



**British Seniors
Insurance Agency®**

British Seniors Funeral Report 2022



A guide to costs and planning

British Seniors Funeral Report 2022

Forward

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Foreword

The death of a loved one is one of the hardest moments in any of our lives; a time when no-one wants to have to worry about the financial and practical requirements of arranging a funeral. That challenge is made even more daunting if the deceased has made no plans as to how the costs of arranging the funeral will be met.



If anything that is even more true now, in the middle of a cost of living crisis. But I am particularly struck by three of the findings in this 2022 Funeral Costs Report. First, the fact that more than one in three people say they have no idea how much a funeral might cost. Second, the fact that three out of ten people think they would be unable to afford to pay for a funeral if required to do so now. And third, the average costs of a funeral, as reported by respondents to our Funeral Planning survey, which now range from almost £3,000 for the most basic funeral up to an overall average of £4,663 – but could reach £8,000 or more.

So maybe now there is an even more overwhelming argument to at least start to think about how such expenses might be met, whether they are for someone else's funeral or our own. It is not an easy subject to think about, but while one in three people say that thinking or talking about their own funeral makes them sad, perhaps we should also pay attention to the 16% who say it makes them feel "prepared".

This report forms part of our efforts to provide you and those around you with all the information you need to make informed decisions about your own funeral, or the funeral of a loved one. Our aim is to help ensure that when the day comes you are able to arrange a funeral that offers the best possible tribute to the person who has died, without adding to the difficulties faced by those coming to terms with their death.

We hope you find this report useful.

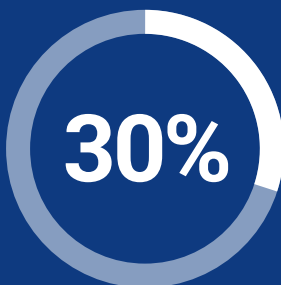
David Rees / Chief Operating Officer

Overview in figures

£4,663

Was the average cost of the funerals that respondents in our survey have helped to arrange – the average cost of a basic service was £2,843.

If you add together the average cost of all the elements that can be included in a funeral service, **average costs could easily reach £8,109 for a burial or £7,936 for a cremation**



of those questioned for our Funeral Opinions survey think that if they were to suffer a family bereavement now they would **not be able to afford to cover the cost of a funeral**



31%



of respondents to the Funeral Opinions survey say that the cost of living crisis has made them think more carefully about their savings and what they might need to be used for, including meeting the costs of a funeral

1 in 3

have no idea how much a funeral would cost – 24% say they have put off looking into funeral costs in any more detail

26%

of respondents to the Funeral Opinions survey and 35% of respondents in our Funeral Planning survey **have not yet set any money aside for their own funeral**

39%

of respondents to our Funeral Planning survey ended up having to meet some of the costs of the funeral themselves. In more than a third of those cases this was because the death in question was unexpected, so there were no plans in place



How we created this report

This report is based on two surveys, both carried out in November 2022. In the first, 'Funeral Planning', we surveyed 1,501 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 also for parts of the other sections.

The second survey was of a nationally representative group of 2,025 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 financial cost when a loved one dies

The grief we feel when we lose a loved one is often deeply painful. While that pain may lessen over time, having to go through the practicalities and stress of organising a funeral can feel very hard soon after a bereavement – particularly if, as can be the case, arranging the funeral proves to be very expensive.

In this section of the report we look at the costs involved in arranging a funeral.

The cost of a funeral

According to the 1,501 adults questioned for the Funeral Planning survey, who had been involved in arranging a funeral at some point during the past five years, the average cost of those funerals was £4,663. Fewer than one in five (17%) spent under £3,000.

Only 18% of those we surveyed had spent £1,500 or less on the basic funeral service itself – the average cost of a basic service was £2,843.

Only 19% had spent less than £1,000 on a funeral reception – the average cost of a funeral reception was £2,200.

The average fee charged by a funeral director was £1,949.

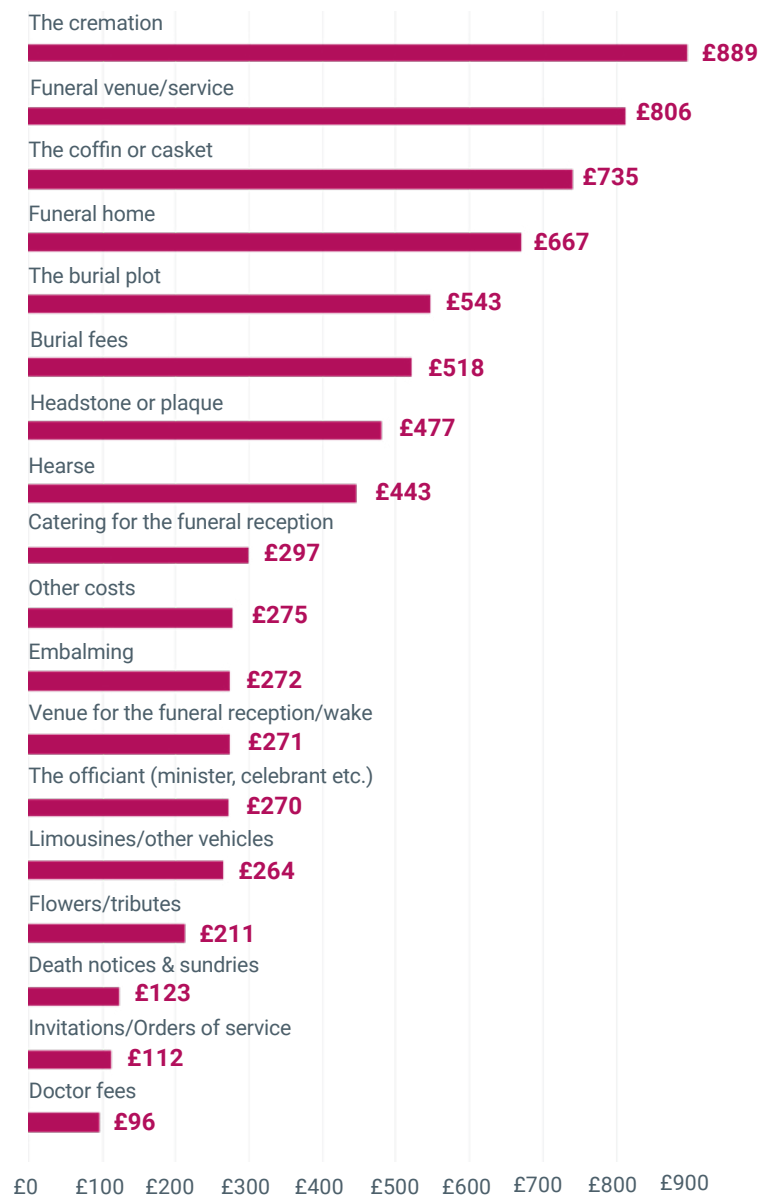
Only 18% have
spent £1,500
or less

£2,843

average cost
of a basic
service over
the last 5 years

£4,663

average cost
of a funeral
over the last 5
years



Average costs of the individual elements within funerals

When we look at how much different parts of a funeral can cost, we can see that the total cost can be even higher than the average figures quoted above.

Based on what our respondents told us we have calculated average costs for individual elements within funerals. If these are added together we can see that the average total cost of a burial could reach £8,109, while the cost of a cremation funeral could be as high as £7,936.

Nor do the figures above or below include the average cost of the fees for professional services needed to administer the estate of a deceased person: £1,730.

One in three people (33%) said the funeral was more expensive than they had expected it to be.

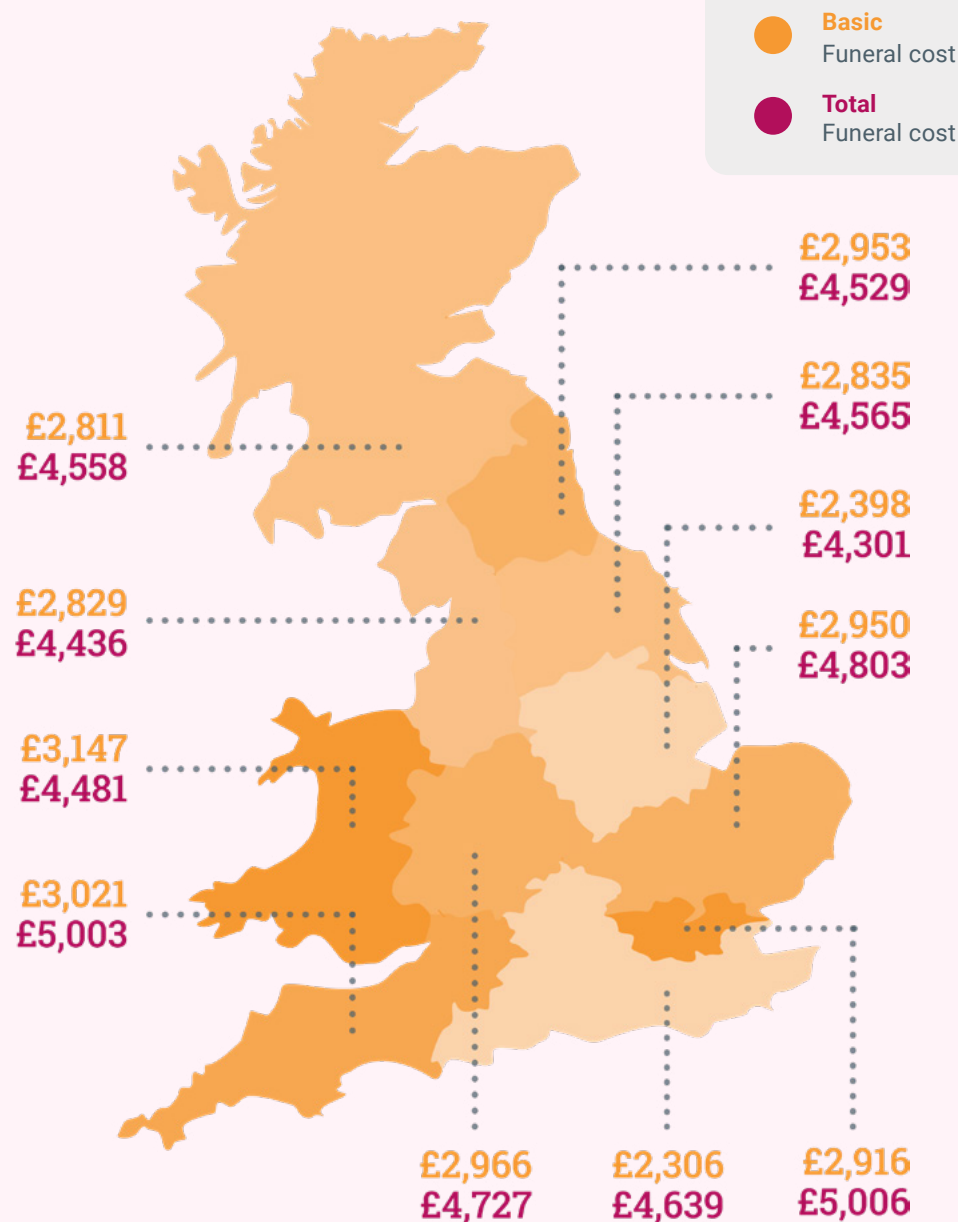


Costs may vary depending on where you live

The average total cost of a funeral varies in different parts of the UK. The highest average total costs are in London (£5,006) and south-east England (£5,003); the lowest are in the East Midlands (£2,398) and Northern Ireland (£4,155). But the regional variations differ significantly for the average cost of a basic funeral, with the average basic cost in London (£2,916) only the third most expensive, behind south-east England (£3,021) and Wales (£3,147). The lowest average costs for a basic funeral are to be found in the East Midlands (£2,398) and South-West England (£2,306). (This may well be because this is the region with the lowest percentage of burials and the highest percentage of cremations – see Section 2.)

£2,843 is the national average cost for a 'basic' funeral

£4,663 is the national average 'total' cost for a funeral



Almost 4 out of 10 people who had arranged a funeral had needed to meet some of the cost themselves

Nearly four out of ten (39%) of people who have arranged a funeral within the past five years have needed to meet some of the costs out of their own pockets. On average, those people paid just under 40% of the total cost; and on average the personal cost to them was £1,804. 16% of people contributed between 75% and 100% of the total cost of the funeral.

We asked them why they had needed to make these contributions. In 34% of cases this was due to the death being unexpected. In 32% of cases the deceased did not have enough money set aside to pay for the funeral; and in 19% they had no money set aside for the funeral.

We also asked people what the impact on them had been as a result of having to pay some or all of the funeral costs.



47%

Nearly half said it made them **stressed**.

31%

said they **struggled to cope** with the additional financial strain.

28%

said they **felt "overwhelmed"** by the additional cost.

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





Almost 1 in 3 people who had arranged a funeral said that an insurance policy paid for the funeral

Nearly one in three people (31%) said an insurance policy paid for the funeral. Slightly more (32%) said that the family of the person who had died had paid for the funeral and in almost half of cases (46%) the costs were met from savings of the deceased.

In cases where an insurance policy had paid for the funeral more than three out of four people (76%) agreed with this statement: "I was able to plan the send-off my family member or loved one wanted because I could afford it with the insurance payout." In these cases, of course, there was also no major financial burden on the estate of the deceased.



Section 2

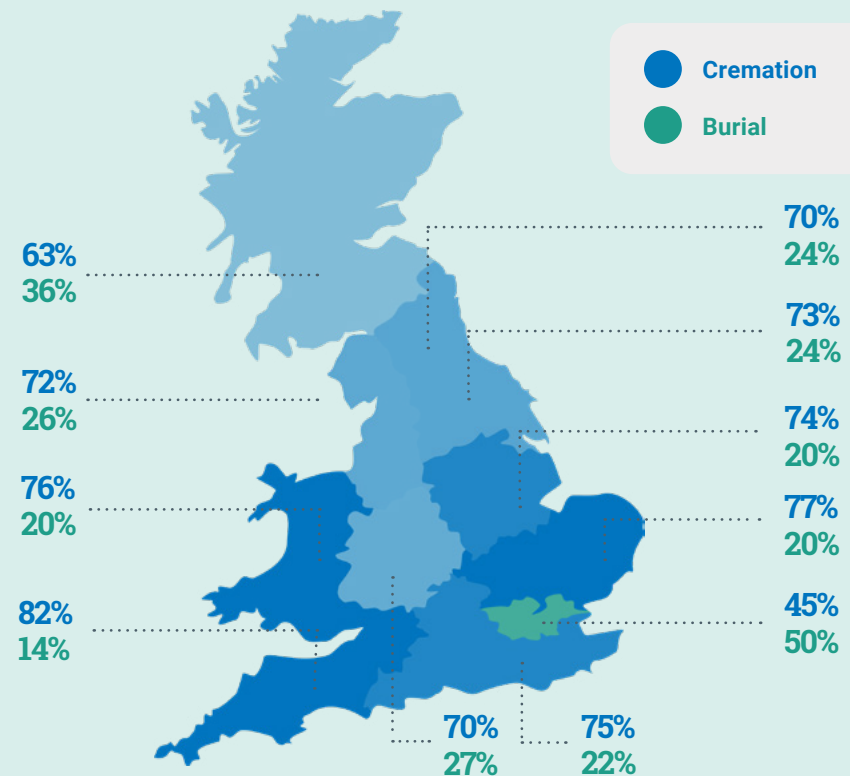
Difficult decisions

Planning a funeral means taking a number of what can be very difficult decisions, as we try to give the deceased the funeral service they might have wanted, while remaining conscious of practical and financial constraints. This section shows how people who have been involved in planning a funeral during the past five years approached some of those decisions.

Burial or cremation?

One of the first and most important decisions that needs to be taken when planning a funeral is what kind of funeral it is going to be. Among the people we surveyed who have been involved in planning a funeral during the past five years a large majority (69%) were involved in planning a cremation funeral, with 28% being involved in planning a burial. In 3% of cases there was a direct cremation with no funeral service.

There was some regional variation: the largest percentage of funerals that involved a burial were in Northern Ireland (70%), with London (50%) the only other place where there were more burials than cremations. The largest percentage of cremations were in south-west England – possibly one reason why this was also the region with the lowest average cost of a basic funeral (see Section 1).



Where to turn for advice

Our findings highlight the important role that funeral directors play in the planning of many funerals. Almost all the respondents who have been involved in planning a funeral in recent years (95%) used a funeral director; and more than half (52%) said they sought advice from the funeral director when making decisions about arrangements for the funeral.

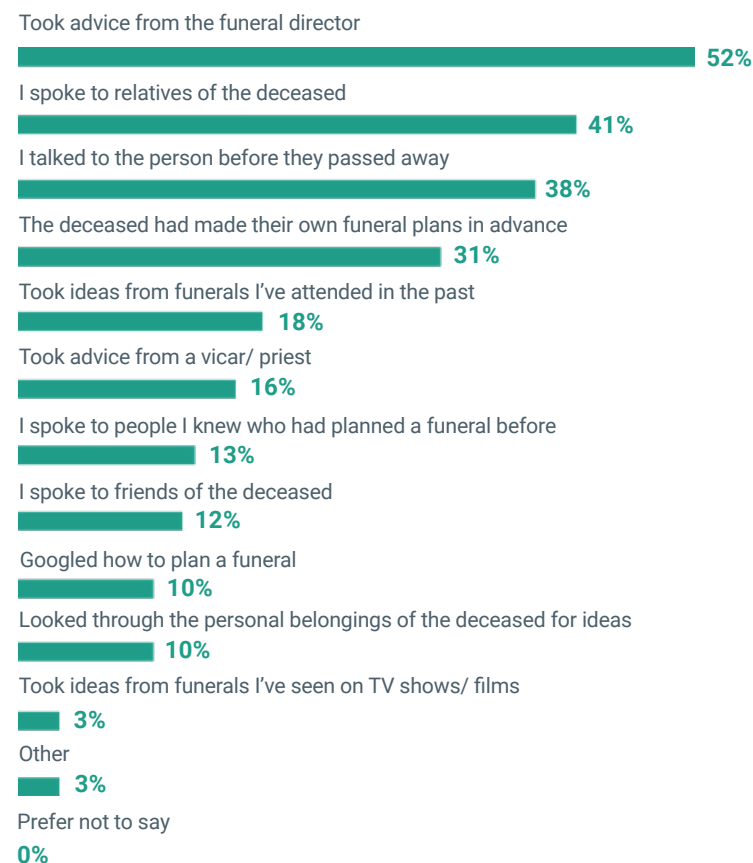
With that in mind, it is worth remembering how much the cost of using a funeral director contributes to the overall cost of a funeral: just under £2,000 on average (£1,949), according to our respondents, with 28% paying more than £2,000 and only 21% paying under £1,000.

How much did the Funeral Director cost, in total?



The other most important influences on decisions taken during the planning process were conversations with relatives of the deceased (cited by 41% of respondents), conversations that our respondent had with the deceased person themselves before their death (38%); and using plans the deceased had made for their own funeral before their death.

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





Stress and strain

We also asked how stressful respondents had found the experience of organising the funeral, on a scale of zero (not at all stressful) to ten (extremely stressful). The average score was 7.03, but almost half (48%) put their stress level at eight or above.

Broken down by age group, there was a broadly clear pattern, showing that, generally speaking, people aged between 25 and 44 are likely to find the experience of planning a funeral more stressful than is the case for people aged over 45. It seems likely that having experienced a larger number of funerals helps people to work their way through the planning process.

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



Section 3

Planning a funeral during a cost of living crisis

It's not surprising that many people find the process of planning a funeral to be very stressful, with difficult decisions to make and financial considerations likely to be an additional source of worries. But unfortunately those concerns may be even more worrying than would otherwise be the case amid the current cost of living crisis. This section looks at perceptions of funeral costs and how they compare to the reality.

Worries about being able to afford the 'right' funeral

Among respondents to our Funeral Opinions survey, only two-thirds of whom had ever been involved in helping to plan a funeral:



Nearly 1 in 3

think that if they were to suffer a family bereavement now they would not be able to afford to cover the cost of a funeral...

We also asked if the current cost of living crisis has made it more or less likely that people would be able to afford what might be called the 'right' funeral – one they might feel their loved one deserved – in the current circumstances. Nearly four out of ten (39%) think they would be less likely to be able to do so at present.

Within this group, more than one in three people (35%) say a family member has expressed a desire for a funeral that the respondent thinks it would be difficult to pay for without going into debt.



31%

are thinking **more carefully about their savings** and what they might need to be used for because of the cost of living crisis, including meeting the costs of a funeral

34%

say they **have no idea** how much a funeral would cost

24%

have **put off looking into funeral costs** in any more detail

Meanwhile, we also asked people questioned for our Funeral Planning survey, who have been involved in planning a funeral within the past five years so are very aware of the current costs involved, if they thought they would be able to afford the 'right' funeral for a loved one during the current circumstances. Over half of these respondents (56%) thought they would be less likely to be able to afford it.



Funeral costs: perceptions



Two-thirds of respondents to our Funeral Opinions survey say they think **funerals are more expensive today than they were five years ago**, including 28% who think they are “far more expensive”.



Nearly eight out of ten people questioned for the larger Funeral Opinions survey (79%) agree that: **“The high cost of funerals adds significant stress to families undergoing the strain of bereavement”** – including 44% who strongly agree.



We also asked respondents to our Funeral Planning survey, who have planned a funeral within the past five years, if they think funerals are more expensive today than five years ago. **84% say yes, including 40% who say they are far more expensive.**

Funeral costs: reality

Among people questioned in the slightly larger Funeral Opinions survey, just under half (47%) have had to help pay for a funeral in the past. On average they made a contribution of £2,550.

It's worth remembering what respondents to our Funeral Planning survey told us about the costs of the funerals they had been involved with planning: the average total cost overall was £4,663; and the average total cost of a basic funeral was £2,843 – while total costs for funerals including all of the elements that a deceased person or their family want to include could rise to around £8,000 (see Section 1).



Among respondents to the larger survey who have paid something towards a funeral:



61%

used their savings to make a contribution



37%

paid for the whole funeral



24%

borrowed money from a friend or relative



21%

used a credit card



15%

used a payday loan



8%

borrowed money from their employer



Section 4

Planning our own funeral

For most of us, it can be difficult to think or talk about our own mortality. But making plans for what we might want, or talking to a loved one about what they might want to happen at their funeral, can be a valuable way to reduce some of the stress and practical difficulties your family might face when the time comes. Our findings suggest that some people are actively thinking about how they can lift the burdens of planning and payment – but others have not.

The pandemic has made people think about planning funerals

One in five people (20%) questioned for our Funeral Opinions survey say that the experience of living through the Covid-19 pandemic has made them aware of how they think about and plan for funerals. Almost as many (19%) say the events of the past three years triggered a discussion with a loved one about plans for their own funeral, while 18% discussed plans for a loved one's funeral.



1 in 5 people

say that the experience of living through the Covid-19 pandemic has made them more aware of how they think about and plan for funerals

How talking about funerals makes people feel

We also asked people in our Funeral Opinions survey how thinking about the cost of a funeral made them feel, whether this was in relation to their own funeral or someone else's funeral.



1 in 3

say it makes them feel sad



27%

say it makes them feel stressed



15%

say it makes them feel helpless



But 16%

say they feel prepared when talking about funerals

There is no doubt that thinking and talking about what you would do if planning your own funeral, or planning a funeral for someone else, can help you and your loved ones to prepare for those events.



Our own funeral

Almost half the people in our Funeral Opinions survey (45%) say they have discussed plans for their own funeral with someone else; while 35% have discussed plans for someone else's funeral with that person.

Half of the respondents to the same survey (50%) say they would want to be cremated as part of their funeral service, including 27% who would want a simple cremation with a few guests and 20% who would want a standard or traditional cremation with a low to medium number of guests. Separate to this, 25% of respondents say they would opt for a direct cremation. About one in four would opt for a burial; and 15% say they would like to donate their body to science. These findings suggest the trend towards cremations rather than burials will continue in future.

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



- 38%** would like their favourite song to be played
- 20%** would like their favourite flowers used
- 16%** would like a specific poem
- 14%** would like a specific eulogy
- 12%** would like attendees in other colours

Many already know what they want to happen at their funeral



Concerns about how family and friends will pay for the funeral

Respondents to the Funeral Opinions survey have identified as being actively concerned about the practical and financial impact on their loved ones of the need to organise and pay for a funeral. 41% say they would want to ensure their family are taken care of after they have died; and one in three (33%) say they want to protect their families.

Among those who have not yet set any money aside or taken out life insurance to pay help for their own funeral:

35%

say they can't afford to do so

22%

say they are too young to think about this

19%

find it too hard to think about this

Nor does having been involved in planning a funeral necessarily mean someone will be planning for their own funeral. More than one in three (35%) of people questioned for our Funeral Planning survey, who have been involved in planning a funeral within the past five years, say they have not set aside any money or taken out life insurance cover to help pay for their own funeral.



28%

say they have set aside sufficient savings



21%

say they have life insurance, which will cover the cost of the funeral



15%

have bought funeral insurance



But 26%

say they have not set aside any money or taken out life insurance to help pay for their own funeral

Among those who have previously planned a funeral within the past five years:

42%

say they can't afford it

30%

say they are too young to think about it

23%

blame the impact of the cost of living on their finances

Conclusion

The findings of this year's report reveal the expense and stress that can be involved when organising a funeral – but they also show that with the right preparations in place, at least some of the burden can be lifted from the shoulders of family members and loved ones left behind.

The report shows that costs may vary hugely, depending on the type, scale and location of a funeral: the most basic funerals are costing an average of £3,000, rising to an overall average of £4,663, but perhaps as high as £8,000 or more depending on the type of service.

But it also shows that the level of stress endured by those who have to organise funerals can vary too, at a time when they are likely to be grieving for a loved one. The emotional strain of that experience can be heightened by concerns about how funeral costs will be met, particularly if the deceased had made inadequate – or no – provision for how they might be paid.

Our findings show that the potential for stress has been increased by the cost of living crisis. 31% of respondents to the Funeral Opinions survey upon which part of this report is based say the crisis has made them think more carefully about the fact that their own savings might need to be used to paying for their own or someone else's funeral – but 34% say they have no idea how much a funeral might cost.

Meanwhile, the findings of the other survey on which our report is based, of people who have helped plan a funeral for someone else during the past five years, shows that 39% had to meet some of the costs themselves, often because the deceased had either not set aside enough money, or in some cases any money, to pay for their funeral. Almost one in two people who had to meet some of the costs themselves say the experience made them feel stressed; and in more than one in four say that stress led to them feeling "overwhelmed".



In cases where an insurance policy was used to meet funeral costs, more than eight out of ten people (82%) agreed that this payout enabled them "to plan the send-off my family member or loved one wanted".

Clearly, one of the most important messages to come out of these findings is that people can save their loved ones a huge amount of trouble, anxiety and expense if they act to ensure that the costs of their own funeral will be covered. Talking about death, whether in the context of planning your own funeral or that of a loved one, is never easy, but while some survey respondents say that such conversations make them feel sad or stressed, we should also pay attention to the one in six (16%) who say it has left them feeling "prepared".

This report is intended to act as a source of useful information that might help you to make informed decisions about planning your own funeral or that of a loved one. We hope it fulfils that purpose; and ultimately helps to make what can be such a painful time a little bit easier.

David Rees / Chief Operating Officer



**British Seniors
Insurance Agency®**

Get in touch



0800 803 0052

Our sales team is available Mon - Fri from 8am to 9pm, Sat from 9am to 6pm and Sun 9am to 5pm (excluding bank holidays)



quotes@britishseniors.co.uk

