



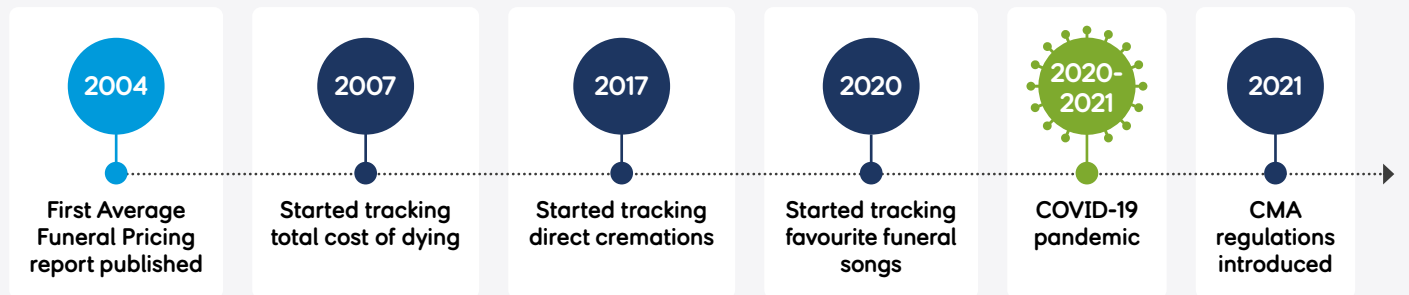
Cost of Dying

2024 Report

A comprehensive view of funeral costs
and attitudes to funerals over time



20 years of funeral costs



After two years of falls, funeral costs are on the rise again. A basic funeral in the UK now averages £4,141 – an increase on last year’s £3,953, and nearly the highest price we’ve seen in our two decades of research.

Meanwhile, the average cost of dying – that’s a funeral plus professional fees and send-off costs – has reached a record high of £9,658.

2024 marks 20 years of the Cost of Dying Report – and in that time, SunLife has become the industry leader in funeral research. This report, like previous editions, explores how people are trying to cover mounting funeral costs, changing attitudes towards final farewells, and the evolving landscape facing the industry.

But for the first time, we’ve this year looked at direct burials (a more affordable option that sees the deceased buried without a service), public health funerals, and compared 20 years of funeral costs against inflation. Of course, the cost-of-living crisis has also been central to our findings, with many organisers reporting an impact on their own finances, standard of living, and wellbeing.

As always, both funeral directors and those who’ve recently organised a send-off have given us plenty of tips and advice on what (and what not) to do – so whether you’re planning a loved one’s funeral or thinking ahead to your own, you can make things just that little bit easier.

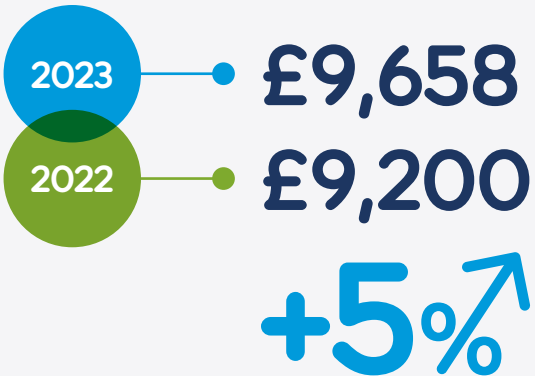
I hope you enjoy exploring the latest in funeral trends across this special 20th edition of the Cost of Dying Report.



The report at a glance

The cost of dying

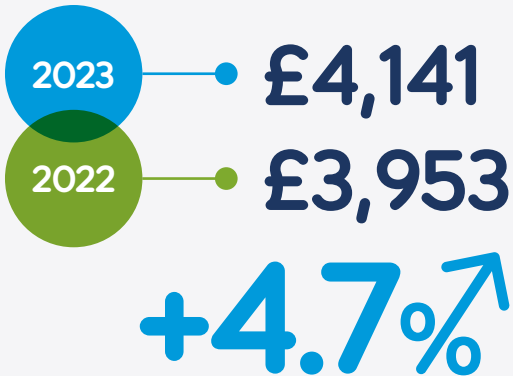
How much the cost of dying has changed between 2022 and 2023



(This includes the funeral, plus professional fees and send-off costs)

The cost of a basic funeral

How much the cost of basic funeral has changed between 2022 and 2023



(This includes a burial or cremation, all funeral director fees, a mid-range coffin, one funeral limousine, as well as doctor and celebrant fees)

2 in 5

say organising or paying for a funeral has been impacted by the cost-of-living crisis



1 in 4

people's standard of living is affected by paying for a funeral



Funeral costs have risen 126% since our first funeral cost study 20 years ago



About the report

The Cost of Dying Report is an annual sector-leading research paper that's been running for 20 years, providing a credible and comprehensive overview of funeral costs.

It's undertaken by Critical Research on behalf of SunLife, using two research methods:

- Interviews with 100 funeral directors across the UK (10 per region), conducted in May to July 2023.
- Interviews with 1,522 individuals who have been involved in organising a funeral over the past four years, conducted in June to July 2023. 45% organised a funeral within the past 12 months.

This report looks at:

Funeral price trends

For burials, cremations, and direct cremations

Total cost of dying

Including send-off costs and probate fees

Challenges facing the funeral industry

Such as the cost-of-living crisis, 2021 CMA regulations, and the rise of direct cremations

Financing a funeral

How people are preparing, paying, and cutting costs

Funeral trends and traditions in the UK

How funerals are evolving

How to reference the Cost of Dying Report 2024



You are welcome to use these facts and figures. Please ensure you quote 'SunLife's Cost of Dying Report' and link to sunlife.co.uk/funeral-costs

Our methodology

In 2020, we changed the way we calculate the average cost of a funeral to reflect the higher number of cremations vs burials in the UK. To give a consistent comparison of funeral costs over time, we've also updated the previous years' figures to reflect this change in our calculation.

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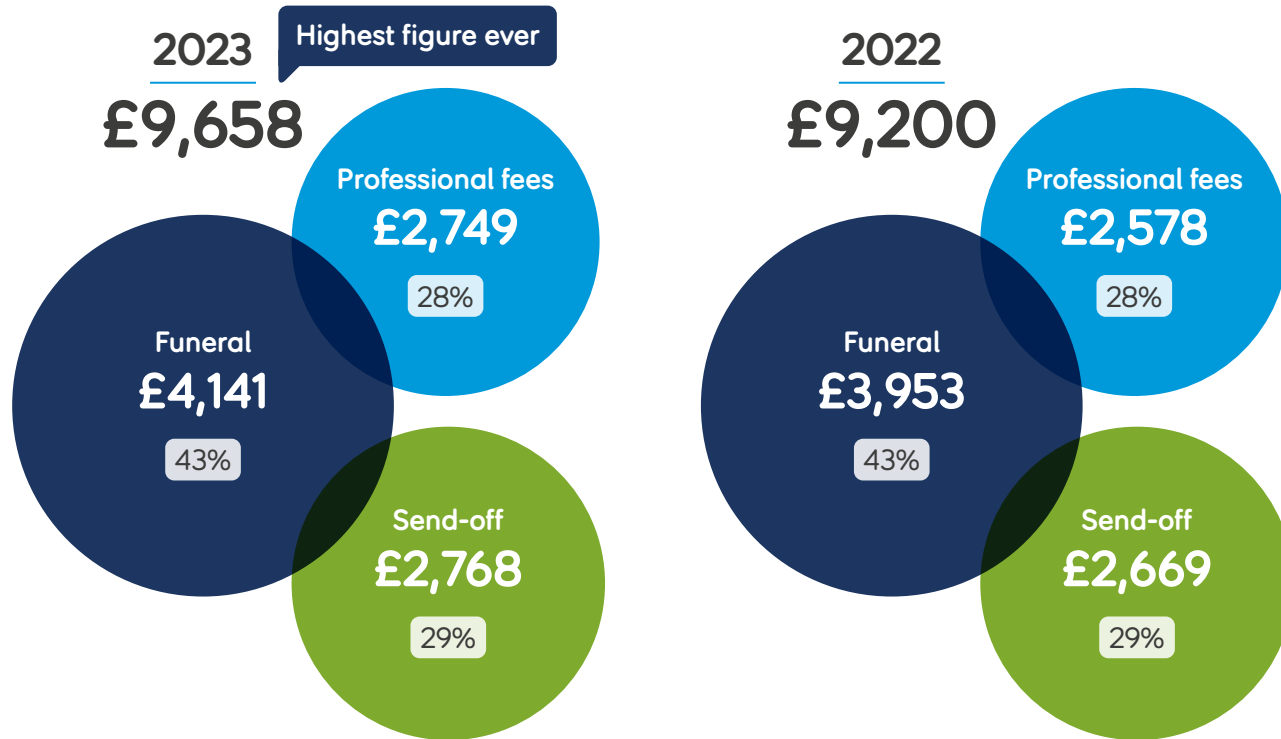




1 The cost of dying

What's changed?

Average cost of dying:



What is the 'cost of dying'?

The 'cost of dying' is the total cost of a person's send-off – including professional fees for administering the estate, a basic funeral service, and optional extras like the party or wake.

5% 

In 2023, the cost of dying was **£9,658** – up **£458 (+5%)** since 2022

While the average cost of a basic funeral remains just shy of 2020's all-time high (£4,184), 2023 saw the total cost of dying go up by 5% to £9,658 – the highest figure ever. Increases in both send-off and professional fees mean we're now paying an average of £458 more than we were in 2022.

How does the cost break down?

The cost of dying includes the average cost of a basic funeral, as well as optional extras such as the send-off and professional fees. Here's a breakdown of what this generally includes:

Average cost of a basic funeral

Fees for a cremation or burial, funeral director, limousine, mid-range coffin, doctor, and minister or celebrant.

£4,141

+4.7%

Average amount spent on professional fees

Hiring a professional to administer the estate.

£2,749

+6.6%

Average amount spent on the send-off

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

£2,768

+3.7%

Total cost of dying

£9,658

+5%

Funeral costs are rising once again

Although the price of a basic funeral actually fell in both 2021 and 2022, in 2023 it rose by 4.7%. However, at £4,141, it is just shy of the all-time high of £4,184, reached in 2020.

6.6% 

Professional fees have increased the most

Like in 2022, the cost of professional fees rose the most in 2023. However, the rise is less steep at 6.6% (compared to the 10.9% rise in 2022).



2 Funeral costs

Basic funeral costs approach all-time high

After two years of lower funeral costs – in part due to the pandemic – prices are on the rise again. In 2023, the average funeral cost £4,141 – 4.7% more than in 2022.

In fact, since SunLife's first ever Cost of Dying Report 20 years ago, funeral costs have only been higher once before – in 2020, when the average funeral cost £4,184.



126%

The percentage average funeral costs have risen since SunLife launched the first Average Funeral Pricing report in 2004.

If costs had risen at the same rate as inflation, this figure would only be 72%*.

*According to the [Bank of England's inflation calculator](#)

Funeral costs – 20 years on

A lot's changed since SunLife published its first ever report on funeral pricing 20 years ago. Let's take a look at just how much costs have risen...

Since 2004, average funeral costs have risen by:
126%



Burial, cremation, and direct cremation costs

Our funeral costs are a weighted average of burial and cremation prices. Whereas funeral costs went down for two years in a row from 2020 to 2022, 2023 saw prices start to rise to pre-pandemic levels.

At £1,498, a direct cremation is the only funeral type that costs almost exactly the same as in 2022. And it's still the most affordable type of funeral.

Direct burials

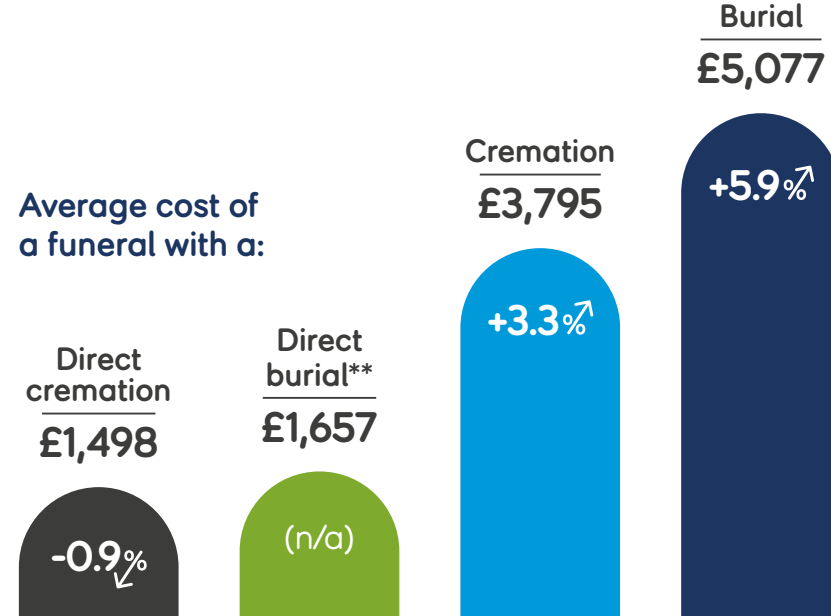
This year, we asked people if the funeral they'd organised was a 'direct burial'. Like a direct cremation, this is a kind of funeral without a service. Instead, the deceased are taken straight to a cemetery and buried – making it a more affordable option.

3 in 4 (74%) of funeral directors say they offer this type of funeral, with an average cost of £1,657 (not including third-party fees such as the burial plot).

4% of funeral organisers describe the funeral they organised as a direct burial, and 54% say they are aware of them, but we anticipate a degree of misunderstanding among respondents.

Average funeral cost		2023		2022
Burial	→	£5,077	+5.9%	£4,794
Cremation	→	£3,795	+3.3%	£3,673
Direct cremation	→	£1,498	-0.9%	£1,511
Direct burial*	→	£1,657	(n/a)	(n/a)

*New addition for Cost of Dying 2024

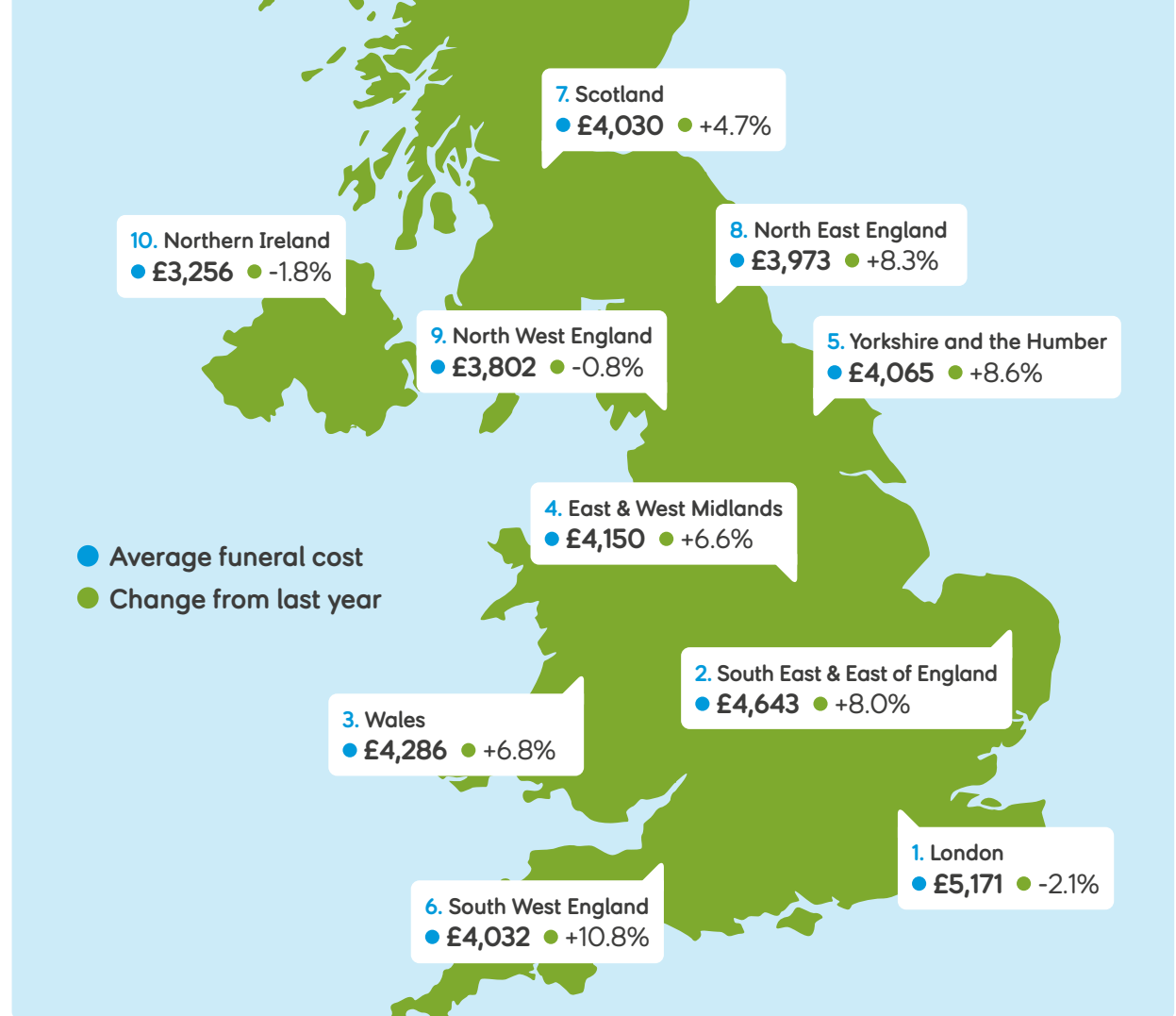


** Direct burial cost doesn't include third-party fees.

Funeral costs where you live

Unlike last year, when only two regions saw price rises, most areas in the UK have higher average funeral costs in 2023. Only London, North West England and Northern Ireland have seen a drop.

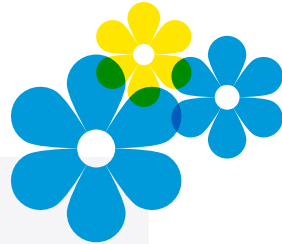
Once again, Northern Ireland remains the most affordable place to die in the UK, with the average funeral there costing £3,256. And at £5,171, London yet again has the highest price, despite a slight drop in cost. That's a mark-up of 59% from the least to the most expensive region.



The cost of a send-off

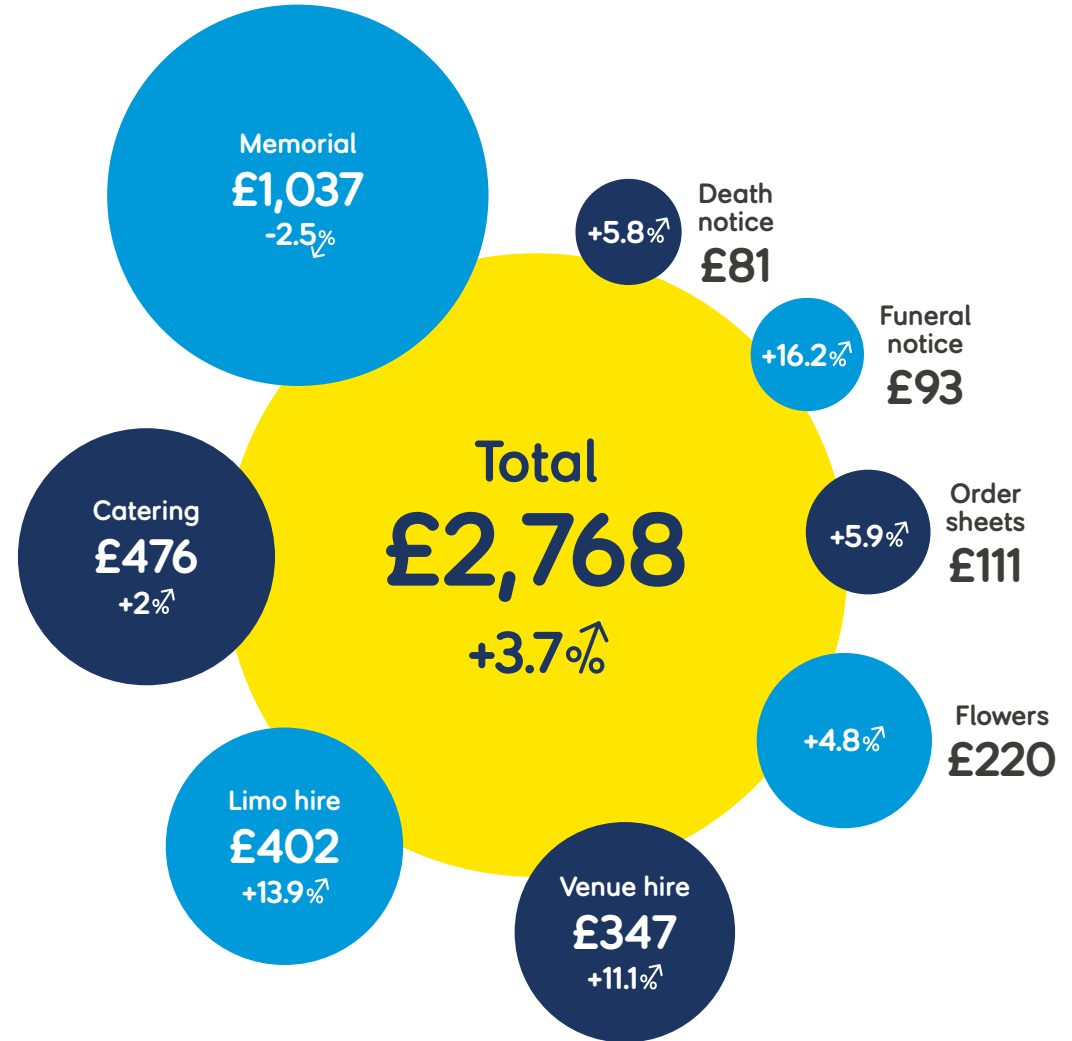
2022 marked a post-pandemic 'bounce-back' for send-off costs, and they continued to rise in 2023. The send-off now costs an average of £2,768 – up 3.7%.

The memorial is still the most expensive cost, although it's dropped £27 to £1,037. Funeral notices (+16.2%), additional limo hire (+13.9%), and venue hire (11.1%) have all seen a significant rise in 2023.



What exactly is a send-off?

A send-off is all the optional extras that can make a funeral more personal to the deceased and their loved ones, like the transport, catering, wake, and flowers.



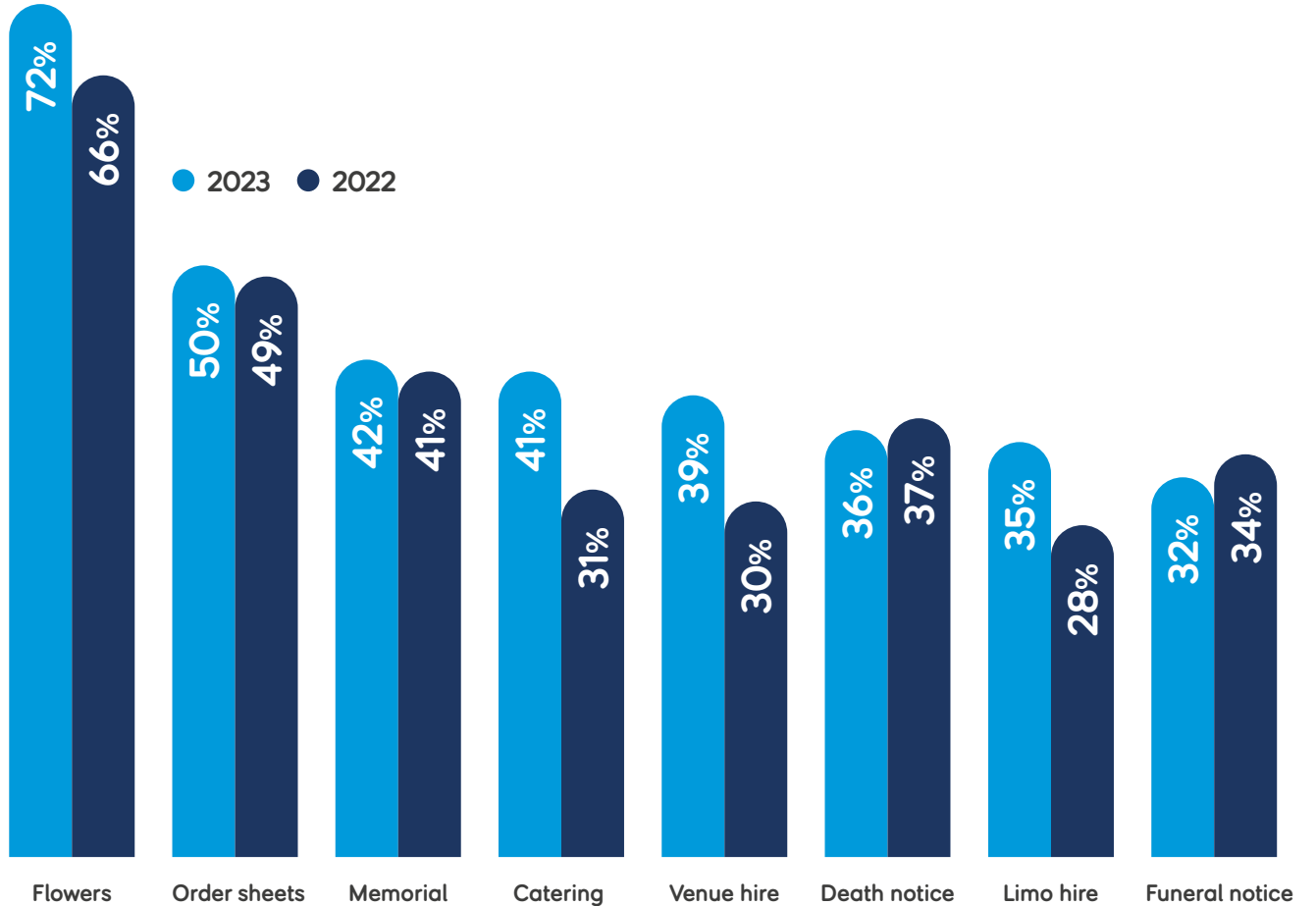
What extras are we spending on?

Now that COVID-19 social distancing guidelines aren't in place, more people are hiring a venue and catering service for the wake.

Flowers and orders of service cards are the most popular items people are spending on.

42%

choose to spend on the most expensive optional extra: a memorial.





3 The future of funerals

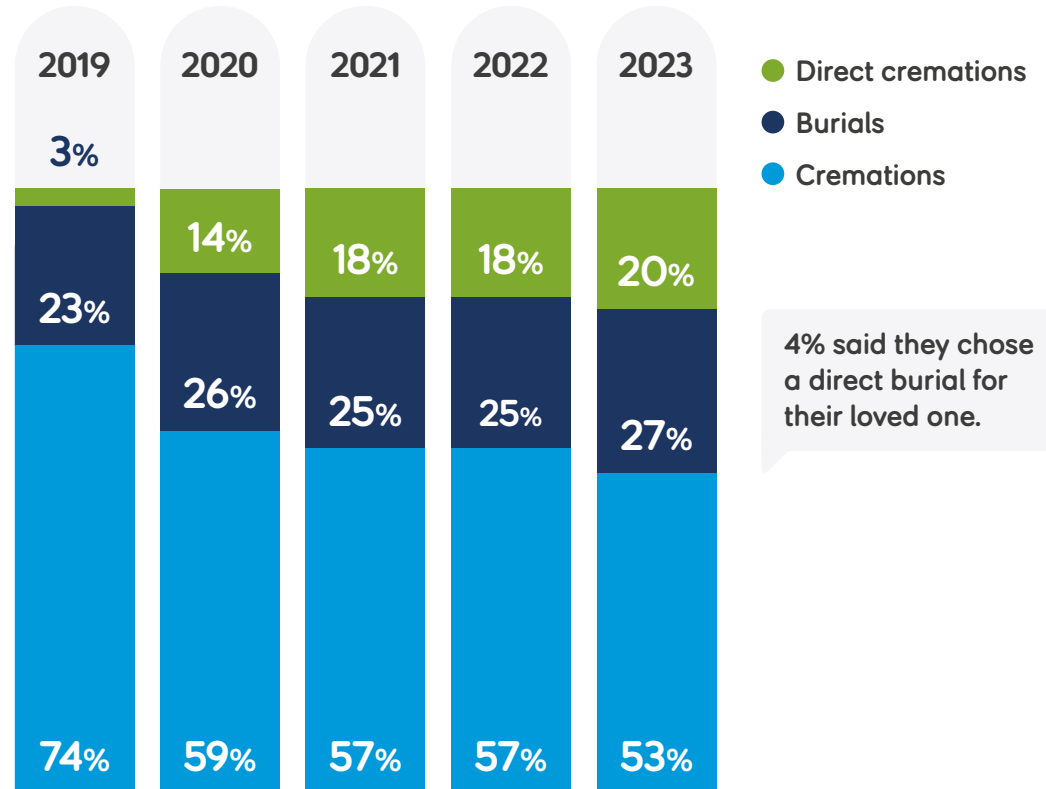
What type of funeral are people choosing?

At 53%, a cremation with a service is the most popular type of funeral, despite the number of cremations dropping by 4%. In contrast, the percentage of funerals that were burials or direct cremations each went up by 2%, to 27% and 20% respectively.

1 in 5 (20%) people described the funeral they organised as a direct cremation – up 2% on last year. And awareness of this affordable option continues to rise, with 76% of people aware of it. That's an increase of 24% since 2019.

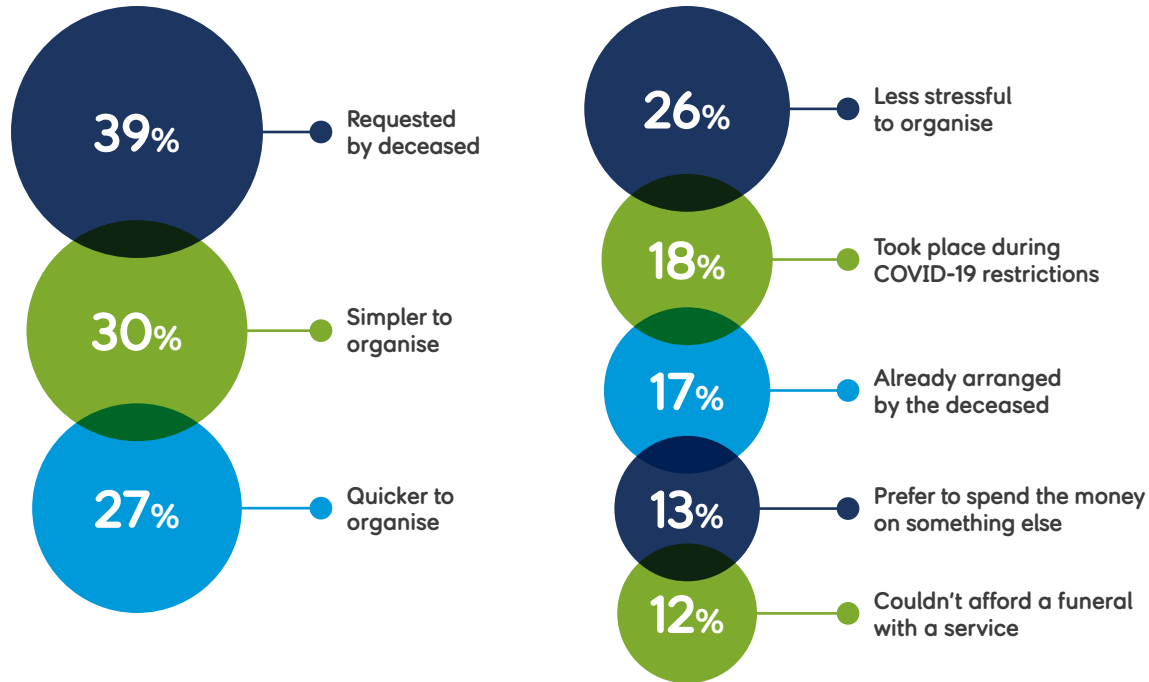
Over half (54%) of people are aware of direct burials, with 4% saying this was the option they chose for their loved one. However, we anticipate some misunderstanding among respondents that may have skewed this figure.

Type of funeral (2019–2023)



Why choose a direct cremation?

Here are some of the reasons people gave for organising a direct cremation rather than a more traditional cremation with a service...



The number of direct cremations swelled during the pandemic – out of necessity – but they've continued to grow in popularity even in the years after COVID-19 restrictions. This may in part be down to cost-of-living pressures.

A direct cremation needn't take place in isolation though:

33% of organisers say they held a wake afterwards

27% held a memorial service

18% held both

What about public health funerals?

A public health funeral is arranged by the local council when no other suitable arrangements are being made – for example, when there's nobody to organise the funeral or when the deceased and their relatives can't afford to do so. It's a very simple service, and you can't make any decisions about what takes place.

Over 1 in 10 (11%) funeral directors provide public health funerals, with almost 1 in 5 (18%) bidding for contracts with their local authorities.

Overall, around 7% of the funerals that these directors organise are public health funerals. And 27% say they've seen an increase in the number taking place over the past year.

1 in 10 funeral directors provide public health funerals



✓ Why funeral directors bid for public health funerals...

We want to do it for the local community.

We have a long-standing contract.

It's a way of getting our name out there.

We want to help those who can't afford a funeral get some kind of decent send-off.

We are a service before a business and want to help people in all walks of life.

✗ ...and why they don't

We're a small firm and couldn't accommodate these – not viable time- or cost-wise.

The local council has their favourite funeral directors so it's pointless to bid.

You need to be asked to bid by our authority and we've not been asked.

The contracts are too hard to understand.

We're busy enough as is.

A close-up photograph of a person's hands writing on a document. The person is wearing a light-colored long-sleeved shirt and a dark vest. Their right hand holds a silver pen, and their left hand rests on the document. The document is on a wooden desk, and a laptop is partially visible on the left. The background is softly blurred, showing what appears to be a window with curtains.

4 Paying for a funeral

Who's paying?

70% of people make provisions specifically to pay for their funeral before they pass away (+1% since 2022).

But only 54% (-5% since 2022) of those put enough aside to cover the whole cost of the funeral.

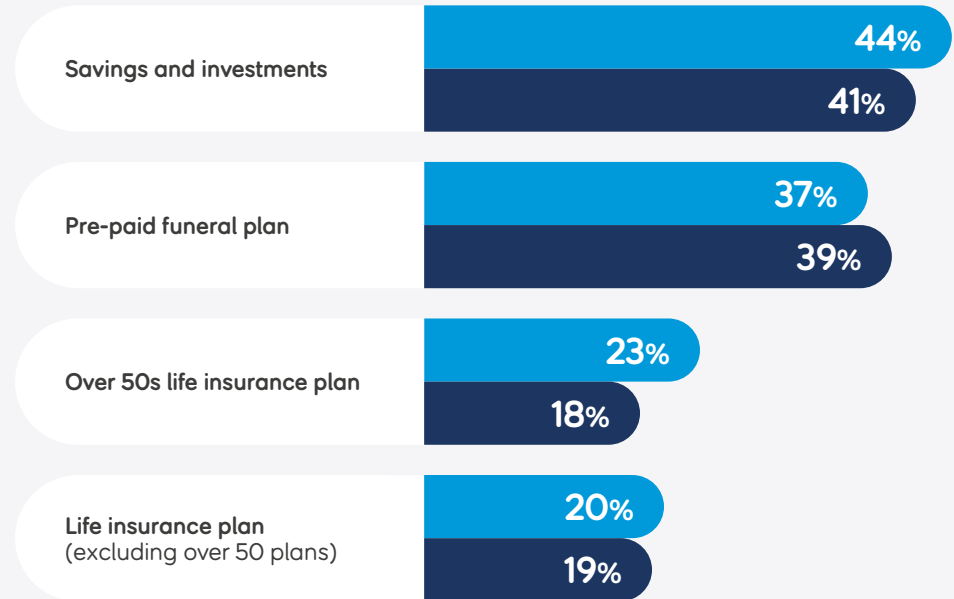
Of those who make provisions, the number who do so with savings and investments has risen by 3% since 2022.

On top of the deceased's provisions, many organisers have to fund the funeral through their own or alternative means.



Financial provisions made by the deceased to pay for their funeral

● 2023 ● 2022



Of funeral organisers who cover at least some of the cost themselves, 23% expect or plan to pay for the funeral.

13% pitch in because they want to give their loved one a better send-off than they'd planned themselves.

However, 25% report having to contribute because the deceased didn't set aside any money for the funeral, 21% say that they couldn't access the funds or estate in time, and 11% that the funeral plan or life insurance didn't cover everything.

12% find that costs have increased since the deceased put money aside, and 10% find the money has to be used for other things.

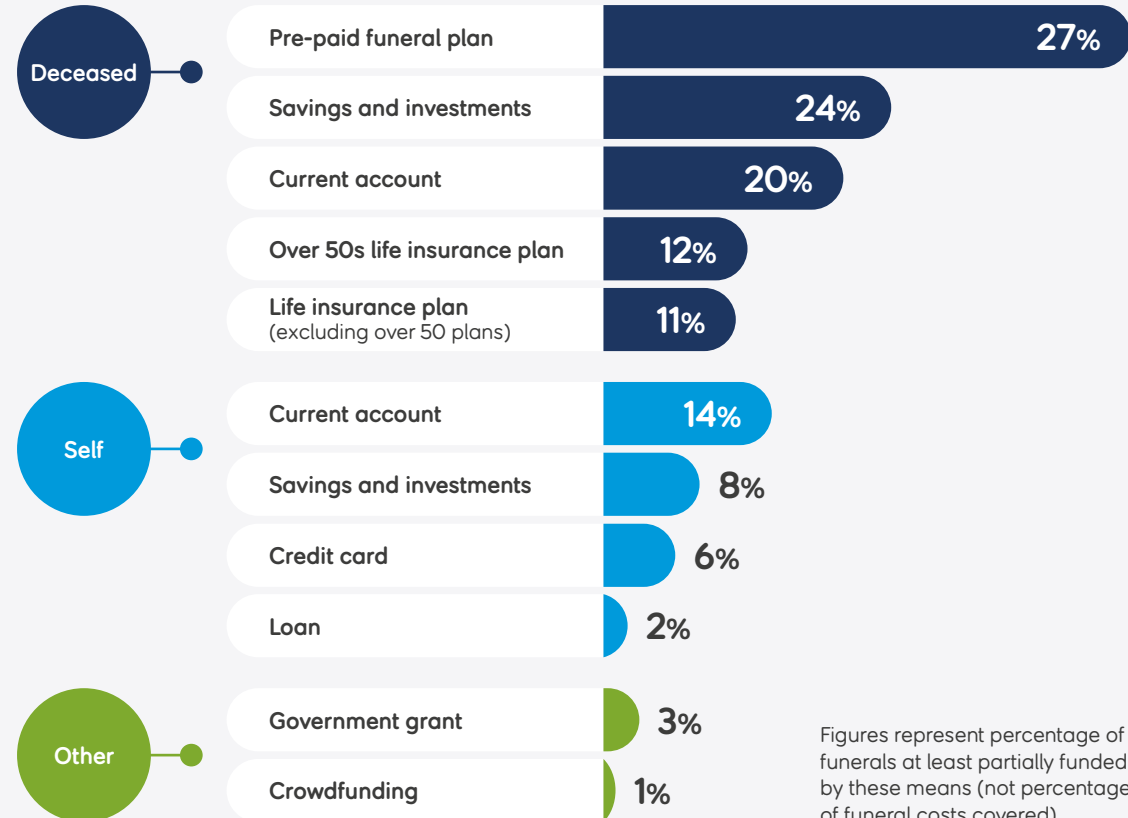
59% (+2% from 2022)

of organisers actively try to cut back on certain aspects of the funeral to keep overall costs down.

27% (+2% from 2022)

of people say certain funeral costs surprised them. The most common culprits were flowers and the coffin.

How funerals are being paid for



Figures represent percentage of funerals at least partially funded by these means (not percentage of funeral costs covered).

Money troubles

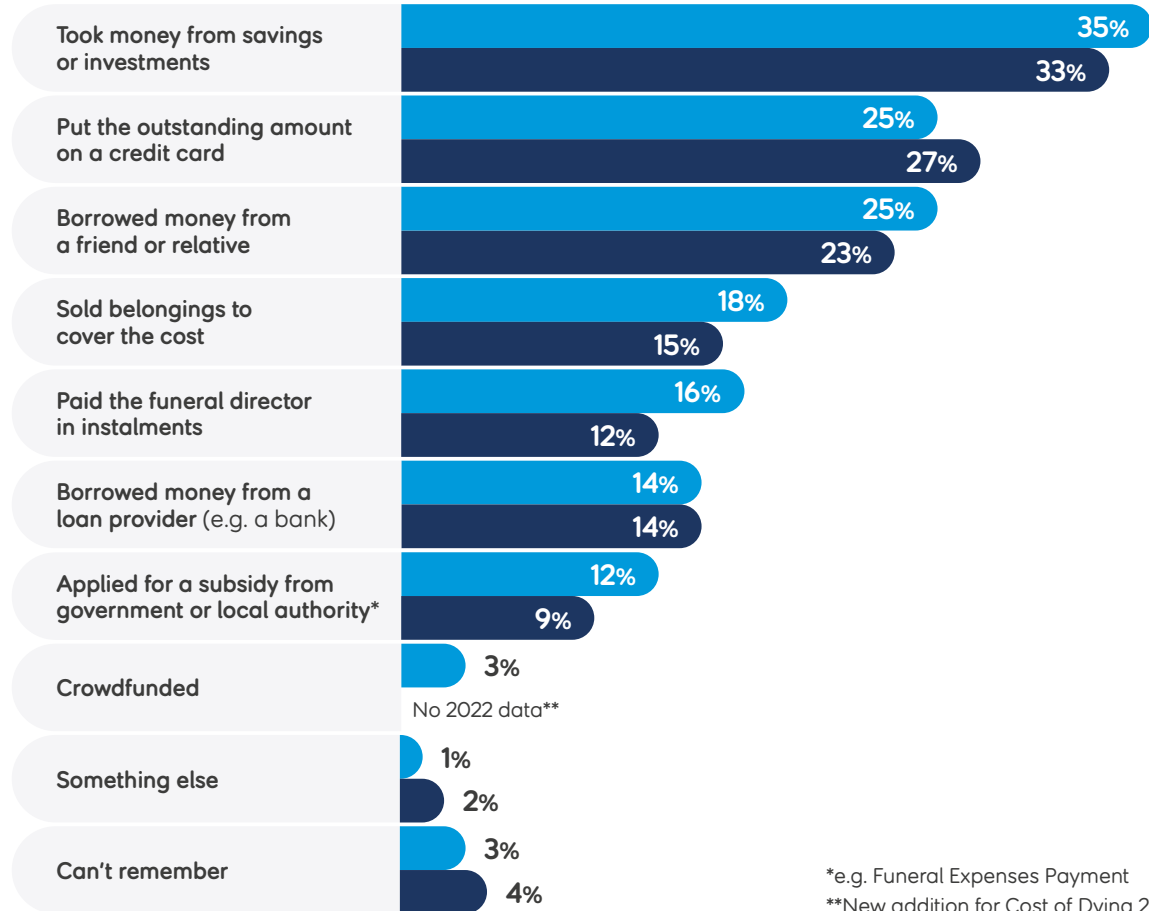
1 in 5 (20%, +1% from 2022) of families experience notable financial concerns when paying for a funeral. On average, they have to find almost £2,716 to cover the costs – £116 more than last year.

Most of them find the money by delving into their savings and investments (35%), using a credit card (25%), or borrowing from a friend or relative (25%). The number of people selling belongings to cover the cost has risen by 3% to 18%.

Of those who receive a Funeral Expenses Payment, the subsidy covers approximately 48% of the total funeral costs on average.

How people who report notable financial concern make up the funeral cost

● 2023 ● 2022



*e.g. Funeral Expenses Payment
 **New addition for Cost of Dying 2024

Paying for a funeral during the cost-of-living crisis

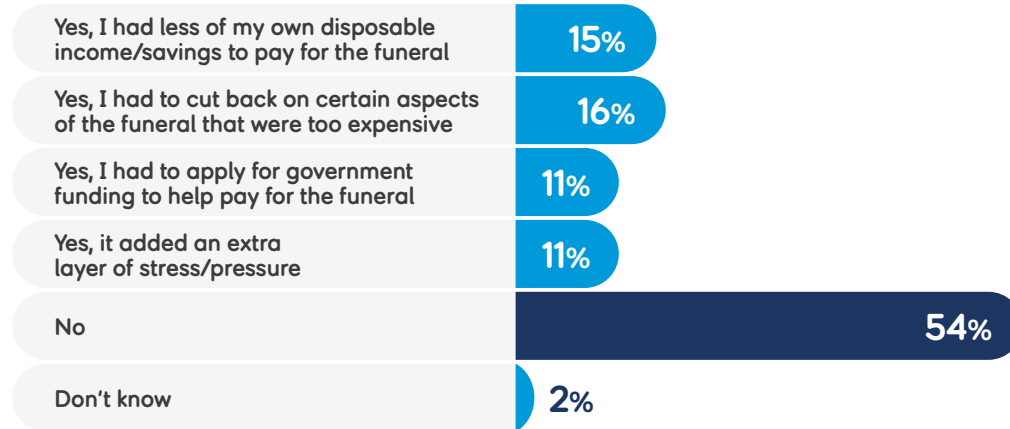
Over 4 in 10 (44%) people say the cost-of-living crisis impacted how they organised and/or paid for the funeral.

And for 1 in 4 (24%), paying for a funeral affects standard of living, and 6% struggle to pay essential bills or rent.

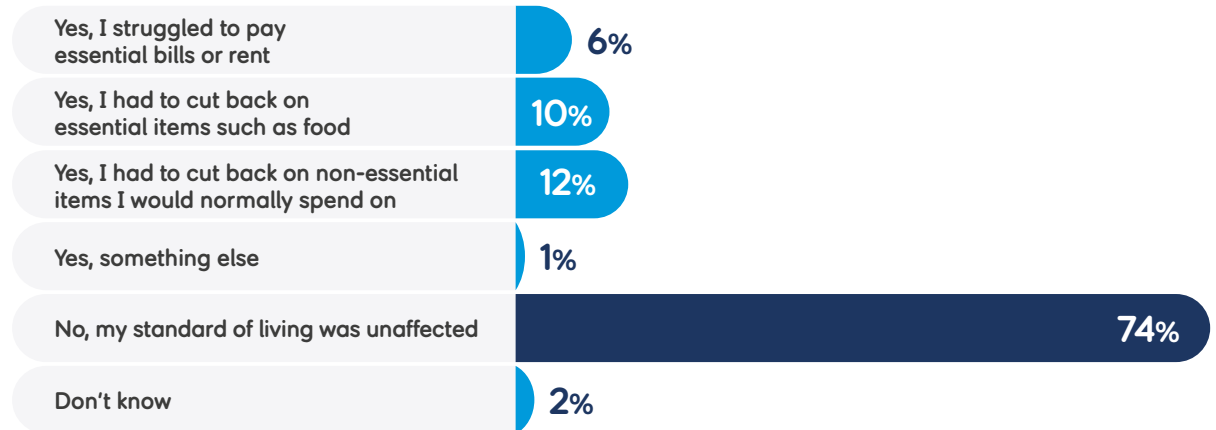


10%
have to cut back on essential items such as food.

Did the cost-of-living crisis impact how you organised/paid for the funeral?



Did paying for the funeral impact your standard of living?

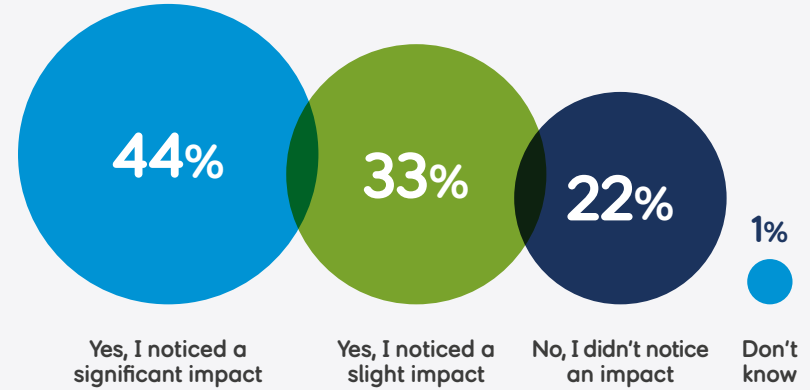


Impact of paying for a funeral on our wellbeing

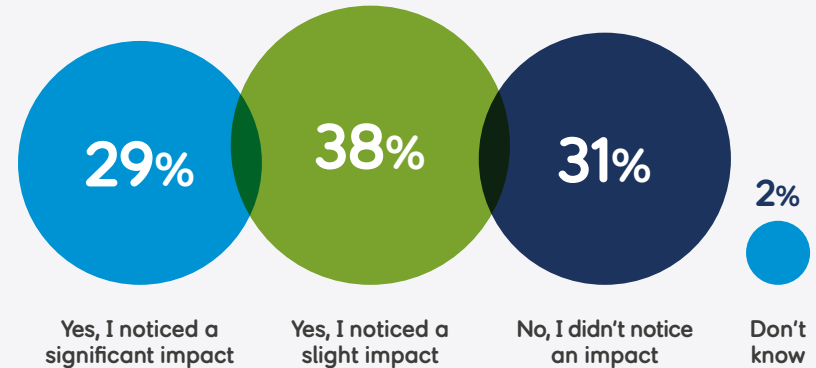
Of those who experience notable financial difficulties when paying for the funeral, over 3 in 4 (76%) people say it impacted their mental health. And 67% say it impacted their physical health.



Did paying for the funeral impact your mental health?



Did paying for the funeral impact your physical health?



Comparing prices

From funeral directors...

Over half (52%) of funeral directors have noticed an increase in the number of customers who are shopping around and getting quotes from different funeral directors.

And 16% say they've seen an increase in the number of people negotiating a discount (+8% since 2022).

From funeral organisers...

2 in 5 (40%) of people compared prices when organising the funeral. And of these people, 9 in 10 (90%) said they found it easy to do so.

50% got their quotes in person with funeral directors, 48% online via funeral director websites, and 29% by telephone.

However, 57% of organisers don't compare funeral director prices. This may be partially explained by the fact that 1 in 2 (50%) of the deceased specify which funeral director they want.

How many funeral directors did you compare prices for?



Even if your loved one specified the director, you can still shop around for more affordable options.

A close-up photograph of a person's hands resting on their shoulder. The hands are positioned on the right side of the frame, with fingers spread across the fabric of a grey, textured garment. The person's skin appears aged, with visible veins and wrinkles. They are wearing a silver ring with a dark band on their ring finger. The background is blurred, showing other people in a social setting. On the left side, there is a white rectangular box containing the text '5 Tips and advice' in a dark blue, sans-serif font.

5 Tips and advice

How are we cutting costs?

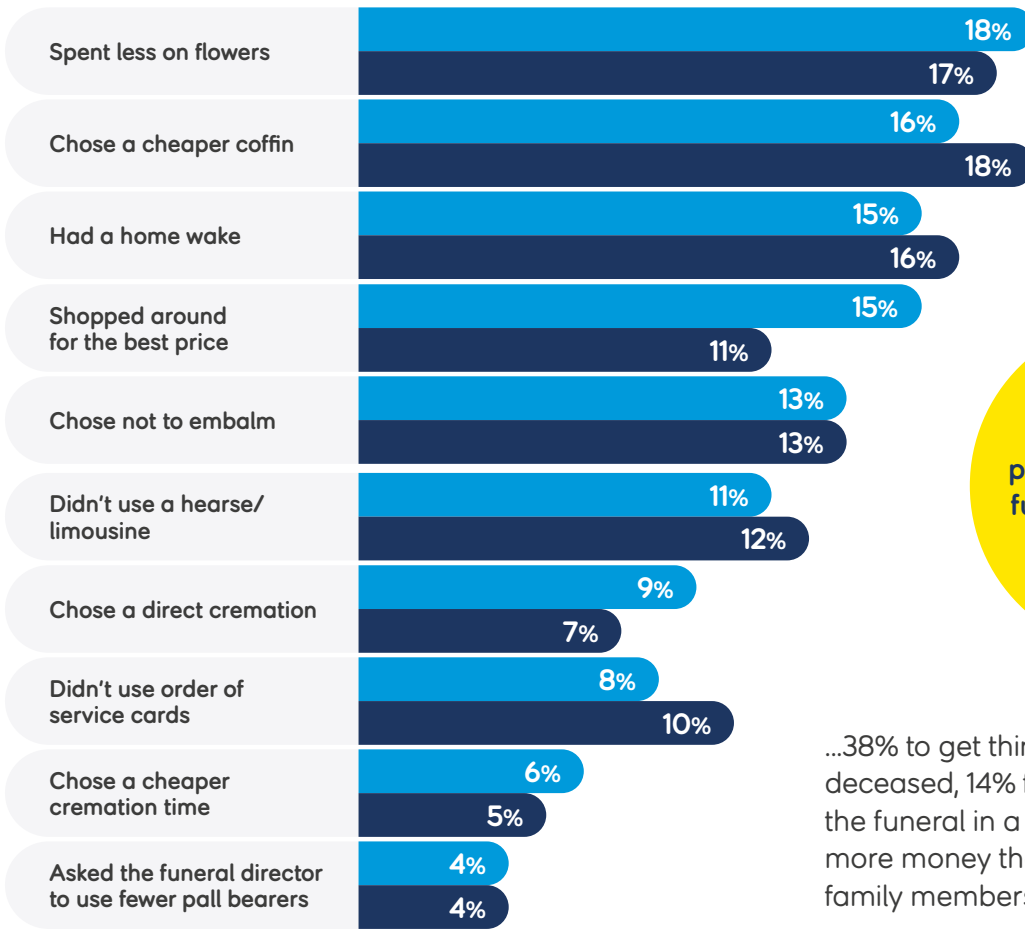
As the cost of dying continues to rise, more and more organisers are looking for ways to keep their spending low.

59% (+2% from 2022) of people report actively cutting back on certain aspects of the funeral in order to keep costs down.



How did people cut costs?

● 2023 ● 2022



Sadly, 57% of people organising a funeral say they felt under pressure...

...38% to get things right in memory of the deceased, 14% from family members to organise the funeral in a certain way, and 11% to spend more money than they wanted to (from both family members and the funeral director).

Cutting costs: top tips

12%

of people feel they spent money on the funeral that they didn't need to (+2% from 2022).

What costs could you have saved on?

- ✗ "Letter in the paper about the death of the person because family and friends knew about the funeral."
- ✗ "Flowers – a waste of money, better spent on charity."
- ✗ "We ordered too many order-of-service cards. We had loads leftover and it was painful to recycle them."

93%

of funeral directors say people spend more money than they need to, on things such as catering and the coffin. A massive 82% of those mention flowers in particular.

Funeral director top tips to save money

- ✓ "Don't get any limousines – they're £225 each, and you can make your own way and save money."
- ✓ "You don't need order of service printed – it's not important."
- ✓ "Use of social media instead of announcements in the press."
- ✓ "Floral tributes – sometimes families can spend £400 to £500, and they can be in the garden for three to four days before they're destroyed. It's best to get a family tribute."

Planning a funeral: top tips

Planning a funeral can be a stressful experience at any time, even more so when you're grieving. But there are still ways we can give our loved ones a special send-off while keeping the stress to a minimum...

Advice from funeral organisers

"Get as much help as you can from friends, the celebrant, etc. to plan your service. Make the service as personalised to the deceased as you can!"



"Speak to the deceased beforehand, keep calm with family members, and also remember you can grieve afterwards. Also have a best friend around."

"Write a list of all you need to do, and work through it as best you can so it doesn't feel overwhelming. Choose a very good funeral director as they're great at helping you organise."

"One day at a time. Discuss the deceased in a happy memory and take from that how you want to celebrate their life. Make it about them, remember the good things, let people grieve."

What the funeral directors say



"Have a chat with the family and ask what their wishes are. Bring family and friends with you, and whatever you're thinking, we can do."

"Talk to multiple people and find someone – a funeral director – you can feel comfortable with."

"Have an initial conversation with the funeral director and go through all the options – and give yourself time to think about it."

"Don't worry about having the service in a week and a half. We are seeing delays and it's more prolonged than it used to be."

"What other people think can weigh a lot on people's minds – and what it's going to look like to other people. You shouldn't try to please everybody."

"Sometimes families take on too much on their own or try to organise it themselves when it could have been handled by someone else."

A close-up photograph of a person's hands holding a large quantity of yellow and red flower petals. The hands are positioned in the upper right quadrant of the frame, with the petals falling towards the bottom center. The background is a soft-focus, bright blue ocean with visible whitecaps and bokeh light effects. The person's left wrist is adorned with a silver metal link bracelet and a light blue smartwatch. The right wrist has a red string bracelet with white beads.

6 Funeral wishes

Do we know what our loved ones want?

Once again, most of us aren't talking about death and funerals.

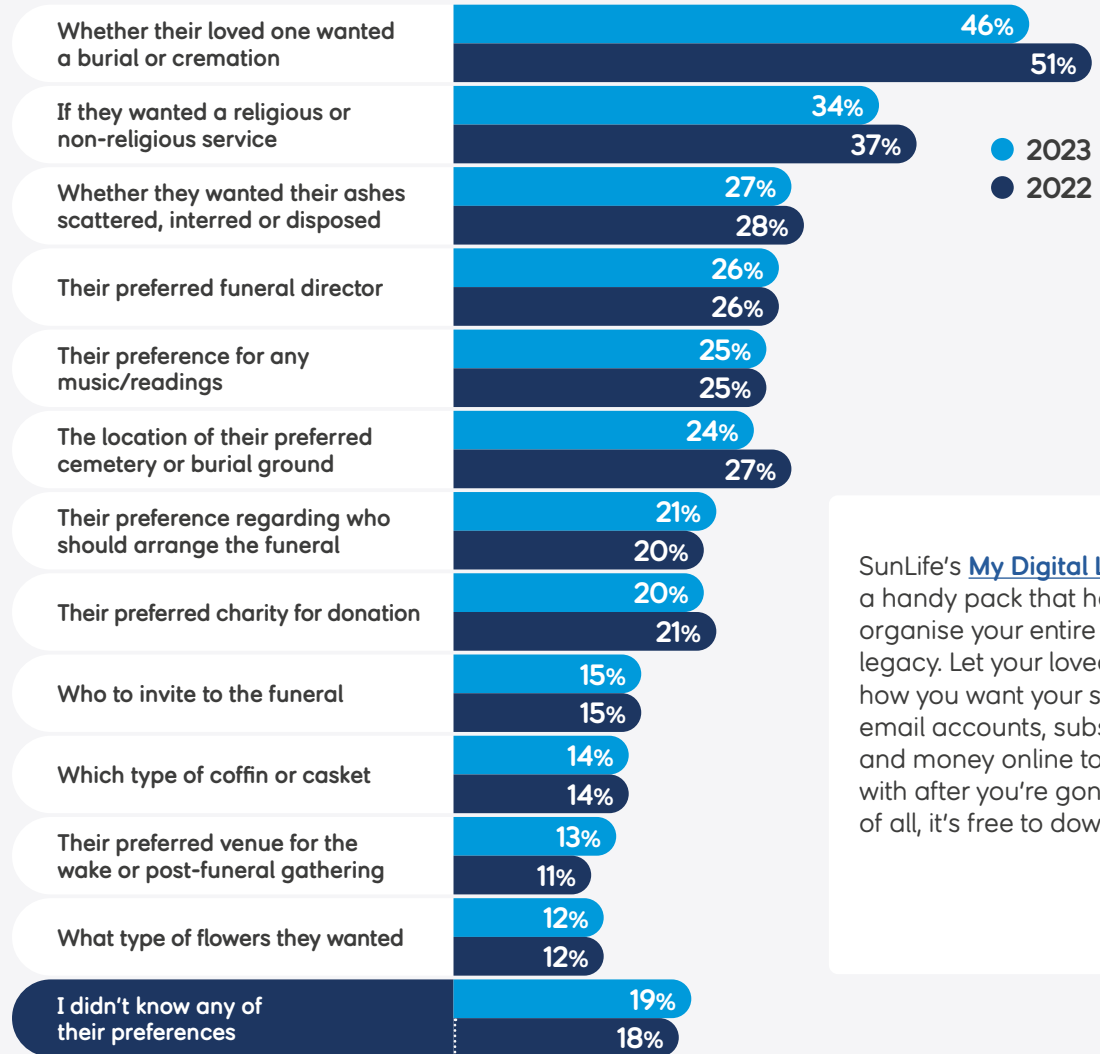
Over half (54%) don't even know if their loved one wanted a burial or cremation – that's 5% more than in 2022.

In fact, 1 in 5 (19%) don't know any of their loved one's funeral wishes – that's an increase of 1% since 2022. And only 1% know all their loved one's funeral wishes.

When it comes to the deceased's digital legacy, only 6% know how their loved one wanted their online accounts to be handled after passing away.

1% Just of people know all of their loved one's funeral wishes.

What do people know about their loved one's funeral wishes?



SunLife's [My Digital Legacy](#) is a handy pack that helps you organise your entire digital legacy. Let your loved ones know how you want your social media, email accounts, subscriptions, and money online to be dealt with after you're gone. And best of all, it's free to download.

How do we tell people what we want?

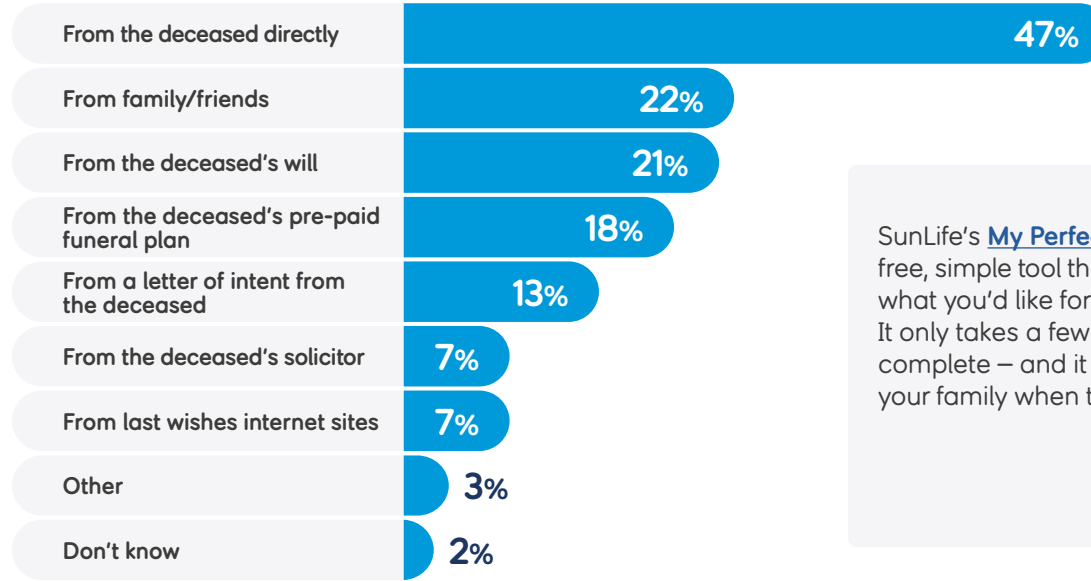
In 2023, the number of people who were told their loved one's wishes directly has gone down yet again – to 47%. That's 12% less than in 2022.

22% (+3%) were told by family and friends, and 21% (+5%) found out from their loved one's will.

Of those who didn't know the deceased's funeral preferences, exactly half said it would've been useful to know.

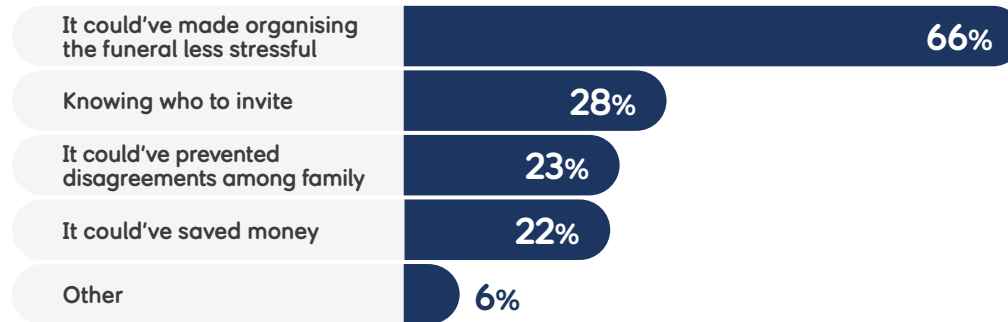
And when asked how it would've helped, two thirds (66%) said it could've made organising the funeral less stressful.

How people knew about their loved one's funeral wishes in 2023



SunLife's [My Perfect Send-Off](#) is a free, simple tool that lets you record what you'd like for your funeral. It only takes a few minutes to complete – and it could really help your family when the time comes.

How would it have helped knowing about your loved one's funeral wishes?



Are we planning ahead?

Despite the fact that we're talking about funerals less, organising one prompts **66% to start thinking about their own funeral – up 2% since 2022.**

The number of people who speak to someone about their funeral preferences

has dropped by 7% since 2022. And the number of people making a will has dropped the same amount, now at 24%.

However, the number of people pre-paying for their funeral has risen to 21% (up 3% since 2022).

21% of funeral organisers haven't yet made any plans to prepare for their own funeral.

27% say this is because they prefer not to think about their death, and 13% say it's uncomfortable or unlucky to do so.

For 18%, it's something they plan to do but haven't got round to yet, and 12% believe their family can deal with it without the need for discussion.

How people are planning for their own funeral

26%

I've spoken to someone about my funeral preferences

24%

I've made a will

23%

I've got money set aside specifically to pay for my funeral

21%

I've already pre-paid for my funeral

19%

I've got life insurance specifically to pay for my funeral

14%

I've made a record of my wishes in writing

12%

I've chosen the funeral song

7%

I've bought my burial plot

1%

Other

21%

Nothing yet

What do we want?

Despite only 66% having started thinking about their own funeral plans, 92% of us do have some preferences when asked directly.

37% want their family to spend as little as possible – down 4% since 2022.

3 in 10 want a 'typical' funeral (3% less than 2022), 21% (+3%) want a direct cremation, and 9% (-1%) would like a humanist funeral.



I want my family to spend as little money as possible

37%

I don't care – it's not going to be my problem

7%

I want a standard/typical funeral

30%

I want a lavish/expensive funeral

4%

I would like a direct cremation

21%

I would like to be buried at sea

2%

I would like a humanist funeral

9%

Don't know

8%

I would like a woodland or eco/environmental funeral

9%

I would rather leave it to my family to decide

8%

I would like a direct burial

7%

It's clear that many of us have strong ideas about what we'd like for our send-off, so it's important to talk about our wishes and how our loved ones will cover the cost – whether it's life insurance, a funeral plan, or a savings account.

A photograph of a crowd of people at sunset, holding up lit sparklers. The scene is filled with warm, golden light from the setting sun, and the sparklers create bright, sparkling trails of light against the twilight sky. The focus is on the hands and arms of the people in the foreground, reaching up to hold the sparklers.

7 Trends and traditions

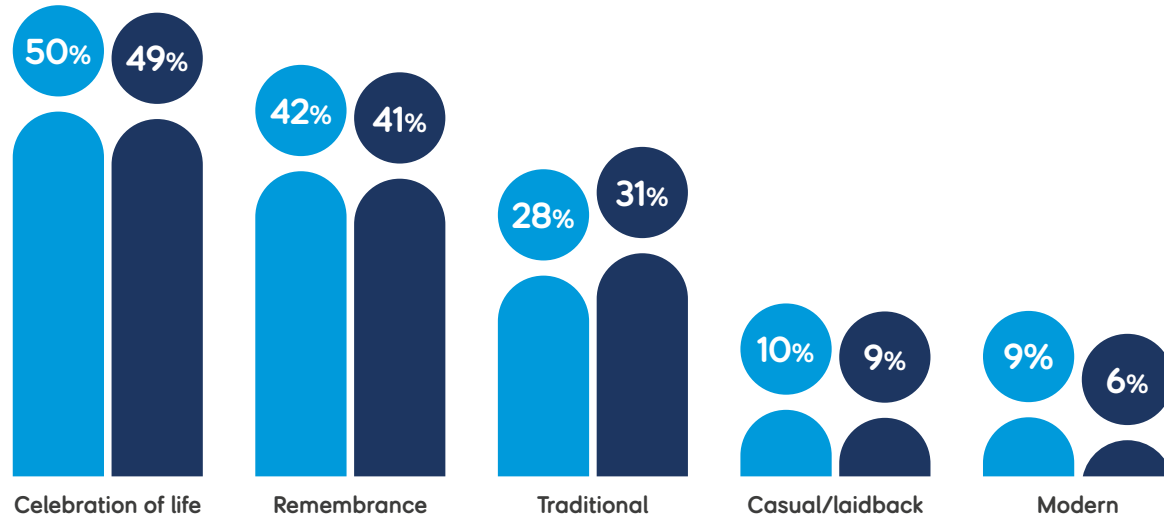
Attitudes have shifted

Much like we've seen in previous years, half of all funeral services were described as a celebration of life in 2023.

28% of people said the funeral was traditional – but when asked directly, 53% said the funeral was religious.

How would you describe the tone of the funeral service?

● 2023 ● 2022



77%

of funeral directors have seen a rise in the number of celebration-of-life funerals (81% in 2022)

56%

have seen a drop in the number of traditional religious funerals (68% in 2022)

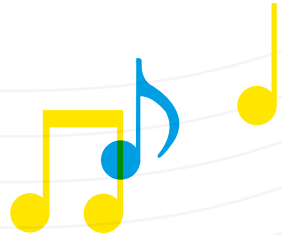
How to celebrate a life

21% (up 3% since 2022) of people who organised a funeral encourage something different or unusual – from colourful dress codes to light-hearted speeches.

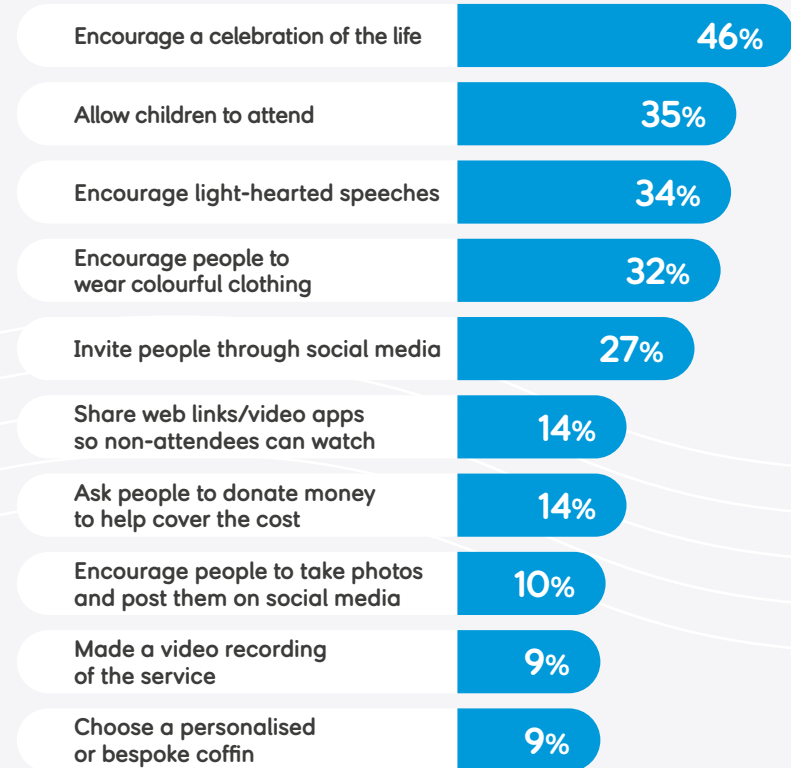
In fact, this celebration-of-life trend continues to grow, with the number of people who encourage this type of send-off increasing from 44% in 2022 to 46%.

75%

of those who describe the funeral as a celebration of life use music personal to the deceased, particular readings (59%), dress codes (20%), and even personalised coffins (8%) to tailor the service to their loved one's individuality.



When organising the funeral, did you do any of the following?




Weird and wonderful send-offs

With send-offs continuing to become more personal, both funeral directors and attendees are seeing some truly memorable requests...

What funeral directors told us:

"We had one that the friend and brother covered the coffin in motorbike stickers – he was a biker. They took an hour and a half making it personal for him. Another was a lorry driver, and he had a duck stuck to the front of his coffin."



"A guy used to be a clown and worked in Bournemouth in a circus for 30 years. All his friends dressed up as clowns and it was like being in a circus."

"Asked if we can put a mobile phone in the coffin, and it was burial – a brand new phone. I don't know what they were expecting – for the phone to ring?"

"We had a chap last year and he insisted putting the coffin on the back of his mother's horse. You cannot physically balance it on the back of a horse, so he said we should use a ratchet. We have different vehicles for funerals, like lorries and tractors."

"I was asked if we could take the deceased person on a whole day tour of London the day before the funeral. We drove to the London Eye, Big Ben, Downing Street, and Buckingham Palace. They thought it was wonderful as he had not seen London."

What funeral attendees told us:

"I once attended a magician's funeral, and we were all asked to attend in our stage costumes. There were clowns, people in top hats, and women in spangly costumes – it was an awesome event."

"I attended a funeral where everyone was asked to wear football shirts."

"We listened to fun music and everyone threw their favourite sweets on them when being buried."

"Played The Blues Brothers and wore the hats and shades to a friend's funeral as requested by him before he passed away. We all rode alongside the hearse on our motorbikes at another friend's funeral – over 200 bikes pretty much brought a village to a standstill."

"I have seen a brightly decorated cardboard-type coffin that brightened the ceremony somewhat."

"A few days after a friend's funeral, those who attended were given a small amount of their ashes – with a note to either keep them or scatter them somewhere. We had good memories of them."

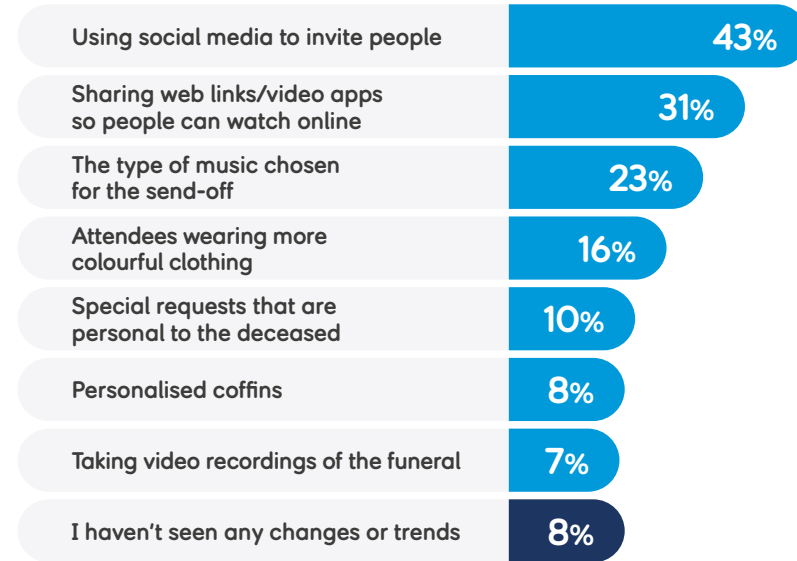
What other trends are funeral directors seeing?

Over 9 in 10 (92%) funeral directors say they've seen trends or changes in the funerals that they're organising.

Using social media platforms such as Facebook to invite people – instead of more traditional newspaper notices and the like – was the most common theme mentioned by funeral directors.

This replaces streaming the funeral service as the top trend, which we saw surge during the pandemic. At 31%, it still remains high in the list – but is down from 69% in 2021, at the height of COVID-19 restrictions.

What changes are funeral directors seeing?



“Music is more upbeat, more of a happier note, and more up-to-date music.”

“There are more eco-coffins now.”

“More colourful and more picture designs on coffins.”

“Direct cremations are becoming more popular due to the cost-of-living crisis.”

“People would rather wait quite a few weeks for a funeral than cancel a holiday to have the funeral earlier.”

“Quicker, smaller, and private funerals of 20 people.”

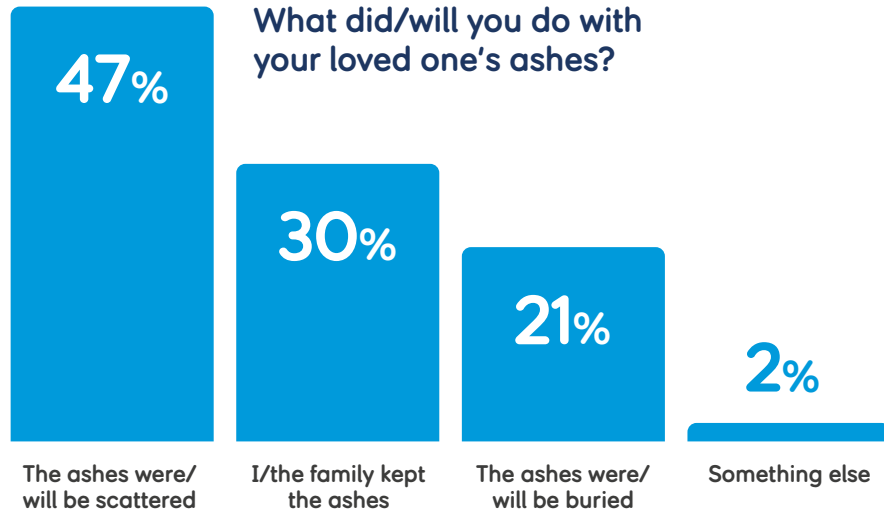
“Going more down the cremation route, and lack of church services. More celebrants taking services.”

“Unattended funerals – 15 years ago these were unheard of. Having services live-streamed has made a huge difference, and COVID-19 changed a lot of things.”

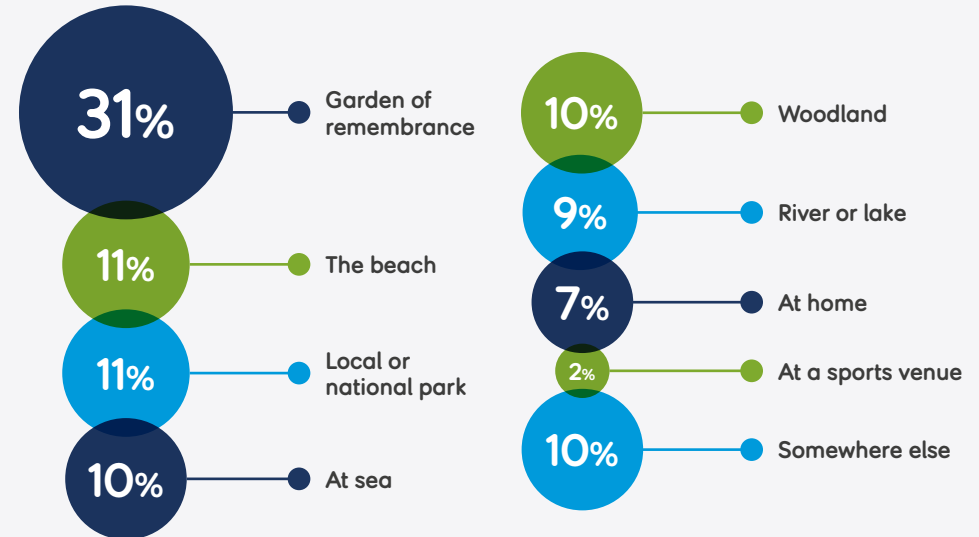


What are we doing with our loved ones' ashes?

Just under half scatter their loved one's ashes. Nearly a third (30%) keep them, and over one fifth (21%) bury the ashes.



Where did you scatter your loved one's ashes?



The most popular place to scatter a loved one's ashes was in a garden of remembrance. Around a tenth of people chose either the beach, a park, at sea, a woodland, or a river or lake – with 2% saying they scattered them at a sports venue.

Where did you scatter your loved one's ashes?

Here are some of the places people said they've scattered – or plan to scatter – their loved one's ashes...

"By a river with my mother's ashes together where they both loved to go."

"Beside his father and older brother, at a small inlet bay in Aberdeen, Scotland."

"We had a wonderful day scattering ashes at the farm she grew up on, and also spread ashes on her beloved son's grave."

"All the children had some to scatter in their gardens. Some were scattered in his garden, and some were taken to a beach in Cornwall where we had our holidays as children and later again with his grandchildren."

"We will keep them until our dad passes, and then mum and dad will be scattered together."

"So far they have been scattered in three different places special to my mother: Swanage in Dorset, Hengistbury Head in Bournemouth, and Kirkby Lonsdale in Cumbria."

The nation's favourite funeral songs

A simple way to make a funeral more personal is to pick songs that are significant to you and your loved ones.

Just like in previous years, 'Abide With Me' remains the most played song at funerals. But when we asked people what song they'd like played at their own send-off, some of their choices were a little different...



SunLife's [Funeral Song Generator](#) is a fun quiz that helps you find the perfect music to go out to. Just answer a few questions about your favourite things, and we'll suggest a great funeral song!

★ New to the top 10

Top 10 songs played at funerals in 2023	
1	Abide With Me Various
2	My Way Frank Sinatra
3	Amazing Grace Various
4	You'll Never Walk Alone Gerry and the Pacemakers
5	The Lord Is My Shepherd ★ Various
6	Time to Say Goodbye Sarah Brightman and Andrea Bocelli
7	Angels ★ Robbie Williams
8	Wind Beneath My Wings Bette Midler
9	Jerusalem ★ Various
10	All Things Bright and Beautiful Various

Top 10 songs we want for our own funeral	
1	My Way Frank Sinatra
2	You'll Never Walk Alone Gerry and the Pacemakers
3	Angels ★ Robbie Williams
4	Jerusalem Various
5	Amazing Grace Various
6	Good Riddance ★ Green Day
7	Time to Say Goodbye Sarah Brightman and Andrea Bocelli
8	Simply the Best ★ Tina Turner
9	Highway to Hell ★ AC/DC
10	My Heart Will Go On ★ Celine Dion

A man in a dark suit and blue tie is shown from the chest down, with his hands clasped in front of him. He is standing in a church, with wooden pews and floral arrangements visible in the background. The lighting is warm and soft.

8 The future of the funeral industry

Regulation of the funeral industry

In 2021, the Competition and Markets Authority (CMA) ordered funeral directors and crematorium operators to make prices clear for customers or risk court action.

All funeral directors must now display a Standardised Price List at their premises and on their website. This list must include:

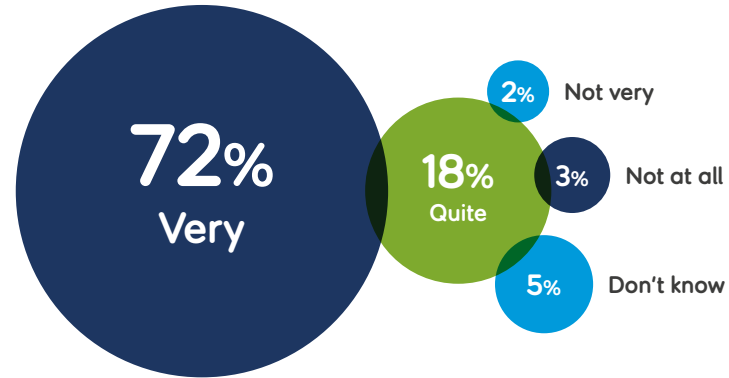
- The headline price of a funeral
- The price of the individual items comprising the funeral
- The price of certain additional products and services

Added to this, funeral directors may not:

- Make payments to incentivise hospitals, palliative care services, hospices, care homes, or similar institutions to refer customers to a particular funeral director.
- Solicit for business through coroner and police contracts.

Crematorium operators also have to give specified price information to funeral directors and customers.

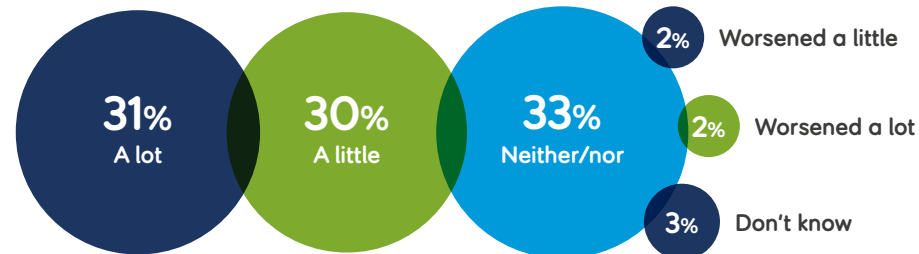
How supportive are you of the new CMA regulations?



9 in 10 (90%) of funeral directors support the new CMA order (+2% since 2022).

Over 3 in 5 (61% – a 2% drop since 2022) think the funeral industry has improved as a result.

Have the introduction of regulations improved the funeral industry?



How the new regulation has affected costs

3 in 4 (75%) funeral directors reviewed their pricing after the CMA introduced their new regulations.

This led to a similar number of funeral directors either increasing or decreasing their prices.



Funeral directors on the biggest impact of the CMA regulations



"We were very transparent with prices beforehand, so no changes were made."

"It hasn't affected us much at all and we're trying to be transparent as we can be. Without regulations, less compliant companies can't be better. It's good for everyone if they have a standardised price list."

"We were required to make prices public, so we have more visible signs with our price list."

"People can go on to our website and look at the prices instead of coming in – they can shop around online."

"Having something transparent with competitors makes it easier for the family to look at and to show what we offer."

"Red tape – they seem to love red tape. Lots of forms and lots of hoops to jump through."

What are the challenges facing the funeral industry?

Today, funeral directors are most worried about increased competition (particularly from online direct cremations) and affordability due to the cost-of-living crisis.



“Keeping costs down...the average cost of a funeral is £4,000–£4,500 and people can't afford it. I would struggle with my mum's now and it was 26 years ago. I could barely afford it now.”

“Direct cremations...people who have bought direct cremations for themselves are unaware it will have a negative impact on their family when the time comes. They don't realise what direct cremation means with big firms.”

“The cost-of-living price increases – people won't be able to afford funerals.”

“The big boys moving in with all the TV advertising they are doing. It's a lot of competition for us.”

“Competition – got so many now starting up with direct cremations and you don't need premises. They can start from their bedrooms online and there are lots. They have more reviews than they have done funerals, and everybody wants to be online – and old ones like us get left behind.”

“The cost-of-living crisis...people are struggling to pay for funerals.”

“Inflation over the last 12 months and the cost of coffins coming to us. One manufacturer of coffins put their price up by three times.”

“More people getting direct cremations and that will affect our business. You don't need all these branches and it will affect undertakers.”



A close-up photograph of a person's hands lighting a red thermos. The person is wearing a dark blue long-sleeved shirt. They are holding a silver lighter to the top of the thermos, which has a perforated metal lid. The flame from the lighter is visible, and the top of the thermos is glowing with heat. The background is a blurred outdoor setting with gravel and a dark object, possibly a boot.

9 Learnings

What we've learnt

2023 saw funeral costs on the rise again after two years of falls

The cost-of-living crisis has filtered through to the cost of dying, offsetting the price reductions we previously saw thanks to industry regulation and cost-savvy organisers.

Let's take a closer look at the key learnings from SunLife's 2024 Cost of Dying Report.

1 Both funeral costs and the cost of dying are up

The SunLife Cost of Dying Report 2024 has revealed that, for the first time in three years, the cost of a basic funeral in the UK has risen – now standing at £4,141 (up 4.7% on last year). What's more, the overall cost of dying has increased to a record high of £9,658 (up 5%).

As we move away from the years in which funerals were impacted by COVID-19 restrictions, we see a new crisis taking its place: the rising cost of living. With a return in demand for 'normal', pre-pandemic send-offs, everything from professional fees to extra limo hire to flowers are on the up.

In fact, direct cremations are the only type of funeral that's fallen in price (but only by less than 1%). And this inflationary pressure is being felt across the UK too – all but a few regions saw significant price rises this year.

Our long-running funeral research has now measured these trends over 20 years, and seen costs spiral by 126% in just two decades (54% higher than the rate of inflation*).

*According to the [Bank of England's inflation calculator](#)

2 The cost-of-living crisis is having a big impact

In this year's report, 44% of people say that the cost-of-living crisis has impacted how they organise and/or pay for a funeral – cutting back on the service, reduced personal savings, applying for government funding, or increased stress.

On top of this, 24% report that their standard of living has been affected by paying for a funeral – from struggling to pay bills, rent, or for food, to cutting back on non-essential items.

20% of families experience notable financial concerns, having to find almost £2,716 to cover the costs – that's £116 more than last year.

And for the first time in our research, we asked about wellbeing. Of those reporting notable financial concerns, 76% say paying for the funeral has impacted their mental health, and 67% their physical health.



3 Direct cremations are still more popular than ever

The trends we've seen with direct cremations over the past few years are indeed continuing. Their average cost has dropped once again – now at £1,498 – cementing them as the most affordable type of funeral.

Direct cremations are the only funeral type to fall in price this year, and in fact this is the lowest we've seen them since we started tracking in 2017.

What's more, both popularity and awareness of direct cremations continue to grow. In 2019, before COVID-19 restrictions necessitated such minimalist funerals, uptake was just 3%. It now stands at 20% – and, perhaps surprisingly, has risen further in the years following the pandemic.

Similarly, awareness of direct cremations in 2019 was 52% – now it's 76%. Again, these figures are all-time highs in our Cost of Dying research.

Funeral directors themselves report the rise in online direct cremation companies as one of the biggest threats to the industry, as they're able to offer the most competitive pricing and don't have the overhead costs of physical branches.

4 We're getting worse at talking about funerals

A shocking 54% of us don't know if our loved ones want to be buried or cremated – an increase of 5% on last year. In fact, 19% don't know any of their funeral wishes at all (a rise of 1%), with only 1% claiming to know them all.

In general, fewer people are talking about funerals. 47% of organisers say the deceased had told them directly, down 12% from last year. When asked about planning their own funeral, just 26% of these same people say they've spoken to someone about their preferences – a fall of 7%.

Our research shows that knowing a loved one's funeral wishes can be helpful – from reducing stress, to knowing who to invite, to saving money. So it's best to get talking sooner rather than later.

And if you don't feel like talking, why not complete SunLife's [My Perfect Send-Off](#) tool or [My Digital Legacy](#) pack? Both are free, simple, and help you write down what you want to happen after you're gone – ideal for sharing your funeral and digital wishes with your family and friends.

Thank you

If you have any questions about the SunLife Cost of Dying Report 2024, or any of our past reports, contact pressoffice@sunlife.co.uk

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