



British Seniors Funeral Report 2025

Arranging the funeral of a loved one is among the most difficult tasks any of us will ever face. This report is designed to help people start to prepare for their own funerals, to make that task easier for the people they leave behind.



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An introduction from our Chief Operating Officer

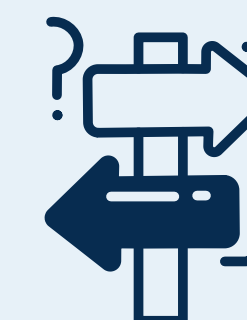
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Hello, and welcome to the 2025 report...

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Losing a loved one is a distressing experience, often made more difficult by the stress involved in planning a funeral. This can be especially true if their loved one has not made any provision for meeting the cost of the funeral, or expressed any preferences about what sort of funeral they would like. For many people the financial strain involved when organising a funeral is likely to be an even greater source of stress today, as the cost of living crisis continues. But starting to think about funeral planning, including the costs, is the first step towards helping ensure your loved ones are able to plan and pay for a funeral after your death.

Our findings confirm that the costs involved can be substantial. Although every funeral is different, so costs vary, the scale of our research and the fact we repeat this research every year means that we can identify an upward trend in funeral costs. The average total cost of the funerals organised at some point in the past five years by respondents to our Funeral Planning survey was £5,212, up from the £4,515 average observed in 2023. Our findings also show that if additional elements are included in a funeral costs can be greater still: up to £11,348 for a burial service or £9,528 for a cremation.

Our findings confirm, as in previous years, that one of the biggest barriers to planning our own or someone else’s funerals before we or they die is the difficulty many people have in simply talking about this subject. Fewer than half (42%) of people questioned for our Funeral Opinions survey have discussed plans for their own funeral with someone else, while 36% have never discussed plans for either their own or someone else’s funeral.

This understandable, but potentially harmful reluctance to acknowledge our own mortality is part of the reason why almost half (48%) of people questioned for the Funeral Opinions survey have not yet made a will – including 24% of those aged 65 and over. If someone dies before they have made a will their loved ones are likely to face further significant practical problems, including a potential delay in granting probate.

This is a very difficult subject for all of us, but if we do prepare for our own funeral, or help a loved one plan their funeral, we will effectively create a small gift, of money, time and peace of mind, for our or their loved ones. Our intention is that this report will provide you with some of the information you need to make informed decisions about your own, or someone else’s funeral. We hope that this helps to ensure the best possible tribute to the person who has died – without adding to the difficulties faced by their loved ones.

D. Rees

David Rees
Chief Operating Officer

Overview in figures

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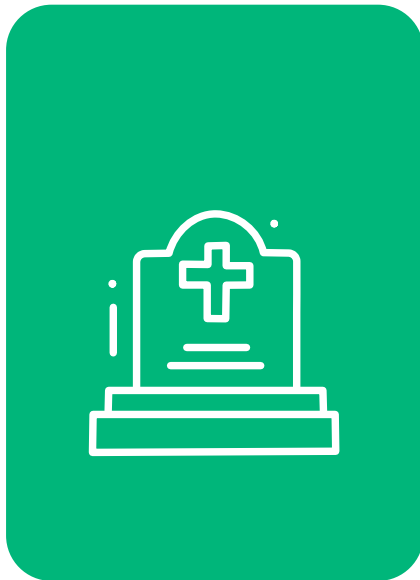
£5,212

was the average cost of funerals that people have helped to arrange during the past five years, up from £4,515 in 2023

If you add up average costs of all the elements that can be included in a funeral the total costs could reach...

£11,348

for a burial



£9,528

for a cremation



45%

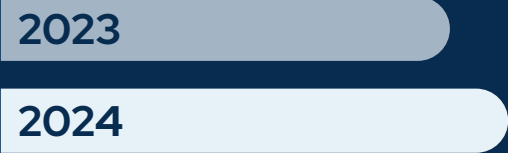
of those questioned for the Funeral Planning survey and 31% responding to the Funeral Opinions survey say the cost of living crisis has made it **less likely they could pay for the 'right' funeral** in the current circumstances



The average cost of a basic service was

£3,083

compared to £2,750 in 2023



86%

agreed they were able to afford the send-off their loved one wanted with the insurance payout



48%

have not yet made a will; including 24% of those aged 65 and over



44%

paid **some of the costs** of the funeral they helped to plan;

contributing £2,732 on average





How we created this report

This report is based on two surveys, both carried out in December 2024. In the first, ‘Funeral Planning’, we surveyed 1,500 UK adults who have arranged a funeral at some point during the past five years. Results from this survey are the basis for all of Section 1 and Section 2 of this report and parts of the other two sections.

The second survey was of a nationally representative group of 2,000 UK adults and is referred to in this report as the ‘Funeral Opinions’ survey. Findings from this survey appear in sections 3 and 4.

Both surveys were conducted by OnePoll on behalf of British Seniors.

OnePoll



Section 1

The costs we could face after the death of a loved one

The days and weeks after the death of a loved one are filled with many challenges, but some of the most daunting are encountered when planning a funeral – a task which may require people to overcome emotional, practical and financial difficulties. In this section of the report we look at the costs associated with the funerals that respondents to our Funeral Planning survey have helped to organise during the past five years.

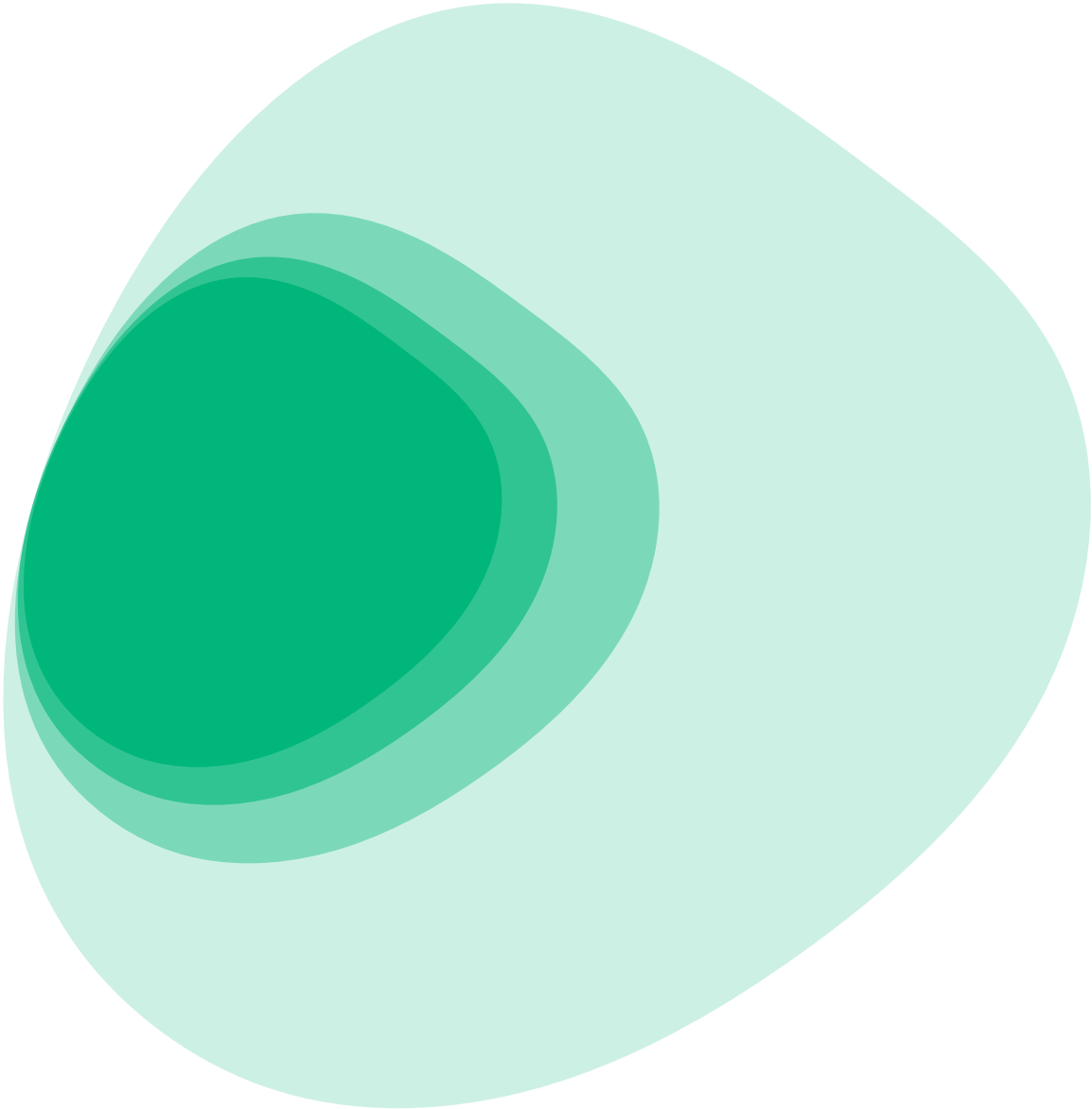
Costs of funerals that respondents have helped to organise

The average total cost of those funerals was £5,212, up from an average of £4,515 in last year’s report. Every funeral is different, so a year by year comparison will never compare like with like, but with inflation continuing to fluctuate and costs rising for many businesses, it is not surprising that the average total cost of a funeral appears to be increasing. Almost half (46%) of funerals that respondents helped to organise cost between £2,000 and £5,000, while 39% cost more than £5,000. Only 8% cost less than £2,000.

We also asked respondents about the costs involved in a basic funeral: the costs of burial or cremation, and of fees paid to a funeral director, doctor, and minister or celebrant. **The average cost of a basic funeral was £3,083, up from £2,750 in 2023.** For more than half of these funerals (53%) the basic cost was between £1,000 and £3,500.

The average cost of a funeral reception or wake was £2,581, up from £2,390 in 2023. At almost three-quarters (72%) of these funerals the reception or wake cost more than £1,000, while almost half (48%) cost between £1,000 and £3,500.

The average fee charged by a funeral director was £2,297, up from £2,063 a year ago. Only 15% of respondents said the funeral director’s fees were less than £1,000.

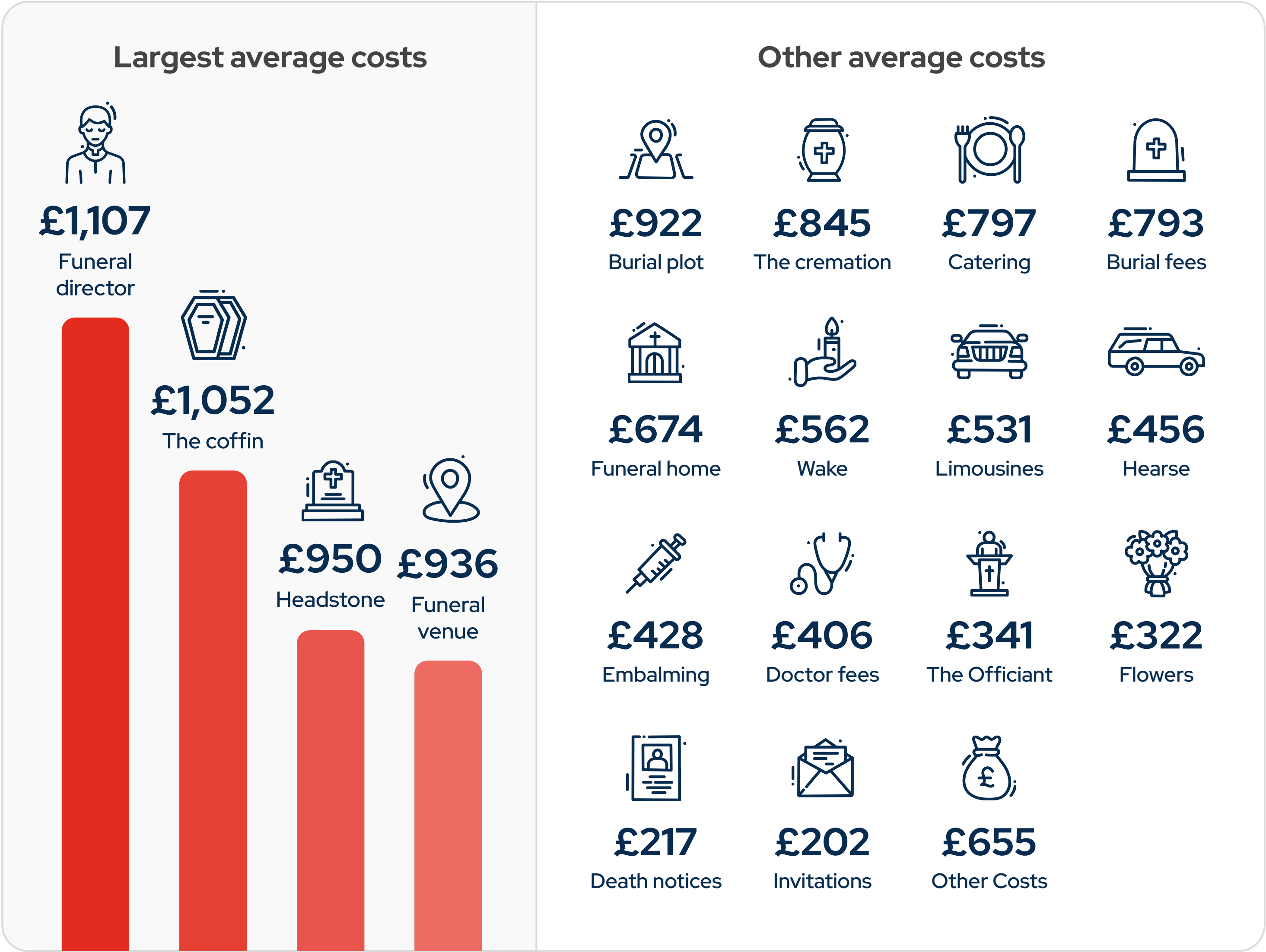
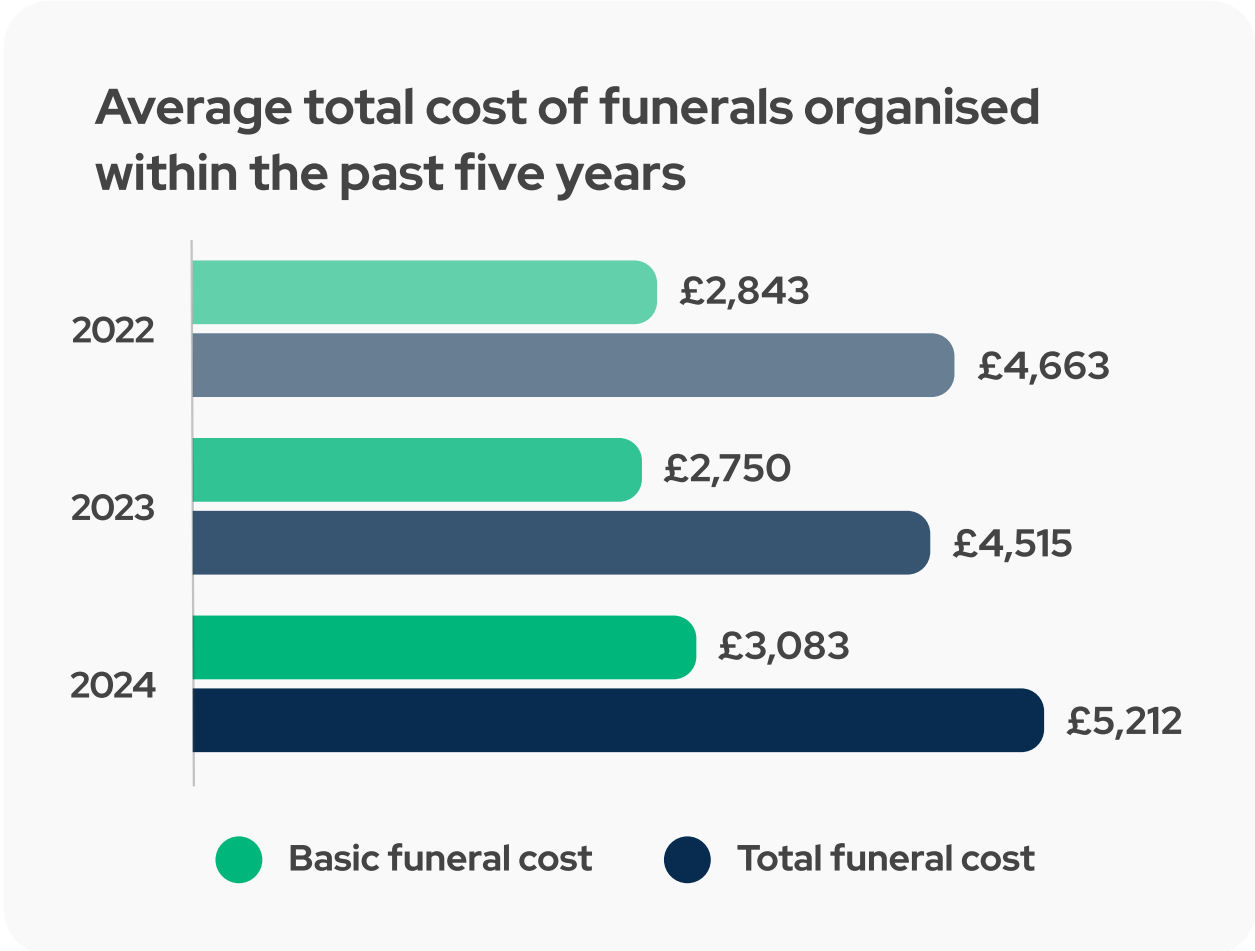


- **£2,297**
average funeral director fee
- **£2,581**
average cost of reception or wake
- **£3,083**
average cost of a basic funeral
- **£5,212**
average total cost of a funeral



Including extra elements can make a funeral much more expensive

We also asked respondents to estimate the cost of additional features, if they were included in the funeral. As noted above, simple year on year comparisons of average estimated costs of funerals may not always be particularly helpful, because no two funerals are the same. Results drawn from the last three British Seniors funeral reports show total average costs and the costs of a basic funeral revealed in our findings have fluctuated since 2022.



Our findings suggest that if all the individual elements listed above were included in a funeral with a burial, the average cost could reach £11,348. A cremation that also included all these elements (other than those only needed for a burial) might cost £9,528.

In addition, the average cost of professional fees charged to administer the estate of the deceased was £2,549, up from £2,280 in 2023; and £1,730 in 2022.

All these findings underline the potential value of using an insurance policy to cover funeral costs.

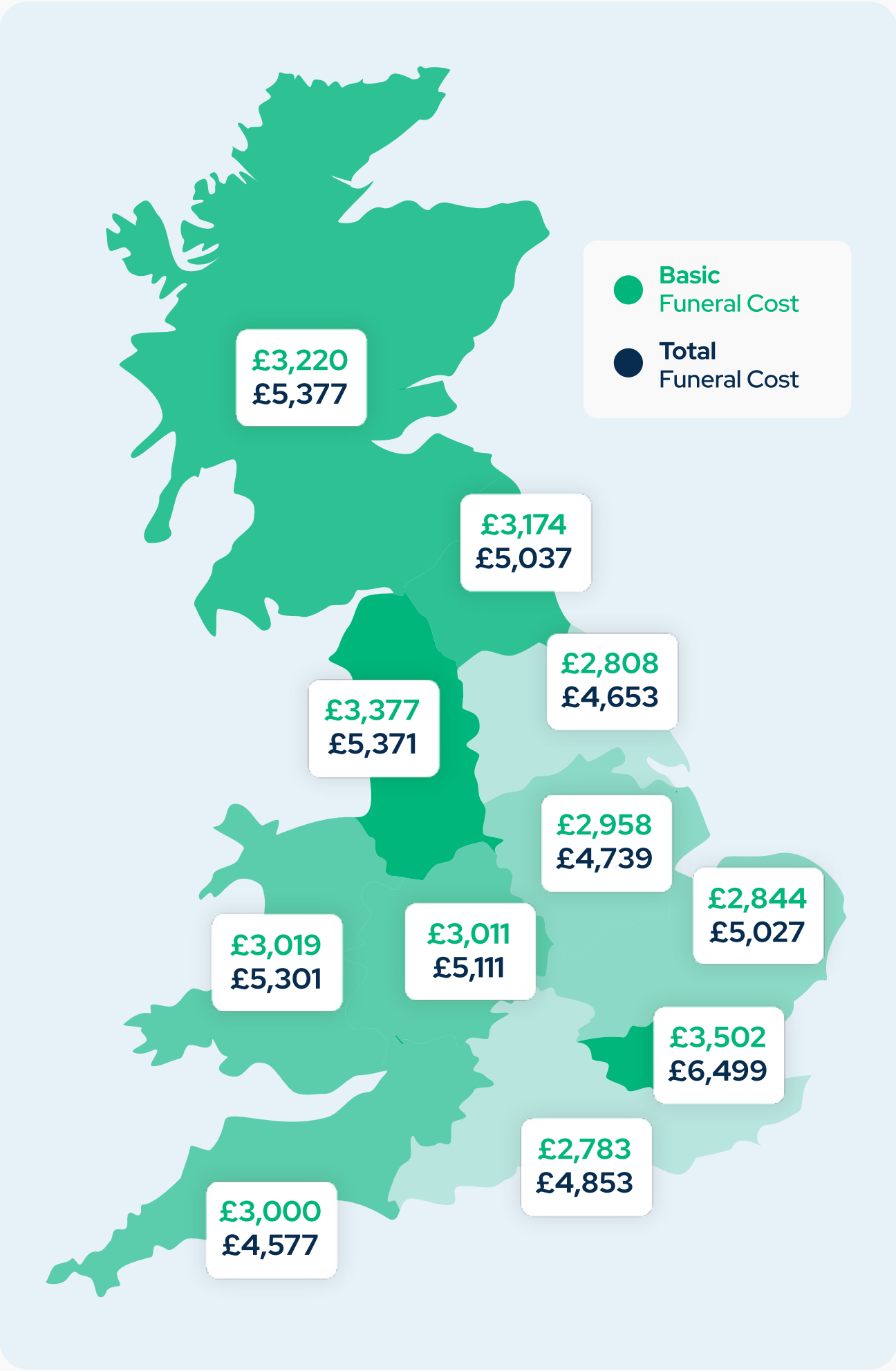
Almost one in three people (32%) questioned for this year’s survey said the funeral they helped to organise was more expensive than they had expected. Only 5% said the funeral was less expensive than expected.



Almost 1 in 3

people (32%) said the funeral they helped to organise was **more expensive** than they had expected

Average costs vary significantly across the UK



A nationwide comparison of average funeral costs shows that, as in previous years, the highest average costs are charged in London. Here, the average total cost was £6,499, much higher than in 2023 (£5,145); and a long way ahead of average costs in the regions with the next most expensive average total costs: Scotland (£5,377) and North-West England (£5,371). Average total costs are lowest in South-West England (£4,577) and in Yorkshire and the Humber (£4,653). But these costs are higher in every part of the UK than they were in 2023.

The average cost of a basic funeral is also highest in London: £3,502, up from £3,074 a year ago, although North-West England is not far behind, at £3,377. The lowest average costs for a basic funeral are found in South-East England outside London (£2,783) and in Yorkshire and the Humber (£2,808). One reason funerals in London are more likely to be more expensive than elsewhere is that a higher percentage of funerals in the capital are burials than is the case in most other regions (see Section 2).

£3,083

Basic

is the national average cost for a ‘**basic**’ funeral

£5,212

Total

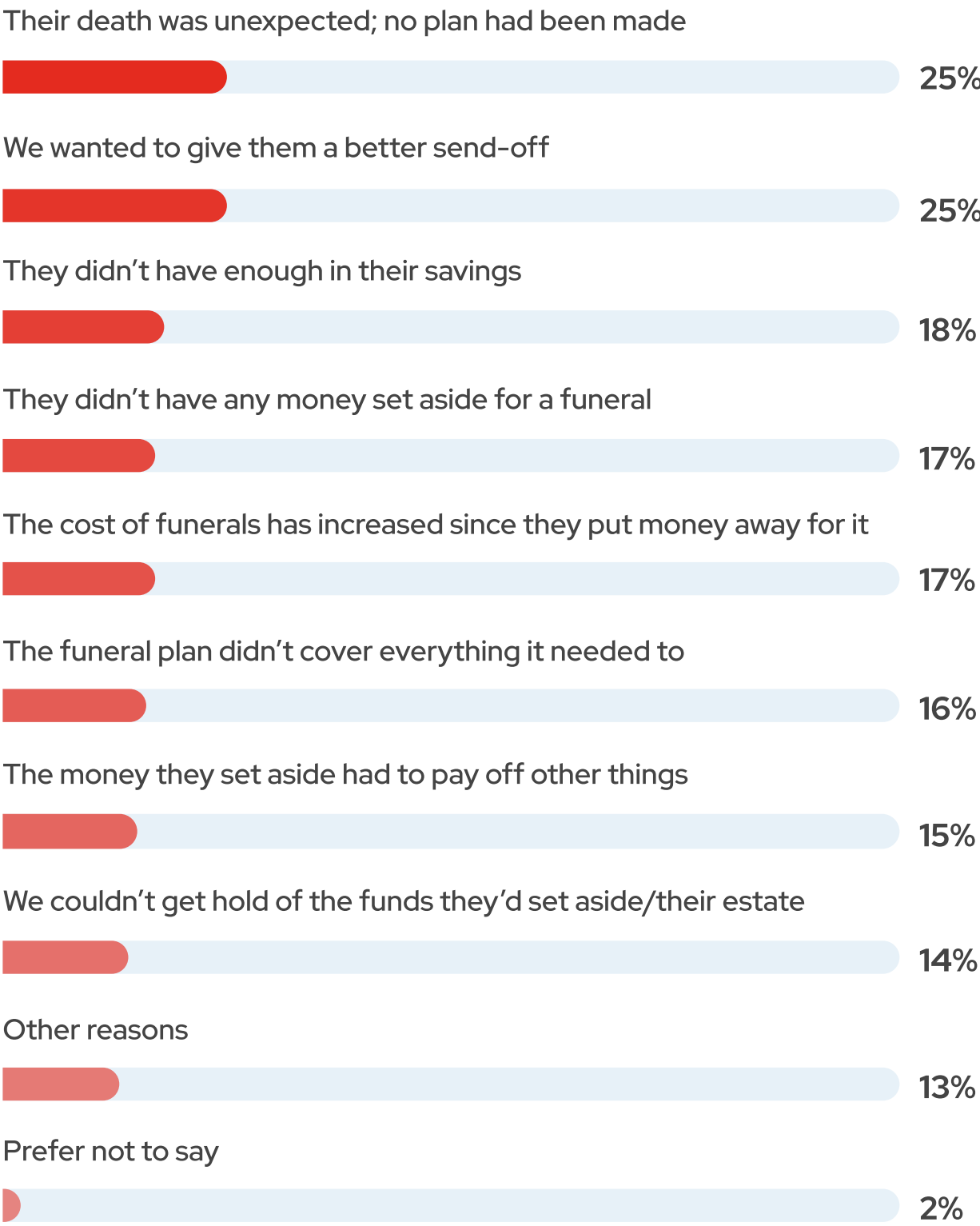
is the national average ‘**total**’ cost for a funeral

Nearly half of people who have helped arrange a funeral within the past five years met some of the cost themselves

Nearly half (44%) of respondents made a personal contribution to the costs of the funeral they helped to organise. On average, they covered 43% of the total cost, and the average contribution they made was £2,732 – a similar figure to that seen in 2023 (£2,386). More than one in three of these respondents (36%) paid more than half of the total cost, including 19% who paid between 75% and 100% of the cost.

We asked why it had been necessary for respondents to make these contributions. Of a list of possible reasons, the two most commonly cited, by a quarter of these respondents in each case, were because the death had been unexpected, so there was no plan for a funeral; and because the loved ones of the person who had died “wanted to give them a better send-off”. Other reasons given included the deceased not having enough money in their savings to pay for a funeral (cited by 18%), not having set enough money aside specifically to pay for the funeral (17%); and the cost of funerals having increased since some money had been set aside for this purpose (also cited by 17%).

Why did you have to cover some or all of the costs of this funeral?



We also asked about the impact that having to help pay for the funeral had on respondents. More than a quarter (28%) said it had made them stressed, 23% said it left them feeling “overwhelmed”; and 20% “had less disposable income for a significant amount of time”.



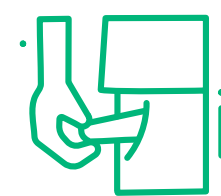
28%

say it makes them feel stressed



23%

say it makes them feel “overwhelmed”



20%

say they had less disposable income as a result



Almost three out of ten funerals were paid for using an insurance policy

An insurance policy was used to help pay for 29% of the funerals that respondents had helped to organise. In other cases, the family of the person who had died had helped to meet the costs (in 35% of funerals), the deceased’s own savings were used (also in 35%); or the costs were met by drawing on the deceased’s estate and other assets (cited by 25%).

In each of these cases, a lack of insurance cover meant either that the family faced extra costs, possibly without having realised beforehand that this could happen, and/or the person who had died was able to leave less of their estate to beneficiaries in their will.

When an insurance policy was used to pay for a funeral, almost nine out of ten people (86%) agreed with this statement: “I was able to plan the send-off my family member/loved one wanted because I could afford it with the insurance payout.”



Nearly 1 in 3

people (29%) said an insurance policy was used to pay for the funeral they helped to organise



Section 2

Difficult decisions

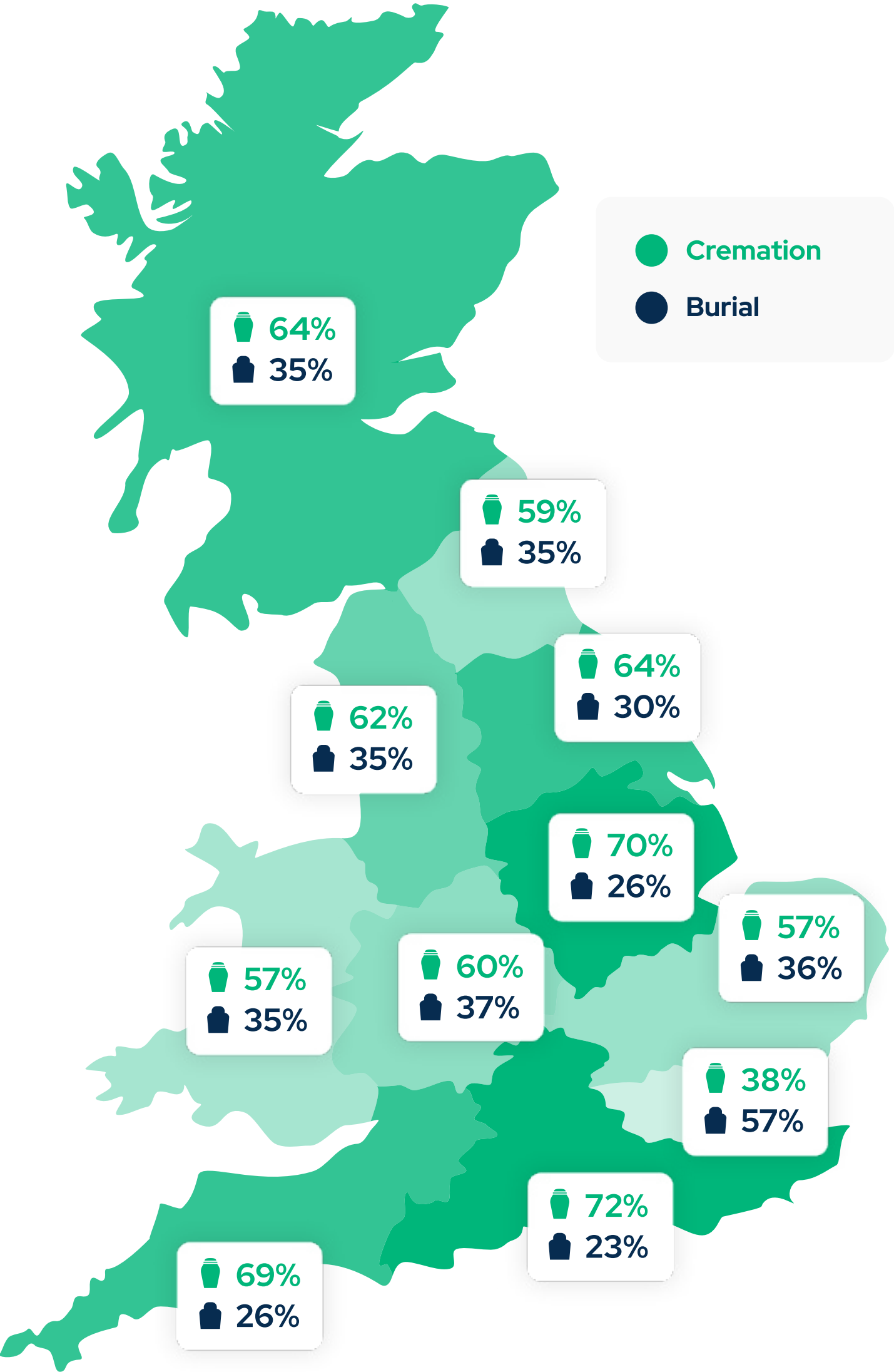
Organising a funeral involves making some difficult decisions, to ensure the wishes of the deceased are respected (if known), within the practical and financial resources available. This section looks at how people questioned for our Funeral Planning survey approached these decisions.

Choosing between different kinds of funeral service

Six out of ten respondents to the Funeral Planning survey have helped to plan a cremation funeral at some point during the past five years; just over one in three (36%) helped to plan a burial. 4% of funerals were direct cremations, with no funeral service.

As has been the case in previous years, respondents living in Northern Ireland and in London were more likely to have been involved in planning a burial than people living elsewhere in the UK. More than seven out of ten (72%) of funerals arranged by respondents from Northern Ireland were burials, as were 57% of those arranged by respondents from London.

The regions where cremation was used most often were south-east England outside London, where 72% of funerals were cremations, the East Midlands (70%) and south-west England (69%).



Where people seek advice about organising a funeral

As in previous years, about nine out of ten of the funerals that respondents have helped to organise involved working with a funeral director. This year, 93% of respondents told us they used a funeral director, compared to 90% in 2023. More than half of respondents (52%) said the funeral director’s advice was called upon when organising the funeral.

In this context it is worth noting again that the average cost of funeral directors’ fees reported by respondents was £2,297. 30% of respondents paid more than £2,000 in funeral directors’ fees.

While the average overall cost of a funeral is highest in London, average funeral directors’ fees reported by respondents are higher in several other parts of the UK than those in London (£2,399): in the West Midlands (£2,590), Wales (£2,573) and Scotland (£2,533).

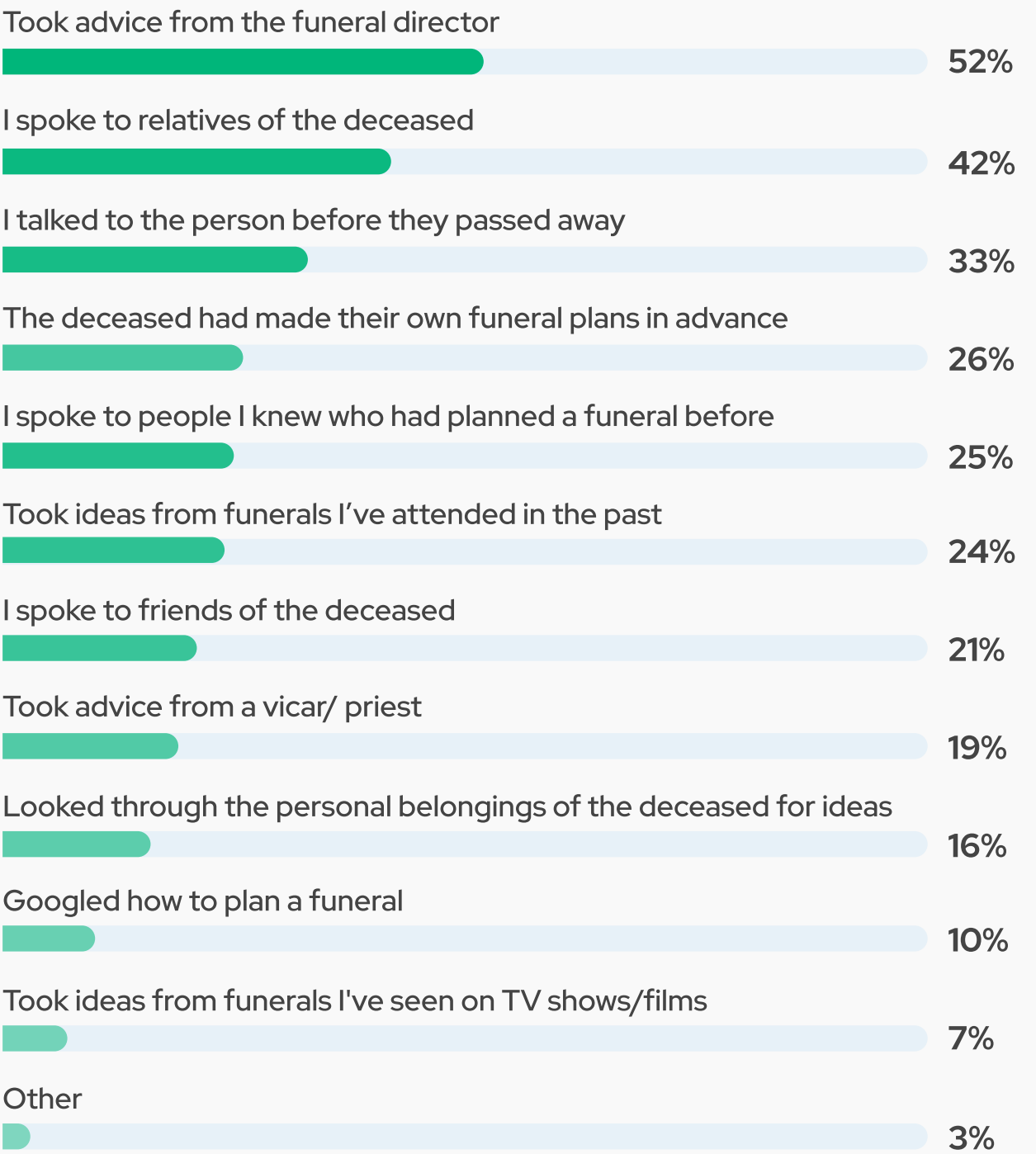
How much did the Funeral Director cost, in total?



While 52% of respondents consulted the funeral director when planning the funeral, 42% said they spoke to relatives of the deceased, one in three respondents (33%) had spoken to the deceased themselves before their death about their funeral; and 26% said the deceased had made their own plans for the funeral.

Among those who had spoken to the deceased, almost seven out of ten (69%) had done so face to face.

How did you make decisions on the plan for this funeral?





The stress involved when planning a funeral

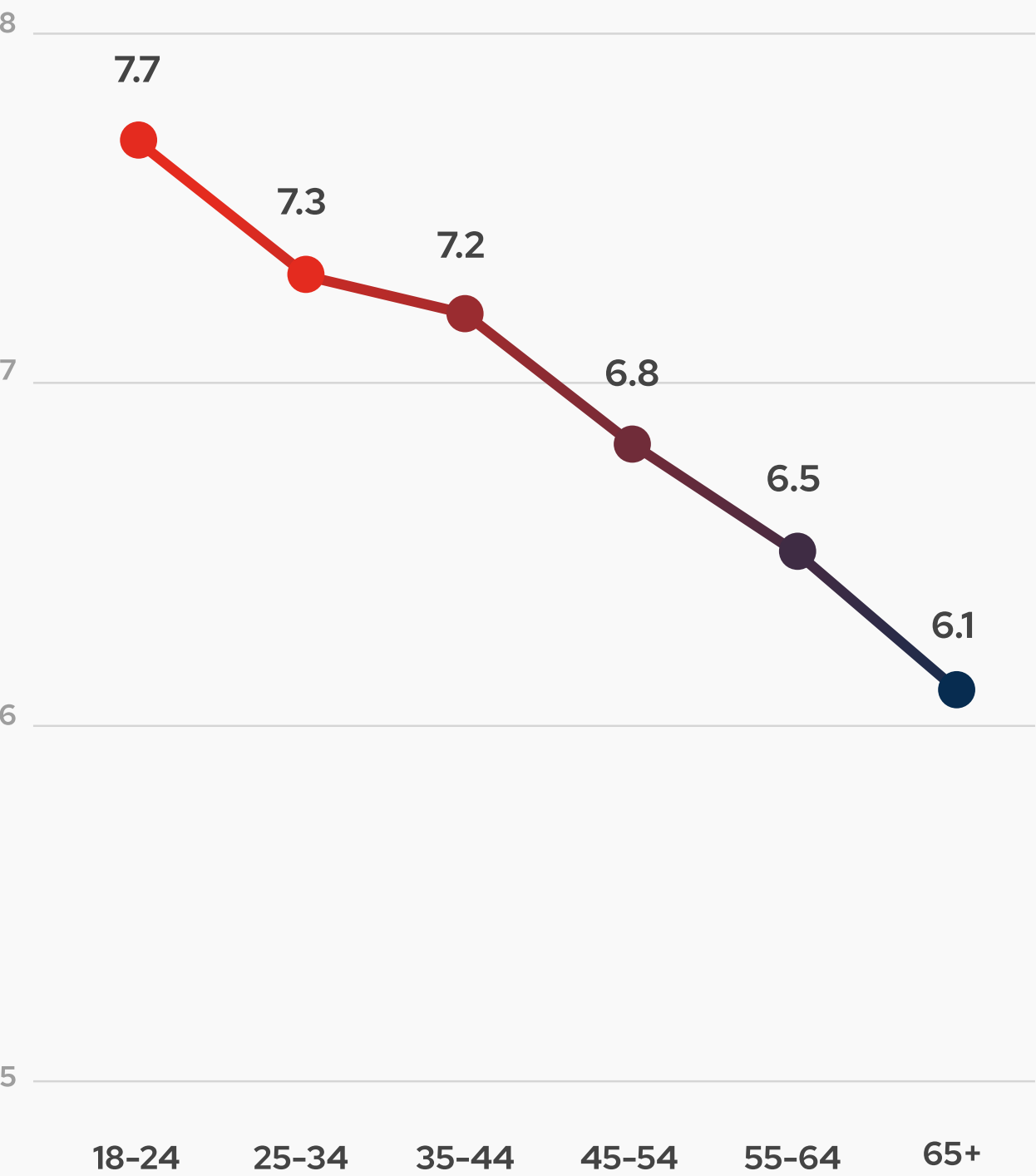
Another finding that seems to be consistent each year is the level of stress that respondents say they experienced when organising a funeral. Asked to rate the stress levels involved on a scale of zero (not at all stressful) to ten (extremely stressful), the average score was 6.88, compared to average scores of 6.90 and 7.03 given by the people who responded to equivalent surveys we conducted in 2023 and 2022 respectively.

Those averages suggest a very small fall in average stress levels has been taking place, and it will be interesting to observe whether this trend continues in 12 months’ time. Even so, almost two-thirds of respondents (64%) rated their stress levels at seven or above, including 15%, who rated their stress levels at ten out of ten.

Levels of stress reported by respondents of different ages suggest that the younger you are, the more stressful planning a funeral is likely to feel: average stress levels were above 7 for respondents aged under 45, but less than 7 for older respondents, falling to 6.09 for those aged 65 and over.

It is reasonable to suggest that the more familiar someone is with the process of organising (and experiencing) funerals the easier it is to cope with the stress involved. Yet almost one in five (18%) of respondents aged 65 and over rated their stress at nine or ten out of ten, including 15% who rated it at ten.

On a scale of 0 (not at all) to 10 (extremely), how stressful did you find planning a funeral?





Section 3

Public perceptions of the difficulties and costs involved in funeral planning


While the process of planning a funeral can be difficult and stressful in any circumstances, stress linked to the costs involved may be heightened during the ongoing cost of living crisis. The peak of the crisis may now be behind us but inflation remains stubbornly high: the UK Consumer Prices Index including owner occupiers' housing costs (CPIH) rose by 3.5% in the 12 months to December 2024, while the owner occupier's housing costs component of CPIH was up 8% in the year to November 2024, as the impact of higher interest rates continues to affect the mortgage market. [1]

With many households' finances under great strain, meeting funeral costs may be an even greater challenge. In this section we look at perceptions of the costs and difficulties involved in organising a funeral, focusing mainly on the views of people questioned for our Funeral Opinions survey.

Funeral costs: perceptions and reality


We asked respondents to the Funeral Opinions survey about financial problems that might arise when organising a funeral.

As was the case in our 2023 survey, older people tend to be more confident in their ability to cover funeral costs: large majorities of those aged 55 and over think they would be able to do so, whereas only around four in ten or fewer of people aged under 45 think this would be the case.




27%

say the **cost of living crisis** has made them **think more carefully about their savings** and how this money might need to be used, including to pay for a funeral



1 in 3

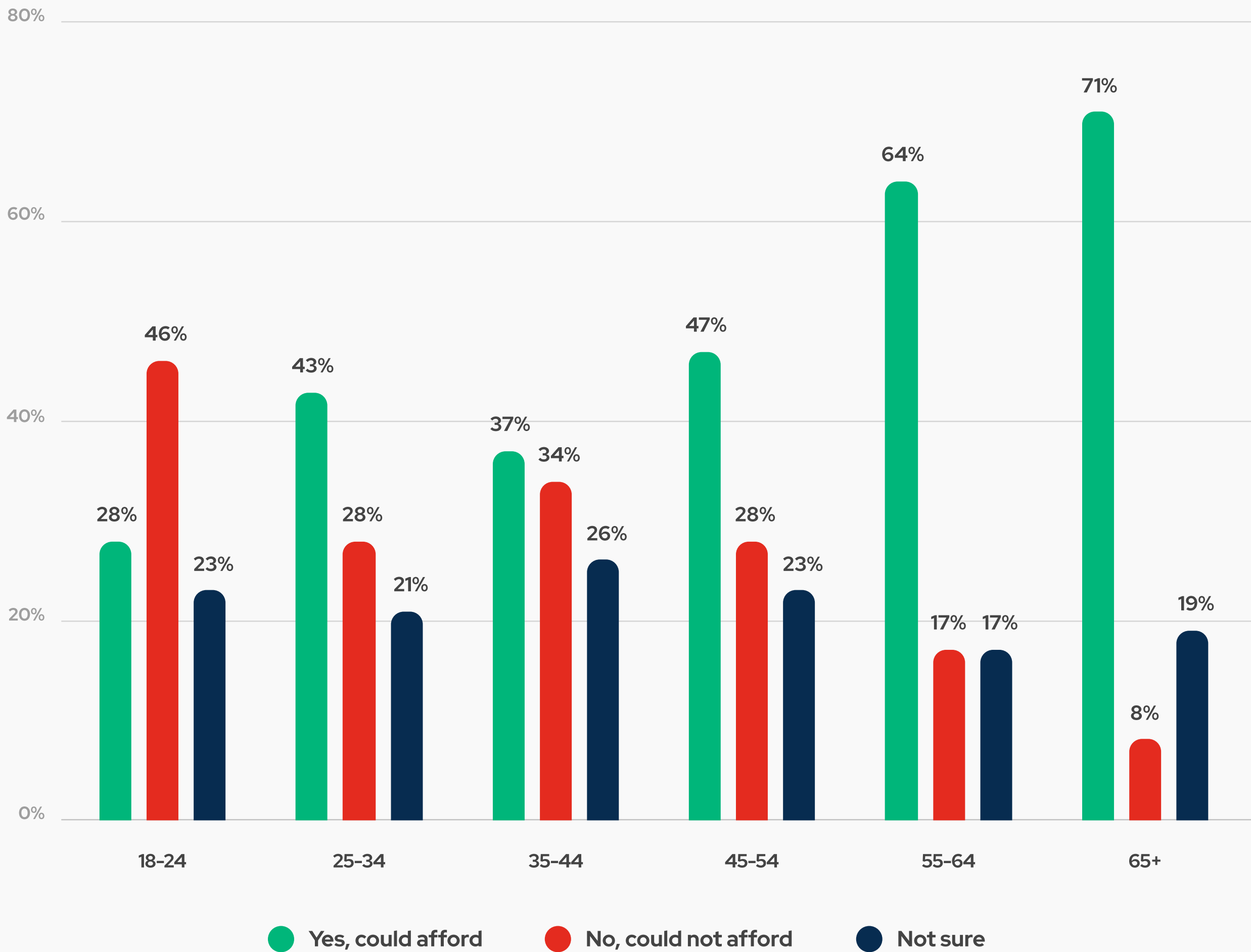
people (34%) say they **have no idea** how much a funeral would cost



24%

don't think they would be able to afford to cover the cost of a funeral right now

Would be able to afford the cost of a funeral if you were to suffer a family bereavement now?



We asked respondents to the Funeral Opinions survey if the cost of living crisis has made it more or less likely they could pay for the ‘right’ funeral for a loved one – a funeral that might provide a fitting tribute to the deceased. Almost one in three (31%) say they would be less likely to be able to afford the ‘right’ funeral at present, down from 32% in 2023; and 39% in 2022, at the peak of the cost of living crisis.

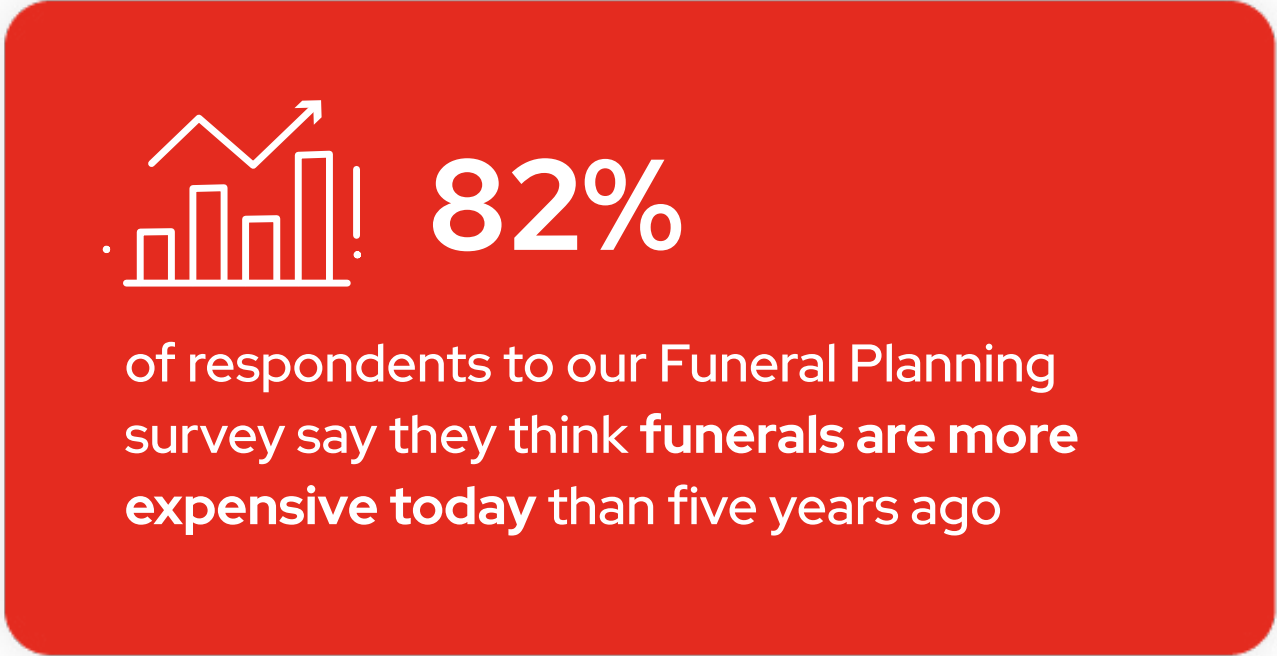
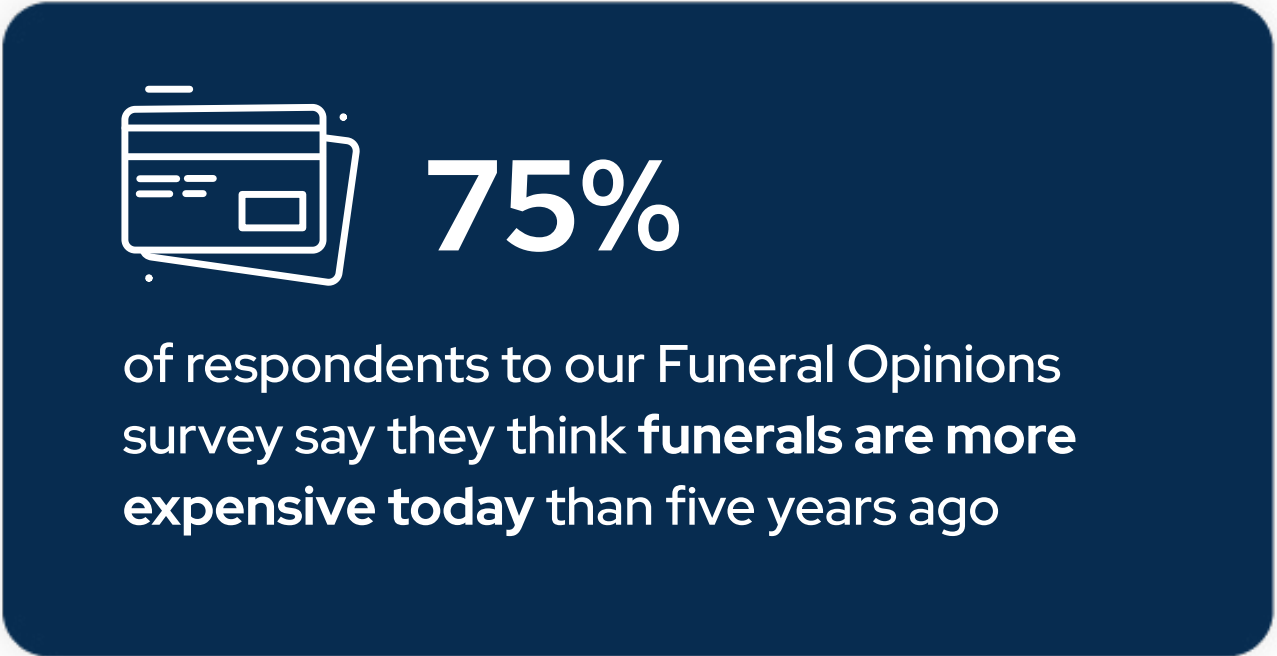
We asked respondents to our Funeral Planning survey the same question and found that an even larger share (45%) of those respondents – who have helped to organise a funeral during the past five years – felt they would now be unable to afford the “right” funeral for a loved one.

We also asked respondents to both surveys if they think funerals are more expensive today than they were five years ago.

Three-quarters (75%) of respondents to the Funeral Opinions survey think funerals are more expensive now, including 30% who think they are “far more” expensive.

But an even greater share (82%) of Funeral Planning respondents think this, including 36% who think funerals are “far more” expensive.

In addition, we asked respondents to the Funeral Planning survey if they agreed with this statement: “I think costs will soar for funerals in years to come”. 82% agree, including 37% who strongly agree.



Section 4

Planning our own funeral

Most of us find it difficult to think or talk about our own death. But thinking about what might happen afterwards can be of enormous practical value to the people around us after we die. Acknowledging that fact should encourage us to write a will, if we have not already done so, to think about what we might like to happen at our own funeral; and to discuss this with our loved ones. We might also help those around us by discussing what they would like to happen at their funerals – and how the costs of a funeral might be met.

None of these things are easy, but talking about this subject can be, in effect, a valuable gift to your loved ones, to help them after your death.

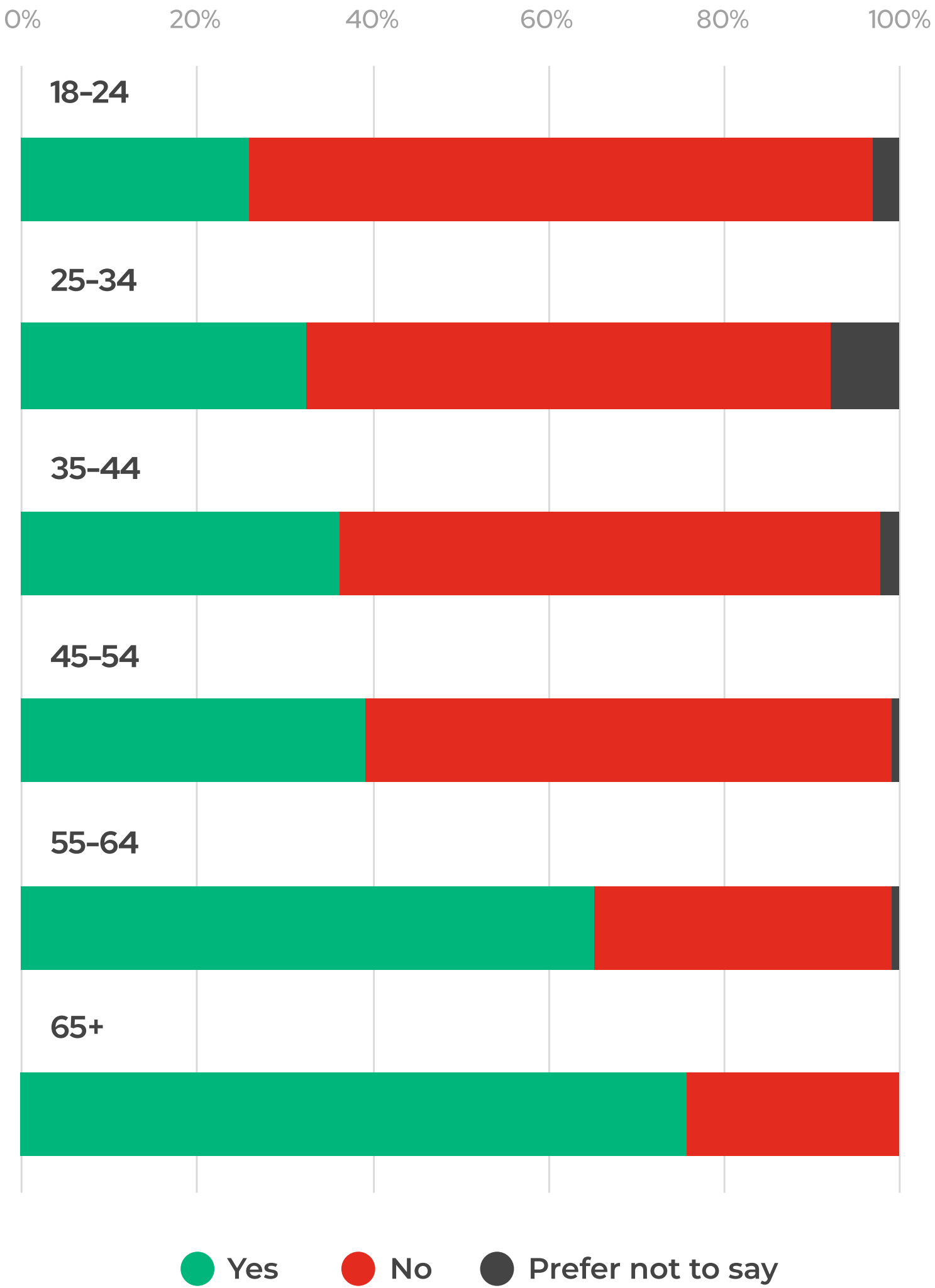
Making a will

One of the most important things any adult can do before their death is to make a will. Apart from anything else, doing this makes the bureaucratic processes that follow a death much easier and less time-consuming than is the case if someone dies intestate (without a will). Making a will is particularly important for people who live together as partners but have never married or registered a civil partnership.

Almost half the respondents to our Funeral Opinions survey (48%) have not written a will. Unsurprisingly, older people are more likely to have done so, but the real split in our results is between people aged under or over 55. While almost two-thirds (65%) of those aged between 55 and 64 have made a will, that figure drops to 39% for those aged 45 to 54. We’ve also seen that more than a third (35%) of people aged 55 to 64, and 24% of those aged 65 and over have not yet written a will.

We asked respondents who have not yet written a will if any of a list of possible reasons for this applied to them. The reason cited most often, by 53% of this group, was that they had not yet got round to doing so. This suggests that many people understand that writing a will is important – but it is clear that more could be done to convince more people of the value of doing so, and the benefits it offers our loved ones after we die.

Do you have a will?



Why do you not have a will?

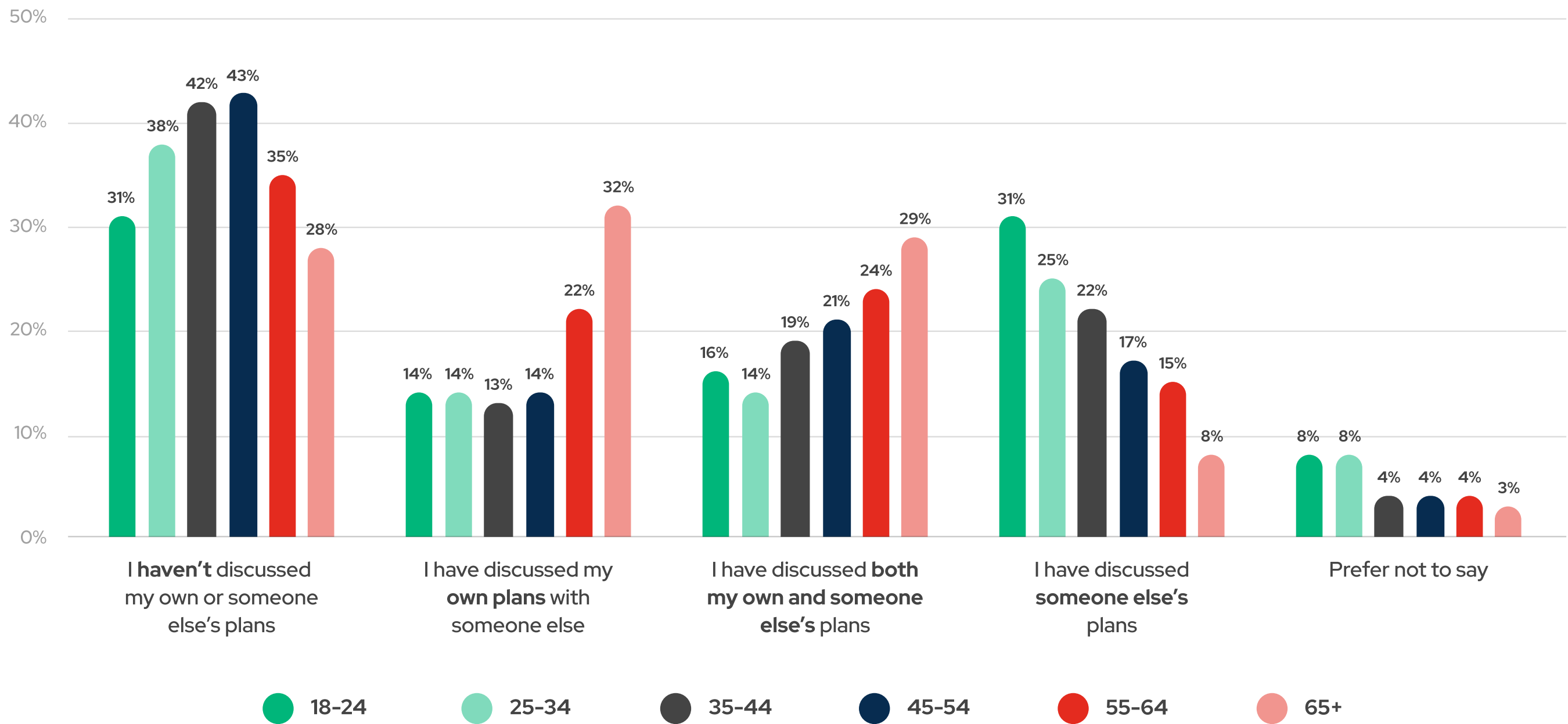


Talking about funerals

We asked respondents if they have ever discussed plans for their own funeral with someone else, or talked about plans for someone else’s funeral with that person. The results show how reluctant many people are to discuss this subject.

Fewer than half (42%) of respondents have discussed plans for their own funeral with someone else – and that figure is still only 61% even for respondents aged 65 and over. More than one in three people (36%) have never discussed either plans for their own funeral or for someone else’s funeral, including more than a quarter (28%) of people aged 65 or over.

Have you ever discussed your own or another person’s funeral plans?



How talking about funeral costs makes people feel

We asked respondents to the Funeral Opinions survey how thinking about the cost of either their own, or someone else’s funeral made them feel.

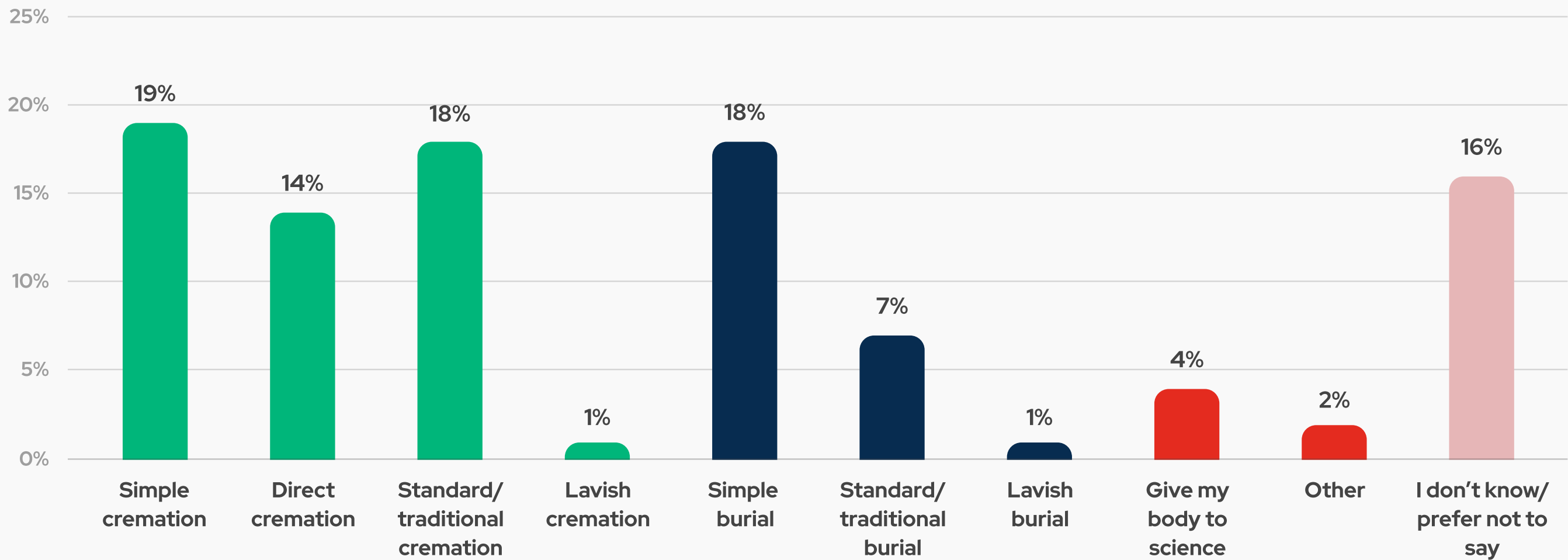


What people would like to happen at their own funerals

Just over half (52%) of respondents to the Funeral Opinions survey say they would prefer to be cremated. This includes 19% who want a simple cremation service with a few guests, 18% who want a traditional cremation with a low to medium number of guests, 1% who would like a “lavish” cremation service; and 14% who want a direct cremation with no funeral service.

Just over a quarter (25%) of respondents would like to be buried, including 18% who want a simple burial, 7% who want a traditional burial service with many guests and 1% who want a lavish burial. 4% would like to give their body to science. Older people are more likely to want to be cremated.

Thinking of your own funeral, what, if anything, do you imagine you would want?



We also asked respondents what sorts of features they would like to be included at their own funerals.



34%
would like their favourite **song** to be played



17%
would like their favourite **flowers** to be used



15%
would like attendees to be **dressed in colours**



15%
don't want a funeral but a **wake/party/shiva** instead



13%
would like a personalised **order of service**



12%
would like a specific **poem** to be read out



Concerns about paying for our own funerals

Finally, we asked respondents to both our surveys about steps they had taken to meet the costs of their own funerals.

Almost one in three (32%) of Funeral Opinions survey respondents say they have sufficient cash savings to pay for a funeral, including 54% of those aged 65 and over. Only 19% have a life insurance policy that will definitely cover funeral costs, while 12% have a general life insurance policy and 14% have a pension that includes Death Benefits. Only 10% have a specific funeral insurance policy.

Among Funeral Opinions respondents who have set some money aside to pay for their funerals the average amount set to be used for this purpose is £4,358.

But more than one in five (22%) have not set any money aside for this purpose, including 22% of those aged between 55 and 64, and 13% of those aged 65 and older.

We put the same questions to respondents to the Funeral Planning survey, who have all helped to organise at least one funeral within the past five years. They are less likely to be relying on cash savings (only 24% gave this response), but more likely to either have life insurance which will definitely cover funeral costs (30%), or to have a specific funeral insurance policy (14%). Respondents who have set some money or insurance aside to pay for a funeral have £3,587 for this purpose, on average.

Among those who have not set any money aside or taken insurance out:



But 20% of Funeral Planning respondents had not set anything aside to pay for a funeral. The reason they were most likely to give for this was the impact of the cost of living crisis on their finances, cited by 22% of this group. "I find it too hard to think about" was the second most cited reason.

The findings of both our surveys suggest that the effects of the cost of living crisis may be exacerbating a pre-existing reluctance among some people to address this subject. This reluctance is understandable, but it is also unfortunate, because overall our surveys' results confirm both how expensive and stressful funerals can be, but also show what a positive impact some forethought and planning, including buying funeral insurance can have, by reducing both the expense and stress involved when organising a funeral.

Conclusion

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As in previous years, the findings of this year’s report confirm how stressful and expensive planning a funeral can be, but also that individuals and their families may all benefit if someone has taken steps to meet the costs of their funeral in advance.



Our findings also confirm that the costs of funerals vary hugely, depending on their form, scale and where you are in the UK: from less than £2,000 to £11,000 or more; and that again average costs are highest in London. Once again, our findings show that nearly half (44%) of Funeral Planning survey respondents had to contribute to the costs of the funeral they helped to organise – paying £2,732 on average.

We can also see that many people are still worried about paying for a funeral during the cost of living crisis, with 45% of Funeral Planning respondents and 31% of Funeral Opinions respondents saying they do not think they could pay for the ‘right’ funeral – a funeral their loved one should have – in the current circumstances.

But as has been the case every year, a huge majority of the Funeral Planning respondents who helped to organise a funeral where an insurance policy covered the costs agreed this meant: “I was able to plan the send-off my family member/ loved one wanted because I could afford it with the insurance payout.” This year, 86% of these respondents said this was the case.

Once again, the lessons we can draw from these findings are very clear. This is a difficult subject to talk about, but if we are able to do so, and to take steps to ensure the future costs of a funeral will be covered, in part or in full, we and our loved ones will all enjoy greater peace of mind, and those who have to face the awful task of planning a funeral for someone they love will find that experience far less of an ordeal than might otherwise be the case. They will instead be able to focus on ensuring the funeral really is a fitting tribute to the person who has died. I hope this report has helped you and the people close to you to achieve that goal.

D. Rees

David Rees
Chief Operating Officer

References

1. <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/december2024>

