



Cost of Dying Report 2020

A complete view of funeral costs over time





06

The data

The cost of dying explained – what it is, how much it will set you back, and what it could be in the future.



16

The challenges

The challenges facing the funeral industry today, and how people are paying for funerals.



24

The advice

Tips on cutting costs and organising a funeral, from funeral directors and people who've recently done it themselves.



35

The funeral

Our funeral wishes, how trends and traditions are changing, and the nation's favourite funeral songs.



49

The learnings

Our conclusions and key take-outs from the Cost of Dying Report 2020.

Welcome to the SunLife Cost of Dying Report 2020

It's 2020, and once again we've seen a rise in the overall cost of dying. It's now £9,493 – up £289 since 2018. That's the highest it's ever been.

This is mainly due to yet another jump in the cost of an average funeral, which now stands at £4,417 – up £146 in just one year. That's an increase of £2,497 since we first started tracking funeral prices in 2004.

In this year's report, we take a closer look at how the cost of dying has changed, and how it may change in the coming years.

We delve into regional funeral costs and explore the problems facing the funeral industry. We also examine how these factors are affecting people throughout the UK – and what can be done to ease the burden.

Plus, because the cost of dying continues to rise, we've included practical advice from funeral directors and people who've recently organised a send-off. They've given us helpful tips on how to pay for and organise a funeral.

This report also covers funeral wishes (we're still reluctant to talk about what we want), the growing 'celebration of life' trend, and how the nation's favourite funeral songs are changing. So read on to find out more.



A handwritten signature in black ink that reads "Dean Lamble". The signature is written in a cursive, flowing style.

Dean Lamble CEO, SunLife

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. And, in 2007, we started releasing our Cost of Dying reports.

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

- An online survey of 1,503 UK adults who were responsible for planning a funeral and administering an estate in the last four years.
- 100 telephone interviews of funeral directors across ten UK regions.

How to reference the Cost of Dying Report 2020


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.

All we ask is 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.

Please reference the report as follows:

SunLife (2020), Cost of Dying Report, sunlife.co.uk/costofdying2020





What is the 'cost of dying'?

The phrase 'cost of dying' can sound a bit off-putting. It refers to the total cost of a person's send-off – including any professional fees, the funeral service, and the party or wake.

It's basically the overall cost someone may have to pay when they organise a funeral. And now, the cost of dying is more expensive than ever before.

The cost of dying – like death in general – is also something that lots of us feel uncomfortable talking about. And that's something we want to change.

To help get the conversation started, let's take a look at the cost of dying over time...



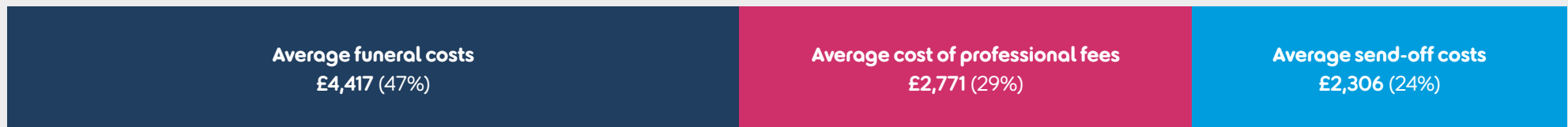
The data

What's changed?

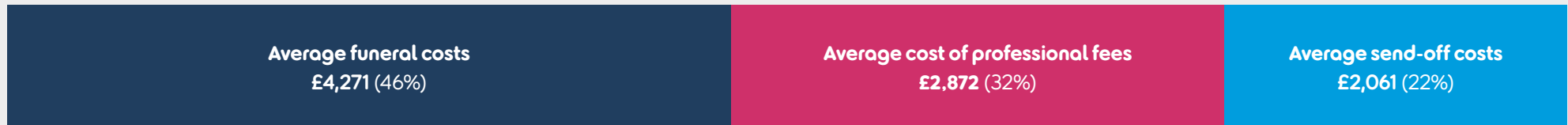
The average cost of dying is now at an all-time high of £9,493. So it's gone up by £289 (+3.1%) since 2018.

That's a 42% rise since we first started tracking the cost of dying in 2007. To put that in perspective, wages have only risen by 22.6% since 2007. That means the average cost of dying is likely to be beyond what many can afford.

£9,493 – Average total cost of dying in 2019



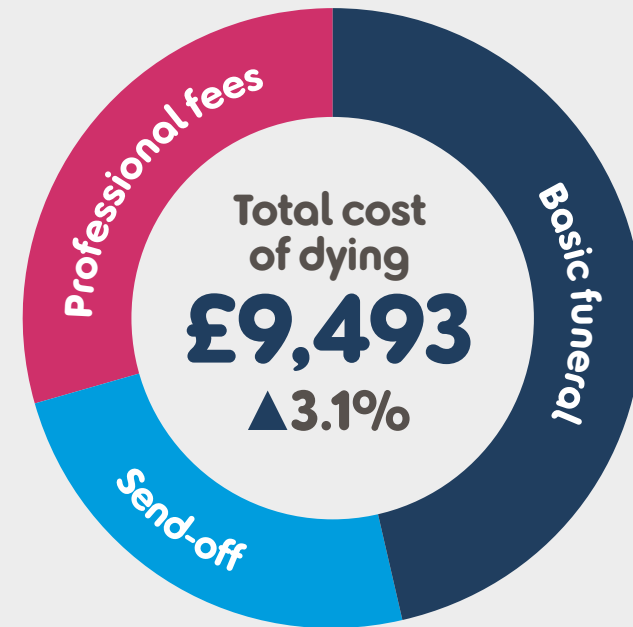
£9,204 – Average total cost of dying in 2018



This average is based on the average cost of burials and cremations. But when we consider burials and cremations separately, the average cost of a basic funeral varies, as you can see below:

2019 average funeral cost:	£4,417 (+3.4%)	2018 average funeral cost:	£4,271
Basic cremation:	£3,858 (+3.0%)	Basic cremation:	£3,744
Basic burial:	£4,975 (+3.7%)	Basic burial:	£4,798

What costs the most?



The cost of dying includes the funeral, send-off and professional fees. But what exactly is it about these services that costs so much? Here's a breakdown of what each one includes:

Average cost of a basic funeral: £4,417 (+3.4%)

This includes fees for the cremation or burial, the funeral director, the doctor and the minister or celebrant.

Average amount spent on the send-off: £2,306 (+11.9%)

This includes the memorial, the death and funeral notices, flowers, order sheets, limousines, the venue and catering for the wake.

Average amount spent on professional fees: £2,771 (-3.5%)

These are the fees for hiring a professional to administer the estate.

The funeral is where most of the money goes

With an average cost of £4,417 (up 3.4% since 2018), the basic funeral is responsible for almost half of the total cost of dying (47%) across the UK.

The cost of a send-off has risen the most

Average send-off costs are £2,306 – that's up 11.9% since 2018. So these costs now make up 24% of the total cost of dying.

But professional fees have fallen

The average cost of professional fees is now £2,771 (-3.5% since 2018) – but they still make up 29% of the total cost of dying.

Funeral costs are rising

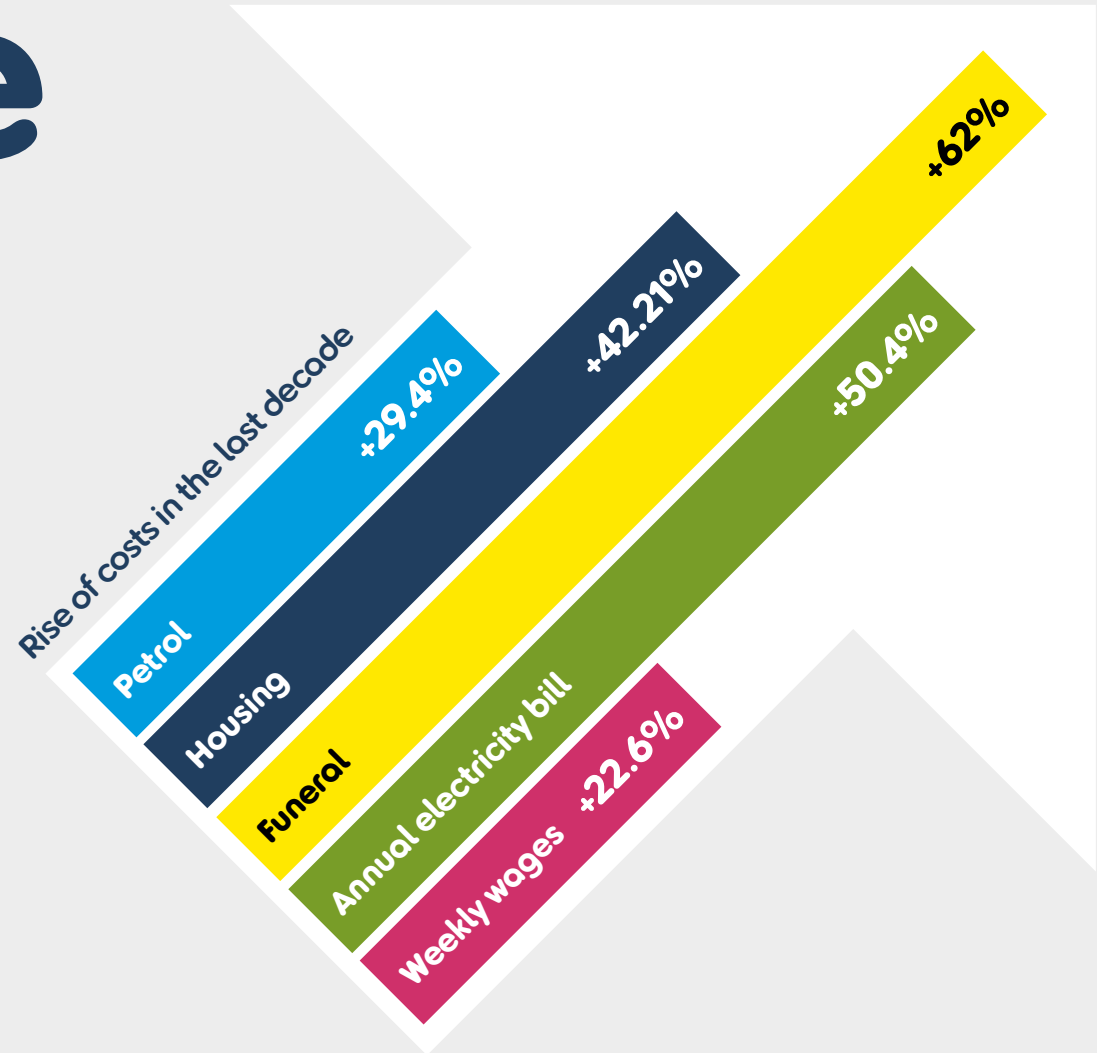
As we can see, the cost of a funeral makes up nearly half (47%) of the cost of dying. And, just like the overall cost of dying, funeral costs have gone up significantly.

In fact, average funeral costs have risen by 62% in the last decade.

When you compare this to rises in other costs over the past ten years – like petrol prices, electricity prices, house prices and weekly wages – the difference is vast.

For example, if wages had risen in line with funeral costs, the average weekly wage would be £790 today. But they've actually only risen by 19.7% to £585.

i Even average house prices can't match the rate of rising funeral costs. In 2009, a house cost £164,025 on average. In 2019, that cost went up 43.1% to £234,853. But if house prices had risen in line with funerals costs for the decade, the average home would now cost £265,092.

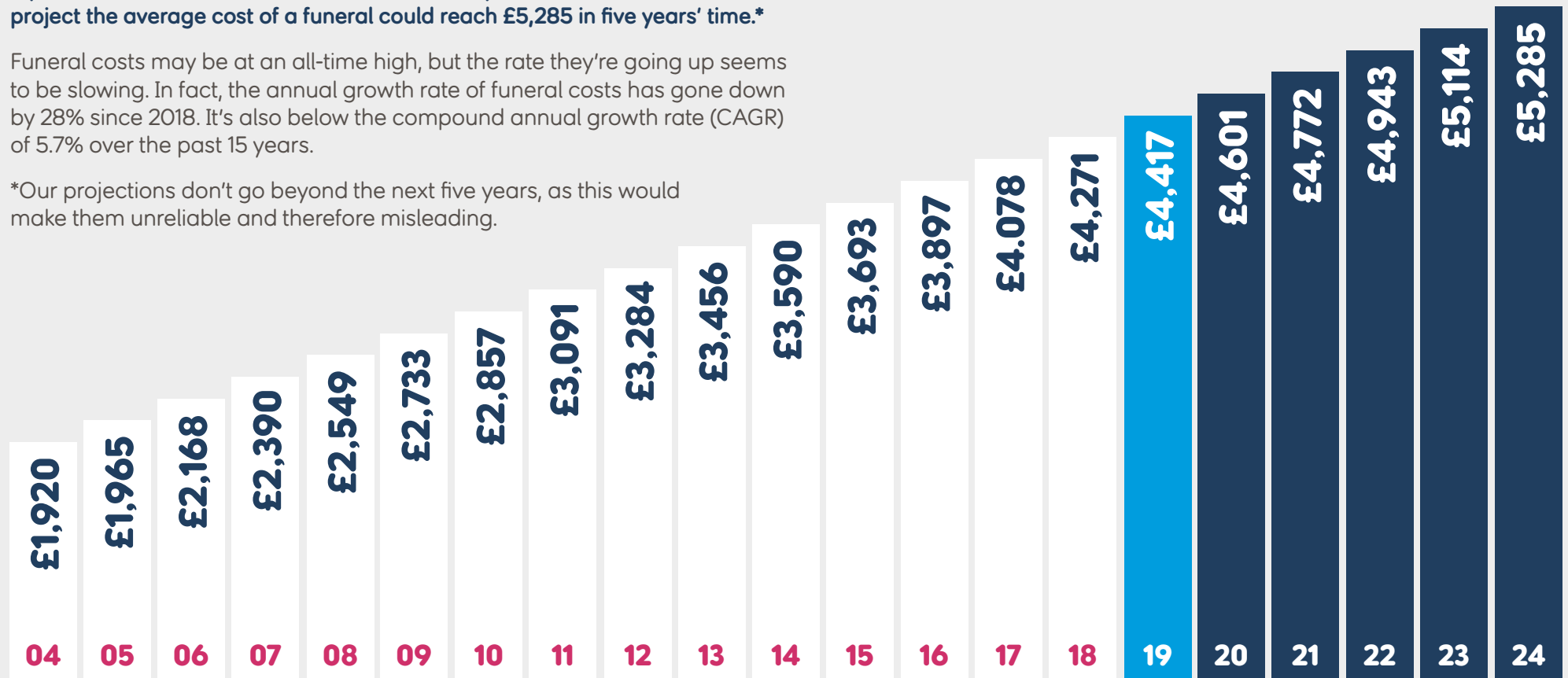


Will funeral costs keep rising?

If prices continue to rise at the same rate as they have since 2004, we project the average cost of a funeral could reach £5,285 in five years' time.*

Funeral costs may be at an all-time high, but the rate they're going up seems to be slowing. In fact, the annual growth rate of funeral costs has gone down by 28% since 2018. It's also below the compound annual growth rate (CAGR) of 5.7% over the past 15 years.

*Our projections don't go beyond the next five years, as this would make them unreliable and therefore misleading.



Funeral cost since 2004 (projected from 2020 until 2024)

The cost of a basic funeral

That's a difference of £1,117

Just like the overall cost of dying, the average cost of a funeral is at an all-time high. At £4,417, it's up 3.4% since 2018, when it was £4,271.

This is based on the combined average costs of burials and cremations. But when you look at the average cost of a basic funeral with a burial, it goes up to £4,975. While a basic cremation has a lower average cost of £3,858.



Since we first starting recording funeral costs in 2004, the average cost of a funeral has increased by 130%. And over the last 15 years, average basic burial costs (+136%) have increased more than average basic cremation costs (+123%).

£3,858

Average cost of a funeral with a cremation

£4,975

Average cost of a funeral with a burial

What does a basic funeral include?

The cost of a basic funeral includes the fees for the funeral director, plus everything else needed for the service (known as 'disbursements'), such as the burial or cremation, the doctor, and the clergy or officiate.

Fees

Funeral directors' fees

Funeral directors' fees make up the biggest cost of a basic funeral. They usually include the coffin, a hearse, collection and care of the deceased, plus professional guidance.

In 2019, funeral directors' fees were up from 2018 – increasing by 3.5% to £2,687.

Other costs

Doctors' fees

Doctors charge a fee to certify the death which costs £164 (excluding Scotland, where the fee was removed in May 2015).

This fee has been the same since 2015. But from 2009 to 2019, doctors' fees for funerals have risen by 12%.

Clergy or officiate fees

The average clergy/officiate fees for funerals in the UK has increased slightly (2%) in 2019 to £169 (from £166 in 2018).

Cremation and burial fees

After the funeral directors' fees, cremation and burial fees are the second biggest cost. They include a service in a church or cemetery chapel.

The average basic cremation cost in the UK has risen by 3% to £3,858. That's a £114 rise since 2018. And in the last decade, the average basic cremation cost has risen by 58%.

As for the average basic burial cost, this has risen by 3.7% to £4,975. (So it's gone up by 65% in the last decade.)

There is some good news though – the cost of a direct cremation actually fell by 5% to £1,626 in 2019. So for people who are worried about paying funeral costs, direct cremation is still the most affordable option.



Fees from funeral directors, doctors, clergy or officiates aren't included in the cost of a burial or cremation.

What type of funeral are people choosing?

The more affordable option of a cremation continues to gain popularity – perhaps not surprising as the overall cost of dying has risen steadily over the years.

In 2019, only 23% of the funerals organised were burials (-4% since 2018), while 77% of them were cremations (+4% since 2018).

And 4% of all cremations were described as direct cremations (which means 3% of all funerals overall were direct cremations).

While this is the most affordable option for a funeral, not many people know about this type of cremation.

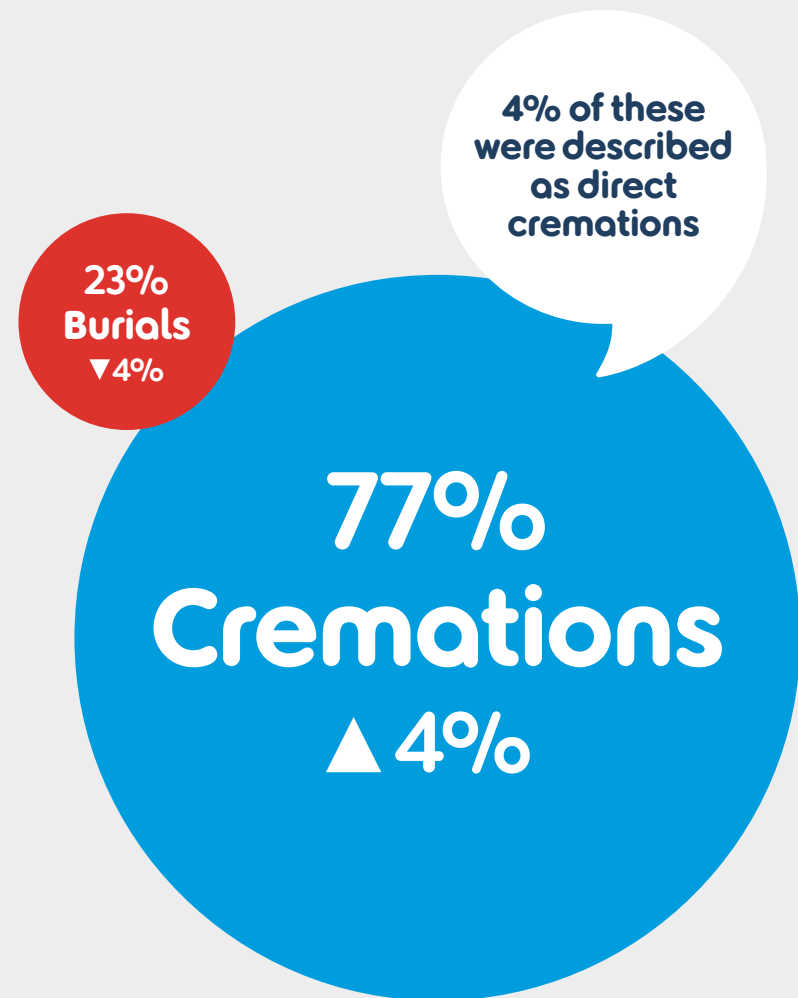
What's a direct cremation?

Put simply, a direct cremation is a cremation 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.

The ashes are given to loved ones, to be kept or scattered. They can then choose to have a celebration of their loved one's life, whenever and wherever they wish.

This straightforward send-off is building in popularity year on year – probably because there's no need for extra expenses, like hearses and limos, embalming, officiant's fees, flowers and orders of service. And if someone dies abroad, a direct cremation can save the considerable cost of transporting the body home.

With stars like David Bowie choosing this no-fuss farewell, more people are aware of direct cremation as a more affordable option.



Why are there so few direct cremations?

Awareness of direct cremations is growing, but it's still very low. Only half (52%) of the people we spoke to were aware of direct cremations (+5% since 2018). Once they were made aware, however, 4 in 10 (42%) said they would consider one for their own funeral.

Regional UK funeral costs

London is still the most expensive place to die, with an average basic funeral cost of £5,963. The next most expensive region – South East & East of England – is some way behind with an average funeral costs £4,881.

Where are funeral costs above the national average?

London:	£5,963
South East & East of England:	£4,881
Yorkshire and the Humber:	£4,656
East and West Midlands:	£4,582
South West England:	£4,522

At the other end of the spectrum, Northern Ireland once again has the lowest average basic funeral cost – £3,489. That's 21% less than the national average (although it's an increase of 8% since 2018).

Where did funeral costs rise

East and West Midlands	+9.6%
Wales	+9.4%
South East & East of England	+9.2%
Northern Ireland	+8%
Yorkshire and the Humber	+4.4%
Scotland	+3.5%
London	+1.4%

So even though London is still the most expensive place for a funeral, its average basic funeral cost is rising at a much slower rate than other regions.

The biggest fall in funeral costs is in South West England, where it's dropped by 3.5%. This means the South West went from the second most expensive region in 2018, to the fifth most expensive in 2019.

Where have funeral prices dropped

South West England	-3.5%
North West England	-3.3%
North East England	-0.4%

London is still the most expensive place to die



Which send-off costs have risen?

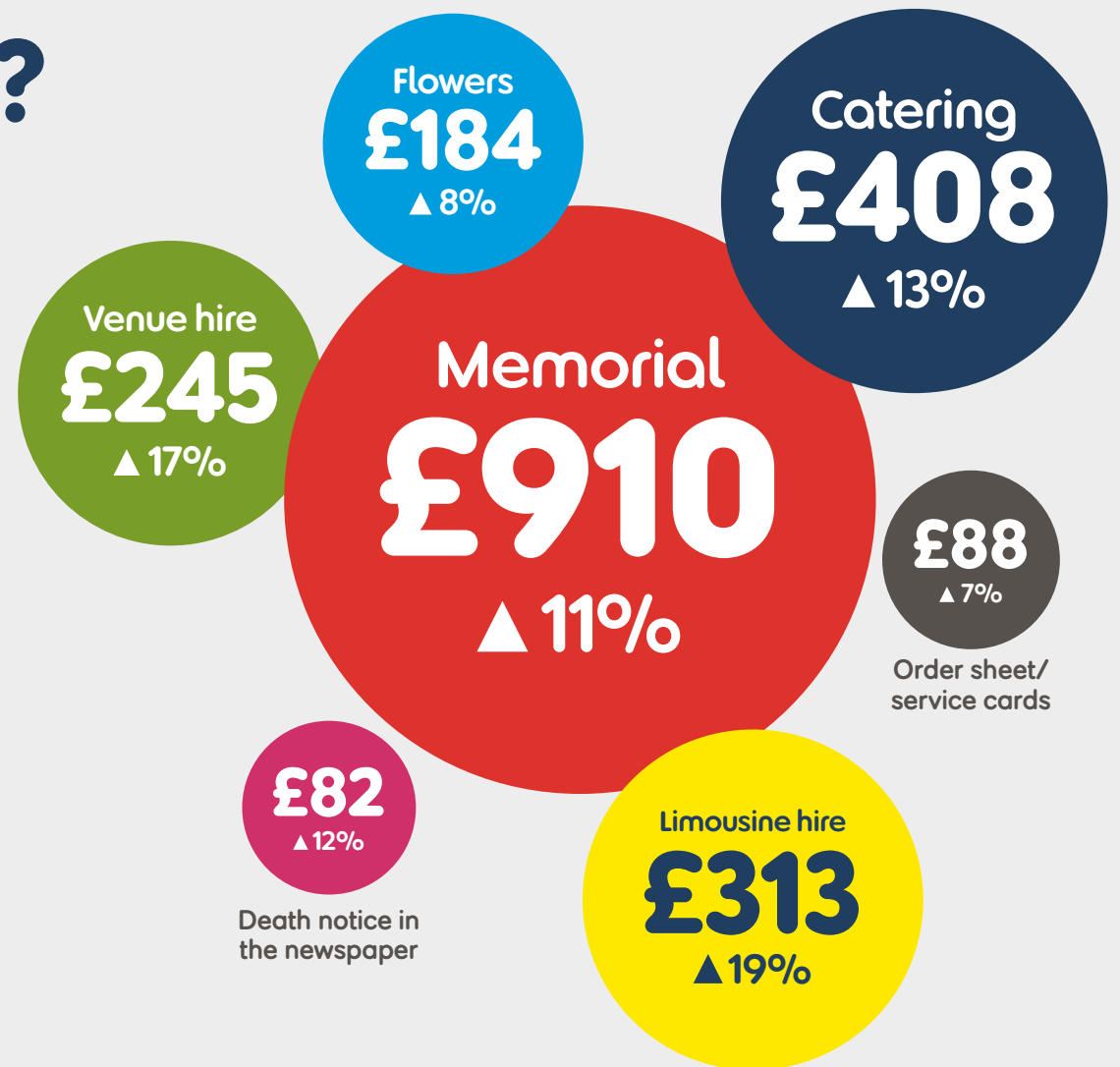
We all want to give our loved ones a special send-off when the time comes. Whether we opt for unusual transport, a classic memorial or a fancy dress party, it gives us a chance to celebrate their life in a way that's personal to them.

Put simply, the send-off is all the added extras that turn a basic funeral into a celebration. In previous years, average send-off costs have stayed about the same, but in 2019 they rose to their highest level yet.

In fact, average send-off costs have risen from £2,061 in 2018 to £2,306 in 2019. That's an 11.9% increase in one year – a bigger percentage rise than funeral costs. (It's also the biggest year-on-year rise since 2015, and costs are now at their highest since 2009.)



At £910, the memorial is the most expensive part of the send-off, making up 40% of the total cost. This is up from £824 in 2018 (+11% in a year). The next three most expensive costs are the catering (18% of the total cost), limo hire (14%) and venue hire (11%).





The challenges

What are the challenges facing the funeral industry?

In 2019, the funeral industry was in the spotlight more than ever before, with the general public and funeral directors alike asking: what's causing such high costs, and what can be done to stop them going up even more?

So to get a better understanding of the situation, we asked UK funeral directors what they consider to be the biggest challenges facing their industry right now:

“

Unregulated funeral directors

“Unlicensed, unprofessional people coming into the funeral business just to rip people off. They are only in it for the profit and to make money.”

“Funeral directors who are not regulated, because anyone can start up as a funeral director. There should be some qualifications needed.”

“

Rising funeral prices

“I would say people not being able to afford funerals, which obviously has an impact on what they can do.”

“I think it's funeral poverty and bad debt. People can't afford [funerals] as the prices are increasing.”

“

The press

“The press – they like to pick up on things and put funeral directors down. They like to write negative things.”

“The bad publicity we get. It gives the good ones, like us, such a bad name. You get one bad story in the press and you're all tarred with the same brush, and you never seem to be given the opportunity to answer the bad publicity.”

What's being done?

In March 2019, funeral directors welcomed an inquiry into the funeral sector by the Competition and Markets Authority (CMA).

This may mean there will be more choice and transparency around prices for funeral services – so people will be able to make more informed decisions.

Funeral directors have also welcomed the inquiry because it could result in regulation. Hopefully this will ensure funeral directors have professional qualifications and training from an accredited board.

Here's what funeral directors say would help the industry:

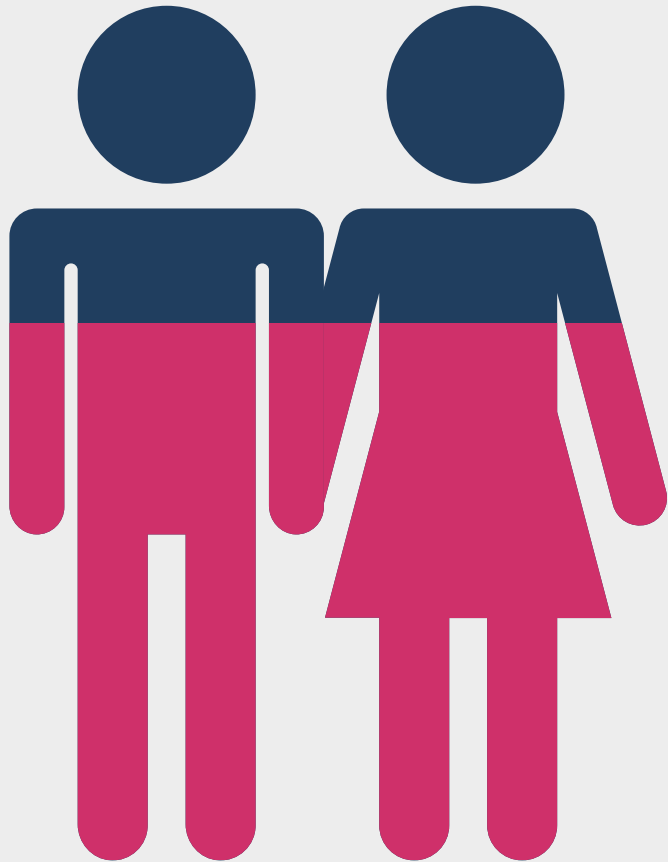
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“Regulate the funeral industry, because anyone can set up as a funeral director.”

“It must become regulated, because there's too many people just opening, thinking 'I'll run a funeral service'. They're not experienced or qualified.”

“All funeral directors to be NFAD diploma trained, every branch to be part of a membership, and all staff to be trained... by an accredited board.”*

*National Association of Funeral Directors



Who's covering the cost?

We'd all like to put money in place to help our loved ones pay for our funeral. But with the cost of funerals so high, it can be easier said than done.

In the last year, 63% of people made financial provisions for their funeral before they passed away (+1% since 2018).

But only 64% (+5% since 2018) of these people made provisions that were enough to cover the cost of the whole funeral. So their loved ones may have had to pay for the rest.

69% of people had to pay for some or all of their loved one's funeral themselves. And on average, they had to find £1,981 to meet the full cost of the funeral. This means the average shortfall is actually down 23% compared to 2018, when the average was £2,559.

63%

People who made financial provisions

Finding the money to pay

For almost 1 in 8 (12%) families, finding the money to pay for the funeral caused them notable financial problems. That's the same percentage as in 2018.

On average, these people had to find £1,981 to pay for the funeral. Most people funded some or all of their contribution with their own savings or investments (30%), a credit card (25%), or they borrowed money from someone they knew (22%).

People also paid the funeral director in instalments (16%), sold their belongings (15%), got a loan (10%), applied for a government grant (8%), or paid by other means (12%)*.

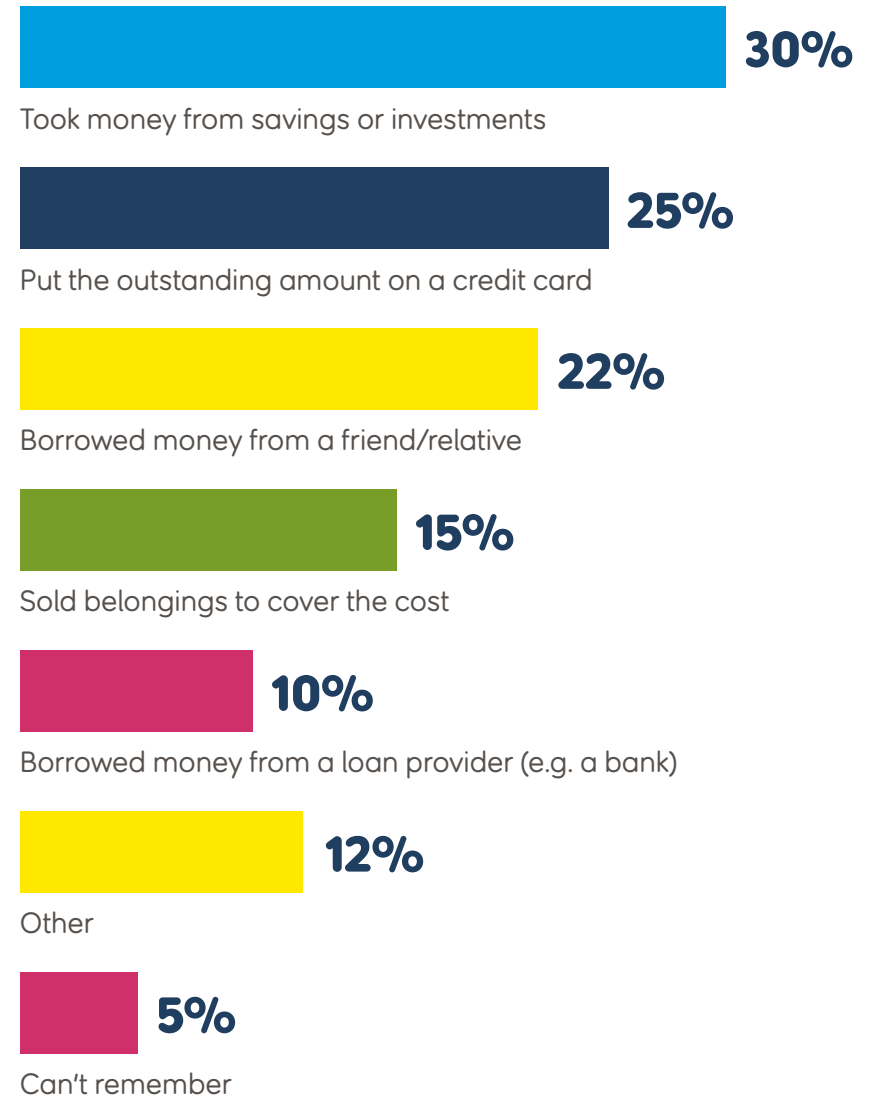
So lots of people are having to pay back money, often with interest, to banks, lenders or relatives, which can be a stressful process – especially when they are already grieving.



On average, people had to find £1,981 to make up the cost of their loved one's funeral.

*Some people gave more than one answer.

Paying for the funeral



Were people prepared for the cost?

1 in 4 (24%) of the people we surveyed were shocked about certain funeral costs.

But what most took them by surprise?

“

“The whole thing! We'd organised one a few years earlier and it was much cheaper.”

“

“I wasn't expecting the government costs at all.”

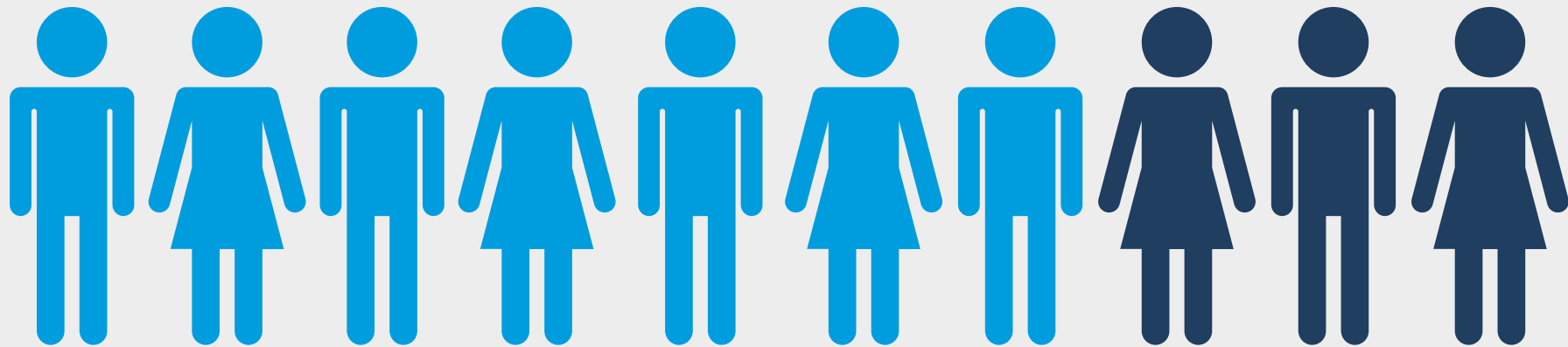
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“The flowers. I expected a small display like we had would be about £25...it was £65. The 'disbursements' (vicar, embalming, booking the crematorium) were almost £1000, I had no idea!”

“Pick up of body 'after hours' cost £500 extra.”

“Burial costs i.e. grave digging and cemetery fees.”

Who should be paying?



When we asked people, 7 in 10 (70%) said it should be the person whose funeral it is. (Down from 74% in 2018).

22% felt family and friends should cover the costs (a significant drop of 18% since 2018). While 8% said it should be the government who pays.

*Some people gave more than one answer.

We also asked funeral directors if they thought the government should step in to help cover funeral costs:

Should the government be doing more to help?

The government can help with funeral costs in two ways.

First, with a Funeral Expenses Payment, which can be given to people on certain benefits to cover basic costs.

Second, with a Bereavement Support Payment, which is for people under state pension age whose partner has passed away.

But should the government be doing more? We asked people if they thought so, and 56% said yes (-1% since 2018). 26% said no (also -1%) and 18% were unsure (the same as 2018).

“

“[I’d like to see] the government doing a bond...where every single person that dies receives a certain amount that can pay for a funeral. It annoys me when someone passes away just before they can get a pension, and they’ve paid their taxes and insurance and...will receive nothing to help with the funeral.”



The advice

Cutting funeral costs

With the cost of dying at an all-time high, it's not surprising that over half (51%) of the people we spoke to tried to cut back on certain things to keep funeral costs down. That's 12% more than in 2018.

Their top three tips were 'choose a cheaper coffin', 'spend less on flowers' and 'don't embalm the body'.

Don't spend more than you have to

9% of people organising a funeral felt pressured into spending more money than they wanted to (the same percentage as last year). And 6% of people felt they spent money on the funeral that they didn't need to.

Why choose a direct cremation?

This year, 3% of people opted for a direct cremation, which now costs £1,626 – £2,232 cheaper than a standard cremation (which costs £3,858 on average). And because the cost of a direct cremation has fallen by 5% since 2018, it's now even more affordable.

Explore your options

Another way to save on funeral costs is to shop around for a funeral director.

Less than 1 in 5 (19%) people got quotes from more than one funeral director. Whereas 8 in 10 (81%) got either none or just one quote.

When you think about how we compare prices for so many things – from insurance plans, to energy tariffs, to mortgage rates – it would make sense for us to explore our options when planning a funeral, too.

The Competition and Markets Authority's inquiry into the funeral sector aims to make the industry's services and prices transparent. This way, customers can easily look into as many options as they like, and not feel pressured into using a specific service.



"We had the vicar of the church my dad had asked for (but we couldn't afford)...I wish we had known that we could have asked someone who knew my lovely dad to stand up and say a few words about him."

In turn, this could lead to people having to borrow less money to pay for a funeral. Which could make the entire experience much less distressing.

It's useful to remember that each funeral director is different – both in the way they arrange funerals, and in how much they charge. So it's worth people taking the time to search properly until they find a director that's right for them and their budget.

Funeral directors' top tips on cutting costs

Over 8 in 10 funeral directors say people spend more money than they need to – usually on flowers, the coffin and the catering. Here's some of their advice on how to keep costs down...

“

Be honest about what you can afford

“People do tend to think that by spending more money they will have a better funeral but that is not always true. Don't be rushed into decisions.”

“Weigh up what [you] can afford to what the loved one would have wanted. The service is for the people left behind.”

“

Consider timing

“Take an earlier time slot at the crematorium...it could be cheaper”.

“

Don't spend money for the sake of it

“An expensive coffin doesn't make a better funeral. How many cars you have doesn't matter.”

“Don't hire limousines that aren't needed. If you're going for a cremation, don't spend a lot on flower tributes.”

“Decide whether [you] want to see the deceased, as there is a reduced cost if the coffin is sealed.”

“

Compare prices

“A funeral is only as good as the people. Take your time, don't feel pressure. Ask as many questions as you like – there is no such thing as a silly question. Shop around and get prices and go with someone you feel comfortable with.”

“Enquire about the price...Find out if that funeral director could provide what you want for the price you want.”

“Find a funeral director [you] feel comfortable with. Don't feel under pressure, and try and bear in mind the budget.”

Under pressure

Planning a funeral can be stressful. There's a lot to think about, and those organising everything are usually grieving as well.

So it's no surprise that 61% of the people we surveyed said they felt under pressure when organising the funeral. The chart opposite shows what the most common pressures were for these people.



Common pressures when organising a funeral



To get things right, in memory of the deceased



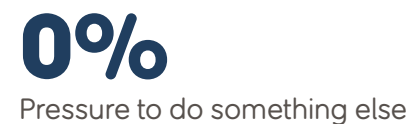
From other family members to organise the funeral in certain way



To spend more money on the funeral than you wanted to



To invite people to the funeral that you did not want to



Pressure to do something else



None

What's the most important thing?

To help those who feel under pressure while planning a funeral, we asked people who'd recently organised one for their single most important piece of advice. Here's what some of them said...

“

“Choose the theme that depicts the life of the deceased... Don't be afraid to share the love as well as the pain!”

“

“I should have asked for help from close family.”

“Talk about it beforehand with the person who is nearing their end and then discuss it with as many close family [members] as possible...Get a sympathetic funeral director involved to advise.”

“

“Choose a direct crematorium service with a local funeral director... Don't choose expensive coffins...Have the wake [at] home with close family members preparing food.”

“Keep the costs down as low as possible... I am sure they appreciate what you have organised and wouldn't want you to be in debt on their behalf.”

“

“No one would want you to struggle financially for the sake of their funeral. Be realistic about what can be afforded.”

What do they wish they'd known?

Planning a funeral can be especially stressful for those doing it for the first time. So we asked people what they wish they'd known beforehand. Here are some of the things they said...

“

“We should have ignored the deceased's advice and got more than one quote.”

“How to register the death, who to contact, etc. It's just not something you think about before you have to deal with it.”

“

“Cost of individual components...as [these] were only apparent in the final invoice.”

“

“I have never been so upset as I was when I realised just how much it all was and that we just couldn't afford it.”

“

“How much work was actually involved. It can be quite stressful and you are obviously grieving but have so much to do and don't get a chance to look after yourself.”

“

“Choose a really good funeral director...We didn't know where to start and from the first contact, they gave us sound advice, talked us through everything and took a load of the responsibility from us.”

What would they do differently?

People can feel rushed or pressured into doing things a certain way for a loved one's funeral. Or sometimes, there's just so many things going on, we don't have time to plan everything as we'd like. So we asked people what they'd change if they had to organise one all over again...

“

"I would have asked my mum about more details, like did she want to be buried with her wedding ring or would she rather I kept it."

"Make sure transport is sorted, not just to the funeral and wake but remember post wake."

“

"Preferably start the funeral plans earlier and have everything written down as well."

“

"I would have submitted donations made by mourners anonymously to avoid the constant harassment by the charity afterwards. I wish I'd have had the strength to ask for an invoice breakdown prior to agreeing to the funeral."

“

"I wish I had known that direct [cremations] were an option as this might have saved a lot of money."

"Pay for a basic, cardboard coffin, it will be burned and they look just like the real thing."

And what was their favourite part of the funeral?

What makes a funeral memorable is really down to the individual. And the people we spoke to had plenty of wonderful stories of how they made their loved one's send-off that little bit more special. Here are a few of our favourites...

“

“One was to have the coffin with printed photos on, the photos had been previously taken by the deceased. Second was to have the hearse as a motorcycle and side car.”

“We dressed my mother in a new dress I had bought for her birthday, which was three weeks after she died.”

“

“To make a montage of family photos that were shown during the service.”

“All us daughters talked at the service about our mother...It was a really personal service done our own way.”

“

“I stuck to my guns. I did not want an expensive coffin that would be burnt...I did not want expensive satin sheets, pillows and shroud.”

“Letting my granddad's friends tell jokes [and] funny stories on the day, as it really lifted the mood.”

The big mistakes funeral directors see

What are the most common pitfalls people should try and avoid when planning a funeral? We spoke to funeral directors across the country to find out. These are the mistakes some of them see time and time again...

“

“Well the biggest mistake I think is finance for people. They tend to say ‘we want this coffin, cars, doves’...and a part of my job is to say ‘this is what it’s going to come to’. I don’t want people to spend a lot.”

“

“Over spending on their budget. I suppose they [promised] they would do certain things and when it comes to arranging it, they’re not up to speed on the cost of funerals.”

“

“Quite often our hearts rule our head. The biggest mistake is ordering a huge reception or five hundred flowers.”

“

“[People] over-exaggerate how popular that person was. They order too much food and only a few turn up but they still have to pay for it.”

Any regrets?

4 in 10 funeral directors told us people try to save money on things they later regret. On this page, you'll see a few examples of what they said.

But what do funeral directors say we shouldn't worry about?

Many said that lots of people worry about music and clothing, and suggest deciding on these things nearer the time.

They also said not to worry about how many people will be at the service. If lots of people want to fit in, they will. And if there's only a few people there, the funeral staff will be on hand for support.

“

“Someone had bought a cardboard coffin in a supermarket in France...and we had to put it together. I think the family regretted this.”

“Sometimes choosing an eco funeral when they don't realise that some things are not included.”

“An order of service...[they] don't go for it and I think they then regret not going for it.”

“

“We had a family who bought a wicker coffin off eBay for a third of the price... When it arrived the standard was not at all good (the deceased could be seen through it). It meant we had to line it.”

“

“Printing the orders of service sheets at home and they often look terrible.”

“Not having flowers.”



The funeral

Do we know what our loved ones want?

Us Brits aren't overly keen on talking about death and funerals. Of the people we spoke to, less than 1% knew all their loved one's funeral wishes.

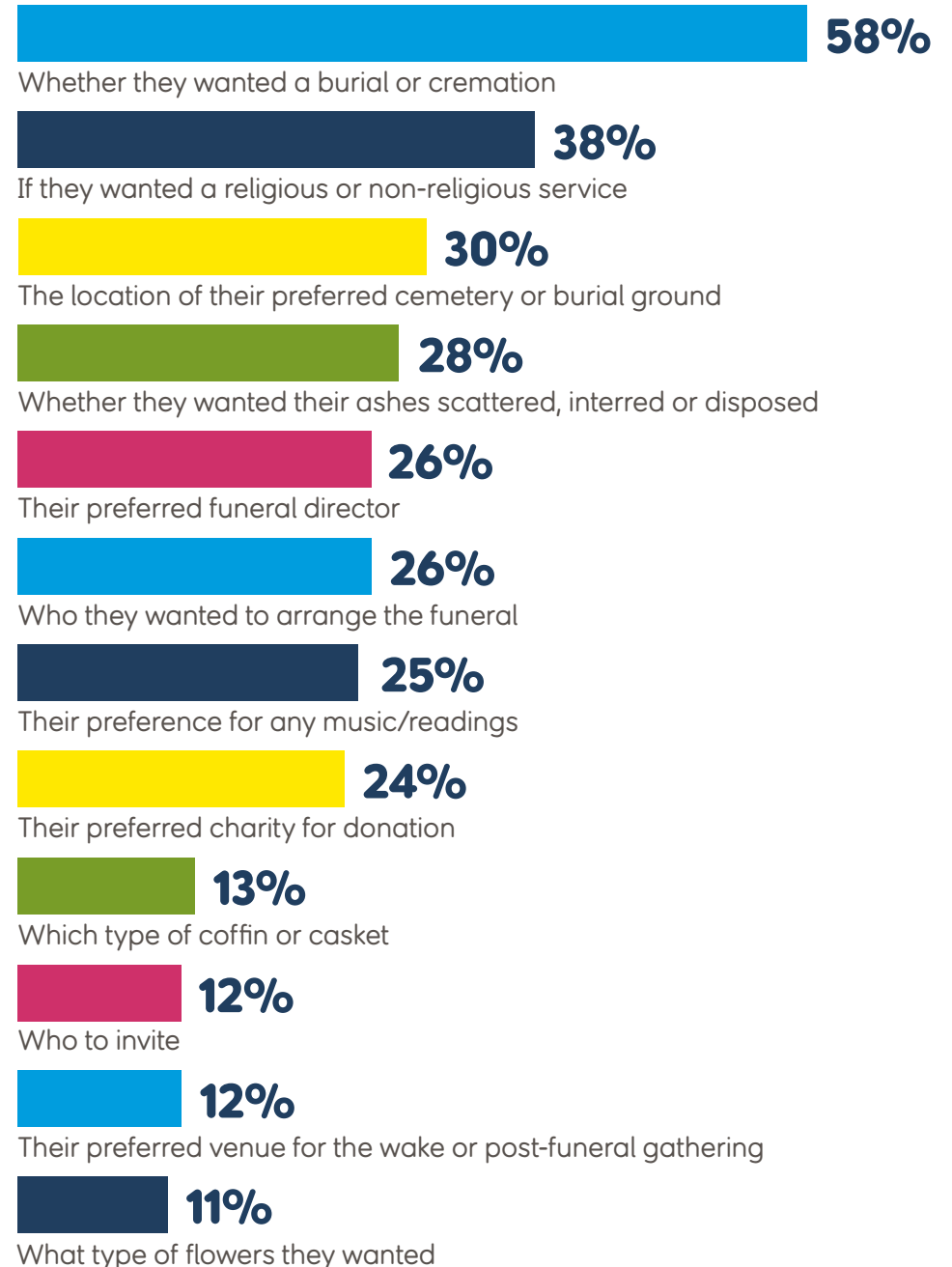
So, like in 2018, 99% of funerals may not have been exactly what their loved one would have wanted.

In fact, almost 1 in 5 didn't know any of their loved one's funeral wishes at all – down 1% since 2018. And more than 4 in 10 didn't know whether their loved one wanted to be buried or cremated.

Our research also shows that the younger we are, the less likely we are to know what our family want at their funeral. It seems we get more comfortable talking about death the older we get.

As you can see, awareness of funeral wishes is still low. So how can we find out what our loved ones want? We take a look on the next page.

What do we know about our loved ones' funeral wishes?



How do we know what they want?

Out of the people who did know their loved one's funeral preferences, most (65%) had been told face-to-face (+2% since 2018).

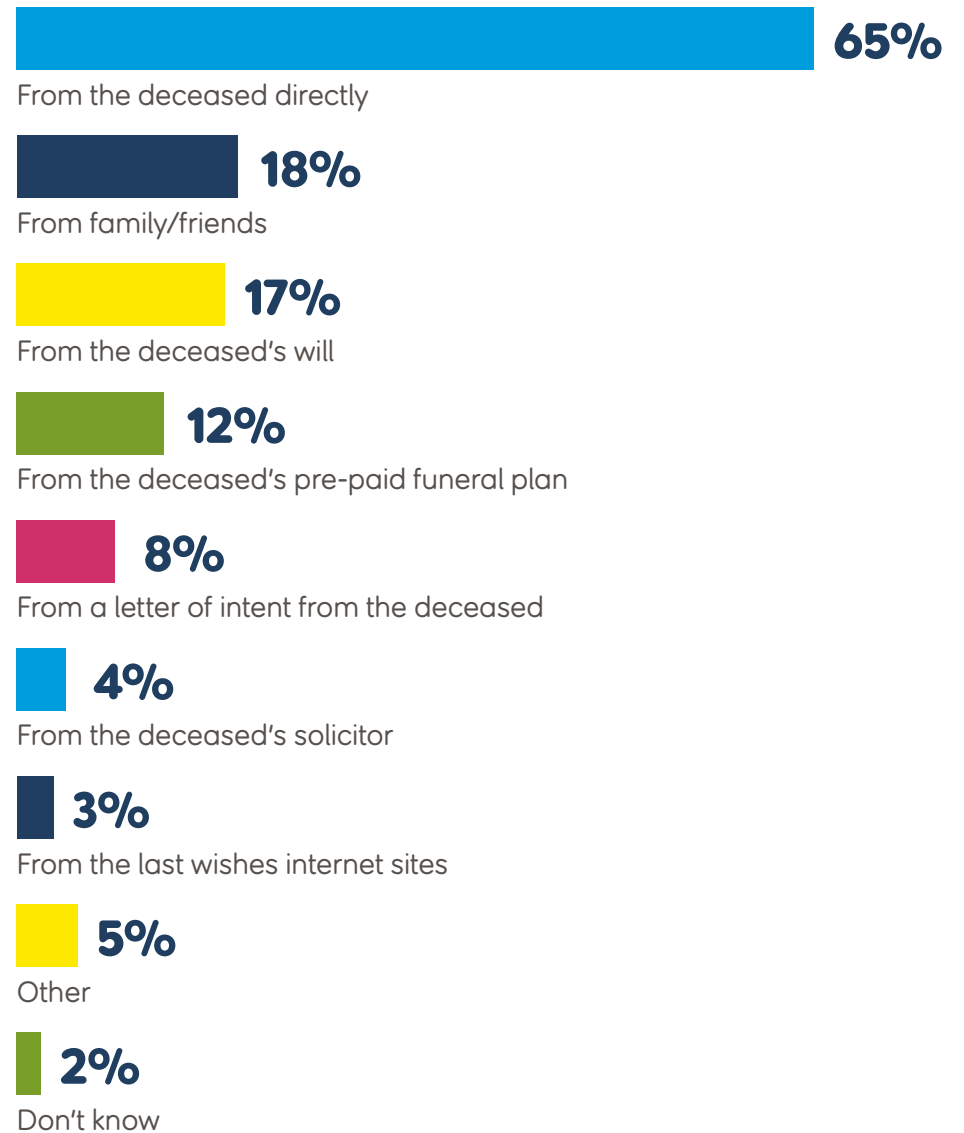
Almost a fifth (18%) learnt about them from family and friends (just like in 2018), while 17% read about them in their loved one's will.

In 2017, we introduced My Digital Legacy to help with this. It's a free, simple tool that lets you tell loved ones what to do with your digital assets (like your email and social media accounts) when you die.



More people than ever before are telling loved ones about their funeral wishes face-to-face.

How people knew about their loved one's funeral wishes



It's okay to deviate from their wishes

It can often be difficult to follow all of a loved one's funeral preferences. Their wishes could be expensive, a bit too 'out there', or even too laid back!

7% of the people we spoke to said they couldn't follow their loved one's wishes. Their reasons included high costs, inappropriate requests and more appropriate options that their loved one didn't know about.

Whatever the reason, it's important to remember that it's ok to not follow a loved one's wishes – especially if you can't afford what they asked for.

Here's a few examples of how people chose to take the reins:

"My dad wanted the church he was Christened in. We couldn't afford it, but the vicar spoke at the crematorium. He asked for a nice oak coffin. We couldn't afford it, [so] he had a cardboard one with an oak sleeve."

"The deceased...didn't want anybody to get 'dressed up' – although we didn't wear black, we were smartly dressed as I felt it was disrespectful."

“

"One of the tracks our mother chose for the funeral service was Young Hearts Run Free...It was clear to my brother and I that she hadn't listened to the rest of the lyrics and had thus completely misunderstood the real, darker, meaning behind the song! So we took it out of the funeral service.

(Sorry, Mum. For once, your kids did know best.)"

Are we planning ahead?

Putting a plan in place for our funeral is a good idea for multiple reasons. It can be a big financial help to your family when the time comes. It gives you peace of mind. And it means your loved ones can give you a proper send-off, with less stress.

But while our research shows that organising a funeral prompted 60% of people to start thinking about their own plans, this figure is actually down. In 2018, it was 61%. In 2017, 65%. And in 2016, 71%.

21% of these people also admitted they haven't done anything to prepare for their funeral yet. That's the same figure as 2018.

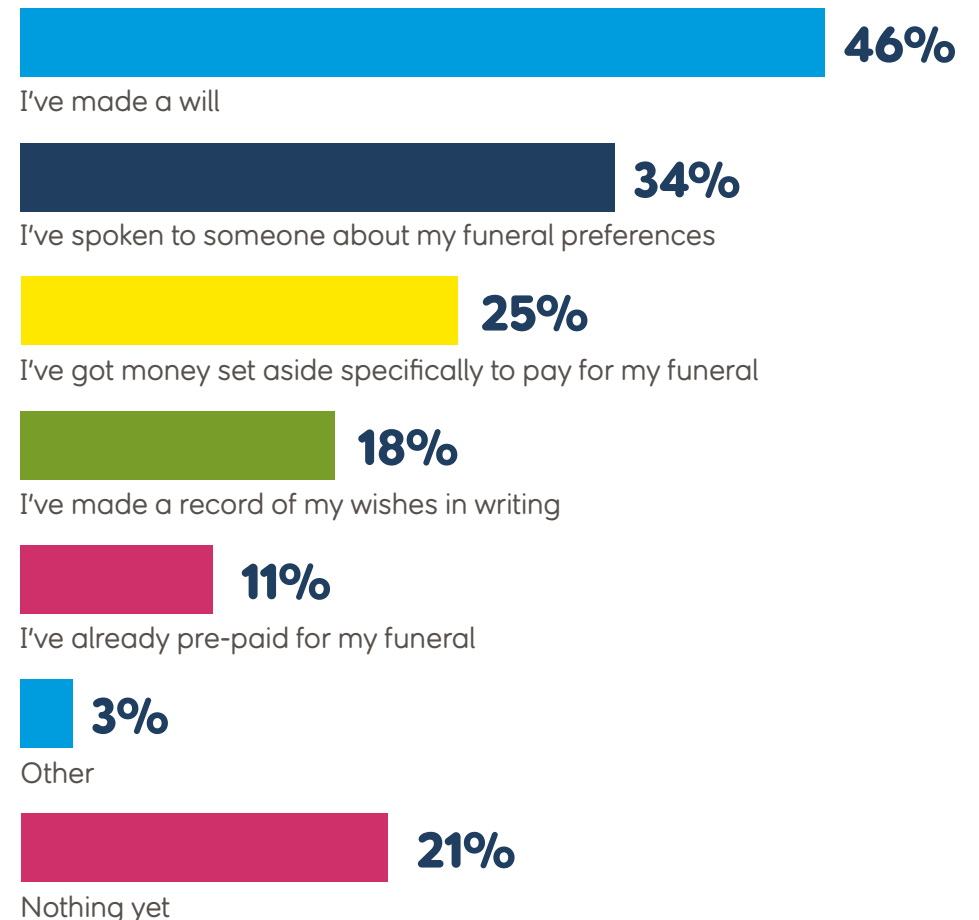
And not only that – the number of people who've made a written record of their wishes has gone down to 18% (-1%). So why are we so bad at planning ahead for our funeral? Perhaps because, as a whole, the subject of death and funerals is still taboo for many in the UK.

Are we putting enough aside?

Considering the cost of funerals, it's more important than ever that we put money aside for our funeral, if we can.

A quarter of people have set some money aside for their funeral (+2% since 2018). But the number of people who've pre-paid for their funeral completely has gone down to 11% (-3%).

How people are preparing for their own funeral



So, what kind of funeral do we want?

Only 1% of the people we surveyed knew all their loved one's funeral wishes before arranging the send-off.

But that doesn't mean the rest don't know what they want for their own send-off – they just haven't made their wishes known.

Over 4 in 10 (41%) people want their family to spend as little as possible, with 13% wanting a direct cremation. (Considering only 3% of funerals were a direct cremation in 2019, this is quite a significant percentage.) And 11% want a woodland or eco funeral.

People are starting to open up about funerals...

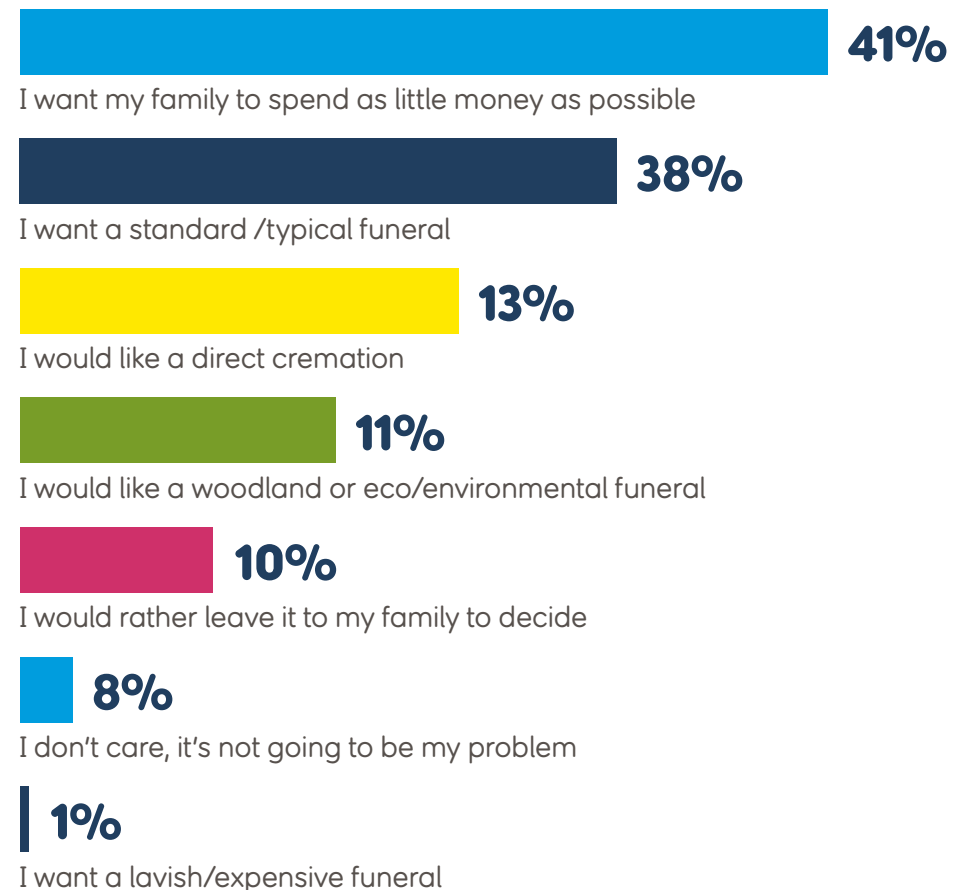
The good news is, the number of people who've spoken to someone about their funeral wishes has gone up to 34% (+2%). So we seem to be opening up to the idea of talking about funerals – albeit slowly.

The number of people with a will has gone up, too. It's now up 1% since 2018.



Over 4 in 10 (41%) people want their family to spend as little as possible

Funeral choices



What do we want for our own funeral?

We asked people what kind of funeral service they'd like. The response seemed to be 'the brighter, the better', with 30% of people asking for bright clothes instead of the traditional black.

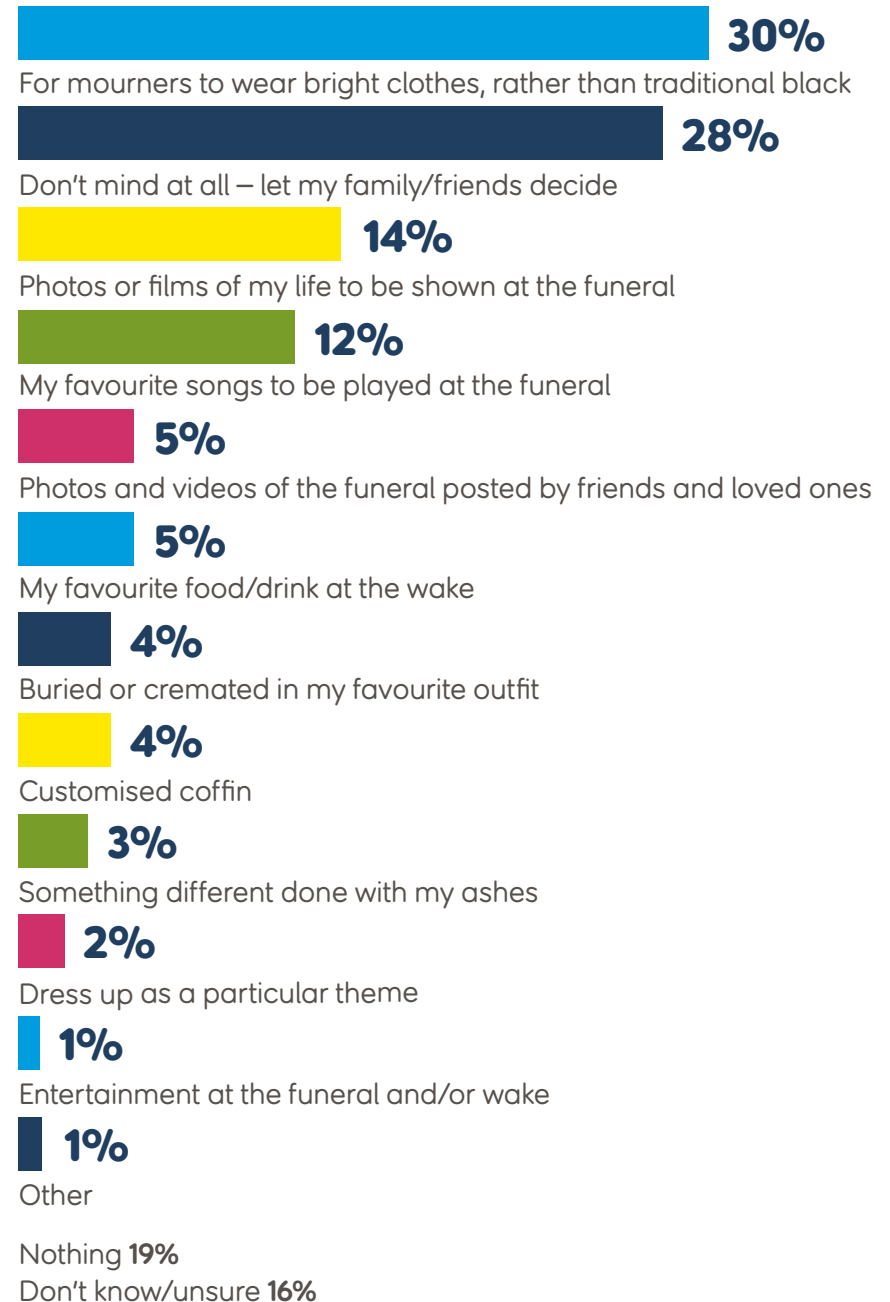
There's plenty of other ways to make a funeral more celebratory. Some make a playlist of their favourite songs. Others ask for their most cherished photos to be displayed at the service or wake. While some decide it's better to let their loved ones decide what's best.

However people choose to personalise their funeral, it always helps to let loved ones know. That way, the funeral can be a real celebration of that person's life.



Bright colours are in, with nearly a third of people asking loved ones to wear more colourful clothes to their funeral.

What people want for their own funeral

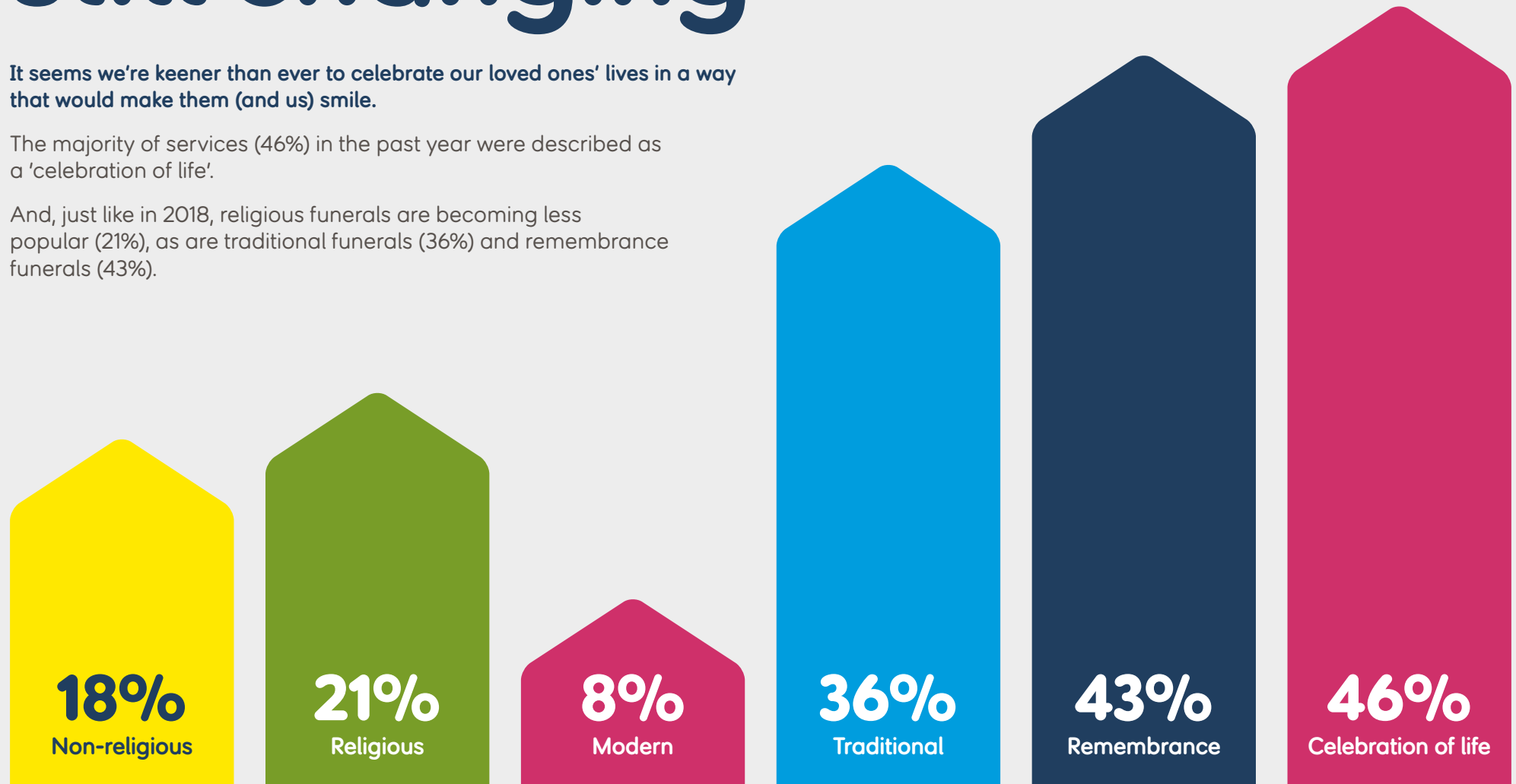


Attitudes are still changing

It seems we're keener than ever to celebrate our loved ones' lives in a way that would make them (and us) smile.

The majority of services (46%) in the past year were described as a 'celebration of life'.

And, just like in 2018, religious funerals are becoming less popular (21%), as are traditional funerals (36%) and remembrance funerals (43%).



What changes are funeral directors seeing?

Over the last year, funeral directors have noticed that send-offs are becoming more personal to the individual.

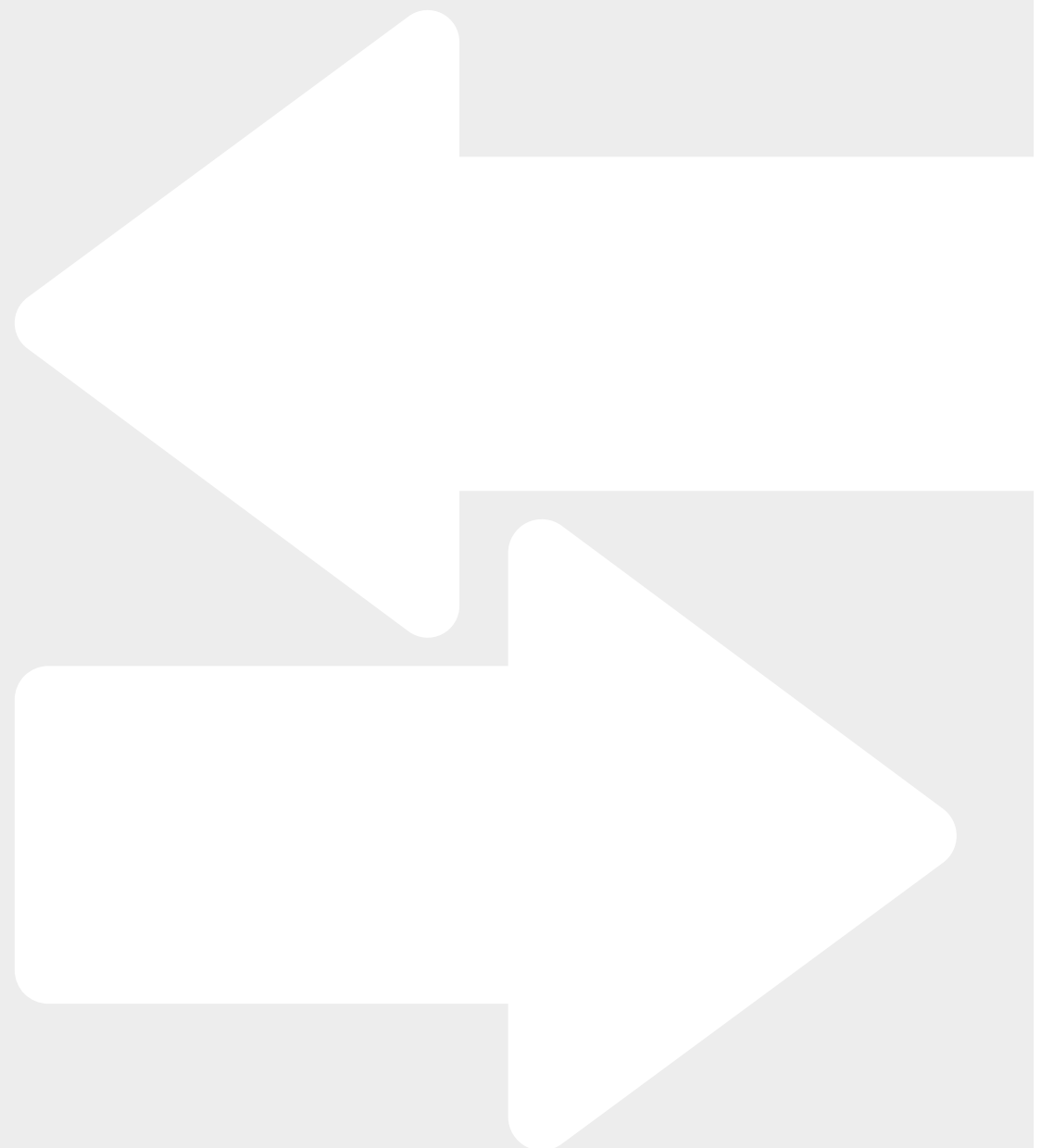
7 out of 10 said the rules of tradition are often being replaced by more unique requests in the funerals they're organising.

And 79% are seeing an increase in the number of 'celebration of life' funerals – with 68% also seeing a drop in traditional religious services.

So what's a good starting point for making a funeral a bit more celebratory?

7 in 10 funeral organisers said they did something 'different or unusual' – including having children at the service, encouraging a celebration of life, and asking for the speeches to be light-hearted rather than sombre.

It just goes to show, you don't have to make a grand gesture to make a funeral special.



What requests are funeral directors getting?

Here are just a few of the ways funeral directors are being asked to make send-offs more celebratory...

“

“Less traditional, more relaxed and less starchy...to reflect the person.”

“There’s more people that are more likely to have something humorous and something funny at the service.”

“

“Much more personalisation – people are more involved in all the choices and want to be more involved with everything.”

“

“A lot of personal music, or self-recorded stuff.”

“I think people like more input in music and readings, more emphasis on talking about the life people have lived.”

“

“Wanting things different so it’s not just a funeral, things like a horse drawn carriage. They tend to make it more of a show now and more of a celebration of life.”

“A lot of them are non-religious, and it’s more specific to the person such as letting off balloons, doves, or ashes in fireworks.”

What makes a funeral a celebration of life?

With more people asking for celebration of life funerals, we asked people who'd organised a send-off what they felt made it feel celebratory. While it's different for everyone, they all seem to have one thing in common: make it personal...

“

Unusual transport

"He said no hearse (he meant 'take me in a transit van, I don't care')...we used a motorcycle sidecar."

“

A personal touch

"We all wore something related to Disney as my mum was a huge Disney fan...The grandchildren all dressed up in Disney costumes. Most grown ups wore a Disney t-shirt and I wore my mum's Minnie ears."

"I went to an old boyfriend's funeral a year ago...and he had a cup of Costa coffee on top of his coffin."

“

Keeping it upbeat

"[My daughter's] basketball team members talked about the good and fun times travelling to and from games, her best friend did a reading and our closest family did a eulogy. It was a religious funeral in a church and we chose upbeat hymns."

“

Having the last laugh

"My great uncle Percy, who only had one leg, wanted everyone to hop at his funeral so they could see how difficult it had been for him to get around when he was alive."

"The choice of songs...Another One Bites the Dust and Disco Inferno. These reflected my friend's sense of humour."

“

Bright colours

"Black is very depressing and we should be celebrating life."

"[We had] pink 'wedding-type' ribbons on the hearse and funeral cars!"

It's all worth it

While funerals can be stressful and sad for many of us, there are often moments in the service that offer real comfort to friends and family. We asked people what the nicest thing someone said to them at a funeral was, and these were some of the responses we got...

"The Priest said to me – this was your Mum – if you want to cry go ahead and cry. If you want to smile or laugh – go ahead and do it. She is watching everything."

"She will be with Ron now....and he'd better have waited for her to arrive or there will be trouble."

"That my nan was a tough old girl and that she would be proud of me."

"Cherish the memories that I had with my dad rather than what I did not have."

"Did you notice the hearse has a flat tyre?" – said by my brother to me."

"How smartly dressed I was. My mum would have been proud."

"Dad's funeral was one that he himself would have enjoyed!"

"How much my husband loved me, and I made him young again."

“

"Friends saying how lovely my mum was. You love your parents and think they are great but for someone else outside of family to say how lovely they were is comforting."

Thank you for the music

One of the easiest ways to see how funeral traditions are changing is by looking at the music.

Our research shows that the hymn 'Abide With Me' is most likely to be played at a funeral.

But when we asked 2,000 people what song they'd like played at their own funeral, only 25% said they'd choose a hymn.

The majority (47%) said they'd like a more modern song, while 17% said they'd like instrumental music.

What's our favourite song?

The track that most people said they'd like played at their funeral is 'Time to Say Goodbye' by Andrea Bocelli and Sarah Brightman.

It was followed by 'Somewhere Over the Rainbow' and 'Wind Beneath My Wings'.



What we get vs. what we want

Here's a table comparing the most popular songs (not including hymns) played at funerals, versus the songs that people actually want played at their funeral.

Top ten songs played at funerals

1	My Way Frank Sinatra	6	We'll Meet Again Vera Lynn
2	TV or film theme song Various artists	7	Unforgettable Nat King Cole
3	Time To Say Goodbye Andrea Bocelli and Sarah Brightman	8	Wind Beneath My Wings Bette Midler
4	Somewhere Over The Rainbow Eva Cassidy	9	Always Look On The Bright Side Of Life Eric Idle
5	You'll Never Walk Alone Gerry and the Pacemakers	10	Simply the Best Tina Turner

Top ten songs we'd choose for our own funeral

1	Time To Say Goodbye Andrea Bocelli and Sarah Brightman	6	Always Look On The Bright Side Of Life Eric Idle
2	Somewhere Over The Rainbow Eva Cassidy	7	You Raise Me Up Westlife
3	Wind Beneath My Wings Bette Milder	8	I Will Always Love You Whitney Houston
4	Angels Robbie Williams	9	My Heart Will Go On Celine Dion
5	My Way Frank Sinatra	10	Unforgettable Nat King Cole

Spread the word...

These less traditional choices tell of the rising trend of celebratory funerals. But there's still a big discrepancy between what songs people say they'd like, and what is actually played. And that's because only 26% of people make their preference known.

So the more we make talking about funerals the norm, the more we'll be able to give our loved ones the send-off they'd really want. And we'll get the send-off we really want for ourselves, too.

A close-up photograph of a person's hands holding a lit sparkler. The sparkler is bright and glowing, with many sparks flying out. The person is wearing a dark blue long-sleeved shirt. The background is dark and out of focus.

The learnings



Conclusions

We've seen what the cost of dying is today, including the cost of burials, cremations and direct cremations.

We've also examined the impact this is having on people financially, glimpsed the current challenges facing the funeral industry, and explored the trends and traditions that are defining twenty-first century send-offs.

Now it's time to take a look at the key learnings from 2020's Cost of Dying Report.

What have we learned?

Once again, we see an increase in overall costs

The SunLife Cost of Dying Report 2020 has highlighted that overall costs are still rising – this time by 3.1% in a year.

The average cost of a basic funeral has also risen (+3.4%).

However, both of these figures are lower than the increases we saw between 2017-2018. This could indicate that funeral cost increases are beginning to slow down for the first time since 2015.

On the other hand, the average cost of a send-off has risen by 11.9% since 2018, even though professional fees to administer the estate have fallen (-3.5%).

People still don't like to talk about death

As was the case in our 2018 report, our interviews show that people still dislike talking about death or funerals.

In fact, only 0.5% of people who recently organised a funeral knew all of their loved ones wishes – so 99% may not have got the funeral they'd wanted.

When you consider this along with the fact that funeral costs are rising faster than inflation, and that send-off costs have also risen sharply, it's more important than ever to talk openly about our wishes.

Only then will we all get the send-off we really want.

People are struggling to find the money

The amount of money families are having to find to make up the shortfall and cover the average cost of a basic funeral has actually fallen.

It's now £1,981 – down from £2,559 in 2018, marking a 23% decrease.

However, the same number of families (12%) are struggling to find the money as in 2018.

Planning is key

With so few people knowing all of their loved ones funeral wishes, it's often impossible to know if we're giving them what they really wanted.

And with the total cost of dying projected to reach £10,751 in just five years' time (with the cost of a basic funeral projected to reach £5,285), it's clear we need to plan ahead.

We can do this by telling our loved ones what we'd like at our funeral, and by putting a financial plan in place – whether it's a savings account or a funeral plan.

So let's make talking about death normal

How can we overcome the challenges we face with the rising cost of dying?

To start, society as a whole needs to encourage people to talk openly about death, especially with their family. After all, it's a part of life.

Once people start to talk about death more and more, the less taboo it will become. This way, we can make sure we all get the send-off we deserve.

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 April to June 2019.
- We spoke to 100 companies for our funeral directors' survey, filtered on those who were interviewed in 2018. We had a spread of 10 companies in each of the ten regions. Of last year's participants, 32 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.

Cremation pricing criteria

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

1. Professional services

- 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.

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

- 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.

The average costs for the following variables, associated with the cost of dying, were obtained through an online consumer survey run in May 2019 against a sample of 1,503 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 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

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
- Woodland burials

Additional questions for consumers in 2019

For the 2019 survey, consumers and funeral directors taking part in the research were asked some additional questions, as follows:

Funeral Directors

- Funeral trends. Changes in the type of funeral services they are being asked to organise. Unusual or memorable requests?
- Advice and help to those organising a funeral. What helps people organise a 'good funeral', what is less important?
- Advice for saving on the cost of a funeral. How best can people save money on a funeral?
- Trends in the funeral industry. What challenges is the industry facing?

Consumers

- Type of funeral organised. How would they describe the funeral they organised?
- Talking about funeral wishes. Did they know what their loved ones wanted?
- Paying for a funeral. Who pays for the funeral? Any financial difficulties?
- Advice and help to others organising a funeral? Money saving tips?

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.

Thank you

If you have any questions about the SunLife Cost of Dying Report 2020, or any of our past reports, contact:

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