



# Cost of Dying

## 2023 Report

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



# Welcome to the SunLife

## Cost of Dying Report 2023

### For the second year in a row, the cost of a funeral has gone down.

The cost of a funeral is now £3,953, down from £4,056 in 2021. However, rising professional fees (such as probate) and send-off costs (such as venue hire and catering) have caused the overall cost of dying to increase to £9,200. This is just shy of the highest since our reporting began – 2020's £9,263.

More and more we're seeing people report actively trying to cut back, to keep their funeral spend as low as possible – no surprise given the current economic situation. Unfortunately, we're also seeing fewer people covering funeral costs with savings and investments, and more having to borrow money.

On a more positive note, an overwhelming majority of funeral directors report that the industry has improved in light of the 2021 CMA (Competition and Markets Authority) regulations requiring more transparent pricing. As a result, we hope to see the impact and benefits for consumers too, with more people shopping around to get the best price. See [page 20](#) for more on this.

As always, to help people navigate these challenging times, we've included plenty of practical tips on how to plan a funeral and keep costs down – from both funeral directors and people who've recently organised a send-off.

I hope you enjoy exploring the latest developments in funeral costs and trends in our 2023 report.



Mark Screeton

**Mark Screeton**  
CEO, SunLife

# The report at a glance

## The cost of dying

How much the cost of dying has changed between 2021 and 2022:

**2022** £9,200

**2021** £8,864

+3.8%

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

## The cost of a basic funeral

How much the cost of a basic funeral has changed between 2021 and 2022:

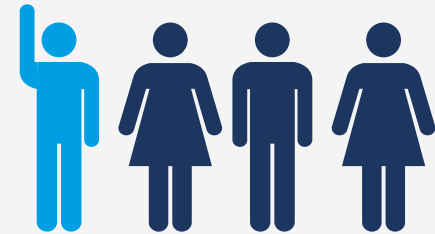
**2022** £3,953

**2021** £4,056

-2.5%

**1 in 4**

who organised a funeral were surprised by costs



+5%

# About the report

The Cost of Dying Report is an annual sector-leading research paper, providing the credible and comprehensive overview of funeral costs since 2004. 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 August 2022
- Interviews with 1,508 individuals who have been involved in organising a funeral over the past four years, conducted in June to July 2022

## This report looks at:



### Funeral price trends

For burials, cremations and direct cremations.



### Total cost of dying

Including send-off costs and probate fees.



### Impact of COVID-19

How the pandemic and lockdown restrictions have changed funerals.

## How to reference the Cost of Dying Report 2023

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 SunLife and reference the report whenever you do so – and please make sure you include a link to the report, too.

[sunlife.co.uk/funeral-costs](https://sunlife.co.uk/funeral-costs)

## Our new methodology



In our 2021 report, 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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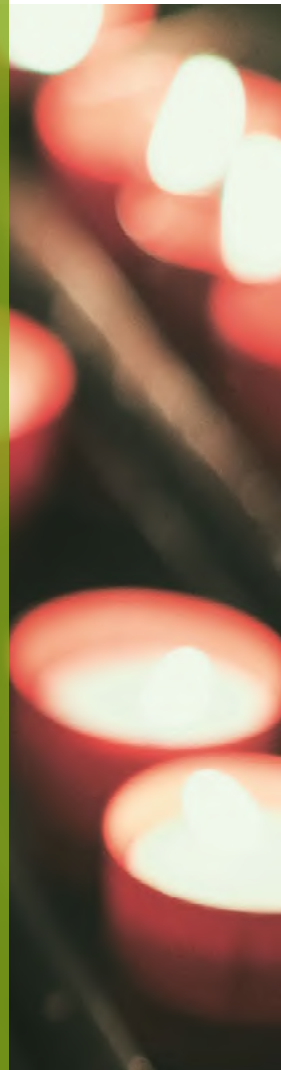


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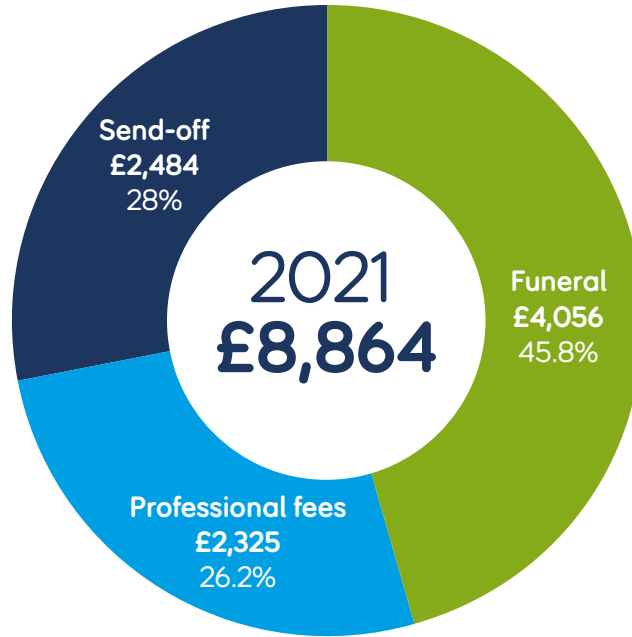
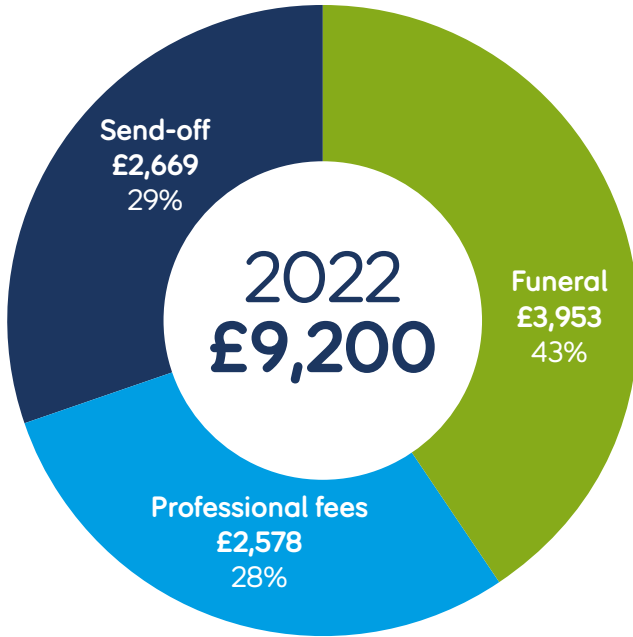


# The cost of dying



# 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, the funeral service, and optional extras like the party or wake.

In 2022, the cost of dying was £9,200 – up £336 (+3.8%) since 2021



While 2021 saw a drop in the cost of dying from the previous year, 2022 marks an increase in price. This makes it the second most expensive year (after 2020) since our research began nearly two decades ago.

# 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: £3,953 (-2.5%)**

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

**Average amount spent on professional fees: £2,578 (+10.9%)**

Hiring a professional to administer the estate.

**Average amount spent on the send-off: £2,669 (+7.4%)**

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



## The funeral is still where most of the money goes

Although the total cost of dying has risen, the price of a basic funeral has actually fallen (-2.5% since 2021). At £3,953, however, it still makes up the largest portion (43%) of the full cost.

## Professional fees have increased the most

The most dramatic change is the increase in professional fees, which have gone up 10.9% since 2021. We previously saw professional fees decline for several years in a row.





# Funeral costs

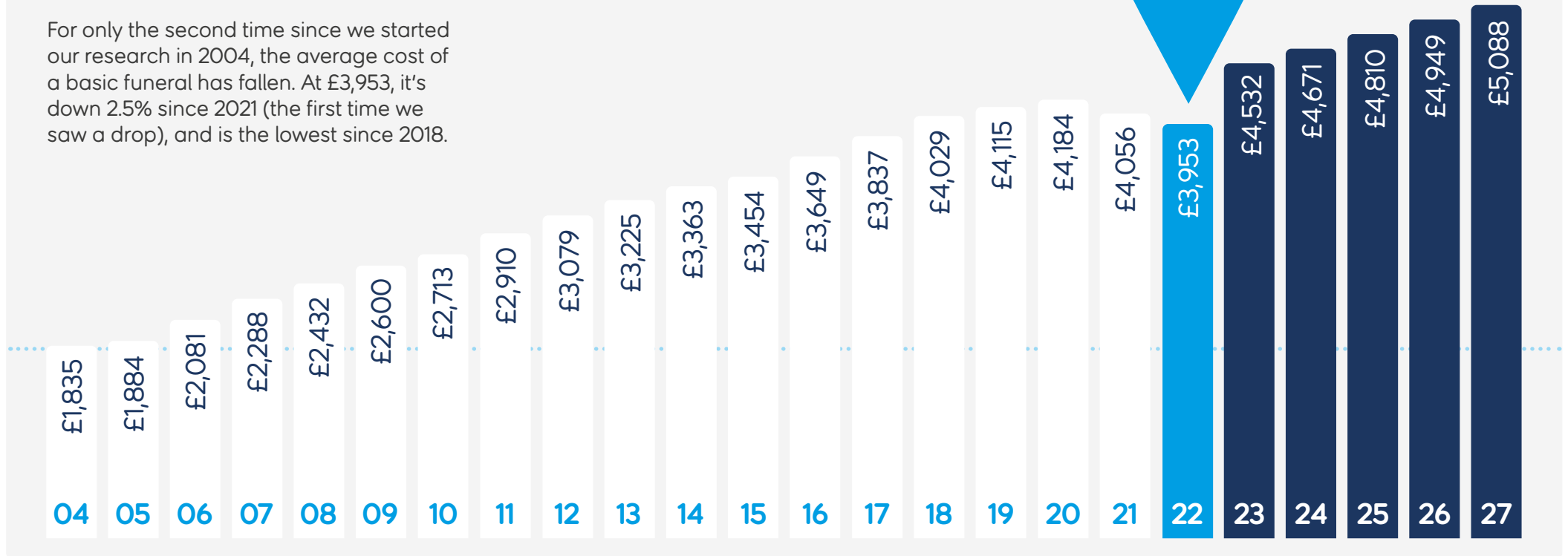


# Funeral costs have fallen again

For only the second time since we started our research in 2004, the average cost of a basic funeral has fallen. At £3,953, it's down 2.5% since 2021 (the first time we saw a drop), and is the lowest since 2018.

**116%**

The percentage average funeral costs have risen since 2004



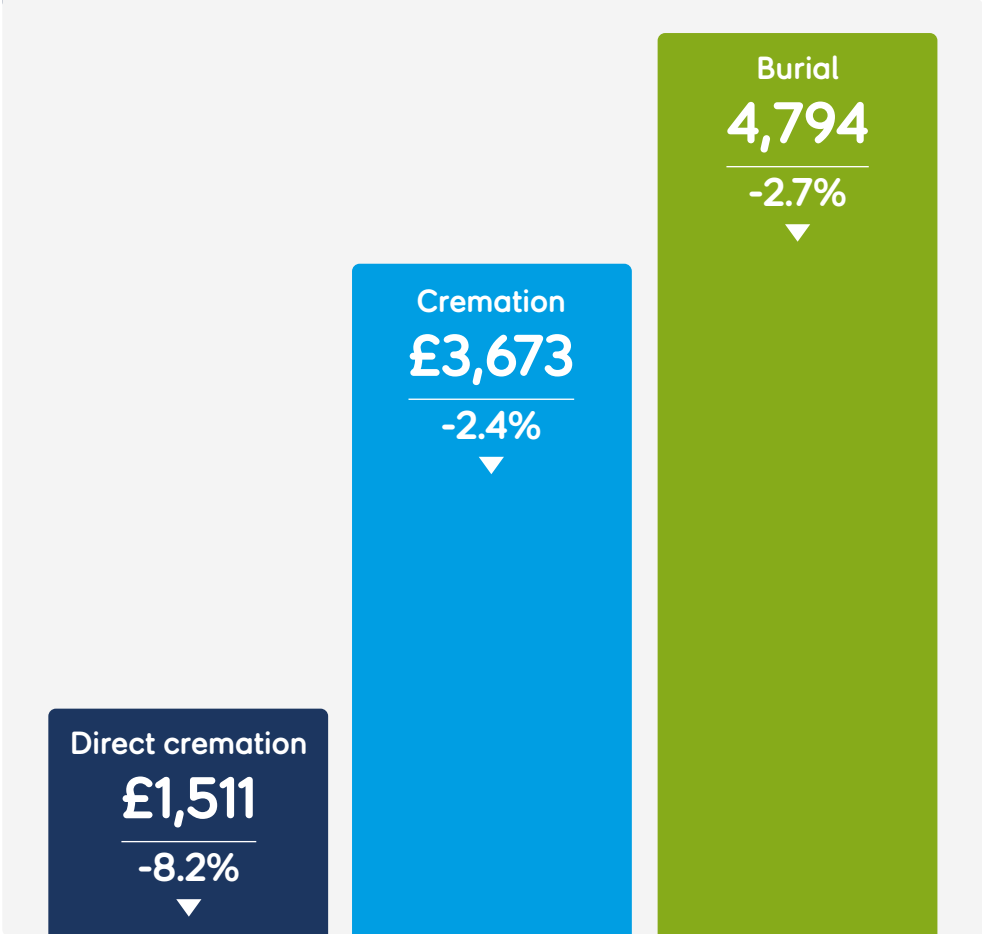
# Burial, cremation and direct cremation costs

Our funeral costs are a weighted average of burial and cremation prices. As well as seeing the overall cost of a basic funeral drop, burials, cremations, and direct cremations have all individually fallen in price.

At £1,511, direct cremations remain the most affordable type of funeral, and have even decreased in cost by 8.2% since 2021.

	2022		2021
Average funeral cost	£3,953	-2.5%	£4,056
Burial	£4,794	-2.7%	£4,927
Cremation	£3,673	-2.4%	£3,765
Direct cremation	£1,511	-8.2%	£1,647

Average cost of a funeral with a:

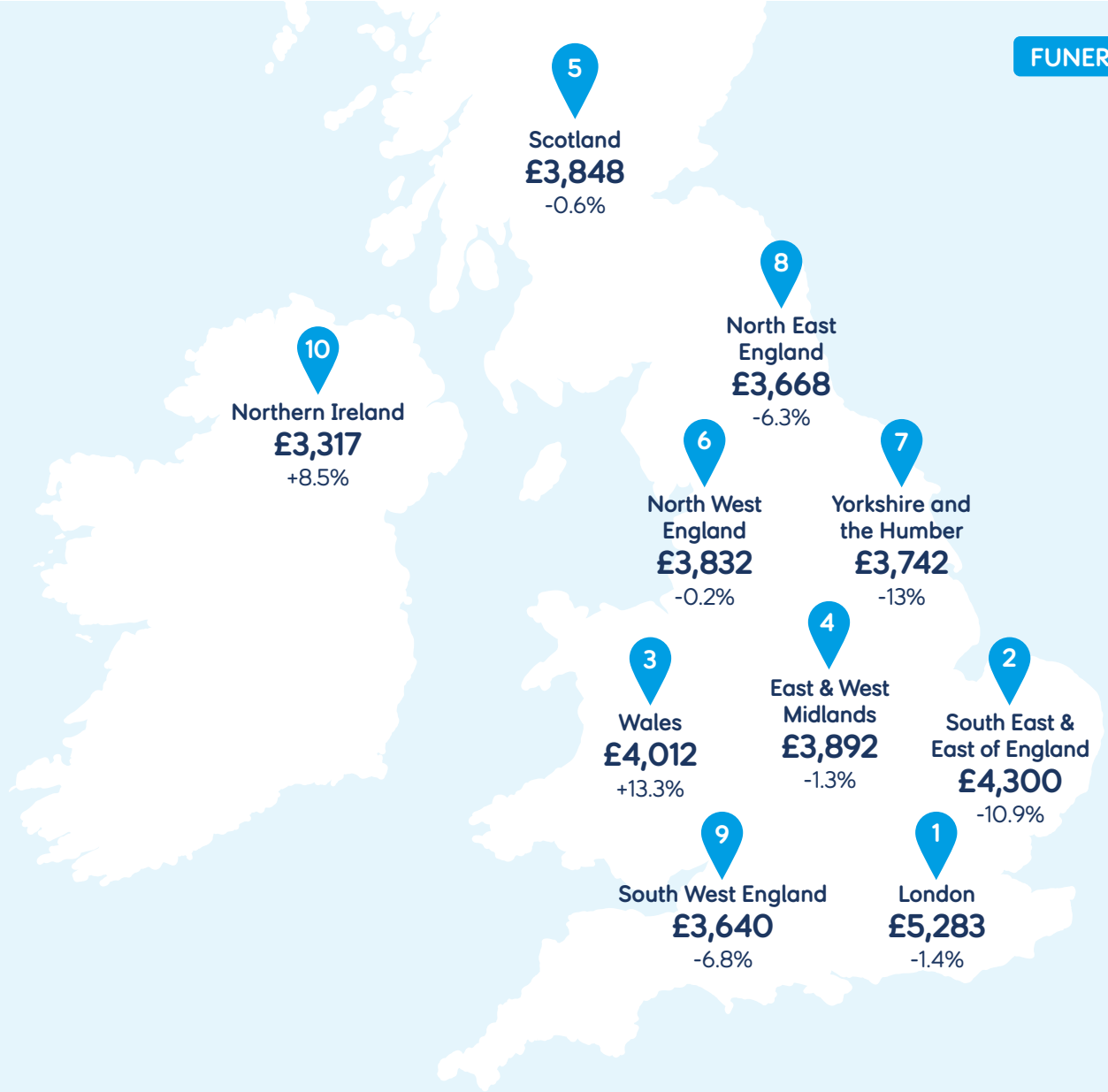


# Funeral costs where you live

Alongside the national average, most UK regions have also seen a drop in funeral costs. Only two areas – Northern Ireland and Wales – have gone up in price.

Despite its increase, Northern Ireland remains the most affordable place to have a funeral in the UK – with the average funeral there costing £3,317.

And at £5,283, London yet again has the highest price. That's a mark-up of 59% from the least to the most expensive region.

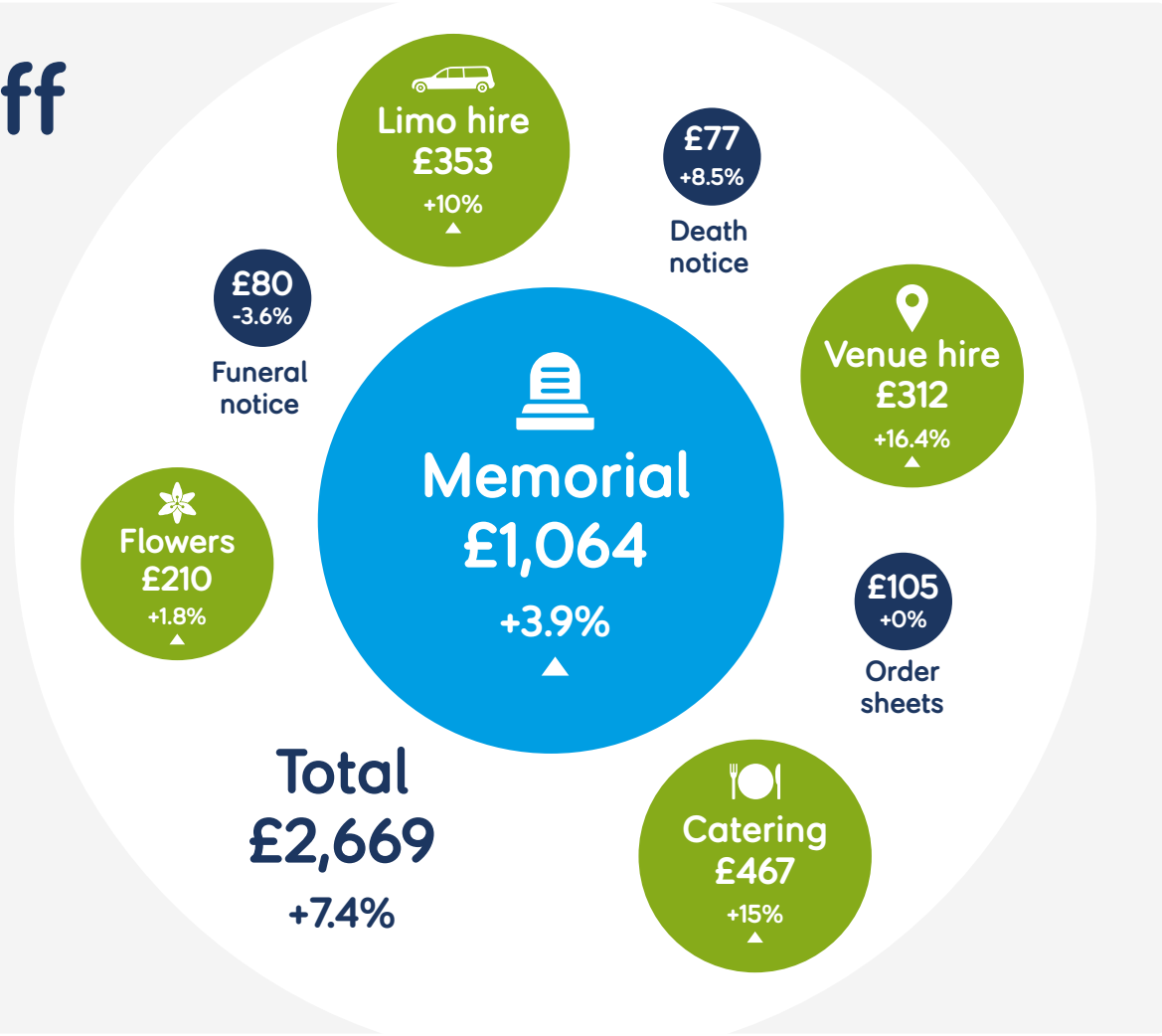


# The cost of a send-off

Back in 2021, we saw a drop in send-off costs from the year before – in part due to COVID-19 restrictions making celebratory farewells more difficult.

However, 2022 marks a post-pandemic 'bounce-back' – with total send-off costs up 7.4% to £2,669. In fact, the funeral notice is the only item to have decreased in price.

The memorial remains the most expensive cost at £1,064. However, venue hire (+16.4%) and catering (+15.0%) have seen the most significant year-on-year rises.



## What exactly is a send-off?

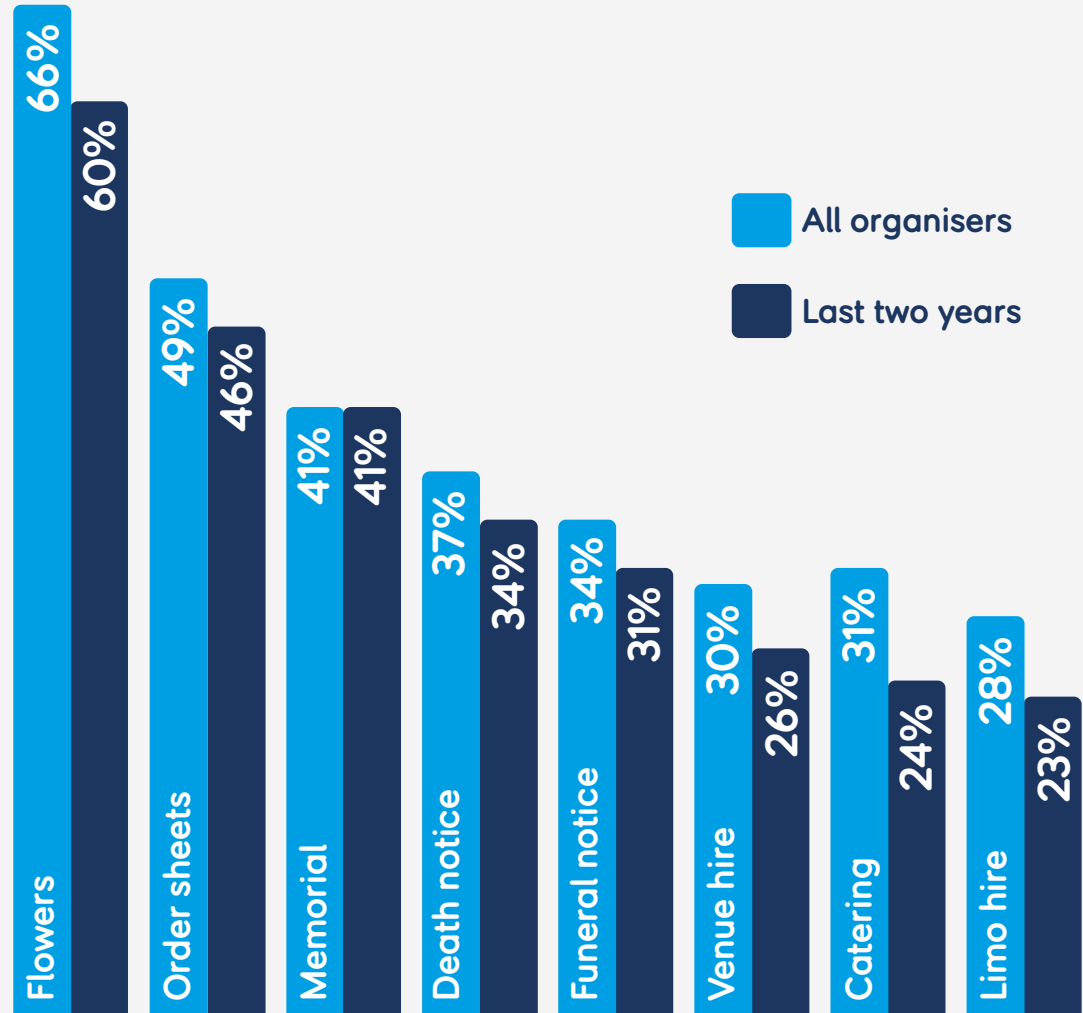
A send-off is all the added optional extras that can make a funeral more personal to the deceased and their loved ones, like the transport, catering, wake and flowers.



# What extras are we spending on?

Many people who organised a funeral during the pandemic found themselves unable to have the send-off they'd like for their loved ones.

During the lockdowns of the previous two years, funeral organisers spent less on extras (such as flowers and catering) when compared to all organisers over the past four years.





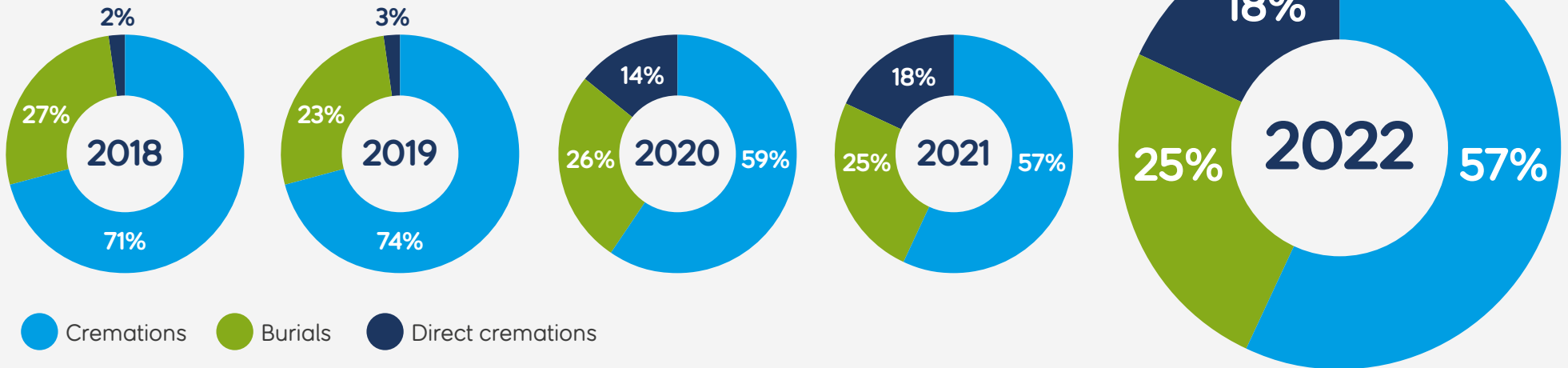
# The future of funerals

# What type of funeral are people choosing?

A cremation is still the most popular type of funeral. And following a rise in direct cremations during the pandemic, numbers have remained consistent even after COVID-19 restrictions ended. Overall, 25% of funerals were burials and 75% were cremations.

18% of people described the funeral they organised as a direct cremation. Although these figures are exactly the same as 2021, it marks a dramatic increase from 2019 – when direct cremations made up just 3% of all funerals.

Type of funeral (2018–2022)





# The sustained rise of direct cremations

Due to COVID-19 restrictions in 2021, direct cremation became a popular and practical option for many – a trend that's continued into 2022.

A direct cremation is the most affordable choice for a funeral, because it's a cremation without a service. The deceased goes straight to the crematorium to be cremated, and you can either keep or scatter the ashes. There are no mourners, and there's no need to spend money on flowers, limousines, embalming, or any other extras.

71% of people are now aware of direct cremations. This is an increase of 7% on 2021, and marks a big jump from 2019, when only 52% of people were aware.

One funeral director said:

"Direct cremations is one thing that six years ago people didn't know about. It is very important economically and for the client base who do not want fuss and who want to celebrate life."

**18%**  
of all funerals  
are direct  
cremations

**71%**  
of people are  
now aware  
of direct  
cremations

**+7%**

Here are some of the reasons people gave for choosing a direct cremation...

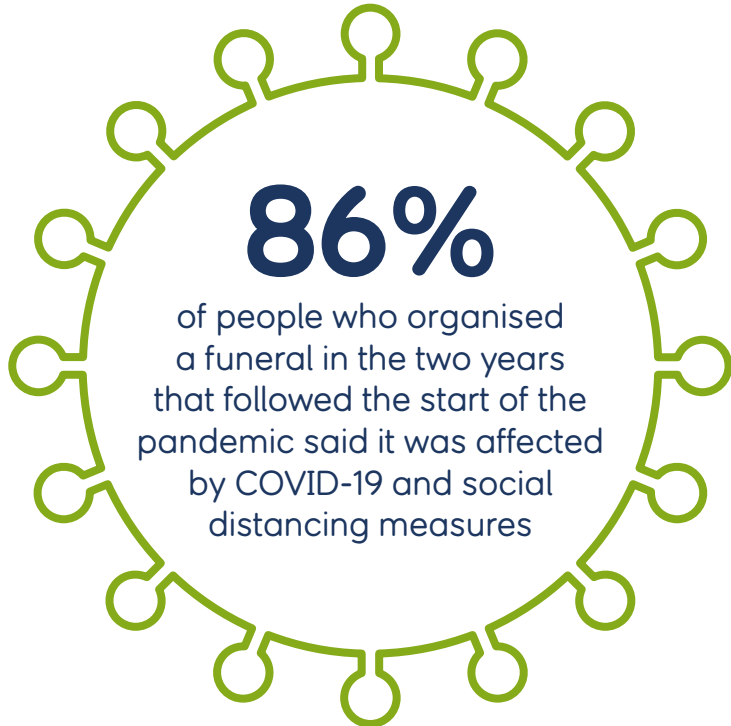
"The deceased specifically requested it when they knew they were dying as she was not religious and did not want a fuss."

"Because COVID-19 prevented contact with my family, I opted for a direct cremation. I then kept the ashes for a celebration of life when restrictions were lifted – and I had the support of my family to do this."

"I don't actually find funeral services that helpful, so decided to choose a direct cremation and remember Mum in my own way on that day/time. I think my mother would have understood in the circumstances. And because it was a little cheaper than a regular funeral service, I thought it was more appropriate to donate that extra money to the hospital where she had been treated."



# What happened during the pandemic?



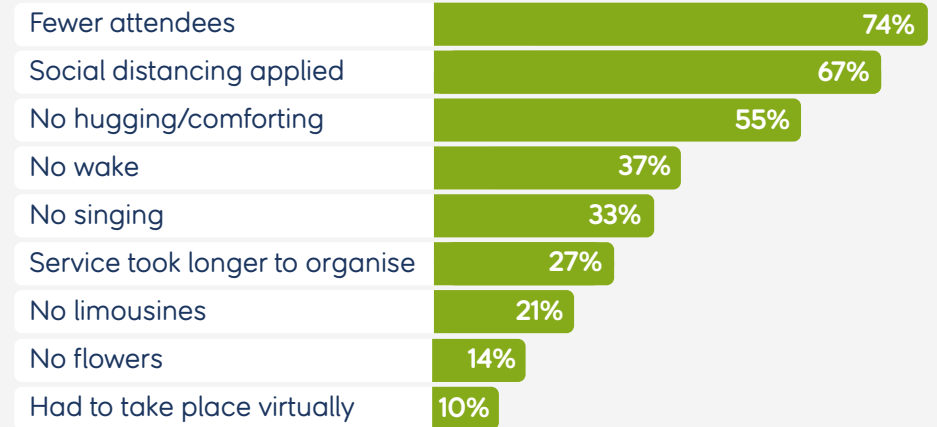
And among these people...

**39%**  
said the funeral they organised was affected a lot by the pandemic

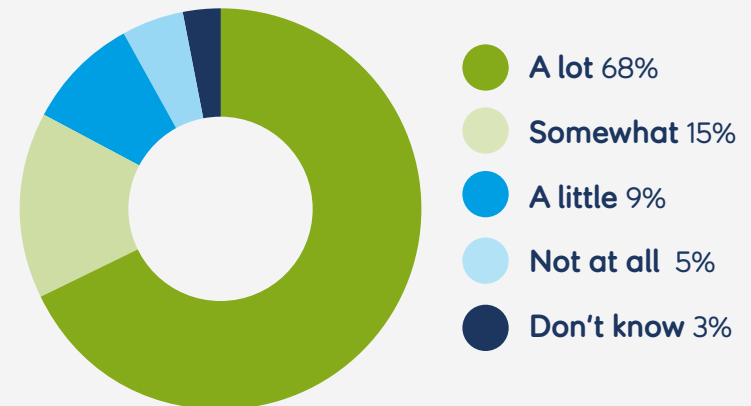
**46%**  
said there were things they couldn't do or had to cut back on (such as catering, venue hire, and limousines)

**22%**  
said the funeral caused them notable financial concerns

## How did COVID-19 affect funerals?

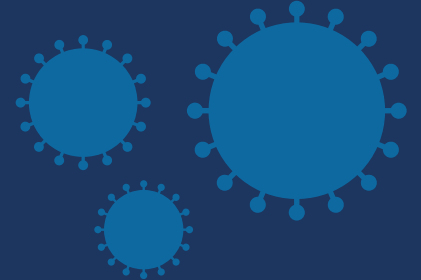


## 92% of funeral directors say they were affected by COVID-19



# Lasting impact of COVID-19

We asked funeral directors what they think the long-term impact of COVID-19 will be on the funeral industry...



People are going for more simplified services and using live-streaming a lot more.



I think it will make people shop around and ask questions.



People will always be wary and try to protect themselves. A lot more funerals are with webcam and it is also requested a lot more. People do not want to travel far and put themselves at risk.



Direct cremations will grow. I feel families value typical funerals more now than before COVID-19 happened.



Nothing – it's pretty much back to normal.



People are becoming more aware they are able to have a smaller funeral.



People will look for cheaper options and alternatives.



# Impact of new CMA regulations



# CMA regulation of the funeral industry

Following an in-depth investigation into the funeral market in 2020, the Competition and Markets Authority (CMA) announced a series of 'sunlight remedies' requesting that funeral directors and crematorium operators make prices clear for customers.

These remedies were made into law through the Funerals Market Investigation Order 2021, meaning those who do not comply could face court action down the line.



The Order requires that, from 16th September 2021, all funeral directors must 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



In addition, from 17th June 2021, 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 will also be required to provide specified price information to funeral directors and customers.

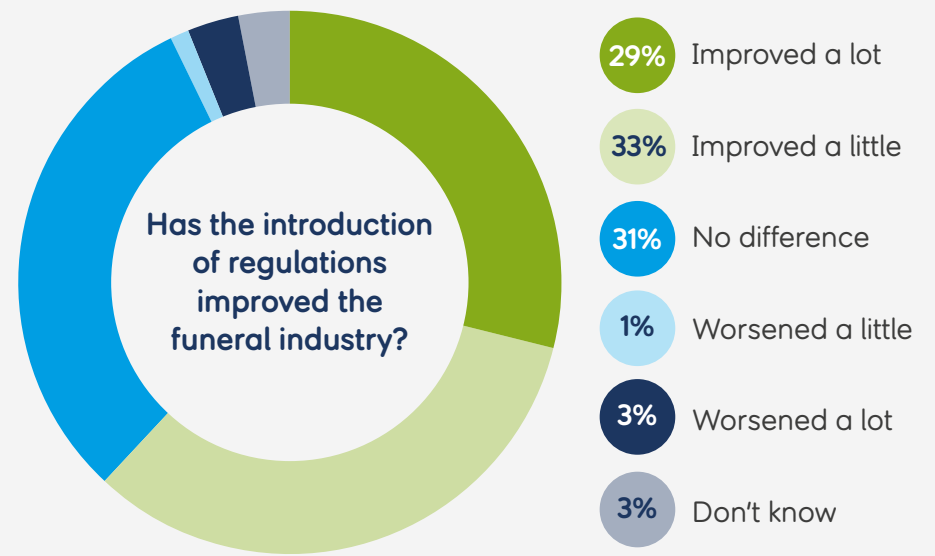
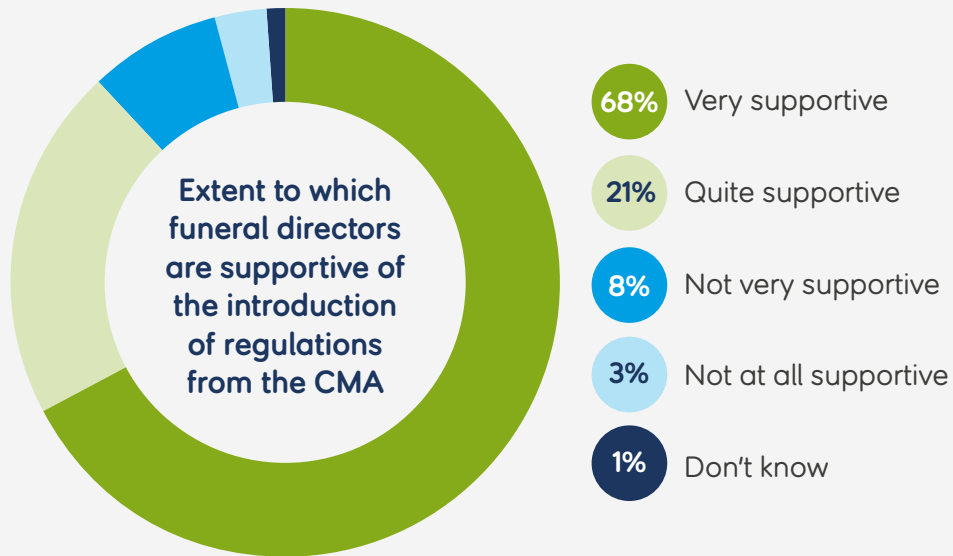
Source: [www.gov.uk/government/news/cma-requires-clearer-prices-and-information-from-funeral-providers](https://www.gov.uk/government/news/cma-requires-clearer-prices-and-information-from-funeral-providers)

# Impact on funeral directors

Our 2021 report found 40% of funeral directors were keen for more regulation in the industry, so it's reassuring to see that 88% are supportive of the new CMA order.

Interviews with funeral directors revealed many even reassessed their pricing structure as a result of needing to make it more transparent.

The majority (63%) think that the funeral industry has improved as a result.



# The biggest impact of the CMA regulations, according to funeral directors



It took us weeks of work and made us reassess our pricing to cover all elements.



We have reduced prices to be more in line with the local area.



No changes as we were transparent with our prices beforehand.



Making the costs clearer and on display. We have a large poster on the front of the building.



Making everything transparent on what we charge. It is listed on our website and we have costs at reception on display.



Our prices have gone down.



No change on services but we comply with rules on offering standardised price list and mandatory information.



The fact is what might suit one person may not suit the next. It is not only about the cheapest option, although a percentage would go for cheaper option. It is like a wedding in terms of how much they can spend.



Services are broken down and there is transparency on the price list. It is displayed and available to clients.



No real changes except we now have a big price list in our reception area.

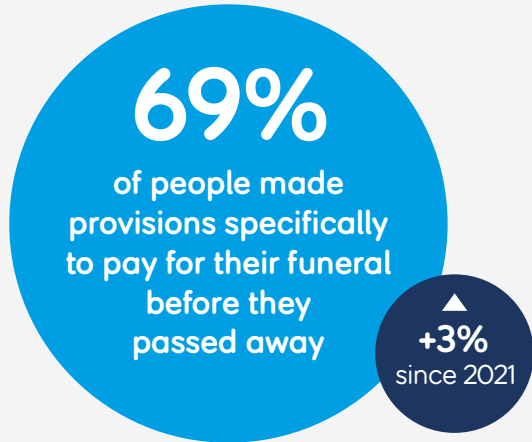


# Paying for a funeral





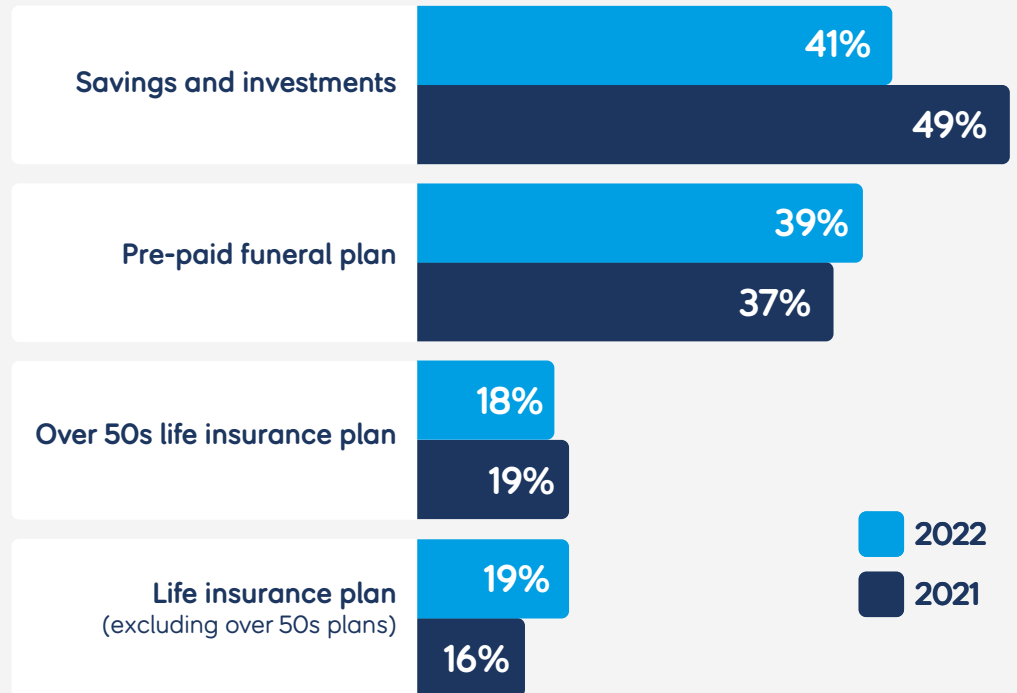
# Who's paying?



But only **59%** (-4% since 2021) of those put enough aside to cover the whole cost of the funeral.

Of those who made provisions, the number who did so with savings and investments has dropped by **10%** in the past two years (41% versus 51% in 2020), and now is only **2%** higher than the number using pre-paid funeral plans (39%).

## Financial provisions made by the deceased to pay for their funeral



# Money troubles

19% (+2% from 2021) of families experience notable financial concerns when paying for a funeral. On average, they have to find almost £1,870 to cover the costs – an increase of £70 compared to 2021.

Most of them find the money by delving into their savings and investments (33%), using a credit card (27%), or borrowing from a friend or relative (23%).

The number of people taking from savings, borrowing from a friend, and paying the funeral director in instalments have all dropped notably since our 2021 study. In contrast, increases can be seen in the number paying with a credit card (+5%), and taking out a loan (+4%).

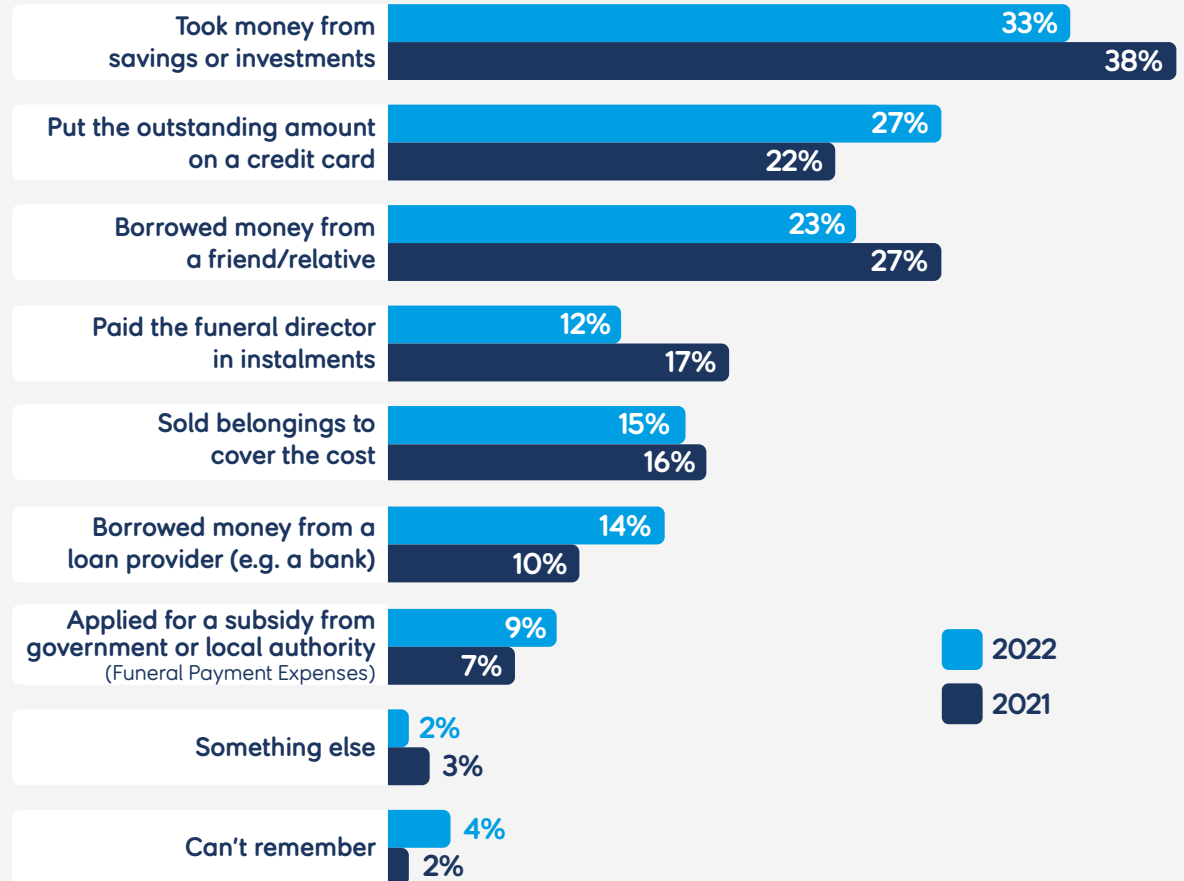
**57%** (+7% from 2021)

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

**1 in 4** (+5% from 2021)

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

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



# Exploring options

Less than 1 in 5 (18%) people get more than one quote when organising a funeral (+1% from 2021).

This may be partially explained by the fact that 2 in 5 (44%) of the deceased specify which funeral director they want (+2% from 2021).

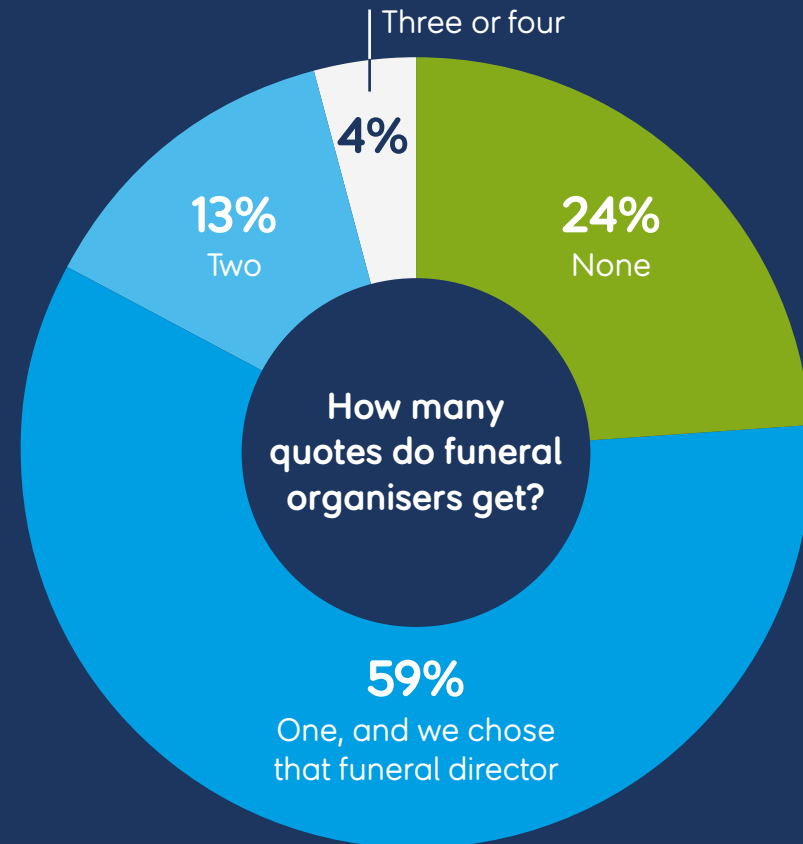
But even if your loved one specified which funeral director they wanted, you can still shop around for more affordable options.

58% of funeral directors say they've noticed an increase in the number of people getting quotes from different funeral directors (+4% from 2021). 8% say they've seen an increase in the number negotiating a discount.



## 82%

of people get either no quote, or just one quote from funeral directors.



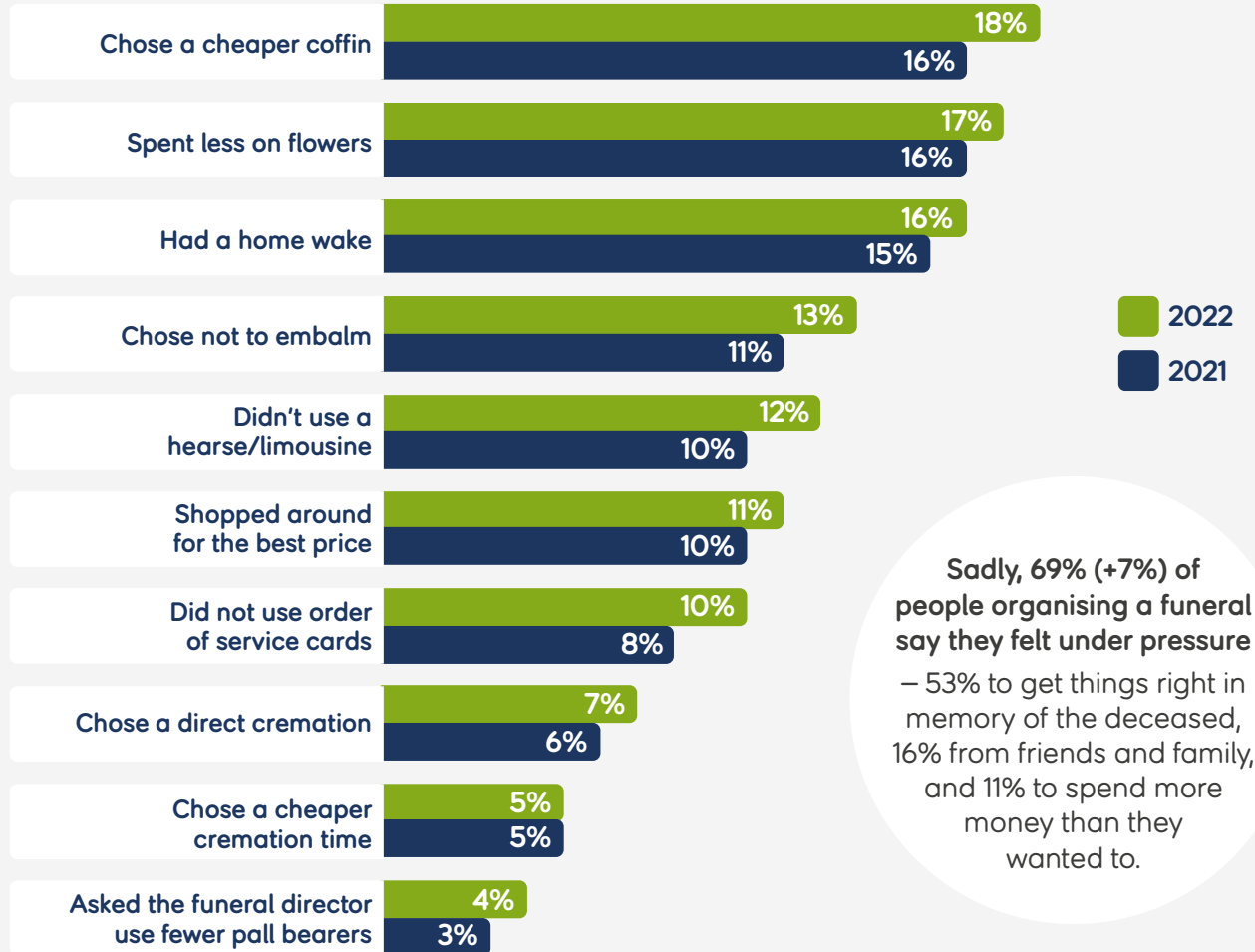


# Tips and advice

# How are we cutting costs?

The drop in average funeral costs this year may be partially explained by an increase in the number of organisers looking for ways to keep their spending low. 57% (+7% from 2021) of people report actively cutting back on certain aspects of the funeral in order to keep costs down.

## How did people cut costs?



Sadly, 69% (+7%) of people organising a funeral say they felt under pressure – 53% to get things right in memory of the deceased, 16% from friends and family, and 11% to spend more money than they wanted to.

# Cutting costs: top tips

**10%** of people (+4%) feel they spent money they didn't need to, especially on:

 Flowers
  The coffin
  Catering

## What costs could you have saved on?

"Spent a lot of money on the coffin. I think you feel obliged to do this, but my husband never wanted this, and although he joked about 'just put me in a bag', what he meant was not to spend money on him as he wouldn't even know."

"We went way over the top with catering."

"Funeral flowers were so expensive and really weren't what I expected. It was the only thing I was disappointed with."

**90%** of funeral directors also say people spend more money than they need to, especially on:

 Flowers
  The coffin
  Limousines

## Funeral director top tips to save money

"Shop around as costs vary hugely."

"Instead of flowers have a more personal tribute or donation to charity."

"Use social media instead of having a newspaper notice."

"Have the funeral at a cheaper time of day. A 9:30am slot is £300 cheaper."

"Keep it to a basic coffin."

"Don't put a free bar up as most people expect to pay for the drinks at the reception."

## But what do funeral directors say people regret trying to save money on?

"Buying coffins online and then they have to pay a delivery charge."

"Flowers that looks good online but when they turn up, they are poor quality."

# 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

“I wish I had asked my mum about her funeral wishes. It's sometimes so hard to talk about but it is important to ask and discuss...as you feel you may be doing the wrong thing for that person even if you are not.”

“Know what the deceased wanted and don't go overboard on the actual coffin or hygienic treatments like embalming as these are just things that increase costs.”

“Do not be afraid to ask questions of the funeral director – however stupid you may think they are – they are the experts and will guide you through the process.”

“Take your time, don't be rushed. Speak to family before making decisions. Don't be pressured to spend more than you can afford, the deceased wouldn't want that.”

## “ What the funeral directors say

“Take a deep breath and get advice from a funeral director even if you don't use them.”

“Ring around and get a couple of quotes so you know what you are getting for your money.”

“Don't try to please everybody... know when to draw a line.”

“Don't rush into making decisions too soon. If someone dies at 6 in the morning and they come to me at 9 in the morning, they are coming to me straight away and don't have a chance to think about things.”

“Talk to several funeral directors and get details in writing. Be aware you are in control of the funeral and most requests can be accommodated.”



# Funeral wishes



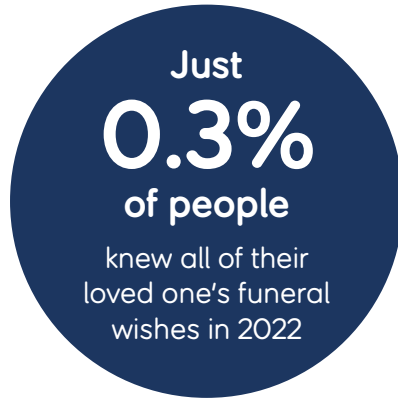
# Do we know what our loved ones want?

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

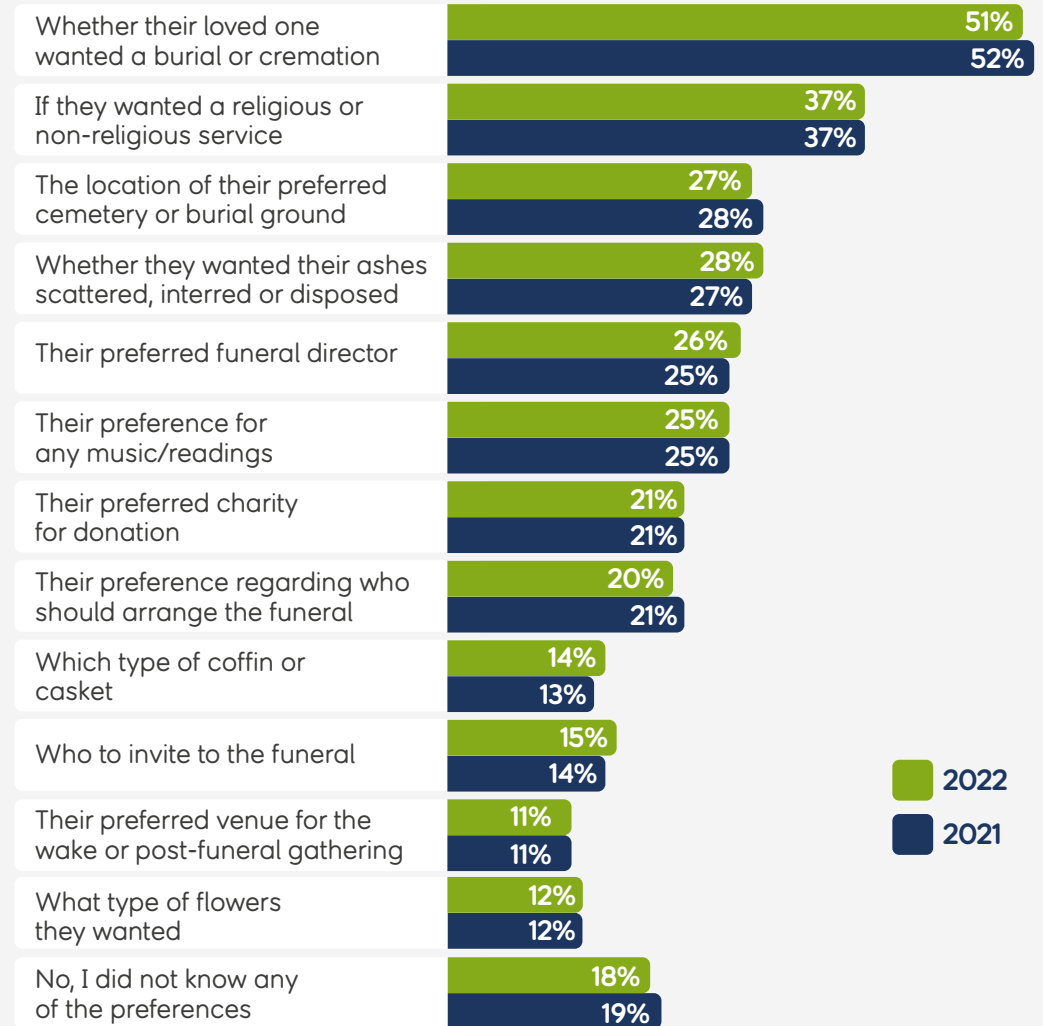
Around half (49%) didn't even know if their loved one wanted a burial or cremation – that's 1% more than in 2021.

In fact, 1 in 5 (18%) didn't know any of their loved one's funeral wishes. That's a decrease of just 1% since 2021. And only 0.3% knew all their loved one's funeral wishes – down from 1% in 2021.

When it comes to the deceased's digital legacy, only 4% knew how their loved one wanted their online accounts to be handled after passing away.



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



# How do we tell people what we want?

In 2022, the number of people who were told their loved one's wishes directly has gone down yet again – to 59%. That's 3% less than in 2021.

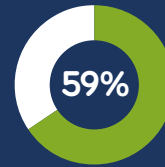
19% (+1%) were told by family and friends, and 16% (the same as in 2021) found out from their loved one's will.

## What's your perfect send-off?

SunLife's **My Perfect Send-Off** is a free, simple tool that lets you tell loved ones 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.



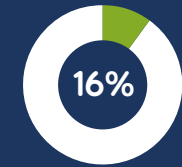
## How people knew about their loved one's funeral wishes in 2022



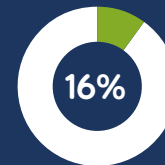
From the deceased directly



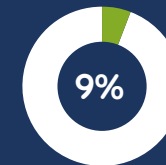
From family/friends



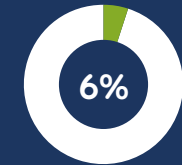
From the deceased's will



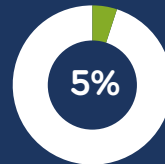
From the deceased's pre-paid funeral plan



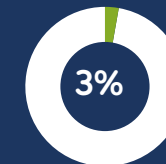
From a letter of intent from the deceased



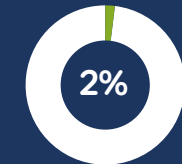
From the deceased's solicitor



From last wishes internet sites



Other



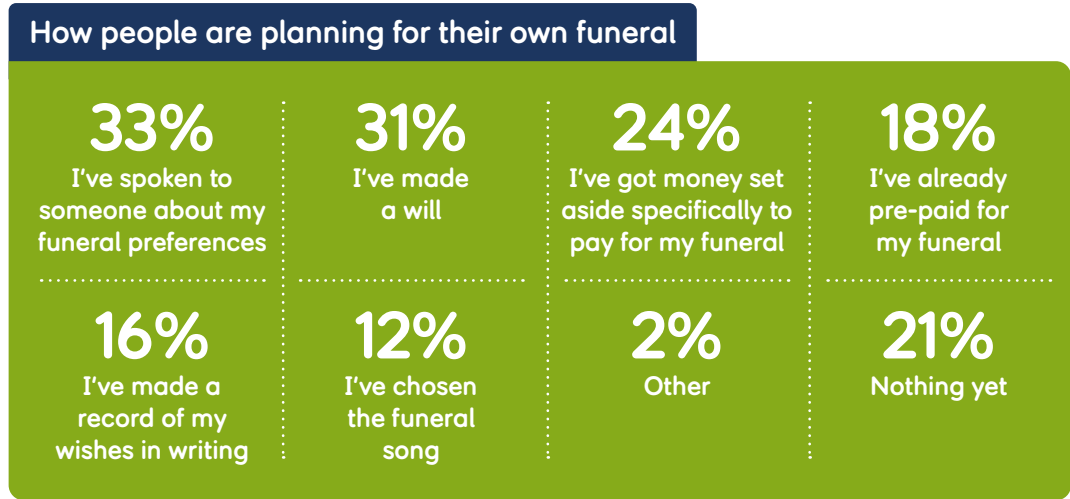
Don't know

# Are we planning ahead?

Despite the fact that we're talking about funerals less, organising one has prompted **64%** to start thinking about their own funeral – up **3%** since 2021.

The number of people who have spoken to someone about their funeral preferences has risen by 2% since 2021. However, the number of these people who've made a will – 31% – has dropped 2%.

The number of people who've pre-paid for their funeral has risen to 18% (up 3% since 2021).



## What do we want?

4 in 10 (41%) want their family to spend as little as possible – up 2% since 2021.

33% want a 'typical' funeral (2% less than 2021), 18% (+3%) want a direct cremation, and 10% would like a humanist funeral.

I want my family to spend as little money as possible	41%
I want a standard/typical funeral	33%
I would like a direct cremation	18%
I would like a woodland or eco/environmental funeral	10%
I would like a humanist funeral	10%
I would rather leave it to my family to decide	8%
I don't care, it's not going to be my problem	6%
I would like to be buried at sea	2%
I want a lavish/expensive funeral	2%
Something else	2%
Would rather not say	2%
Don't know	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.



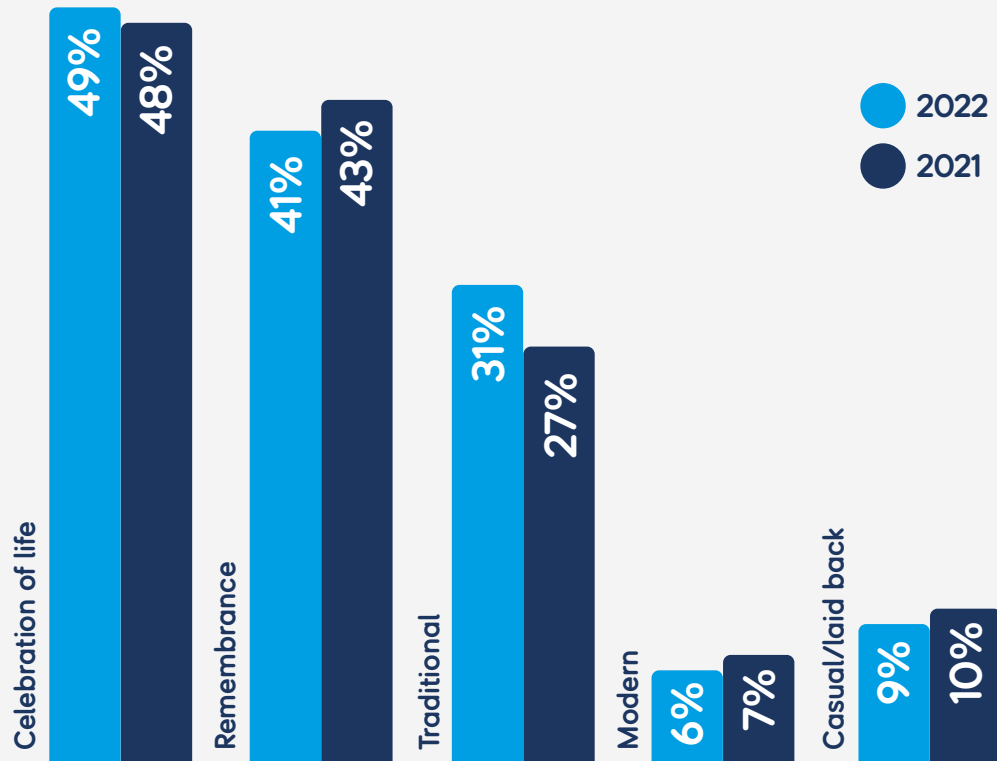
# Trends and traditions

# Attitudes are still changing

Just like 2020 and 2021, almost half of all funeral services were described as a celebration of life in 2022.

31% of people said the funeral was traditional – but when asked directly, 52% said the funeral was religious.

How would you describe the tone of the funeral service?



**81%**  
of funeral directors have seen a rise in the number of **celebration of life funerals**  
▲  
**+7%**  
since 2021

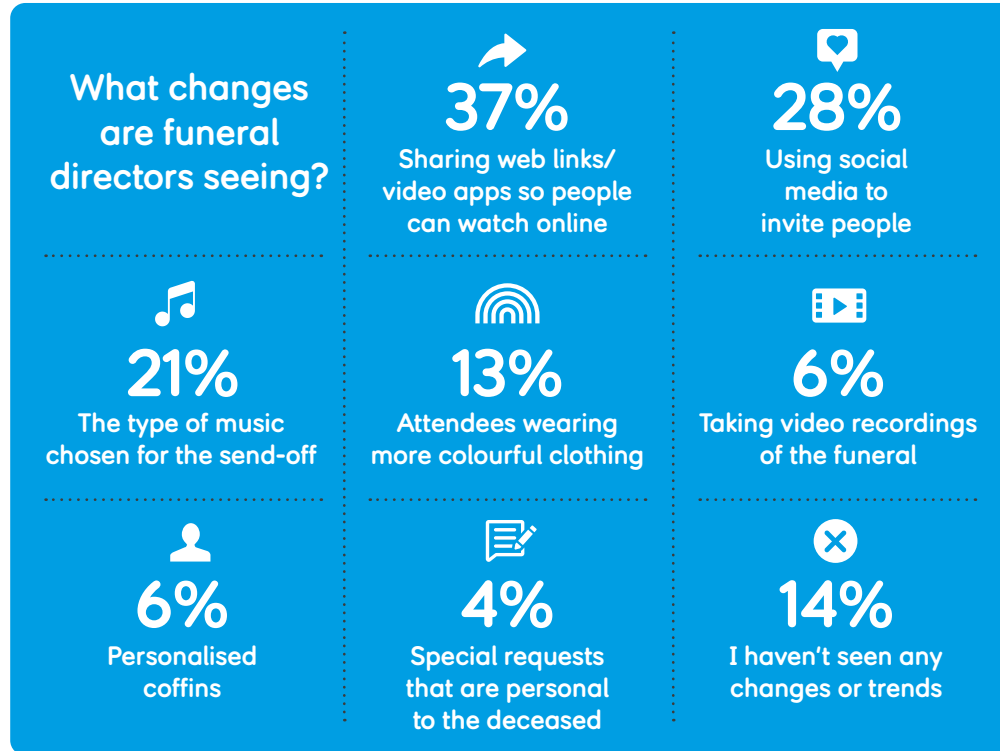
**68%**  
have seen a drop in the number of **traditional religious funerals**  
▲  
**+3%**  
since 2021

# What other trends are funeral directors seeing?

Nearly 9 in 10 (86%) funeral directors say they've seen trends or changes in the funerals that they're organising.

Streaming the funeral service is still the top trend, even though the COVID-19 restrictions that made this a necessity are now lifted. One funeral director says video gives "relatives who couldn't travel due to old age a chance to participate."

But overall, the rate of change has slowed dramatically, with only 37% saying funeral services were streamed – down from 69% in 2021.



“

“More people having low cost funerals now due to lack of funds.”

“Unattended funerals are not seen as pauper’s funerals now – they are seen as a lifestyle choice.”

“Younger people are going with more modern music and not using limousines as they have nice cars.”

“More jovial and less morbid.”

“More individual music and football anthems.”

“Families being more relaxed. Our staff wearing coloured ties instead of all in black.”

“Celebration of life and more bespoke. More about focusing on the person and their life.”

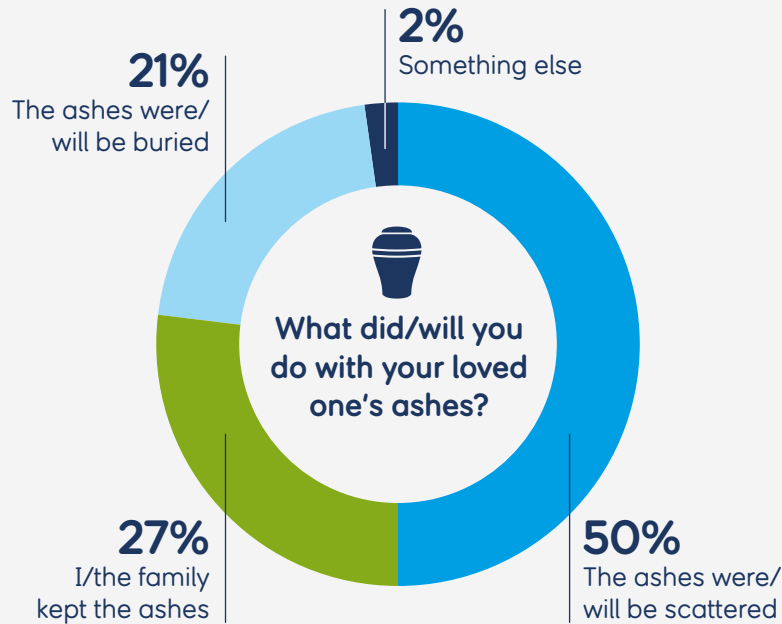
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# What are we doing with our loved one's ashes?

We asked people what they've done – or plan to do – with their loved one's ashes.

Exactly half have scattered, or plan to scatter, the ashes. Over one quarter (27%) are keeping them, and over one fifth (21%) have buried the ashes, or plan to bury them.

Some of the most popular places to scatter a loved one's ashes were the local park, at sea, and in a river or lake – with 2% saying they scattered them in a sports venue!



# Where did you scatter your loved one's ashes?

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

“

Some have been used in memory jewellery. Some will be scattered in a cricket ground, and the rest at Polzeath beach and The Hoe at Plymouth.



“

They were scattered at Fulham FC's training ground.



“

We scattered them on the favourite walk that the deceased used to do with her dog.



“

My brother was a member of the North York Moors Railway Society and requested his ashes were scattered on the line near Rillington.



“

Some were scattered in the gardens of my mother, mine, and other family members, and the rest I took to Cornwall to scatter on a beach where we spent many happy holidays as a family.



“

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





# How to have a celebration of life

18% (up 1% since 2022) of people who organised a funeral said they encouraged something different or unusual – from colourful dress codes to light-hearted speeches.

But despite the growing celebration of life trend, the number of people who encouraged this more light-hearted send-off has gone down from 53% in 2021 to 44%.



“Star Wars theme with a darts video.”

“Lead the congregation with the conga.”

“Coffin had pot of porridge on it due to deceased loving porridge.”

“A friend of mine requested... for all people to wear fancy dress. Music was played by an ABBA tribute band... a pink coffin... and instead of throwing dirt on to the coffin... we threw Harrods pick and mix. And the wake was a 1970s disco.”

“A live band... it certainly seemed to lift everyone’s spirits and the whole event was a lot happier for it.”

“It was in a cabin in the woods with a coffin made of a basket... it was an eco-style funeral.”

“A friend recorded his own version of Zip-A-Dee-Doo-Dah with a drum solo in the middle. It was priceless and never forgotten.”

# Weird and wonderful requests

With send-offs continuing to become more personal, funeral directors are getting some truly memorable requests...

“

Everyone wearing Hawaiian shirts and the colour orange.

Another one was they played Agadoo as the exit music and everyone had to do the dance. Including us.

“

Every summer, we have a Green Man festival and the organiser died. We took the body to where the festival was... stilt walkers and circus performers lined the street.

“

We had a request for a Harry Potter/ Lord of the Rings decorated coffin.



“

Coffins with family pictures on them.  
A motorcycle hearse with 200 bikers.



“

About two months ago, we had a young man and all his friends dressed up as Sugar Puff men – they came in Honey Monster suits.

“

The deceased requested to be dressed as Santa Claus and he was known as the local Santa Claus.



“

A funeral with ice-cream vans. A greenhouse-shaped coffin, as the deceased loved his greenhouse.











# 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 2021, 'Abide With Me' was 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...

 New to the top 10

Top 10 songs played at funerals in 2022	
1	<b>Abide With Me</b> Various
2	<b>You'll Never Walk Alone</b> Gerry and the Pacemakers
3	<b>All Things Bright and Beautiful</b> Various
4	<b>Time to Say Goodbye</b> Sarah Brightman and Andrea Bocelli
5	<b>My Way</b> Frank Sinatra
6	<b>Ave Maria</b> Various 
7	<b>Amazing Grace</b> Various
8	<b>Simply the Best</b> Tina Turner 
9	<b>Wind Beneath My Wings</b> Bette Midler
10	<b>We'll Meet Again</b> Vera Lynn 

Top 10 songs we want for our own funeral	
1	<b>Spirit in the Sky</b> Norman Greenbaum
2	<b>Amazing Grace</b> Various
3	<b>My Way</b> Frank Sinatra 
4	<b>Time to Say Goodbye</b> Sarah Brightman and Andrea Bocelli
5	<b>You'll Never Walk Alone</b> Gerry and the Pacemakers
6	<b>Abide With Me</b> Various
7	<b>Somewhere Over the Rainbow</b> 
8	<b>All Things Bright and Beautiful</b> 
9	<b>In the Arms of an Angel</b> 
10	<b>Jerusalem</b> 



# The future of the funeral industry

# What are the challenges facing the funeral industry?

In 2021, funeral directors were worried about a lack of transparency in the industry. With the new funeral industry regulation addressing this issue, their concerns are now geared towards the rising cost of living. But increased competition and direct cremations are still top concerns.



## The cost of living crisis

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

“Spiralling costs of fuel and energy prices.”



## The rise of direct cremations

“Competing against the big companies that do direct cremations and advertise a lot on daytime TV.”

“All the TV adverts for direct cremations as it creates competition.”



## Government pressure

“The government putting pressure on funeral directors to lower costs. The whole industry is more cost-driven now.”



## Online shopping

“The younger generation have a different perception on how to purchase a funeral... [they] do it on the internet.”



## Competition

“We have got a lot of local funeral directors so there is a lot of competition.”

“Competition is getting more with bigger competitors.”



# Learnings

# What we've learnt

2022 saw another drop to the cost of a funeral, but a rise to the overall cost of dying.

Behind these changes we can see increasingly cost-savvy organisers and industry regulation giving price transparency a big boost.

Let's take a closer look at the key learnings from SunLife's 2023 Cost of Dying Report.



## Funeral costs are down, but overall cost of dying has risen

The SunLife Cost of Dying Report 2023 has revealed that for the second year in a row, funeral costs have fallen, now standing at £3,953. However, unlike last year, the overall cost of dying has risen – to £9,200 (+3.8%).

As with 2022's report, the impact of COVID-19 restrictions is still prevalent in the results, with government restrictions preventing many organisers from being able to go ahead with a typical funeral service over the past four years.

The 2021 CMA regulations requiring more price transparency may have also helped with the lower price. Funeral directors mentioned that having to display their prices and being able to more readily compare with competitors led them to reassess their pricing.

The report also shows 57% of organisers are actively cutting back to keep funeral costs low – an increase of 7% since 2021. The CMA regulations have been designed to make shopping round for the best prices easier for consumers, and allows them to see itemised breakdowns of costs.



## Despite costs falling, more are struggling to pay

This year's report finds only 59% of the deceased put aside enough money to cover the costs of their funeral before they died (-4%), causing financial concern for 19% of families (+2%). Those organising a funeral that had not been fully provisioned by the deceased had to find an average of £1,870 (+£70) to cover the cost.

Of cases where the deceased put provisions in place (69%), there has been a drop in the number who set aside savings – now around 2 in 5. Simultaneously, the report shows an increase in the number using funeral plans or life insurance.

Where family had to find money to cover the costs there has also been a drop in the number using savings, and an increase in the number using credit cards or personal loans.



## Direct cremations are still more popular than ever

Unlike last year, the average cost of a direct cremation has also dropped. Now standing at £1,511 (-8.2%), it is by far the most affordable option for a funeral.

Of everyone who organised a funeral, 18% described it as a direct cremation. This is the same figure as 2021, which saw direct cremations becoming more popular due to COVID-19 restrictions.

Awareness of direct cremations has risen to 71% (+7%) among funeral organisers. Comments from both organisers and funeral directors suggest direct cremations are no longer seen as 'pauper's funerals'. Instead, they're seen as a low-cost option that allows families to celebrate their loved one's life in their own way.



## We're still not talking about funerals

18% of us don't know any of our loved one's funeral wishes, and only 0.3% know all of them. Whether our loved one wanted to be buried or cremated is the most common knowledge, but still only around half of us know this.

While 64% of those who organised a funeral have started to think about their own funeral, only a third of those have spoken to someone about their wishes, and 31% have made a will.

When asked about what kind of funeral we want, 41% of us just want our family to spend as little as possible.

It's never too early to start thinking about what you want – and asking your loved ones what they want. SunLife's free [My Perfect Send-Off](#) tool could be a good place to start.





# Thank you

If you have any questions about the SunLife Cost of Dying Report 2023, or any of our past reports, contact [pressoffice@sunlife.co.uk](mailto:pressoffice@sunlife.co.uk)