

# Cost of Dying 2015

A complete view of  
funeral costs over time

The 9th Annual Report



# Contents

Foreword.....	3
About the report .....	4
Changes to the cost of dying .....	5
Changes to the average cost of a basic funeral.....	6
How the cost of a basic funeral adds up .....	7
Regional variation in the average cost of a basic funeral.....	8
Changes to the amount spent on discretionary costs.....	9
Regional variation in the cost of a 'send-off' .....	10
Finding the money to pay for funeral costs.....	11
Talking about funeral wishes .....	12
Conclusion .....	13
Notes.....	14

## Foreword

Our 9th annual **Cost of Dying** report actually reveals a slight fall in the overall cost of dying, bringing the figure down by £300 to £8,126. However, while the overall cost may have fallen, the average cost of a basic funeral has risen for the 11th year in a row and now stands at £3,693, an increase of more than 90% since 2004.

This year's report also reveals a 9.1% rise in discretionary costs or the 'send-off'. Now standing at £2,000, the send-off makes up a quarter of the total cost of dying, and when you consider that 99% of us admit to not knowing the full funeral preferences our loved ones would actually want, this rise is all the more significant.

None of us wants to put thousands of pounds towards a funeral, not knowing if the choices we have made are the right ones. So, in response to the findings, we have put together some online tools to enable people to make their wishes known.

We are also working closely with **Dying Matters** – a charity which aims to help people talk more openly about dying, death and bereavement – to try and encourage people to break the taboo and start making plans for their end of life, so that everyone can have the perfect send off.



*Dean Lamble*

Dean Lamble  
Managing Director, SunLife

**99 per cent of us admit to not knowing our loved ones' complete send-off wishes, so it is vital we start talking about death to make sure we are not putting thousands of pounds towards the 'wrong' funeral.**

# About the report

The **Cost of Dying** is a sector-leading research paper, providing a credible and complete view of funeral costs over time. SunLife has been tracking changes in funeral costs since 2004, while the specific data set compared in the **Cost of Dying** report was established in 2007.

This year's report looks at trends in funeral costs as well as the benefits of discussing death and funeral wishes with loved ones.

## Methodology

The **Cost of Dying** report is established using two research methods:

- ✓ An online survey of 1,507 UK adults who were responsible for planning a funeral and administering an estate within the last four years.
- ✓ 100 telephone interviews of Funeral Directors from across the ten UK regions.

# Changes to the cost of dying

The cost of dying fell in 2015 by 3.6% to £8,126; the reason for this fall is due to a decrease in the average amount spent on estate administration.

Type of funeral	Total cost of dying 2015	Total cost of dying 2014	Change from 2014
Cremation	£7,715	£8,036	-4.0%
Burial	£8,538	£8,819	-3.2%
<b>Average funeral cost</b>	<b>£8,126</b>	<b>£8,427</b>	<b>-3.6%</b>

## How the cost of dying adds up

Average cost of a basic funeral



Average amount spent on the send-off



Average amount spent on hiring a professional



THE TOTAL COST OF DYING



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

This figure is the combined cost of the memorial, death and funeral notices, flowers, order sheets, extra limousines, the venue and catering for the wake.

This the average amount spent on hiring professionals to administer the estate.

Assuming the services shown are used.

# Changes to the average cost of a basic funeral

While the overall cost of dying has fallen this year, the average cost of a basic funeral has risen by 2.9% from £3,590 in 2014 to £3,693 in 2015. This figure is calculated by taking the combined average cost of cremations and burials; the average cost of a burial in 2015 is £4,104, which is £822 more than the average cost of a cremation.

If funeral costs continue to rise at the same rate we have seen over the past 12 years, by 2020 the average funeral will cost £4,620.

## The rising cost of a funeral

### Change 2004-2015

Cremation	+89.9%
Burial	+94.3%
<b>Average Funeral Price</b>	<b>+92.3%</b>

The average cost of a basic funeral in 2015 is

**£3,693**



# How the cost of a basic funeral adds up

The cost of a basic funeral is calculated by adding together the funeral directors fees and disbursements, which includes the cremation or burial fee, doctor's fees and clergy/officiate fees.

## Funeral director's fees

Funeral director's fees, which usually cover the cost of the coffin, hearse, collection and care of the deceased plus the funeral director's professional guidance, make up the majority of the cost of a basic funeral.

This cost has seen a rise of 1.8% over the past 12 months from £2,166 to £2,204.

## Disbursements

### Cremation and burial fees

The second largest cost is the cremation or burial fee. In 2015, the average UK cremation fee is £688 – a 4% increase on last year – while the cost of a burial has risen by slightly more – 4.4% to £1,822.

The main reasons given by funeral directors for the rise in cremation and burial fees is 'cuts to local authority budgets'; in order to make up for some of the austerity measures placed on them, many local authorities have removed subsidies for burial and increased crematoria fees.

### Doctor's fees

This year, doctor's fees for certification have increased by 2.5% to £164; this is a rise of 19% over the past eight years.

### Minister's fees

The average fee paid for a religious or secular service has increased by 7.6% from £141 in 2014 to £152 in 2015. In the UK, only the Church of England has specified fees other religious institutions recommend a donation.

UK National Average – Disbursements	2007	2008	2009	2010	2011	2012	2013	2014	2015	Change 2014/2015
Clergy/Officiate Fee for Cremation	£89	£92	£96	£97	£102	£103	£133	£141	£152	7.6%
Cremation costs (excluding clergy/officiate fee and professional services costs)	£413	£444	£486	£513	£559	£595	£624	£662	£688	4.0%
Clergy/Officiate Fee for Burial	£88	£88	£88	£97	£101	£102	£132	£141	£152	7.6%
Burial costs (excluding clergy/officiate fee and professional services costs)	£1,030	£1,124	£1,222	£1,307	£1,483	£1,624	£1,737	£1,746	£1,822	4.4%
Doctors Fees	£138	£142	£147	£147	£147	£152	£157	£160	£164	2.5%

## Average cost of a basic funeral

KEY

- Difference from national average
- Change from 2014
- Change from 2004



**£3,693**

National average cost of a basic funeral



## Regional variation in the average cost of a basic funeral

This year, as has been the case every year we have run this report, The Cost of Dying has shown significant regional variations in funeral costs. London remains the most expensive place to die, with the average funeral costing £5,068, which is 37.2% more than the national average of £3,693.

The region where funeral costs are lowest, relatively, is Northern Ireland, where the cost of a basic funeral is £3,203, 13.3% lower than the national average and £1,865 less than the cost of a funeral in the capital.

# Changes to the amount spent on discretionary costs

This year's report shows the amount spent on discretionary costs, which is in essence, the added extras that turn a funeral into a 'send-off', is £2,000; this is a 9.1% rise on 2014 and a 15% rise over the past five years.

The stand-out send-off cost – which, at £862 accounts for 43% of the total – is the cost of the memorial, which is a 12% rise on last year's average spend. The next largest spend in 'send-off' costs is catering, which accounts for almost a fifth of the total, an average of £354, but this is actually down 5% on last year's average catering cost of £373.

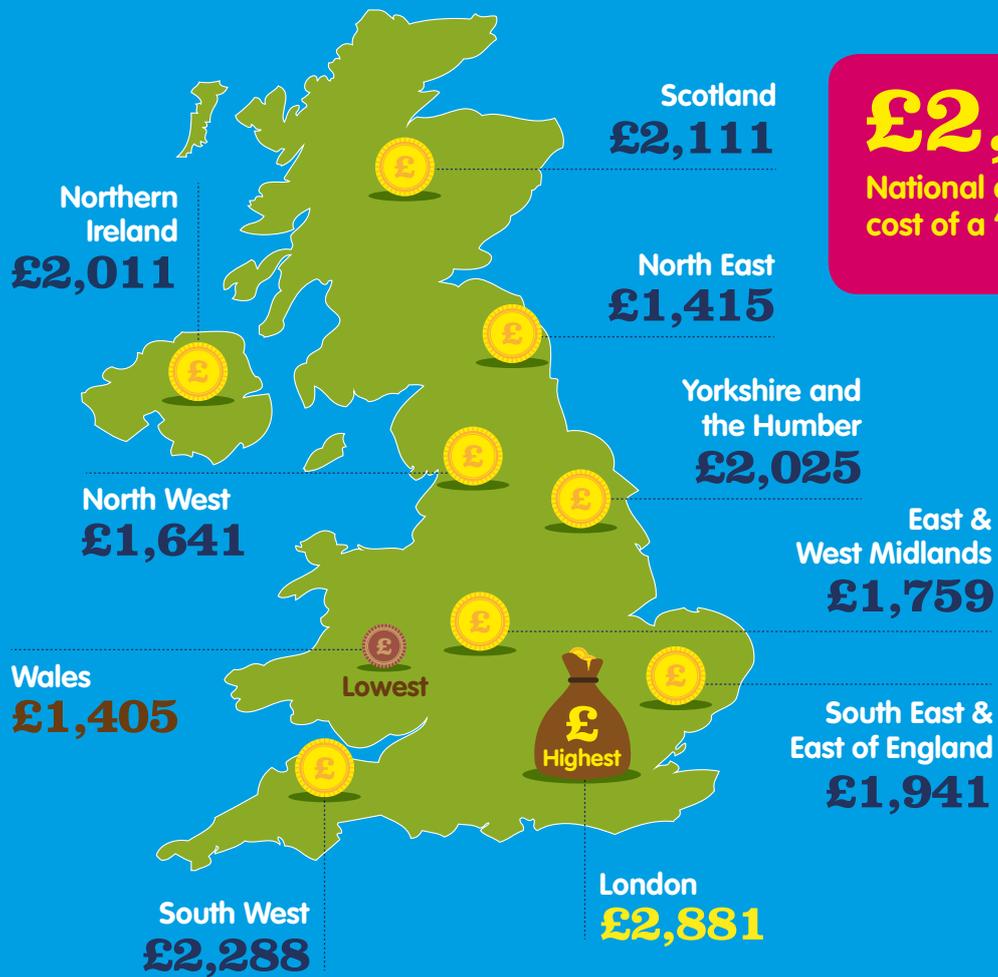
## How the 'send-off' adds up

### THE EXTRAS CAN ALL ADD UP

MEMORIAL	£862
CATERING	£354
LIMO HIRE	£244
FLOWERS	£155
VENUE HIRE	£158
DEATH NOTICE	£74
FUNERAL NOTICE	£86
ORDER SHEETS/ SERVICE CARDS	£67
<b>TOTAL AVERAGE OTHER COSTS</b>	<b>£2,000</b>

	Share of total 'other' costs	Cost 2014	Change from 2014
Memorial	43.1%	£772	11.7%
Catering	17.7%	£373	-5.1%
Limo hire	12.2%	£227	7.6%
Flowers	7.7%	£150	3.7%
Venue hire	7.9%	£109	44.8%
Death notice	3.7%	£77	-4.5%
Funeral notice	4.3%	£66	30.0%
Order sheets/ service cards	3.4%	£59	14.1%
<b>Total Average Other Costs</b>	<b>100%</b>	<b>£1,833</b>	<b>+9.1%</b>

Average cost of a 'send-off'



## Regional variation in the cost of a 'send-off'

The amount spent on discretionary costs varies significantly between regions. London is the most expensive region to pay for a send-off, with loved ones paying £2,881 on average. At the other end of the spectrum is Wales, where the amount spent on the send-off is a lot less – £1,405, which is £1,476 less than in London and 30% less than the UK average of £2,000.

## Finding the money to pay for funeral costs

This year, our research found that 59% of people had made specific financial provisions to pay for their funeral before they died; this is a slight increase on last year's figure of 57%.

Of those, 84% had made sufficient provision to cover the entire cost. Over a quarter (27%) had bought a prepaid funeral plan – a rise on 2014, when less than a quarter (24%) had a prepaid funeral plan in place.

The 57% whose loved ones had either not made any financial provisions or not sufficient enough to cover all costs, had to find £2,449 on average to cover the costs; this is an increase of 3.3% on last year's figure of £2,371.

Of the 41% of people whose loved ones had made no financial provisions, one in six (17%) said that finding the money to cover the cost of the funeral had caused them 'notable financial concerns'.

Of this group half (50%) had to borrow money, either from friends or relatives (21%), the bank or a loan provider (8%) or via a credit card (21%). One in seven (14%) said they had to sell belongings to cover the cost, while 17% were forced to work out a payment plan with the funeral director. 41% took money from their own savings or investments.



**£2449**

average amount friends and family have to contribute to a loved ones' funeral



**50%**

had to borrow money to cover the costs of their loved ones funeral



**17%**

said covering funeral costs caused them 'notable financial concerns'

# Talking about funeral wishes

## Loved ones' wishes

In addition to the usual set of questions asked in the **Cost of Dying** report, this year, we also looked at the taboo surrounding talking about death.

Of those surveyed, just 1% knew **all** of the deceased funeral preferences; this means 99% of funerals may not be exactly as the deceased would have wished.

**31%** don't know if their loved ones would want to be buried or cremated

Almost a third (31%) had no idea if their loved one would have wanted a burial or cremation and seven out of ten (70%) didn't know if the deceased wanted their ashes scattered, interred or disposed. Only one in seven (14%) knew which coffin to choose while 61% did not know the deceased's preferred cemetery or burial ground. And when it came to the details of the service, more than half (53%) admitted that they did not know whether to hold a religious or non-religious service and almost three quarters (74%) that they did not know what music or readings to have at the funeral, while just one in ten (11%) knew what sort of wake to hold.

Only **one in seven** know which type of coffin to choose

## Our own wishes

The research revealed that organising a funeral had prompted almost two thirds (64%) of people to start thinking about their own plans.

Of those who said it had made them think about their own plans, 70% had started to make some arrangements; 37% said they had written their Will, 17% had made a record of their wishes in writing and 46% had spoken to someone about their preferences.

However, almost a third (30%) admitted they had done 'nothing yet'; the most common reason why being that it was something 'they planned to do but hadn't got around to yet'.

For one in six (16%), the reason they have done nothing about their own funeral plans is because they either don't feel comfortable talking about death or don't want to think about it.

**One in six** of us have made no funeral plans because we are uncomfortable talking about death

# Conclusion

Our interviews have shown that people are still not comfortable talking about death or their funeral wishes, which means that the vast majority of those organising a funeral are unaware of the preferences of the deceased.

When you combine this with the fact that basic funeral inflation has risen for eleven years in a row with no signs of stopping, and the cost of a 'send-off' has risen sharply over the past 12 months, it is clear that it has never been more important to start talking about our own wishes.

We are in a situation where, on average, we are spending more than £2,000 to cover the costs of our loved ones' funerals, but cannot be sure the send-off we have created is what that person would've wanted.

As a society we need to be more open about death. We need to talk about death and dying, and discuss our preferences and wishes freely because if we don't, none of us will get the send-off we would have wanted.

**Dean Lamble**  
**Managing Director, SunLife**

"We need to change the nation's approach to dying and planning ahead, so that all of us become better at making our end of life wishes known and asking our loved ones about theirs. Talking more openly about dying and planning ahead, including through discussing your funeral wishes, can help us to get our wishes met and spare our loved ones from having to deal with the consequences if we haven't got our affairs in order."

**Claire Henry**  
**Chief Executive of the Dying Matters Coalition**

## Notes

---

### About the Cost of Dying

SunLife owns the annual 'Cost of Dying' report which is one of the most significant pieces of ongoing research in its field. It has been conducted annually since 2004, using a consistent methodology to ensure data comparability over time.

The data used this year was undertaken by YouGov on behalf of SunLife. All figures, unless otherwise stated, are from YouGov Plc. There were 2 surveys carried out for this project.

The first, looking at consumers, used a sample of 1,507 UK adults that have organised a funeral in the last 4 years. Fieldwork for this survey was undertaken between 8th and 20th May 2015 and it was carried out online. The second was interviewing UK funeral directors, of which 100 were interviewed. Fieldwork for this survey was undertaken between 16th April and 13th May 2015 and it was carried out via telephone.

### 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

### About SunLife:

SunLife rebranded in 2014 but has been around since 1810, making it one of the oldest financial services companies in the UK. The company is a direct-to-consumer financial services provider, offering a range of straightforward and affordable products across insurance, savings and protection.

SunLife's customer satisfaction score is 97%\*. It was the first company in the UK to offer life assurance without a medical and is the market leader in over 50s plans\*\*.

The company's ambition is to 'democratise financial services' – giving everyday customers access to products that can give them a brighter financial future.

\*SunLife new customer satisfaction survey, rolling 6 monthly performance figures, surveys Mar – Aug 2014 for policies taken out between Dec 2013 – Mar 2014.

\*\*Most popular whole of life guaranteed acceptance plan bought directly. ABI statistics up to 31st March 2015.