



**British  
Seniors  
Insurance  
Agency®**



# **British Seniors Funeral Report**

**A guide to costs and planning**



# Contents

Foreword	05
1. Attitudes towards death	06
2. Preparing for the future	10
3. Costs for loved ones	14
4. Funeral costs	20
5. Our research	26

We all want to enjoy our lives and make fond, long-lasting memories. Our funeral is the very last memory of ourselves, so we want it to leave a lasting impression.



# Foreword

**Death isn't a topic many of us will bring up unless we feel we have to. It can be scary, upsetting and full of uncertainty.**

The loss of a loved one is sadly something we will all experience at some point in our lives and, unfortunately, there is a financial responsibility associated with giving those we care for most a befitting send off.

This report takes a closer look at how prepared the British public are for the loss of a loved one and how a lack of planning can impact those we hold most dear.

The report examines how much a typical UK funeral will cost, providing a breakdown of each aspect. We want to arm the public with the facts so they are able to adequately prepare for the future. At British Seniors Insurance Agency, our aim is to help you take pride in having done the right thing for your family and support you in looking after those you'll leave behind.

This analysis will delve into the statistics of people across the UK who have had to assume some of the financial responsibility associated with losing a loved one, and offer advice and guidance to help ensure the legacy you leave behind is a treasured one rather than a burden on others.

The coronavirus pandemic has shown how unpredictable life can be. It reminds us that although you can't control everything that happens, you can try and be as prepared as possible. This is where British Seniors want to support you and your family whatever the circumstances.

We all want to protect our legacy and the memories we leave behind; to look back at a life of happy moments with the people who matter. A funeral is the very last celebration of ourselves and our lives, so we want it to leave a positive and lasting impression. British Seniors aim to give you peace of mind by supporting you in preparing for the future.

.....  
**Oliver Harcourt**  
Marketing Director

*O Harcourt*

# Attitudes towards death

## Who likes to talk about death?

It can be complicated and upsetting (1.1). It's much easier to discuss our plans for the weekend, or the holidays we want to go on. And it's not just the idea of losing a loved one or having to say goodbye; the financial implications can be saddening, stressful and frustrating.

However, that being said, we seem to be becoming more accustomed to talking about life after we leave this world. We want to know how we will be remembered, and to be assured we said goodbye in the way we hoped.

**31%** of respondents don't like to talk about their own death



**4 in 10**

respondents think people are becoming more comfortable with the conversation



57% of respondents have discussed their own and/or someone else's funeral plans at one time or another



Older generations are coming to terms with their future with nearly six in 10 over 55s having discussed their memorial plans with others. It's important to try and find a way to talk about these things comfortably. Not only is there reassurance in knowing people will respect your wishes in how you want to be remembered, but it also eases the pressure for those who will have to make decisions regarding your funeral at an already stressful and emotional time.



58% of over 55s have discussed their funeral plans with someone



**19%** of respondents wouldn't know how to go about planning a funeral

## 1.1. How Brits feel when thinking about the cost of their own or another person's funeral



**36%**

Sad



**26%**

Stressed



**26%**

Unsure



**16%**

Helpless



**15%**

Frustrated



**15%**

Annoyed



**13%**

Prepared

**It's not just the idea of losing a loved one; the financial implications can be saddening, stressful and frustrating.**



For many, it's not only important to be remembered, but to protect our families and know they will always be looked after when we are gone.



**2 in 5**

respondents want to ensure their family are taken care of when they pass



**35%** of respondents want to protect their family and relatives

Discussing arrangements with loved ones before it's too late is vital. Of the two-thirds of Britons who have assisted with planning a funeral, just three in 10 had discussed it with the person before they passed. It's resulted in more people turning to help from funeral directors, and although they are very experienced in the planning and arranging of funerals, it doesn't necessarily mean you are giving your loved one the send-off they wanted (1.2).

**67%**

of respondents have assisted with the planning of a funeral

1. Attitudes towards death

1.2. Who Brits have turned to for advice on planning a funeral

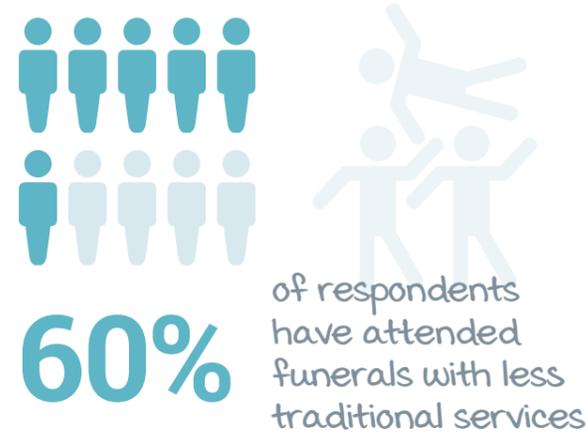


Despite fears around the affordability of death or apprehension around discussing the topic, a funeral is a celebration of life. Your funeral is the last memory your loved ones will have of you, and there is no specific rule book to stick to.



**1 in 4**

respondents worry about the rising cost of funerals

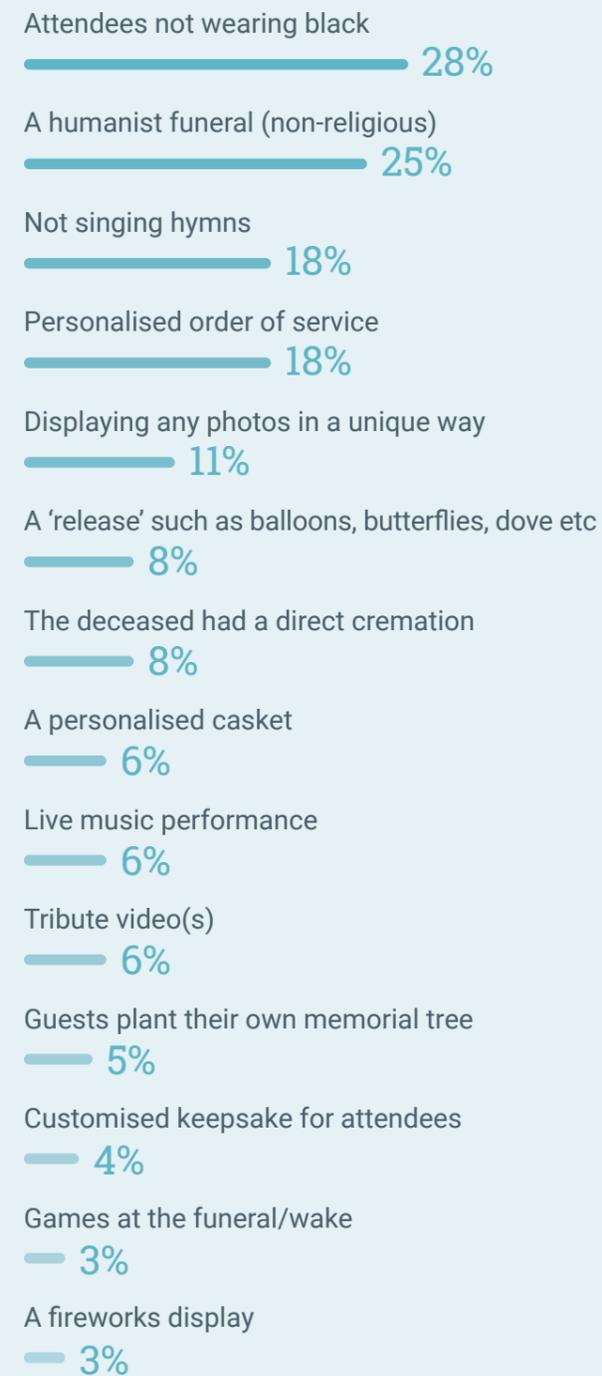


Funerals are modernising, whether that's having a humanist or non-religious ceremony, live musical performances or giving attendees a keepsake; there are a number of ways people are personalising the experience for those coming to say goodbye and leaving a lasting memory for them to treasure.

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Skipping traditional black attire is one of the most popular ways to make a funeral feel more personal and become more of a celebration. Others have attended events with minor but personal touches to make the occasion that much more special (1.3).

1.3. Ways funerals are modernising



People are becoming more creative than ever before. Instead of hymns, one service included karaoke sung by the entire congregation, while another gifted each guest with a KitKat. Others may even describe their loved one's send off as a party, with inflatables and bouncy castles at the wake. Woodland burials and hearses replaced by a horse and cart also prove to be among the ways the country is adding their own touch to what can otherwise be a distressing event.

Whatever plans we might have, or others might have for us, the last thing we want them to deal with is the financial pressure of fulfilling our wishes.

# Preparing for the future

Failing to plan, is planning to fail.

It's important to make sure we have everything in order for when our time comes. It's a way of showing the ones you love that you care and take pride in how you live your life. Yet more than 22 million\* people in the UK have no life insurance or money set aside for their funeral.

Thinking about your own death may be difficult, but even so, a great deal of Britons are preparing themselves as best they can. More than one in every five adults has already decided to invest in a life insurance policy, with others even putting away additional savings to supplement this. It's good to start thinking about these things sooner rather than later. As the saying goes, "little and often can lighten the load", so by putting small amounts away or taking out a life insurance policy early, you can ease pressure later down the line.

# 22%

of respondents have taken out life insurance, while 8% of Brits have put money aside to cover funeral costs

It's completely understandable for younger adults to not think about taking out a life insurance policy; why should they when they have their whole life ahead of them? But, interestingly, more 35 to 44-year-olds have taken out a life insurance policy compared to over 55s.

# 26%

of 35 to 44 year-olds have a life insurance policy compared to only 20% of over 55s

As lifespans increase and people live for longer, it may feel like an afterthought to put money aside for a funeral or take out life insurance, but it's important to consider how the people we care about most might be affected once we've gone. Surprisingly, more than a quarter of 45 to 54s have already started putting money away for their funerals, with nearly half of over 55s doing the same. Yet just a fifth of Brits aged 55+ have taken out a life insurance policy, despite it being able to offer more reassurance for covering costs of their funeral and other expenses when they pass (2.1)



# 2 in 5

respondents don't have any money or life insurance in place for their own funeral

\*ONS UK adult population of 52 million x 0.41 (41% of Brits)

## 2.1. The percentage of 45+ Brits that have insurance or money set aside for their funeral

	45-54	55+
"I have some money set aside for my own funeral"	15%	25%
"I have all of the money set aside for my own funeral"	12%	23%
"I have life insurance to cover the cost of my own funeral"	14%	13%
"I have life insurance to cover the cost of my own funeral and money set aside to cover anything extra"	8%	7%
"I haven't any money set aside or life insurance for my funeral"	46%	29%

Whether it's because we think we're too young to worry about our funeral or have an 'I'll do it tomorrow' attitude, we find a way to rationalise why we aren't prepared. For others, it may be a case of prioritising something else and dedicating savings to different life events. We may think it's not something we need to 'afford' right now or quite simply feel there is no one in our lives that would be affected if we were to pass.

But it's evident that the rising cost of funerals (Attitudes towards death, p.08) is also having an impact. Some cannot afford to put away the money they'd need for a funeral, or don't know how much they'd need to save in the first place (2.2).

This attitude could have a negative impact on those we care about, leaving them with a financial worry hanging over their heads because they've had to help pay for a funeral unexpectedly. We can't predict or plan when our time will come, but we can plan and prepare how it will be paid for.



**It's important to talk about these things and be prepared, so you can look after your family even after you're gone.**



Millions of Britons recognise the rising cost of funerals, so even with savings there is a risk the funds will not be enough. With the average cost of a funeral ranging from around £3,500 to just shy of £4,800 (Funeral costs, p.20-25) and the average savings of over 55s who have put money aside (55% of these respondents) being £3,640 (2.3), there is potential for there to be a shortfall, even if you have put money aside.

Funerals planned within the last 12 months have cost an average of £3,798, which is more than the average savings gathered by Brits (2.3). This is why it's important to not rely solely on savings, but have life insurance in place which can make up the difference.

With the average UK adult already having spent just over £2,000 on a loved one's funeral (Costs for loved ones, p.14-19), there is potential for this figure to increase. It's important to talk about these things and be prepared, so you can look after your family even after you're gone.



**69%** of respondents say funerals are more expensive now than five years' ago



**27%** of respondents don't know how much funerals typically cost

Despite a great deal of over 55s pooling funds from their savings to cover the expense of their funeral, there is no guarantee it will be enough.



**47%** of over 55s have money set aside for their funeral

**2.2. Reasons why adults aged 45+ don't have insurance or money set aside for their funeral**

	45-54	55+
"Because I can't afford to put money away"	42%	33%
"Because I don't give it a second thought"	22%	20%
"Because I don't have any dependencies"	15%	12%
"Because I don't know how much I need"	9%	8%
"Because I enjoy spending my money"	4%	5%
"Because I'm relying on inheritance"	3%	2%
"Because I'm too young to think about it"	11%	4%
"Because it's not important"	6%	10%



**2.3. Of the 39% who have put money aside for their funeral, this is how much has been saved split by age group**

18-24 year-olds	£2,017
25-34 year-olds	£2,161
35-44 year-olds	£2,674
45-54 year-olds	£3,266
55+ year-olds	£3,641

# Costs for loved ones

Being part of a family is something truly special, but at times it can also present struggles.

It can mean supporting loved ones emotionally, caring for them physically and, at times, offering them help financially.

We want the best for our family, but can't always predict what lies ahead and with death being an uncomfortable topic, some people may not have a plan in place in the event of them passing on.

As a result, nearly half the British population (47%) have had to assist with the costs of a family bereavement, contributing to various funeral aspects; from paying for the funeral notices and obituary, to flowers and burial plots (3.1).

# 47%

of respondents have had to assist with the costs of a family bereavement



## £2,003

average contribution

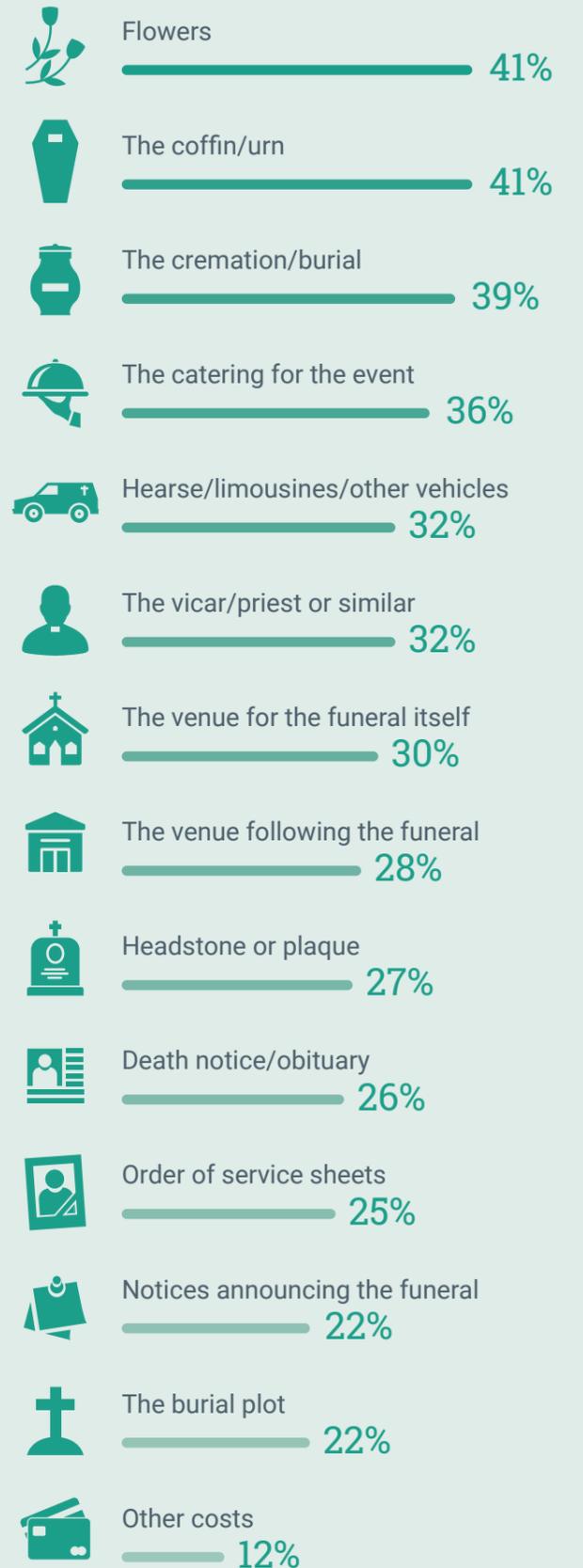
To various funeral aspects from funeral notices, an obituary, flowers and burial plots



“ We want the best for our family, but can't always predict what lies ahead ”



## 3.1. The percentage of Britons that have had to assist with aspects of a funeral



### 3.2. How much the average person has contributed, when assisting with funeral costs for their loved ones, split by region



\*ONS UK adult population of 52 million x by 0.47 (47% of Brits) x by £2,000 = (average contribution)

As we've seen from the cost of funerals (Funeral costs, p.20-25), funerals can require significant financial investment. On average, loved ones have had to contribute £2,002.86 towards funeral costs; adding up to almost £49 billion across the country.

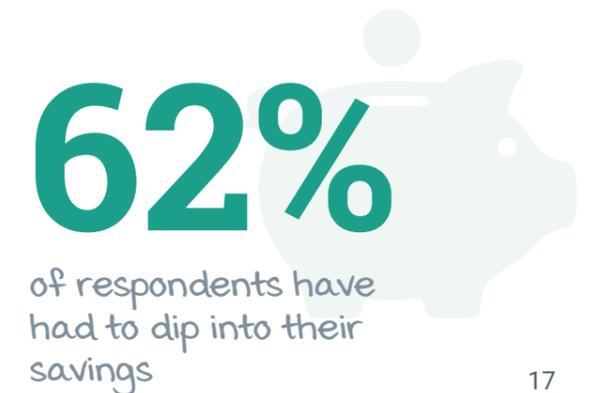
The evidence shows significant differences between regions (3.2), and depending on a person's socioeconomic status, this can represent a bigger impact on the individual. Data from the Office of National Statistics showed the north west, east midlands, south east and Northern Ireland to have the lowest growth in GDP from Q2 and Q3 in 2019 (see source here); however, these are not among the cheapest places to pay for a funeral.



### 3.3. How adults have paid for the funeral costs of a loved one



But where does this money come from? We spend our lives scrimping and saving as much as we can, planning how we'd like to spend this money and spoil ourselves someday. However, three-fifths of the nation (62%) have had to dip into their savings and put it towards the funeral of a loved one (3.3) – not something they would necessarily want to do, and probably not the legacy anyone would want to leave behind.



### 3. Costs for loved ones

Not everyone may have savings to dip into and nearly one in five Britons (18%) have had to finance funeral payments with a credit card, putting themselves into debt, while others have had to borrow money in other ways.

Britons want the best for their family, and a fifth (21%) are happy to spend their own hard-earned money to give loved ones a better send off. But it doesn't always work like that; one in four wouldn't be able to afford a family member's funeral if the occasion were to arise.

Funerals can put pressure on individuals and, subsequently, other family members who depend on them. Leaving someone you care about with this kind of financial worry can be stressful and make them feel frustrated or helpless, so it's important to protect them as much as possible (3.4).

# 21%

of respondents are happy to spend their hard-earned money to give the people they love a better send off

For support or guidance on purchasing life insurance, please visit...

[www.britishseniors.co.uk/over-50-life-insurance](http://www.britishseniors.co.uk/over-50-life-insurance)

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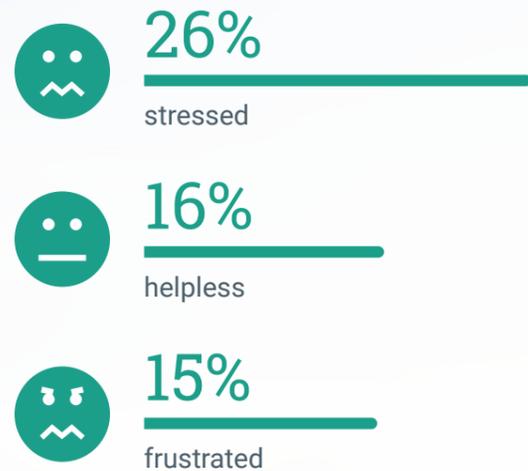
## 18-24 year olds

are 50% more likely to have to assist with a family members funeral costs, compared to over 55s

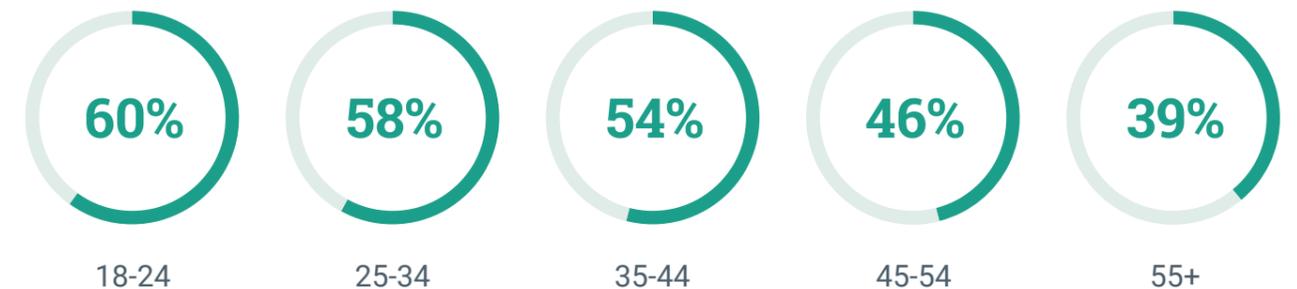
As we grow older, the people around us grow older too. We may not always want to talk about it (Attitudes towards death, p.06-09), but it's important to be aware and to plan ahead.

Although many may forget about how a funeral can impact younger family members, 18 to 24-year-olds are 50% more likely to have to assist with a family member's funeral costs compared to over 55s (3.5). This goes to show how younger generations with older relatives can be hit hardest.

### 3.4. How Brits have felt when thinking about the cost of their own or someone else's funeral



### 3.5. Those who have had to assist with funeral costs broken down by age



We all hope to live a long, fruitful life, but nobody can predict what will come our way. We can feel fit and healthy, but life can be unpredictable. We want to be proud of the legacy we leave behind and ensure our loved ones are looked after.

# Funeral costs

Planning a funeral can be a daunting and upsetting task.

In the UK, two-thirds of people have had some degree of involvement in planning a funeral (p.07-08), but one in five wouldn't have any idea of how to go about that planning in the first place.



## 2 in 3

respondents have planned a funeral



## 1 in 5

respondents wouldn't know where to start



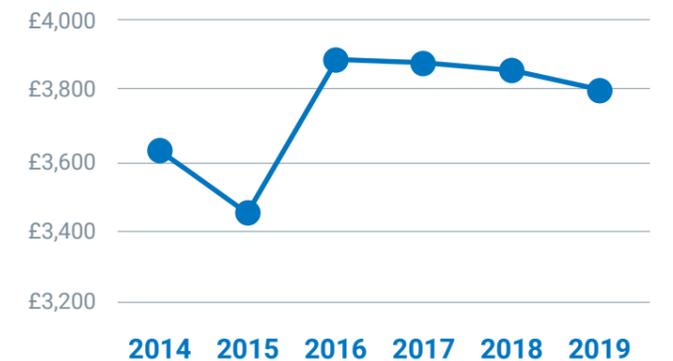
### The cost of a funeral could reach £5,000 depending on the choices you make.

## 5% rise in costs

over the last five years

Planning a funeral is just one piece of the puzzle. Some people are happy to discuss their funeral plans and will have everything decided before they pass (Attitudes towards death, p.06-09). But regardless of what plan has been put in place, it doesn't come cheap. Funeral costs have risen just shy of 5% since 2014 (4.1).

### 4.1. The average cost of a funeral since 2014

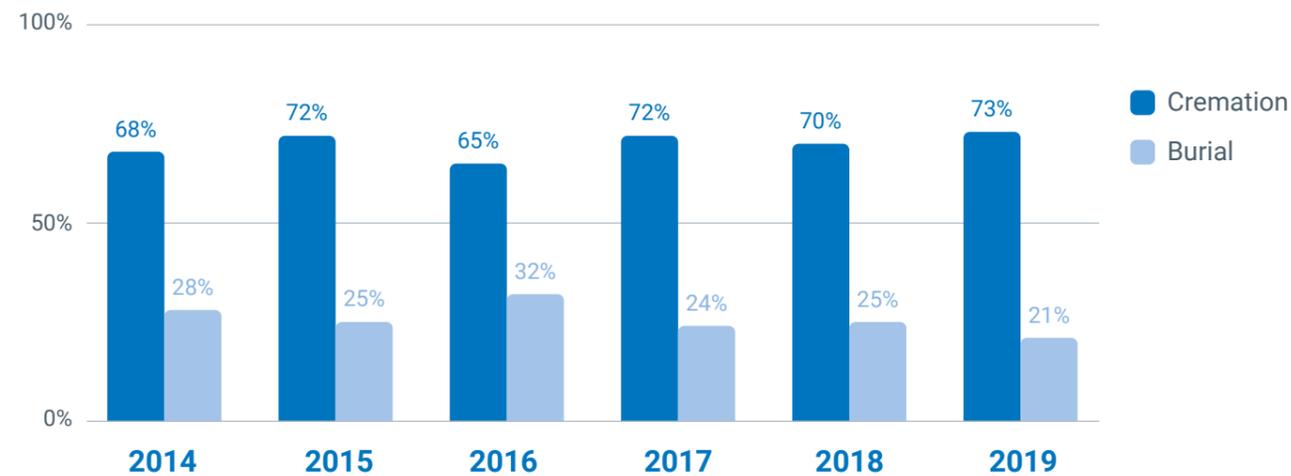


#### 4. Funeral costs

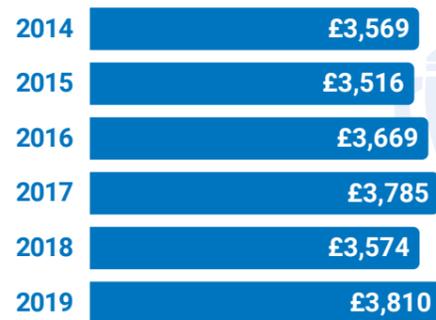
There has been a distinct shift towards more people choosing cremations over burials (4.2), which is likely down to the fact this bypasses the need to secure a burial plot. However, cost could certainly play a factor in this, as the average cost of a burial has crept up by a huge 14% in the last five years. With burial costs on the rise, it's no wonder cremations have been the preferred choice, seeing a cost increase of almost 7% over the last five years (4.3, 4.4).



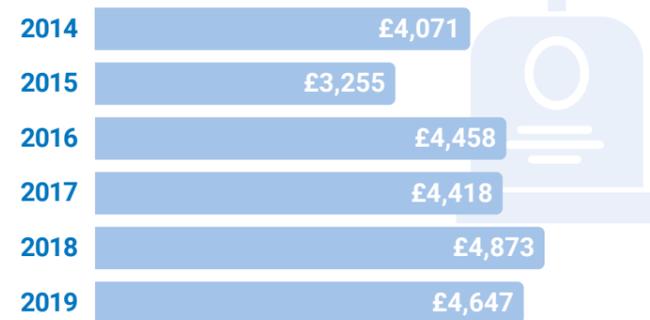
#### 4.2. The percentage of cremations against burials since 2014



#### 4.3. Average cost of cremation since 2014



#### 4.4. Average cost of burial since 2014



#### British Seniors Funeral Report

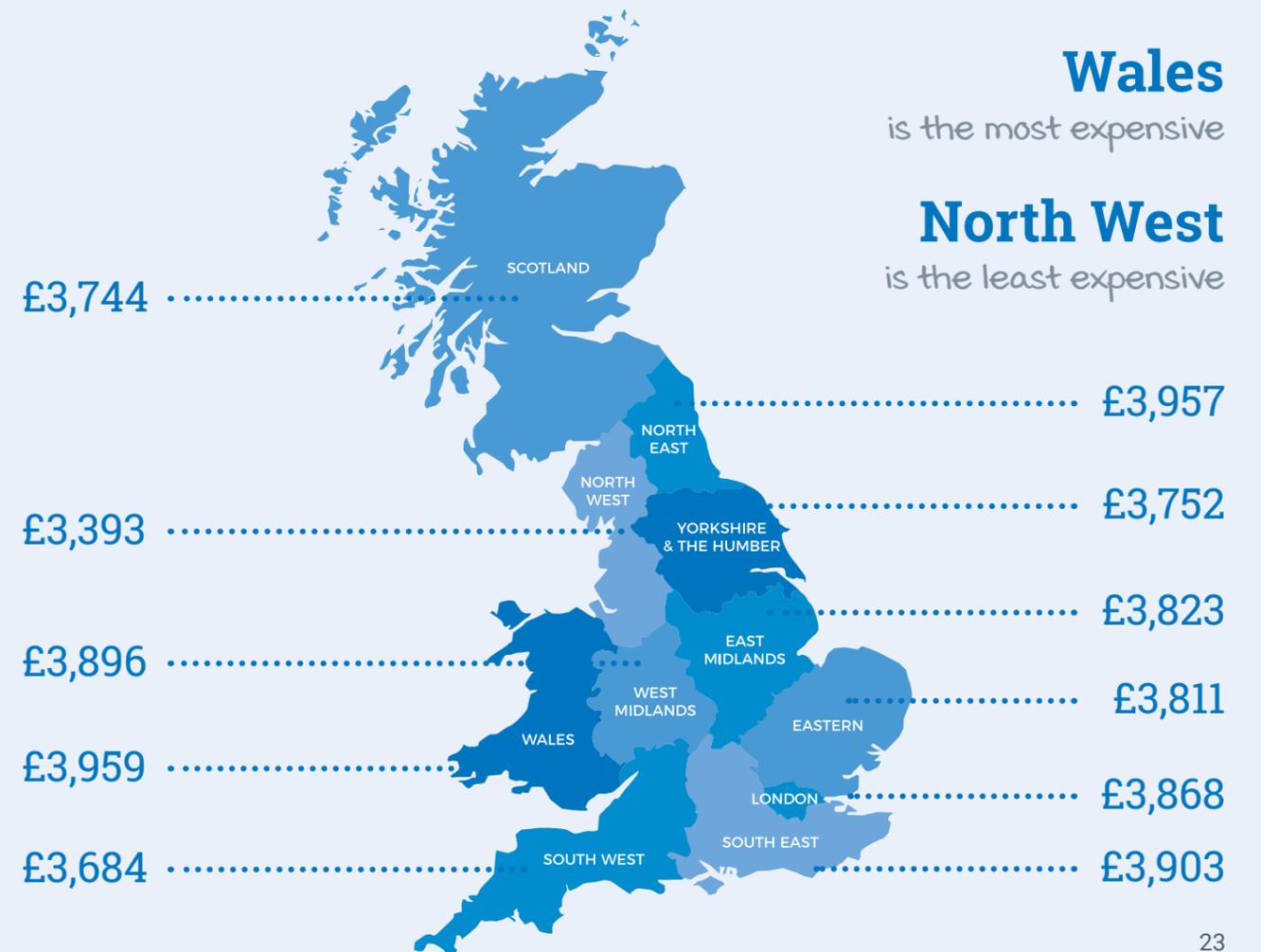
Overall, the cost of a funeral averages at around £3,782.45, but could reach closer to £5,000 based on data from the last year – depending on where you live, whether you choose a cremation or burial and what aspects you choose to include as part of the funeral. There are many aspects to consider when planning a funeral, which can include things such as catering for funeral attendees or covering transportation costs for the family of the bereaved.

The cost of catering over the last five years has risen by 18% and the cost to hire a limousine has increased by 13%. Purchasing flowers for the funeral has also seen an increase, costing 23% more than five years ago.

There is also a trend amongst smaller funeral expenses, such as the death notice or 'order of service' sheets, which have been slowly creeping up; all sums which seem minor on their own but can add up significantly in the long run.

Unsurprisingly, there are differences between regions (4.5), which can depend on many factors. For instance, being a local resident could make things more affordable, but high demand and busier periods could push costs up. Even the chosen time slot for a cremation can have an impact. There is only so much planning a person can do, but there are steps you can take to help manage costs.

#### 4.5. The average cost of a funeral within the last 5 years, split by region



#### 4. Funeral costs

Funerals are, unfortunately, unavoidable and responsibility for the costs and arrangement will fall on someone. Although a funeral director makes it more expensive, it can be a wise investment, as it eases the strain of organising a funeral, which is all part and parcel of a wider and very emotional journey (4.6, 4.7, 4.8, 4.9).

# £2,726.83

average cost of a funeral director

# 18%

The average cost of catering has risen 18%

# 23%

Flowers cost 23% more than 5 years ago

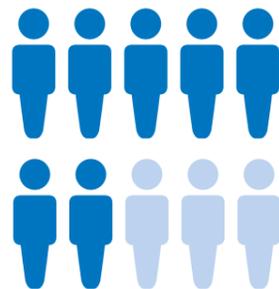
#### 4.6. A breakdown of funeral costs when not using a funeral director

Hearse	£293.27
Coffin or casket	£379.51
Funeral venue/service	£335.55
Funeral home	£325.40
<b>Total</b>	<b>£1,333.73</b>



#### 4.7. Breakdown of costs which can be included in a cremation funeral

Cremation	£531.26
Doctor fees	£136.25
Minister or celebrant	£196.25
Venue for wake/ send-off etc.	£271.03
Catering	£289.54
Limousine	£283.44
Memorial / headstone / plaque / engraving	£484.95
Flowers	£112.19
Death notice	£59.75
Order of service sheets	£64.76



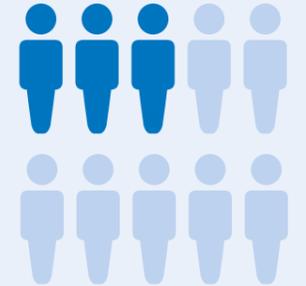
# 70%\*

of respondents opt to be cremated

\*4% opted to prefer not to say

#### 4.8. Breakdown of costs which can be included in a burial funeral

Burial	£499.58
Doctor fees	£136.25
Minister or celebrant	£196.25
Venue for wake/ send-off etc.	£271.03
Catering	£289.54
Limousine	£283.44
Memorial / headstone / plaque / engraving	£484.95
Flowers	£112.19
Death notice	£59.75
Order of service sheets	£64.76



# 26%\*

of respondents opt to be buried

#### 4.9. The average total cost of a funeral: a comparison

Average cost for both types of funeral:

# £3,782.45<sup>^</sup>

Average cost of cremation:

# £3,673.73

Average cost of burial:

# £4,358.87

<sup>^</sup>Average cost of a funeral over the last 5 years



# Our research

This report is designed to help people understand the importance of planning for the future, and the impact that a lack of preparation can have on loved ones.

The data has been collated from an online survey of 4,000 UK adults (nationally representative) between 12th March 2020 and 17th March 2020 through OnePoll, and a survey of 1,500 UK adults (who have been involved in the planning of a funeral in the last five years) between 3rd April 2020 and 14th April 2020.

**If you would like to reference the report, please use the below:**

*British Seniors Funeral Report (2020),  
A guide to costs and planning,  
[www.britishseniors.co.uk/funeral-costs-report/](http://www.britishseniors.co.uk/funeral-costs-report/)*



