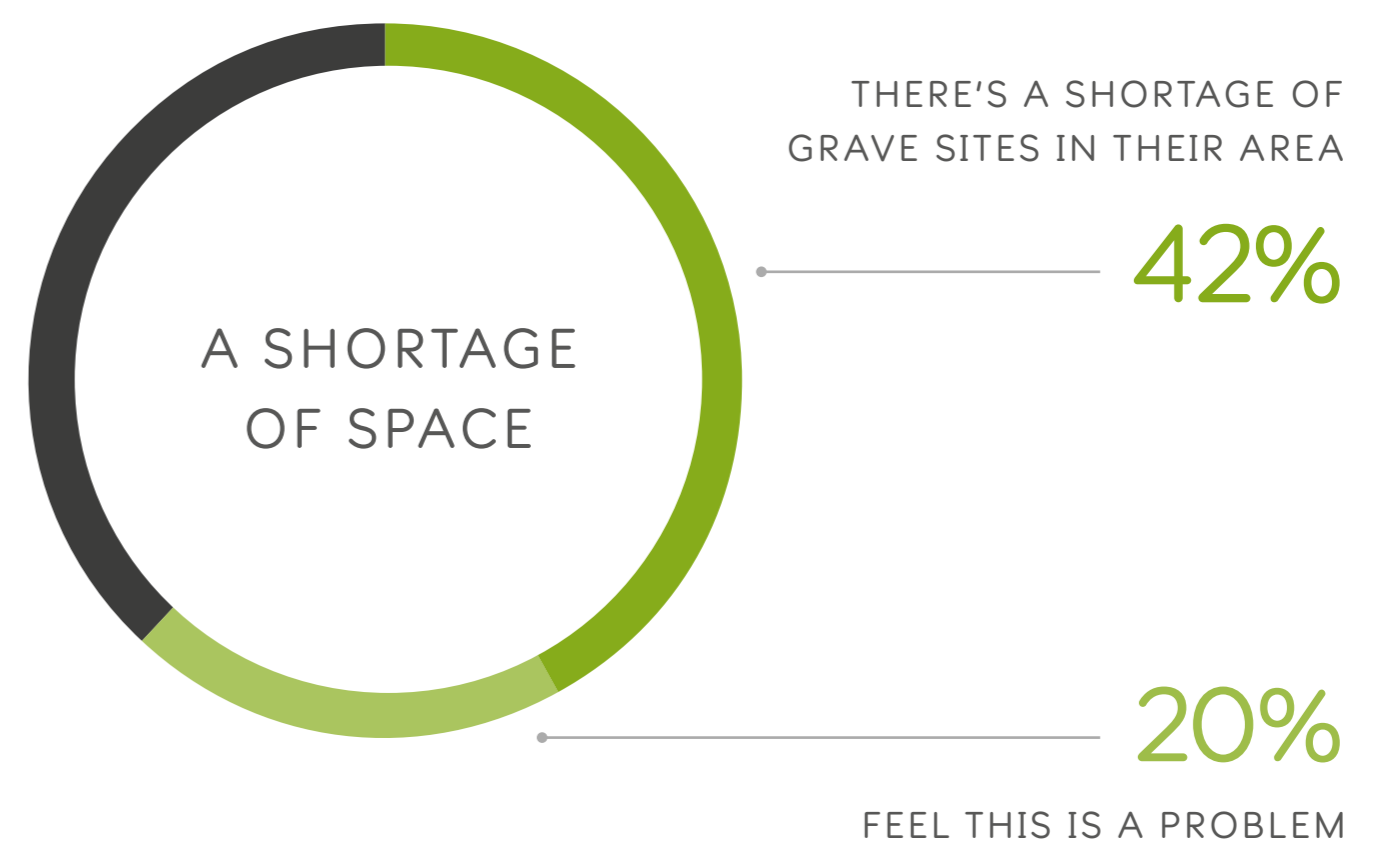
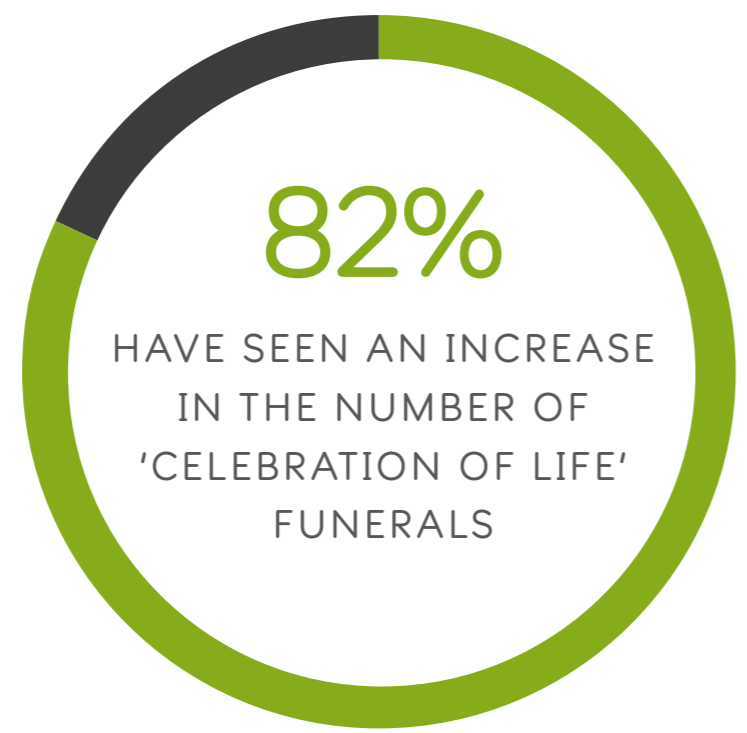
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## Attitudes are changing

When it comes to the types of services that are popular, it seems that traditional religious services are falling further and further out of favour. In fact, 64% of funeral directors say they've seen a drop in the number of traditional religious funerals they organise.

Attitudes to funerals appear to be changing. And eight in ten (82%) funeral directors say they've noticed a marked difference in the tone of funeral services – which they describe as a 'celebration of life' rather than mourning.



### There's a shortage of space

42% of funeral directors say there's a shortage of grave sites in cemeteries in their local area. 20% feel the limited number of sites in a problem – most notably in London. This lack of space for new graves is one of the reasons why funeral costs are rising, which you can read more about on page 34.

## Weird and wonderful requests

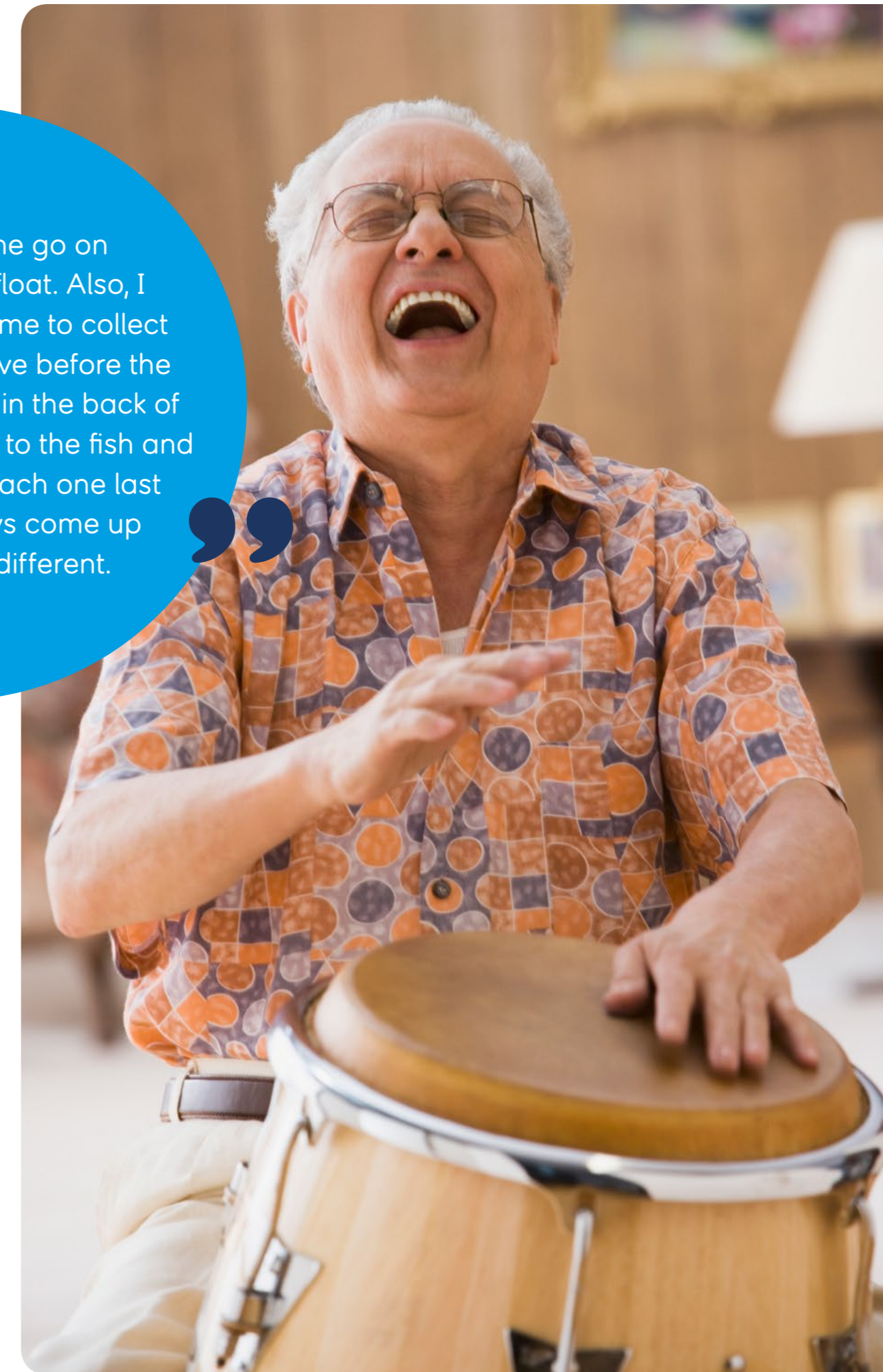
In 2018, we asked funeral directors what was the most unusual, memorable or weird funeral that they have been asked to organise and were able to fulfill.

Many people are now requesting alternative transport. This year, these include a milk float, a van, and even a flatbed lorry with banger cars stacked on it. Let's take a look at a few examples that show people want to do something differently...

“Next week, I'm doing a funeral where the deceased was a farmer and they are bringing his wellies and cutting the bottom of them off and sticking them to the feet end of the coffin – so it looks like his feet are sticking out.”

“...the most out-there one I can think of was a young lad who was interested in banger car racing – and his coffin was put on the back of a flatbed lorry with banger cars stacked on top of each other on the front and he was driven around the town and to the church on that. When they got to church, they damaged the grass verges, which upset the vicar. We thought it was hilarious.”

“We had someone go on the back of a milk float. Also, I had a family who came to collect their deceased relative before the funeral. They put him in the back of their van and took him to the fish and chip shop on the beach one last time. People always come up with something different.”



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# Weird and wonderful requests

There were some requests that the funeral director was unable to fulfill...

“ I was once asked by a naturalist family if their mum could be completely naked in the coffin and I had to decline. She'd had a post mortem and had a huge scar, so I decided against it. ”

“ Someone wanted to paint all the cars yellow. They wanted us to paint the whole fleet yellow with their temporary paint which they said would come off but we couldn't do that. ”

...but in general, they look to carry out the wishes of the deceased and their families:

“ I've always managed to do them – provided it's legal. ”



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## So, why do funeral costs rise?

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## What do funeral directors say?

As we've shown, funeral costs are one of the fastest rising costs in the UK. They've risen by 4.7% in just one year – and 122.5% in 15 years. But how can we explain this?

Well, the rise in funeral costs doesn't come down to one single reason – there are several contributing factors to consider. Let's take a look at the main reasons why, according to funeral directors.

### Reasons for the rise in cremation costs...

CUTS TO LOCAL AUTHORITY BUDGETS BY CENTRAL GOVERNMENT



RISE IN FUEL PRICES



MERCURY EMISSIONS ABATEMENT TARGET (INTRODUCED IN 2013)



### Reasons for the rise in burial costs...

LACK OF SPACE FOR NEW GRAVES



REDUCED LOCAL AUTHORITY FUNDING



INCREASED INVESTMENT IN CEMETERY INFRASTRUCTURE



REDUCED NUMBER OF BURIALS, DUE TO LOW DEATH RATE AND MORE PEOPLE CHOOSING CREMATIONS



## Expectation vs. reality

This year, 6 in 10 families (60%) who'd recently organised a funeral said the cost was in line with their expectations.

Meanwhile, a total of 1 in 4 families (25%) said it cost more than they'd expected. Of those, 18% said it was a little bit more expensive than they'd thought, and 7% said it was much more expensive than anticipated.

On average, families had to find £2,559 to make the up the shortfall to pay for a funeral in 2018. This means the average shortfall is up by +8.6% compared to 2017, when the average amount was £2,356.

### THE AVERAGE SHORTFALL

2017

£2,356

2018

£2,559

### CHANGE FROM 2017 TO 2018

+8.6%



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## Paying for a funeral

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## So, who's paying the bill?

In 2018, our research shows that 62% of people had made specific financial provisions to pay for their funeral before they passed away. This marks a 4% increase from 2017, when the figure was 58%.

### Of those who'd made provisions:

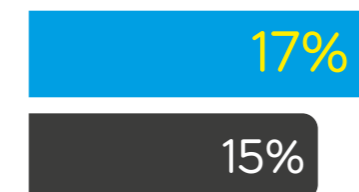
#### SAVINGS AND INVESTMENTS



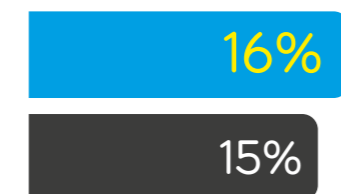
#### PRE-PAID FUNERAL PLAN



#### LIFE INSURANCE PLAN



#### OVER 50s LIFE INSURANCE PLAN



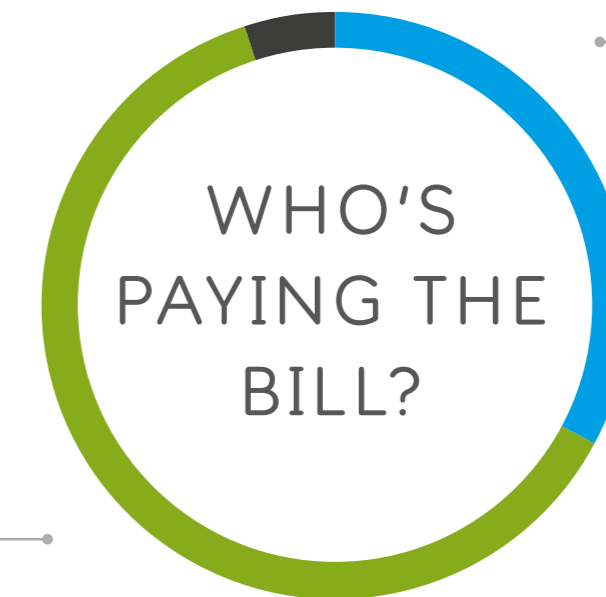
■ 2018  
■ 2017

£2,559

THE AVERAGE AMOUNT FAMILIES HAD TO FIND TO MAKE UP THE SHORTFALL

HAD TO PAY FOR SOME OR ALL OF THEIR RELATIVE'S FUNERAL

33%



62%

MADE SPECIFIC FINANCIAL PROVISION FOR THEIR FUNERAL BEFORE THEY DIED

But even so, not everyone who made specific financial provisions left enough to cover the full cost. In fact, only 59% of those who'd put money aside for funerals made sufficient provision to cover the entire cost. This is a significant drop compared to 2017, when the figure was 80%.

On average, families had to find £2,559 to make up the shortfall to pay for a funeral. This is up from 2017, when the average amount was £2,356.

This year, 33% had to pay for some or all of their relative's funeral themselves. They funded some or all of their contribution through a bank or building society current account (14%); savings, investments or ISAs (9%), a credit card (6%), a loan or borrowed money (2%), or by another means (2%).

51% paid from the deceased's estates (24% from a bank or building society; 27% from savings, investments or ISAs); 21% from a pre-paid funeral plan; 11% from life insurance; and 7% from an over 50s life insurance plan. A further 2% said the funeral was funded from a subsidy from government or local authority.

# Who should be paying the bill?

When asked who should be responsible for paying for their funeral, the results were as follows:

THE DECEASED



RELATIVES OF THE DECEASED



THE STATE OF GOVERNMENT



(Please note that some respondents gave more than one answer)

Meanwhile, almost six in ten (57%) felt the government should be doing more to help those with low incomes to cover the cost of funerals. 25% didn't agree with this, and a further 18% were unsure.



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# Financial troubles

For almost 1 in 8 (12%) families, finding the money to pay for their loved ones' funeral caused them notable financial problems. This is an increase from 1 in 9 families last year. And on average, this group had to find £2,775 to pay for the funeral.

## Here's how these families dealt with the financial concern:

USED MONEY FROM THEIR OWN SAVINGS OR INVESTMENTS



USED A CREDIT CARD



BORROWED THE MONEY FROM A FRIEND OR RELATIVE



GOT A LOAN FROM A LOAN PROVIDER (FOR EXAMPLE, A BANK)



SOLD THEIR BELONGINGS



WORKED OUT AN INSTALMENT PLAN WITH THE FUNERAL DIRECTOR

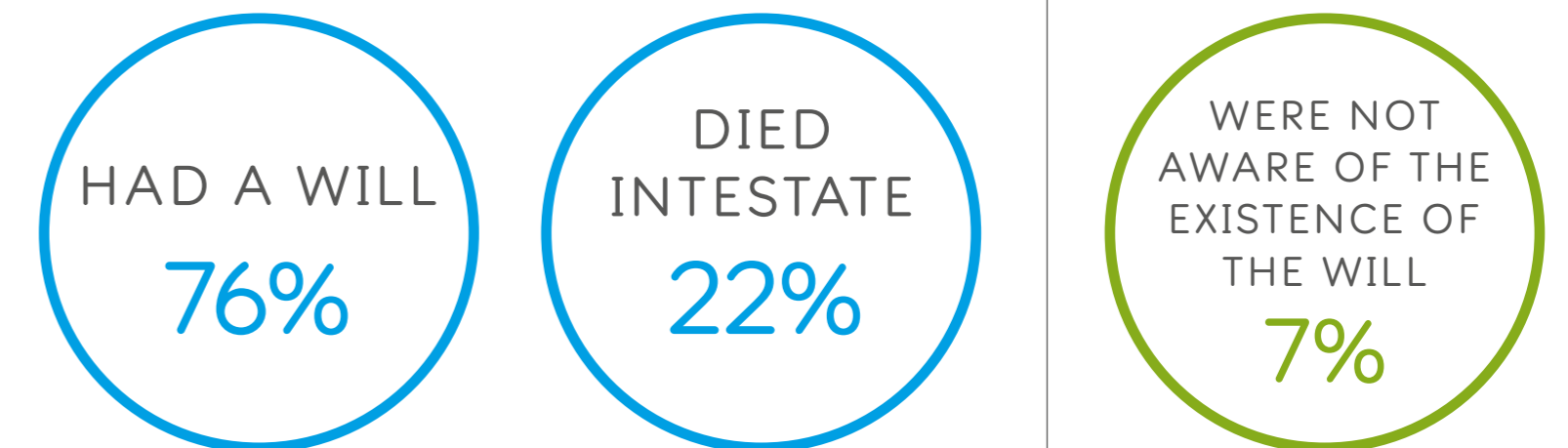


APPLIED FOR SUBSIDY FROM THE GOVERNMENT OR LOCAL AUTHORITY



(Please note that some respondents gave more than one answer.)

When it comes to getting help, less than half (45%) of respondents who didn't apply for a subsidy knew that those struggling to pay for a funeral could apply to the government for a funeral expense payment. Of those who were aware, almost a quarter (24%) had applied for support – and of these, 17% were successful in their application. On average, they received £983 to help cover the funeral and other associated costs.



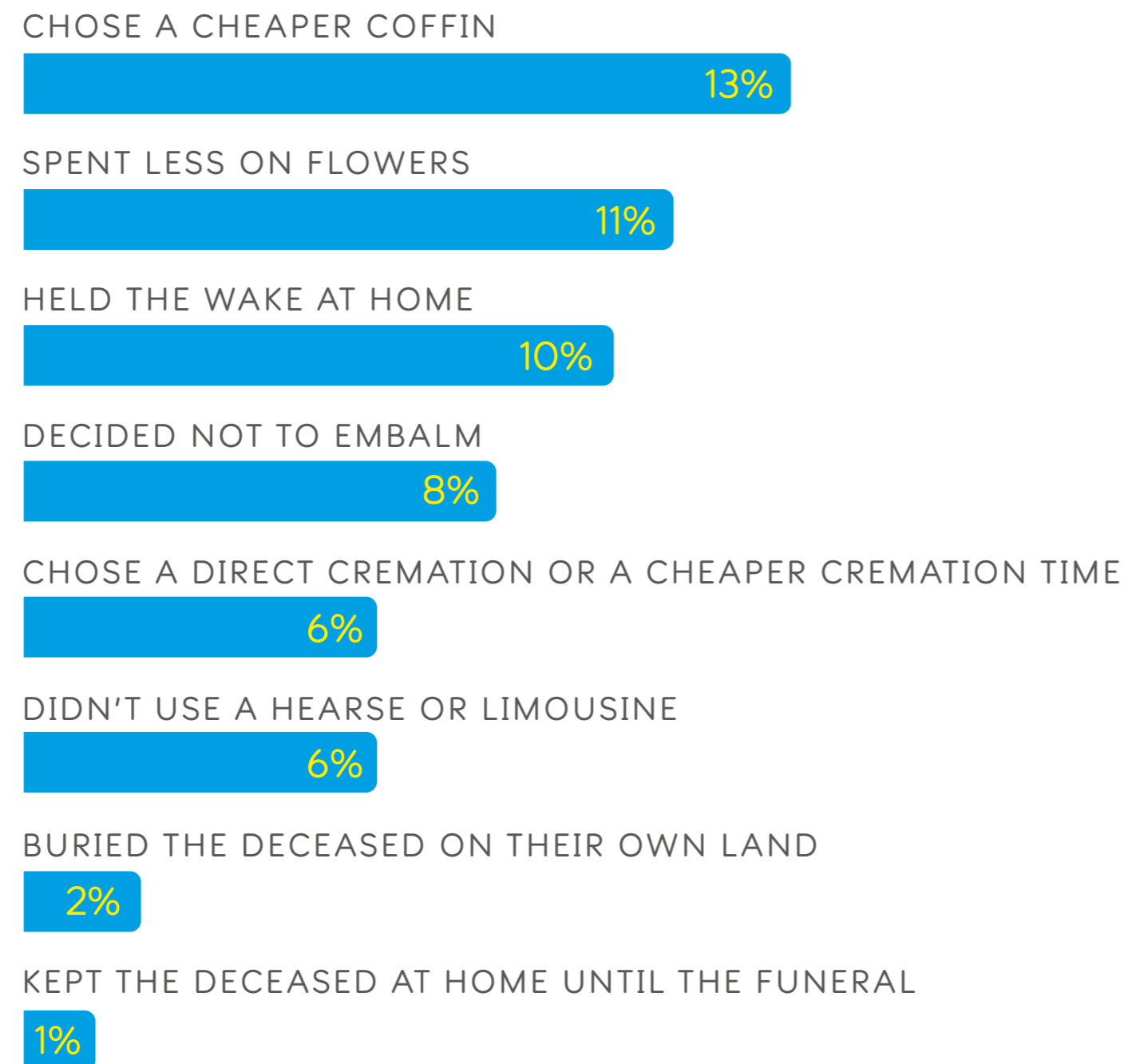
22% of funeral organisers stated that the deceased they were answering about had died intestate. Three quarters (76%) had a will, although a small minority (7%) were not aware of its existence.

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# Cost-cutting

With the cost of dying on the rise, it's perhaps understandable that more than a third of respondents (39%) said they actively tried to cut back on certain aspects to keep the overall cost of a funeral down.

## For example:



More than three quarters (76%) described the funeral they arranged as a 'typical' or 'standard' funeral – showing that the vast majority didn't splash out on funeral arrangements. On the other hand, 3% described it as a 'lavish' or 'expensive' funeral. Meanwhile, around 1 in 10 (9%) felt under pressure to organise a more expensive or lavish funeral than they wanted to.

**39%** | CUT DOWN ON FUNERAL COSTS

### Keep costs down with a direct cremation

This year, a total of 6% opted for either a direct cremation (2%) or a cheaper cremation time (4%) in order to keep the overall cost of a funeral down.

In 2018, the average cost of a 'typical' direct cremation in the UK is £1,712 – that's less than half the price of a standard cremation (which is £3,744 on average). To find out more about direct cremations, go to page 19.



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## What's the emotional cost?

When it comes to organising a funeral, there's a lot for family members to think about – and it can be a stressful time for everyone involved.

**Our survey shows that the most common issues faced were as follows:**

FEEL OVERWHELMED WITH THE AMOUNT OF ORGANISATION NEEDED



HAVE DIFFICULTY GETTING IN TOUCH WITH THE RIGHT PEOPLE



DISAGREE WITH OTHER FAMILY MEMBERS ABOUT FUNERAL ARRANGEMENTS



HAVE DIFFICULTY IN RELEASING FUNDS FOR THE FUNERAL PROVISION



HAVE LEGAL QUERIES ABOUT FUNERAL PROVISION



AREN'T AWARE WHETHER THEIR LOVED ONE HAS A FUNERAL PLAN OR SAVINGS IN PLACE



Our research also revealed that 61% of those who've organised a funeral now think about their own. You'll find more about this over on page 45.





## Let's talk about funeral wishes

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## Do we know what our loved ones want?

Of those surveyed, only 1% knew all the deceased's funeral wishes – that's the same as in 2017. This means up to 99% of funerals may not be exactly as their loved one would have wanted.

Almost 1 in 5 (18%) didn't know any of their loved one's funeral wishes when organising their funeral – compared to 21% last year. But even though this indicates a slight increase in awareness of some funeral wishes, it remains low in general. Let's take a look at the figures overleaf:

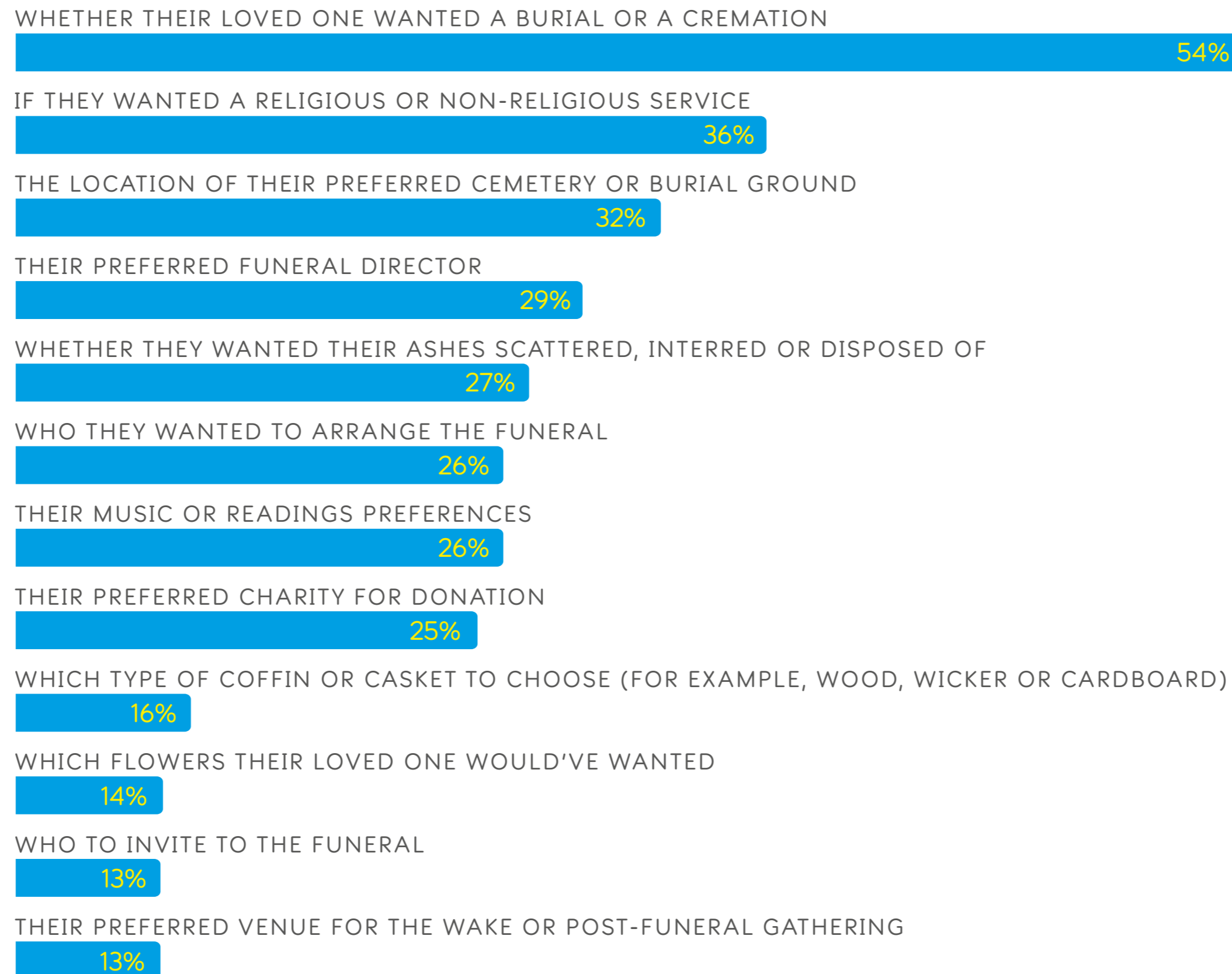
Only 1%

KNEW ALL THE DECEASED'S  
FUNERAL WISHES



# Do we know what our loved ones want?

## What do we know?



Of those who were aware of the deceased's funeral preferences, the vast majority (63%) had learnt of their preferences from the deceased directly. Almost a fifth (18%) had learnt about them from family and friends, and another fifth from the deceased's will.

### Your digital legacy

In last year's Cost of Dying Report, we introduced My Digital Legacy – a free tool offering a simple way to tell loved ones what you want to happen to your digital assets. For example, passing on details for your email and social media accounts, how to access them and what to do with them when you're gone.

This year, we saw a 2% increase in the number of people who knew how their loved ones wanted their online and digital life handled after passing away – rising from 3% to 5%.

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## Are we planning ahead?

**Our research revealed that organising a funeral prompted 61% of people to start thinking about their own plans.** But this figure is down again from 65% in 2017 – and down from 71% in 2016.

Of those who said it had made them think about their own plans, 45% said they've made a will – while 32% have spoken to someone about their funeral preferences. Nearly a quarter (23%) have got money set aside specifically to pay for their funeral, and almost one fifth (19%) have made a record of their wishes in writing. A total of 14% have gone so far as to prepay for their funeral.

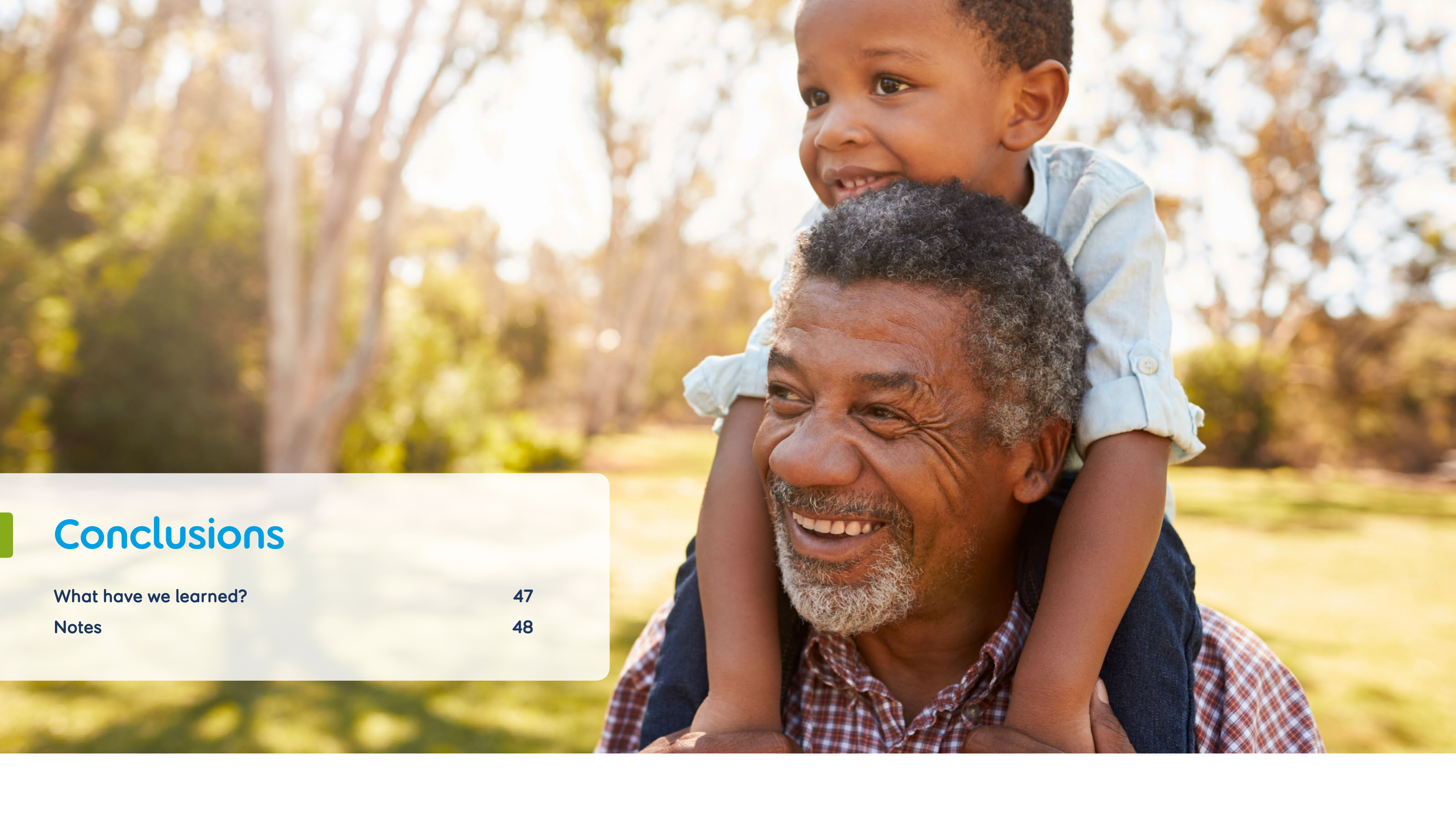
**However, just over a fifth (21%) of those who said it had made them think about their own plans admitted that they haven't done anything to prepare for it yet.**

The main reason given for this was that it's something they plan to do, but just haven't got round to it yet (33%) – while 18% said they'd prefer not to think about their own death. Other reasons include: they feel their family can arrange their funeral for them, without having to discuss it (16%); they're too young to think about it right now (12%); and they don't feel comfortable (or they believe it's unlucky) to talk about death (6%).

**This doesn't mean the people don't have ideas about the type of funeral they'd like, though – they just haven't made their wishes known.**

Two in five (39%) of people who organised a funeral recently want a 'standard' or 'typical' funeral – and around one third (31%) want their family to spend as little money as possible. 13% said they'd like a direct cremation, and 10% would prefer a woodland or eco funeral – and both figures are significantly higher compared to those who said they want a 'lavish' or 'expensive' funeral (just 3%).

A total of 9% are happy to leave it to their family to decide for them – and 5% don't care, as it's not going to be their problem.



## Conclusions

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## What have we learned?

The SunLife Cost of Dying Report 2018 has highlighted another year-on-year increase – rising by 3.4% in a year. Although professional fees to administer the estate have fallen (-0.9%) compared to 2017, the average cost of a funeral has risen (+4.7%) – and the average amount spent on a send-off has seen a bigger percentage increase (+6.9%).

Meanwhile, our interviews have shown that people still aren't comfortable talking about death or their funeral wishes. For example, only 1% of those who recently organised a funeral knew all of their loved one's wishes – meaning 99% may not have got the exact funeral they'd have wanted.

When you combine this with the fact that the cost of a basic funeral has been steadily rising (faster than inflation) for the past 15 years – and the cost of a send-off has risen sharply over the past year, it's clear that we need to talk more openly about our own wishes – with a view to breaking down the taboo and ensuring we all get the send-off we'd have wanted.

We're currently in a situation where families are having to find £2,559 to make up the shortfall and cover the cost of a loved one's funeral (this is up from £2,356 in 2017, marking an +8.6% jump). But we can't be sure the send-off we're giving them is what they'd have actually wanted. With costs set to carry on increasing – reaching an estimated £5,120 in just 5 years' time – the benefits of planning ahead are clear.

To overcome this, as a society we need to give people permission to talk about death as they would anything else. It shouldn't be a taboo topic, but something we discuss openly with our families – that way, we can make sure we all get the fitting send-off we deserve.

### How to reference the Cost of Dying Report 2018

Every year, we carry out research into the cost of dying to raise awareness of changes to costs over time. We want the information in this report to be shared as widely as possible – and you're welcome to use these facts and figures in your work.

All we ask that you quote your source and reference the report whenever you do so – and please make sure you include a link to the full report, too.

**Please reference the report as follows:**  
**SunLife (2018), Cost of Dying Report,**  
**[sunlife.co.uk/costofdying2018](https://sunlife.co.uk/costofdying2018)**

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# Notes

The Cost of Dying Report 2018 was undertaken by Critical Research. The quantitative side of this project consisted of an online survey carried out in May 2018, asked to 1,547 consumers. This was supported by 100 telephone interviews of funeral directors from across the sector. The questions asked were the same set of questions used in previous years, with some additional questions added to understand the awareness and cost of direct cremations.

## Funeral pricing

This research has been conducted annually since 2004, using a consistent methodology to ensure data comparability over time. Nevertheless, it's still necessary to understand the research process and how the data was compiled.

- Ten funeral directors were contacted in each of the ten Government office regions (GOR) of England, plus Wales, Scotland and Northern Ireland. Interviews were conducted between 24th April and 22nd June 2018.
- In terms of the funeral directors' survey, we spoke to 100 companies, filtered on companies interviewed in 2017. We had a spread of 10 companies in each of the ten regions. Of last year's participants, 50 were not able to take part this year. They were replaced by a similar organisation (for example, situated in same region).
- Critical Research spoke to mixture of independent businesses and those who are part of larger chains, such as Co-operative Funeral Care.
- The funeral directors were contacted by telephone and informed that we were carrying out research into typical funeral costs across the UK, for a burial and for a cremation. They were asked to provide costs for a funeral so that differences across the country could be measured.

## Funeral pricing criteria

Since no two funeral directors use the same terminology to explain their professional and supplementary charges, Critical Research asked them to provide these charges as one cost for burial and one for cremation.

## Cremation pricing criteria

The following costs make up the total cost for a cremation:

### 1. Professional Services – includes:

- collection of the deceased within 20-25 mile radius;
- all care of the deceased, robe and dressing;
- necessary arrangements;
- pre-paying of disbursements and attending to all essential documentation;
- making /receiving all necessary telephone calls;
- use of the chapel of rest for viewing of deceased during normal working hours;
- provision of a hearse and one limousine with attendants (1 director and 4 bearers) for deceased and family to and from cemetery/crematoria;
- a mid-range, oak veneer coffin as a standard.

### 2. Clergy or officiates fees – for conduction of service at a chapel.

Clergy/Officiate fees are typically a separate cost item for funerals in a council-run cemetery, as the service would often be in the cemetery chapel. However, when the cemetery is "church" run, the clergy/officiate fee is normally included within the cost of cremation.

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### 3. Doctors' fees for certification

If the deceased is in the hands of the coroner or the deceased is being buried, this fee doesn't apply.

### 4. Cost of cremation

This includes a service in church or chapel (including organist) and essentially the cremation process until the point where the deceased's ashes are at the polytainer stage (ready for scattering). The funeral director was asked to quote for the local cemetery or the crematoria they used most frequently.

The cost of a church service varies in each regional area and depends upon the denomination and whether the deceased/family belongs to the parish. Where possible, an average cost has been included to reflect the majority of the funeral directors' clients.

## Burial pricing criteria

The following costs made up the basis of the total cost for the burial:

### 1. Professional Services – includes:

- collection of the deceased within 20-25-mile radius;
- all care of the deceased, robe and dressing;
- necessary arrangements;
- pre-paying of disbursements and attending to all essential documentation;
- making /receiving all necessary telephone calls;
- use of the chapel of rest for viewing of deceased during normal working hours;

- provision of a hearse and one limousine with attendants (1 director and 4 bearers) for deceased and family to and from cemetery/crematoria;
- a mid-range, oak veneer coffin as a standard.

### 2. Clergy or officiates fees – for conduction of service at a chapel.

In most instances, the clergy/officiate fee is incorporated into the cost of burial fee, as both are from same supplier (i.e. the Church). Clergy/officiate fees are typically a separate cost item when the funeral takes place in a council-run property (usually a cemetery, where the service would often be in the cemetery chapel).

### 3. Cost of burial

This includes burial of the deceased in a new double-depth grave with the first interment. The funeral director was asked to quote for the local cemetery or the cemetery used most frequently. As most burials follow a service at a church Critical Research has added in the cost of use of church, verger and organist to this burial charge.

Doctors' fees for certification do not currently apply for a burial.

## Other costs

During the previous funeral pricing research, some funeral directors interviewed mentioned costs that were not covered by the professional service fees or essential disbursements for a cremation or a burial. These costs, including funeral flowers, notices, memorials and others were discussed qualitatively, but not quantified.

As of 2007, demand by SunLife's internal product development initiatives led to an expansion of the annual funeral pricing research to quantify the average total cost of dying in addition to updating the average funeral pricing research.

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The average costs for the following variables, associated with the cost of dying, were obtained through an online consumer survey run 1st May to 17th May, against a sample of 1,547 UK adults (aged 18+) who were personally responsible for planning a funeral and the administration of the estate of the deceased within the past four years (NB. Before 2014 the timeframe had been set as past five years). Each of the respondents was asked to provide an estimation of the cost they incurred for the following death-related variables:

- Funeral flowers
- Death notice
- Funeral notice
- Additional limo
- Order /service sheets
- Memorial
- Catering for wake/funeral reception
- Venue Hire
- Viewing of the body
- Embalming
- Live music
- Recorded music
- Administration of the estate of the deceased (Probate)

Consumers who had organised a cremation were also asked what type of cremation this was, specifically whether it was a direct cremation, and whether they organised a memorial service after the direct cremation.

Critical Research has calculated the average cost for each death-related variable. For clarity, this report has calculated the average by taking the sum of the costs for each variable, divided by the number of responses for that variable, including values of zero but excluding 'don't knows'. Extreme outliers were also removed as they are considered atypical. Thus, the average cost is an average among those who had that variable.

The exception to this is for the probate cost. From 2013, all respondents were asked this question, unlike in previous years where a filtering question was asked to determine if they had been given a grant of probate or letters of administration etc. Hence, it was necessary to strip out zeroes, as well as extreme outliers, and then work out the average cost.

## Total Cost of Dying

The 2018 total cost of dying referenced in this report is the sum of the average costs for order sheets, venue hire, additional limo(s), funeral flowers, death notice, funeral notice, memorial, catering, viewing of the body, embalming, live music, recorded music and administration of the estate, plus the average cost for funeral, cremation or burial.

## Other observations

In order to gain additional insight, the following have been added to the funeral directors' survey, although do not form part of the total cost of dying:

- Cost of a humanist minister
- Cost of a direct cremation
- Collection outside 25-mile radius
- Eco burials including bio-degradable coffins, wicker or cardboard, or woodland burials

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## Additional questions for consumers in 2018

For the 2018 survey, consumers taking part in the research were asked some additional questions. These were to understand:

- Who the funeral was organised for
- How they would describe the funeral they organised – whether it was a simple/low cost funeral or one that was more expensive/lavish
- Did they feel under pressure to organise a more lavish funeral
- For those who organised a cremation, what they have done with the ashes of the deceased
- Whether they experienced any issues or problems whilst arranging the funeral
- Who should be responsible for paying for a funeral
- Awareness and application for a subsidy or funeral expenses payment from the local authority

## Regional Boundaries

The statistical regions used by the UK's ONS (Office of National Statistics) comprise the Government Office Regions for England, plus Wales, Scotland and Northern Ireland. These constitute 12 regions.

With the inclusion of Northern Ireland (to ensure UK coverage and not just GB), the following regions have been aggregated for research purposes to derive 10 regions:

- South East with East of England
- West Midlands and East Midlands

The research was therefore spread across the following regions:

**Region 1:** Wales

**Region 2:** South East and East of England

**Region 3:** London

**Region 4:** East and West Midlands

**Region 5:** Yorkshire and the Humber

**Region 6:** Scotland

**Region 7:** South West England

**Region 8:** North West England

**Region 9:** North East England

**Region 10:** Northern Ireland

Please note: The base size in Northern Ireland from the consumer survey is considered too low for analysis. Data for Northern Ireland has been included in the report for reference but has not been commented on in the report.



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