



British Seniors Funeral Report 2023

Arranging the funeral of a loved one is one of the most difficult tasks any of us will ever undertake. This report is designed to help people make preparations for their own funeral, to make that task easier for their families.



Contents

Use the buttons to navigate or visit the British Seniors website to read the report online



Foreword

An introduction from our Chief Operating Officer

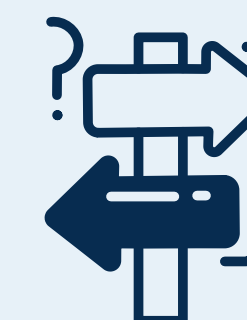
Page 3



Section 1

The financial costs we face when a loved one dies

Page 6



Section 2

Difficult decisions

Page 10



Section 3

Public perceptions of the difficulties & costs of funeral planning

Page 13



Section 4

Planning our own funeral

Page 15



Conclusion

Concluding comments from our Chief Operating Officer

Page 20

Hello, and welcome to the 2023 report...

3

Coping with bereavement is hugely difficult and painful, particularly during the first few days and weeks following the death of a loved one. The last thing anyone wants to deal with during that time is another complex and expensive organisational challenge, but unfortunately that can be exactly what many bereaved people face as they try to organise a funeral for someone they have lost. Concerns about how to ensure that person is given a suitable farewell can become a terrible source of strain if no plans are in place to organise and pay for the funeral.



Worries about costs are bound to be more intense for many people at present, as the cost of living crisis continues and a struggling economy means many people are worried about their finances. In that context, the findings of our 2023 Funeral Costs Report underline the importance of planning ahead, to ensure both that practical needs are met; and that the funeral brings some comfort to the family and friends of the deceased.

Many of the findings of this year's report are broadly similar to those seen in previous reports, but it is striking that the costs of many individual elements that might be included within a funeral have been pushed up by inflation. The average total cost of funerals organised within the past five years by people questioned in our Funeral Planning survey was £4,515. But if those additional elements are included average costs could be much higher: they could reach £13,622 for a burial service or £12,668 for a cremation.

It is also striking that 29% of people surveyed for our Funeral Opinions survey say they have no idea how much a funeral might cost. In part this is because it is so difficult to talk or even think about death, whether anticipating our own death or that of a loved one. Perhaps one of the most worrying findings in this report is that a majority (54%) of people questioned for the Funeral Opinions survey have not yet made a will, including 23% of those aged 65 and over. This may not have an impact on funeral costs, but if someone dies without having made a will it can create enormous practical problems for their families and may also affect how funeral costs are met.

These are difficult issues to face, but, as we have pointed out before, while 41% of people questioned for our Funeral Opinions survey say thinking about the cost of either their own, or of someone else's funeral made them feel "sad", we should take note of the 13% who say it makes them feel "prepared".

Our intention is that this report will provide you with some of the information you need to make informed decisions about your own funeral, or the funeral of a loved one. That way, when the time comes, it is possible to plan and pay for a funeral that offers the best possible tribute to the person who has died – without adding to the difficulties faced by those they leave behind. We hope you find our report useful.

D. Rees

David Rees
Chief Operating Officer

Overview in figures

£4,515

was the average cost of funerals that people have helped to arrange during the past five years; and the average cost of a basic service was **£2,750**

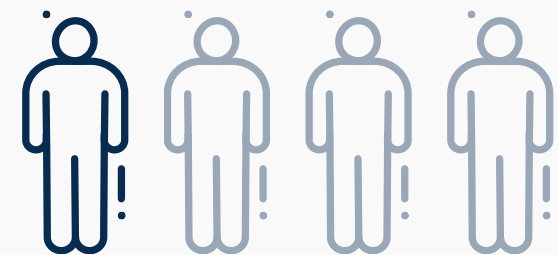
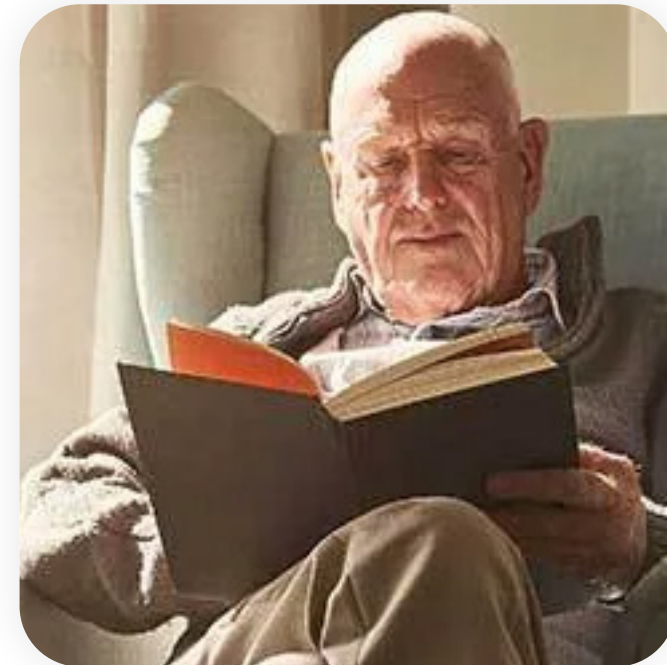
If you add up average costs of all the elements that can be included in a funeral **the total costs could reach...**



£13,622
for a burial



£12,668
for a cremation



1 in 4

think that if they suffered a family bereavement now they **would not be able to afford to cover the cost** of a funeral

29%

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



34%

have **not yet set any money aside** to pay for their own funeral

45%

ended up **having to meet some of the costs** of the funeral they helped to organise themselves.

They contributed **£2,386 on average**



54%

have **not yet made a will**; including 23% of those aged 65 and over

45%

do not think it would be **possible to pay for the 'right' funeral** in the current circumstances





How we created this report

This report is based on two surveys, both carried out in November 2023. 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 Sections 3 and 4.

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 financial costs we face when a loved one dies

Bereavement is often traumatic, disruptive and exhausting. It can make almost any practical task much more difficult – let alone a task likely to be unfamiliar and emotionally taxing, like planning a funeral for a loved one. Unfortunately, organising a funeral can also be a source of significant financial strain. In this first section of the report we look at the costs involved in organising a funeral.



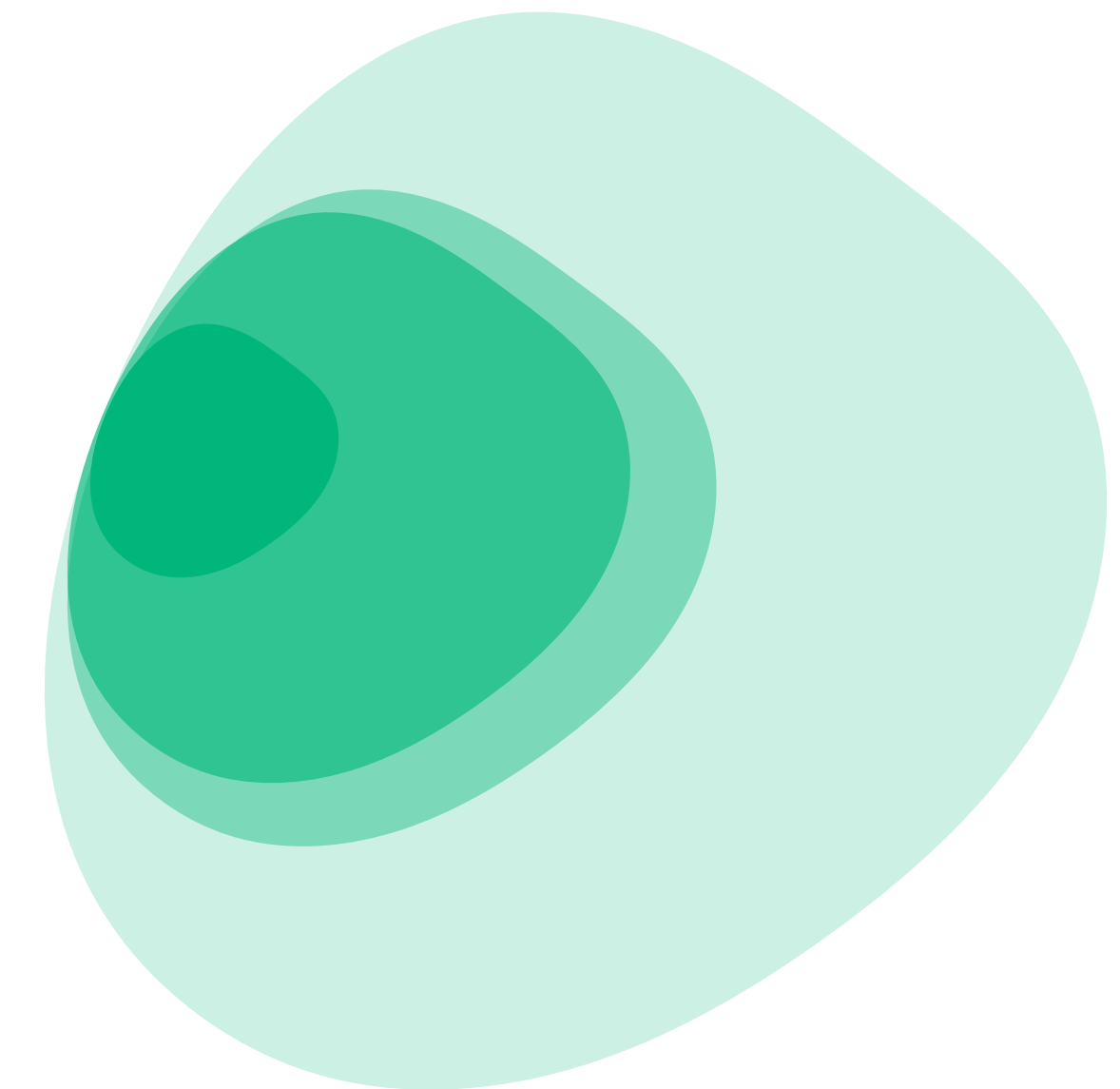
The cost of a funeral

The 1,500 people questioned for our Funeral Planning survey have all helped to organise a funeral at some point during the past five years. **The average total cost of those funerals was £4,515.** Just over half (51%) cost between £2,000 and £5,000, while one third cost more than £5,000. Only 13% cost less than £2,000.

We also asked about the basic costs involved: burial or cremation fees, along with fees paid to a funeral director, doctor and minister or celebrant. **The average cost of a basic funeral was £2,750.** For more than half of these funerals (54%) the basic cost was between £1,000 and £3,000.

The average cost of a funeral reception or wake was £2,390. For eight out of ten of these funerals (80%) the reception or wake cost more than £1,000, while just over half (51%) cost between £1,000 and £3,000.

The average fee charged by a funeral director was £2,063. Almost one in four respondents (24%) said the funeral director charged less than £1,000.



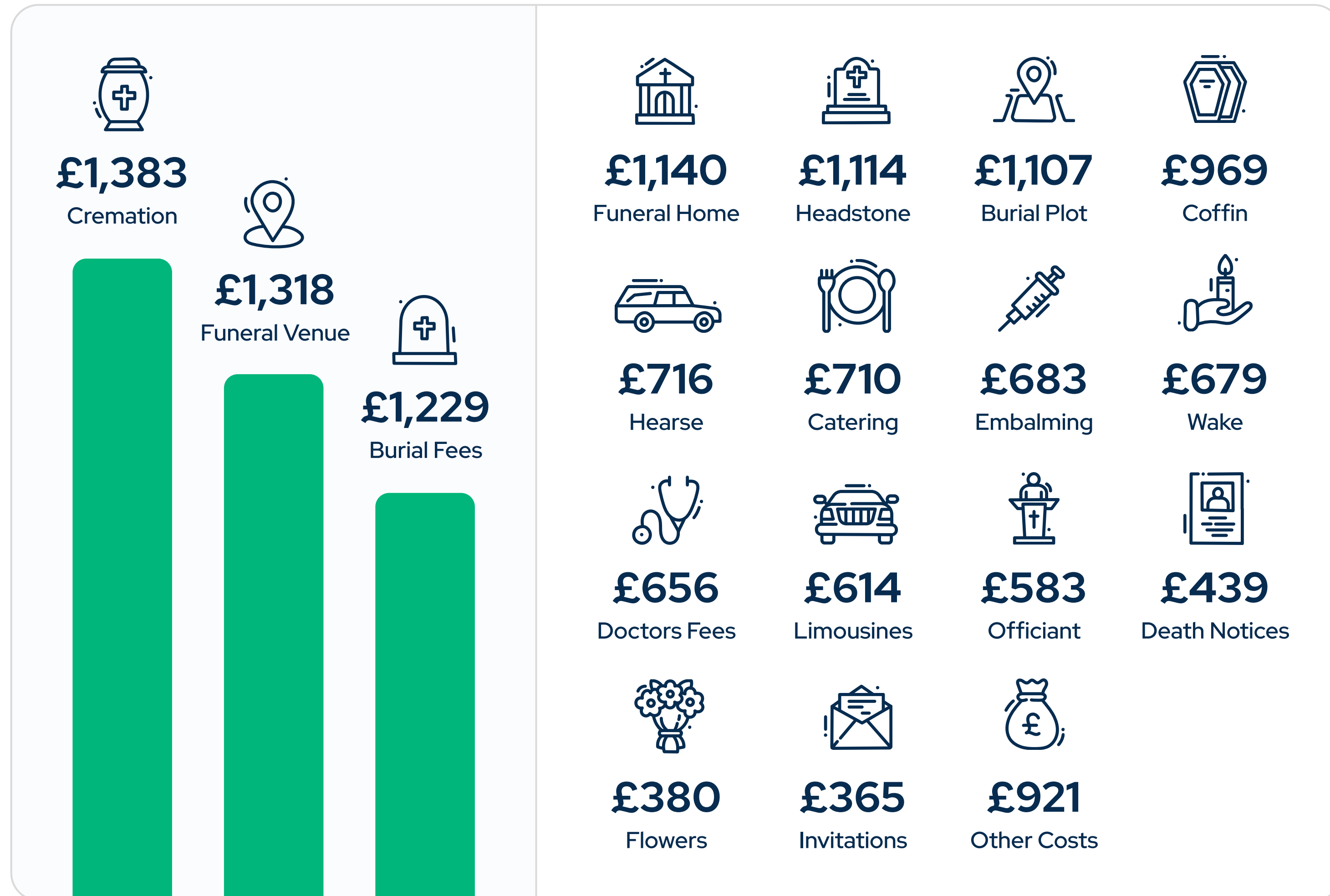
● **£1,063**
average funeral director fee

● **£2,390**
average cost of reception or wake

● **£2,750**
average cost of a basic funeral

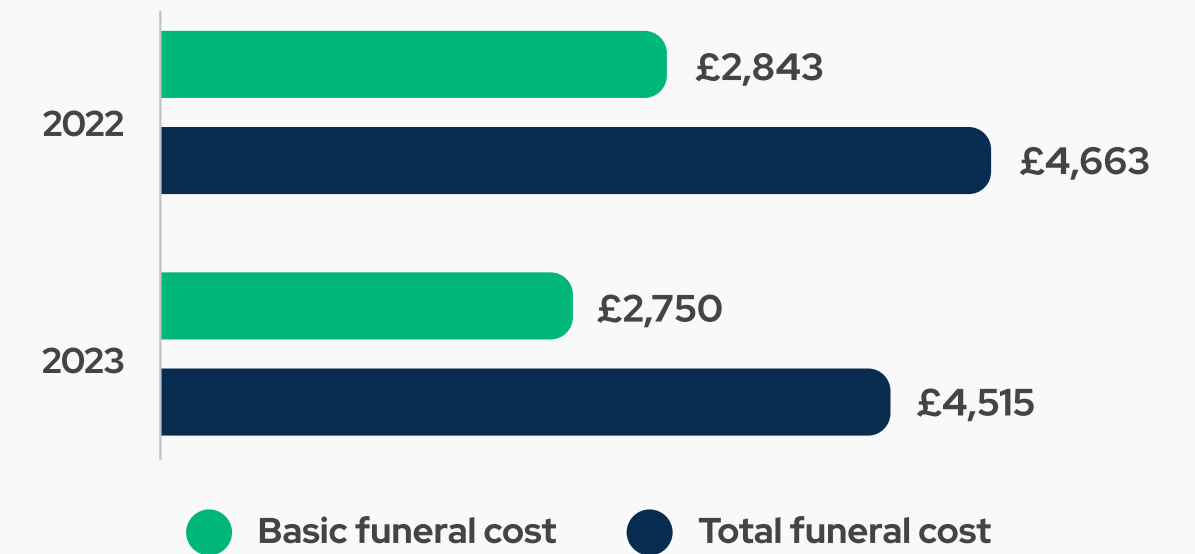
● **£4,515**
average total cost of a funeral

Average costs of individual elements of a funeral



Funerals may contain many different elements, so we also asked how much each of these cost, if included. Year on year comparisons of the average total costs of the funerals that people questioned for our Funeral Planners survey have helped to organise are not particularly helpful, because no two funerals are the same. In fact, the average total costs of funerals have decreased slightly compared to the equivalent results in last year's survey.

Average total cost of funerals organised within the past five years



But when it comes to the average costs of individual elements within a funeral, the impact of inflation over the past two years seems to be having a significant effect on overall averages. Last year our results suggested the average total costs of a burial could reach £8,109, but the results of this year's survey suggest that **costs could reach £13,622 for a burial.**

While the average costs of individual elements for a cremation last year suggested the total could reach £7,936, this year's responses suggest **the cost of a cremation funeral could be as high as £12,668.**

In addition, **the average cost of professional fees charged to administer the estate of the deceased was £2,280, up from £1,730 a year ago.**

Each of these increases underline the value of using life insurance to help meet the costs of a funeral.



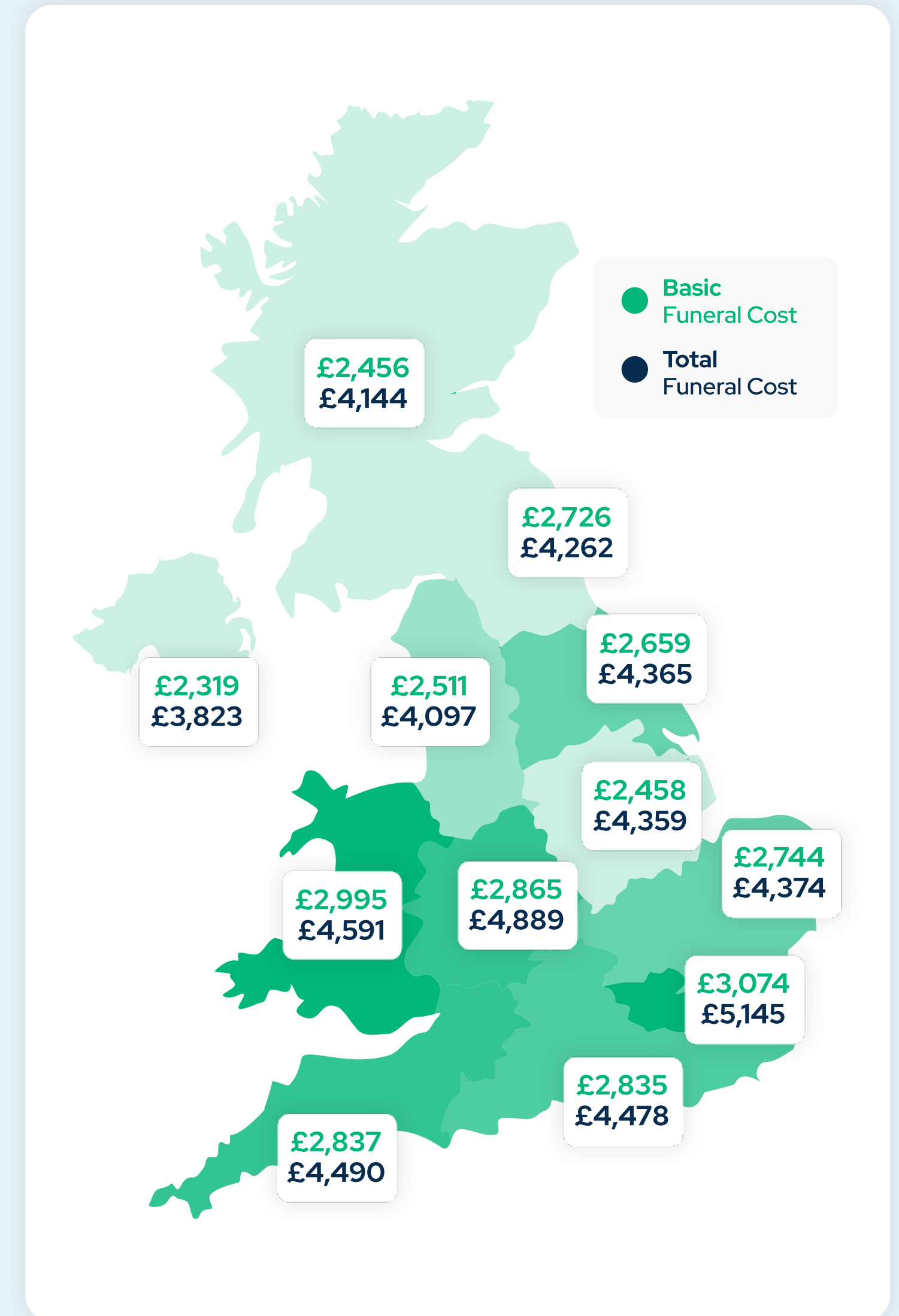
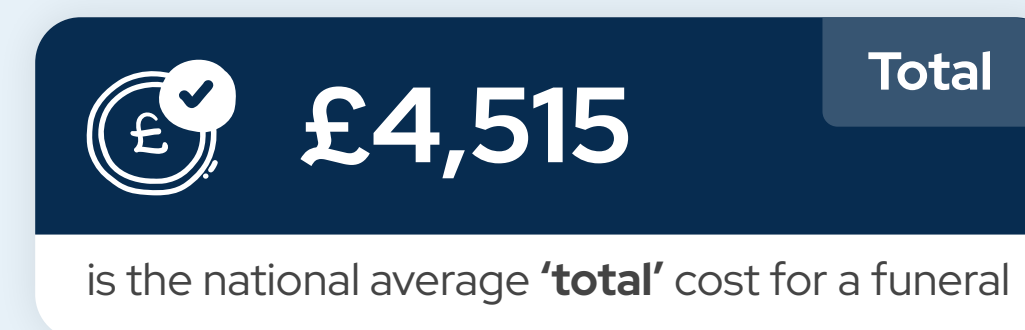
Almost 1 in 3

people (31%) questioned for this year's survey said the funeral they helped to organise was **more expensive than they had expected.** Only 6% said it was less expensive than expected.

Funeral costs vary in different parts of the country

Average costs vary across the UK. The highest average total is for funerals in London (£5,145), well ahead of the second most expensive region, the West Midlands (£4,889). Average total costs are lowest in Northern Ireland (£3,823) and North-West England (£4,097).

Similar patterns are visible in average costs of a basic funeral: London is the most expensive region (£3,074) and Northern Ireland the least expensive (£2,319), although the other regions with the lowest average costs for a basic funeral are Scotland (£2,456) and the East Midlands (£2,457). One reason funerals appear to be most expensive in London is that there is a higher percentage of burials in the capital (see Section 2).



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

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



Almost half (45%) of the people questioned for the Funeral Planners survey made a personal contribution to the costs of the funeral they helped to organise. On average, they covered 44% of the total cost, making an average contribution of £2,386. The most common share of the cost they paid was between 25% and 49%, paid by one third of this group. 17% of them paid between 75% and 100% of the total cost.

We asked why they had needed to make these contributions. In more than one in three cases (34%) it was because the death had been unexpected. In 31% of cases the deceased had not set enough money aside to pay for the funeral; and in 17% no money had been set aside.



More than one in three funerals was paid for using a life insurance policy

More than one in three people (36%) said an insurance policy was used to pay for the funeral they helped to organise. In 27% of cases the family of the deceased met some or all of the costs. In 48% of funerals some costs were met by using the deceased person's savings; and in 21% at least some costs were covered by the deceased's estate.

In cases where an insurance policy was used, 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."



More than 1 in 3

people (36%) said an **insurance policy** was used to pay for the funeral they helped to organise

Section 2

Difficult decisions

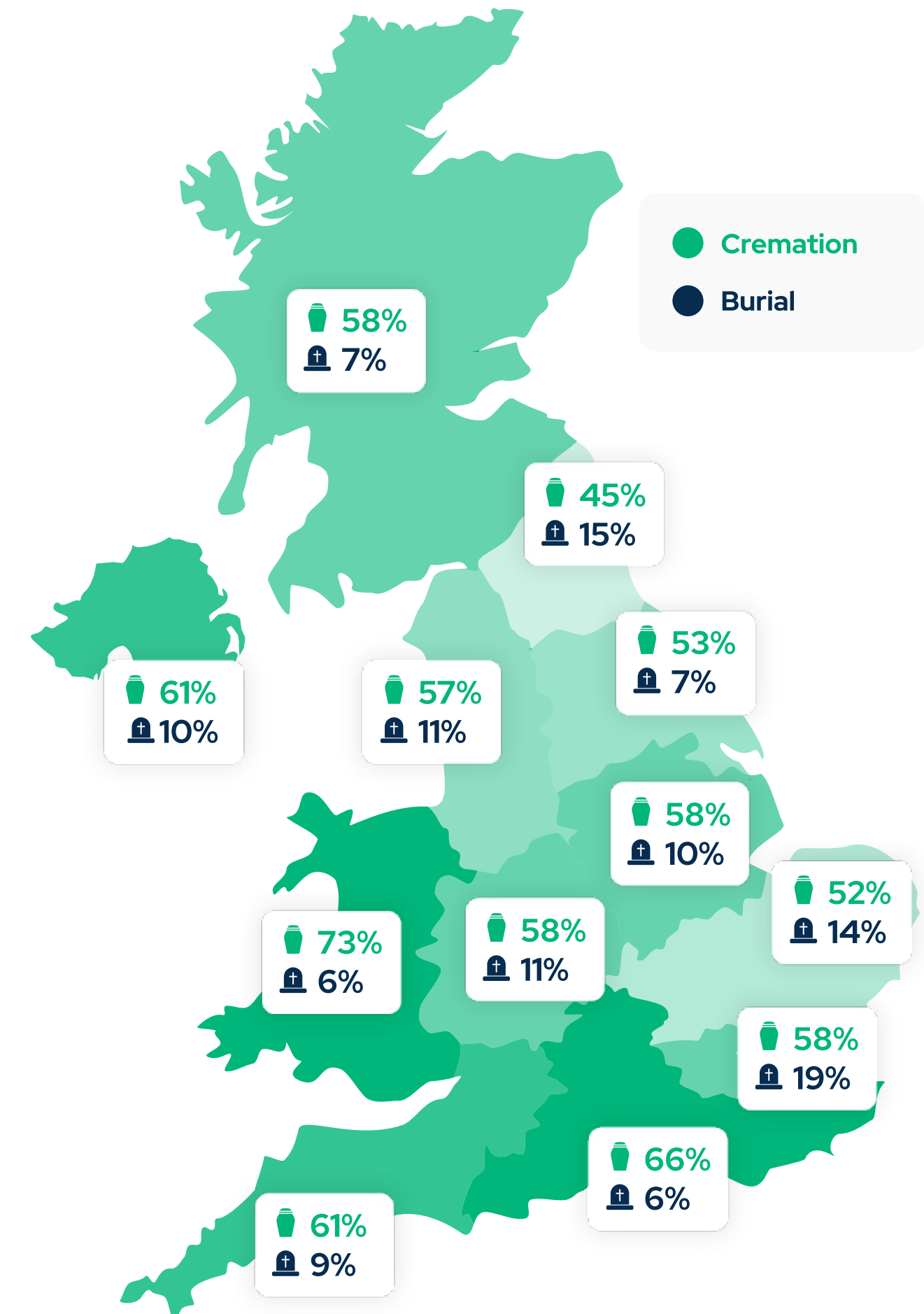
Anyone planning a funeral needs to make some difficult decisions, as they try to plan a funeral that matches either the known wishes of the deceased, or what their loved ones think that person would have wanted if those wishes were never expressed – while remaining conscious of practical and financial constraints. This section looks at how people questioned for our Funeral Planning survey weighed up and took those decisions.

Choosing between different kinds of funeral service

A majority (58%) of respondents to our Funeral Planning survey have helped to plan a cremation funeral at some point during the past five years. Only 11% helped to plan a burial. Almost one in three respondents (31%) in the most recent survey say they helped to plan a direct cremation, with no funeral service – a big increase from 3% a year ago.

People living in London were more likely to have been involved in planning a burial than those living elsewhere, which may be a factor in funeral costs being higher in London than elsewhere (see Section 1).

But even in London fewer than one in five funerals (19%) featured a burial and the figure was fewer than one in ten in five regions. Funerals planned in Wales (73%) and South-East England (66%) were most likely to have been cremation services, while direct cremations were most common in North-East England and the Yorkshire/Humber region (40% in both).



Where people turn for advice

11 The results of our survey confirm the importance of the support funeral directors provide to people trying to plan a funeral. Nine out of ten people (90%) used a funeral director's services and more than one in three (35%) said the funeral director provided advice.

With the importance of the funeral director's contribution in mind, it is worth reflecting on the average cost of using their services: £2,063. More than one in three people (34%) paid more than £2,000, although 24% paid less than £1,000.

The average cost of a funeral director's services was highest in London (£2,592) and North-East England (£2,457); and lowest in Northern Ireland (£1,548) and the East of England (£1,654).

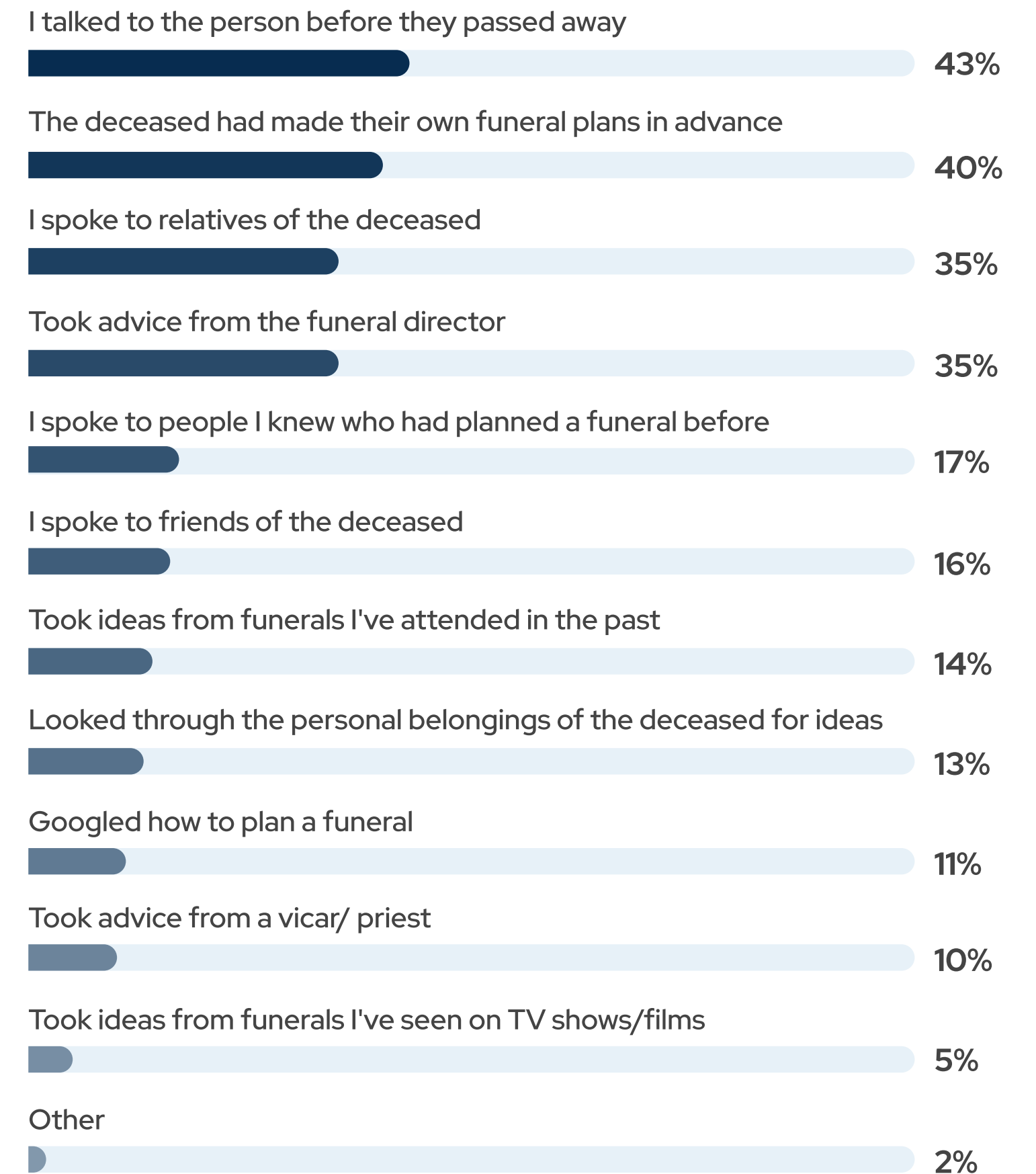


43% of people said they had spoken to the deceased before their death about their plans for the funeral – and more than two-thirds of this group (65%) said this had happened in a face to face conversation. 40% said the deceased had specified some plans for their funeral in advance. More than one in three people (35%) had consulted relatives of the deceased, while others sought the opinions of people they knew who had planned a funeral in the past and the views of friends of the deceased.

How much did the Funeral Director cost, in total?



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



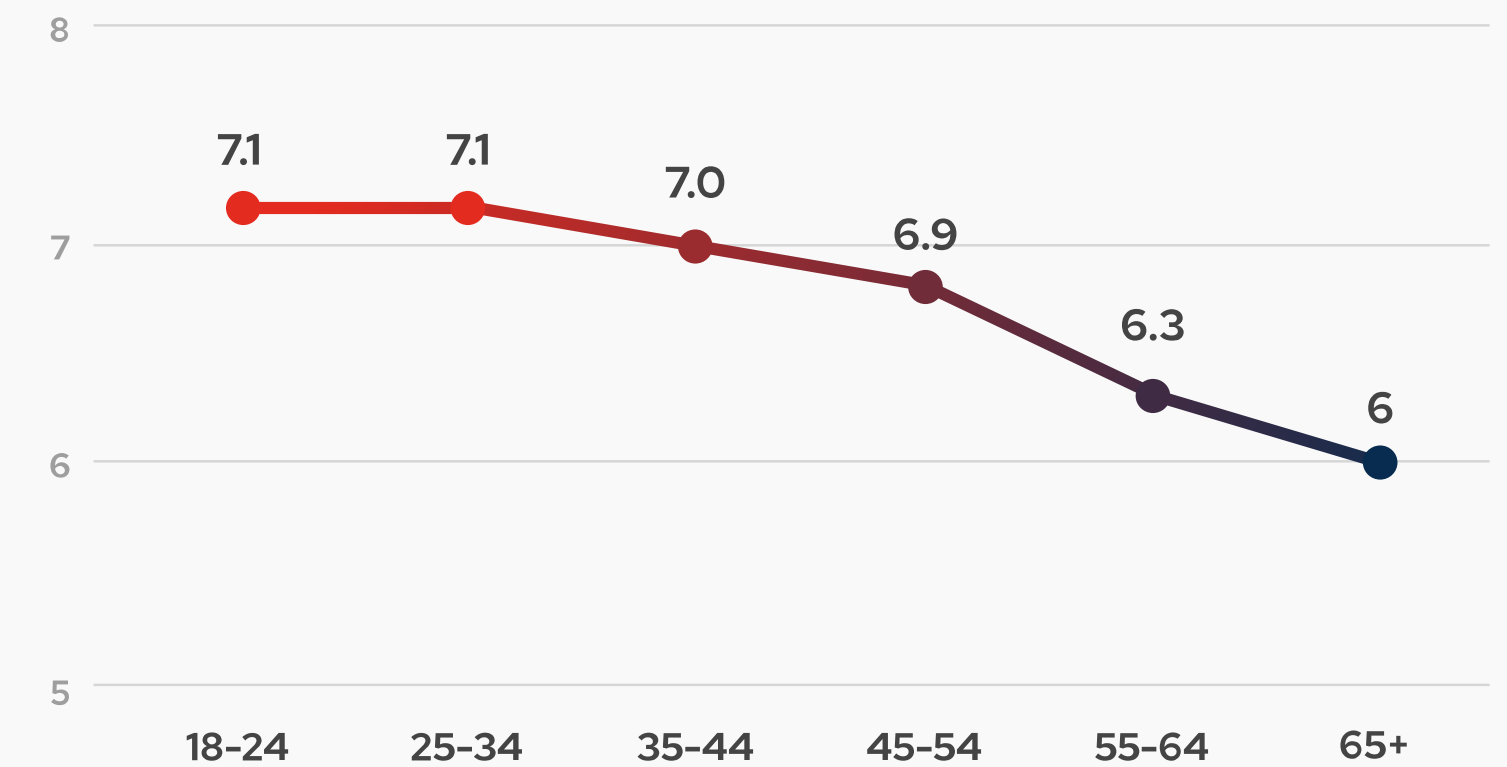


The stress involved in planning a funeral

We asked how stressful respondents had found the experience of organising a funeral, on a scale of zero (not at all stressful) to ten (extremely stressful). The average score was 6.9 (very similar to that recorded in 2022: 7.03), but seven out of ten people (70%) rated their stress level at 7 or higher and 43% put it at eight or above.

When we looked at the responses by age group they suggested that, broadly speaking, people aged 44 and under 45 are likely to find planning a funeral more stressful than those aged 45 and over 44. This suggests that a greater level of familiarity with this process may help people to endure it. All these findings were very similar to those we saw in our previous survey, 12 months ago.

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 of funeral planning

As noted above, planning a funeral can be a stressful experience, as the wishes of the deceased and their loved ones are balanced against practical and financial constraints. But funeral costs are even more likely to be a source of stress during a cost of living crisis. In this section we look at perceptions of the costs and difficulties of organising a funeral, focusing mainly on the views of people questioned for our Funeral Opinions survey.

Worries about being able to afford to pay for a funeral

We asked respondents to the Funeral Opinions survey about potential financial challenges involved when organising a funeral.

Older people are more confident about being able to cover the costs of a funeral: large majorities of those aged 55 and over think they would be able to do so, whereas only one in three or fewer of those aged under 45 think this would be the case.



29%

say 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

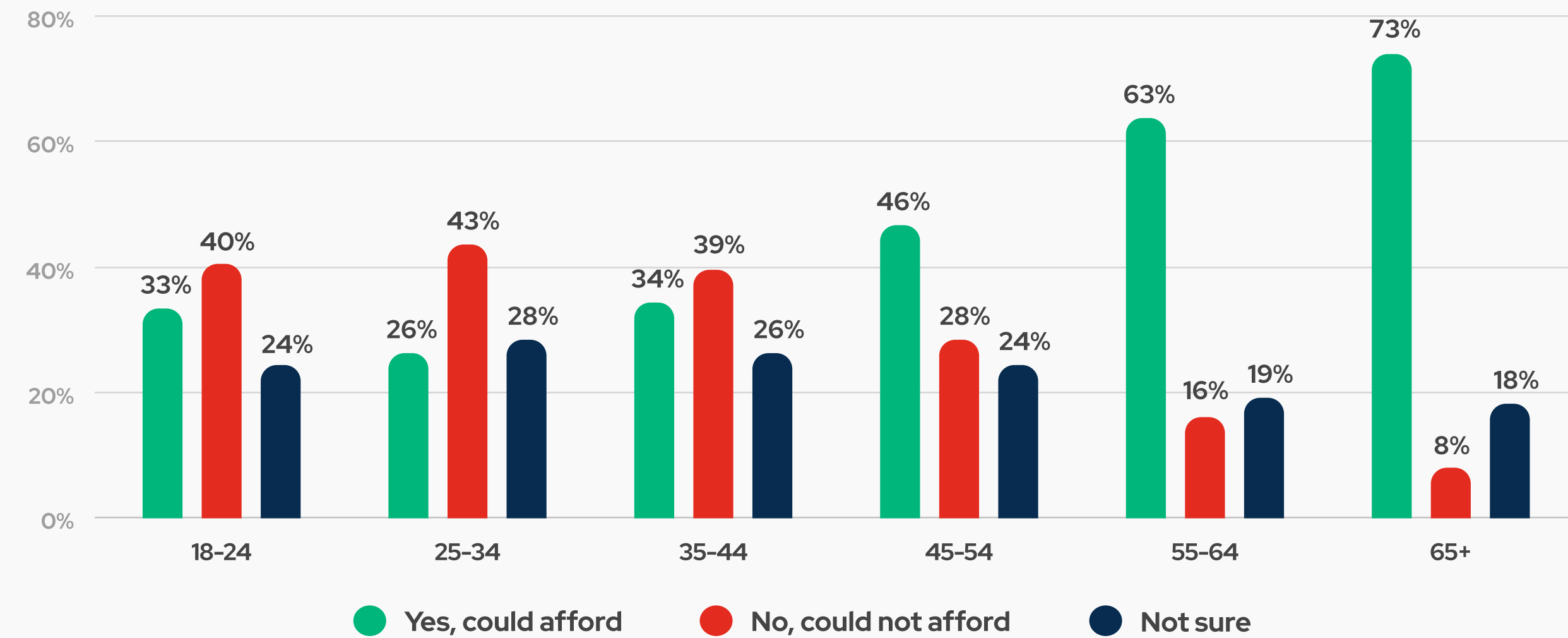
29%

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

27%

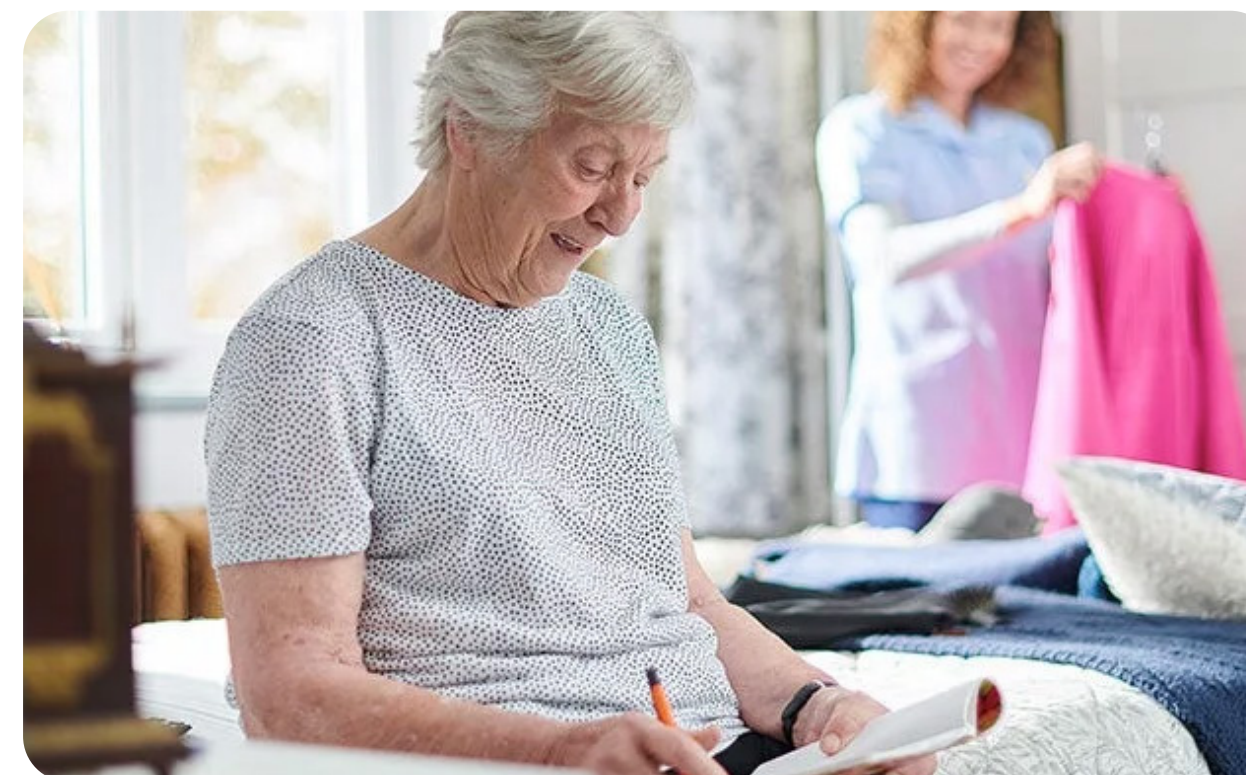
don't think they would be able to afford to cover the cost of a funeral right now

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



As part of the Funeral Opinions survey we asked if the cost of living crisis has made it more or less likely people would be able to pay for the 'right' funeral – one they might feel their loved one deserved. Almost one in three (32%) say they would be less likely to be able to afford the 'right' funeral at present, down from 39% of those surveyed 12 months ago.


We also asked people questioned for our Funeral Planning survey if they thought they would be able to afford the 'right' funeral for a loved one during the current circumstances. 45% thought they would be less likely to be able to afford such a funeral at the moment. The equivalent figure for last year was 56%.




These responses suggest the financial strains caused by the cost of living crisis may be easing slightly – but it is striking that almost half the people questioned for the Funeral Planning survey, who are more likely to have a good understanding of the current costs involved, are worried about their ability to meet the costs of the 'right' funeral for a loved one.

Funeral costs: perceptions and reality

In both the surveys we conducted, we asked people if they think funerals are more expensive today than they were five years ago.

 **76%** of respondents to our Funeral Opinions survey say they think funerals are more expensive today than five years ago

 **74%** of respondents to our Funeral Planning survey say they think funerals are more expensive today than five years ago

It's worth remembering what people questioned for our Funeral Planning survey told us about the costs of the funerals they have helped to organise: the average total cost was £4,515; that of a basic funeral was £2,750, total costs including all the elements that the deceased person or their family might want to include could rise to more than £13,000.



Section 4

Planning our own funeral

Most of us find it difficult to think or talk about our own mortality. But thinking about what might happen after we die, making a will and thinking and talking to other people about what we might want our own funeral to be like can make a huge difference in reducing the stress and practical or financial difficulties your own loved ones might face when the time comes. Similarly, talking to other people about what they would like to happen after they die can also be hugely helpful to them and their families.

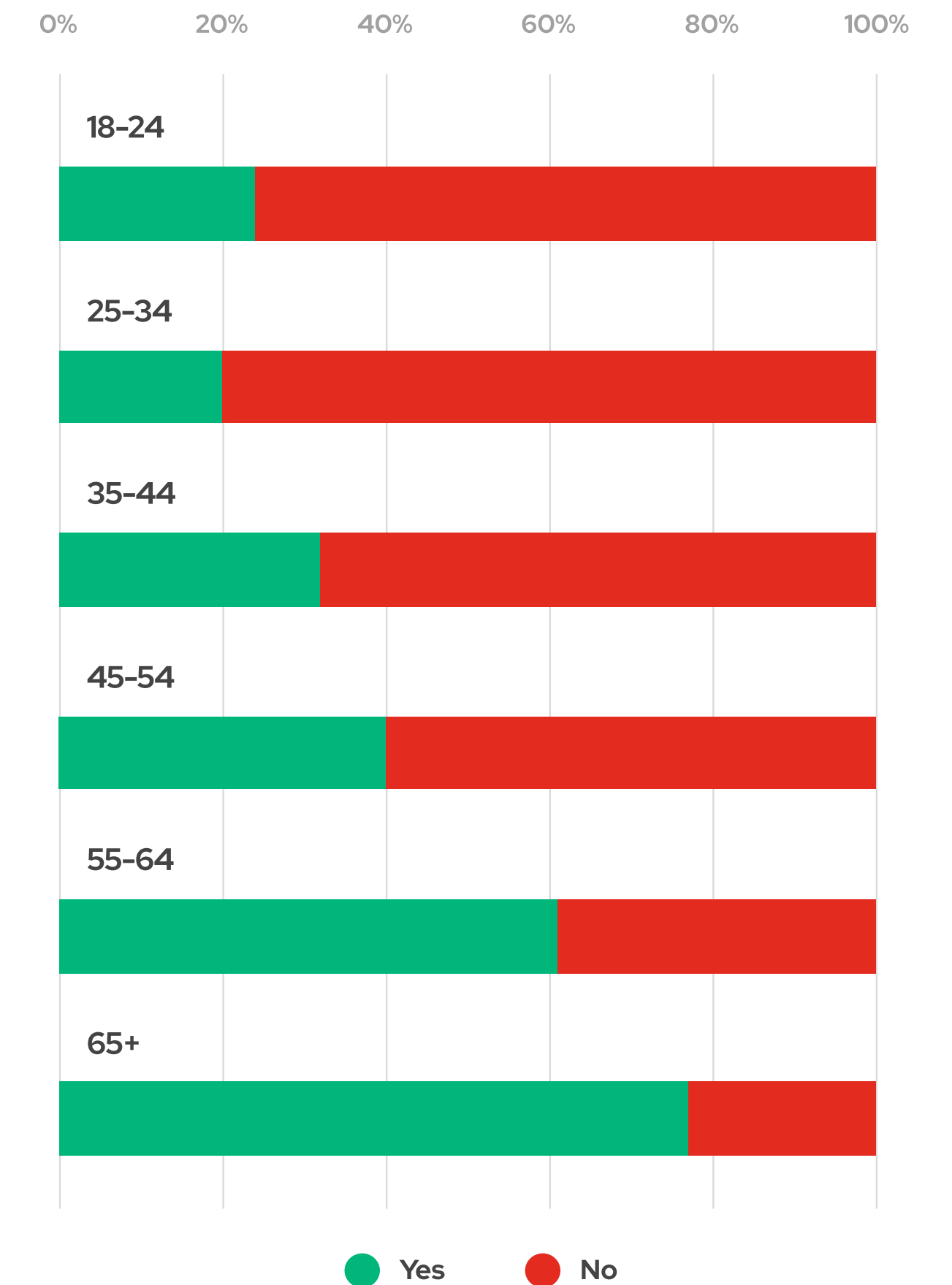
Making a will

One of the most important and sensible steps any adult can take is to make a will. Apart from anything else, doing so will make the process of administering the estate of the deceased a much faster and more straightforward process than would be the case if someone dies intestate (without having made a will). This is particularly important for people who live together as partners but have never married or registered a civil partnership.

More than half (54%) of people questioned for the Funeral Opinions survey have not made a will and only among those aged 55 and over have a majority done so. It is also concerning to see that even among those aged 65 and over, more than one in five people (23%) have not made a will.



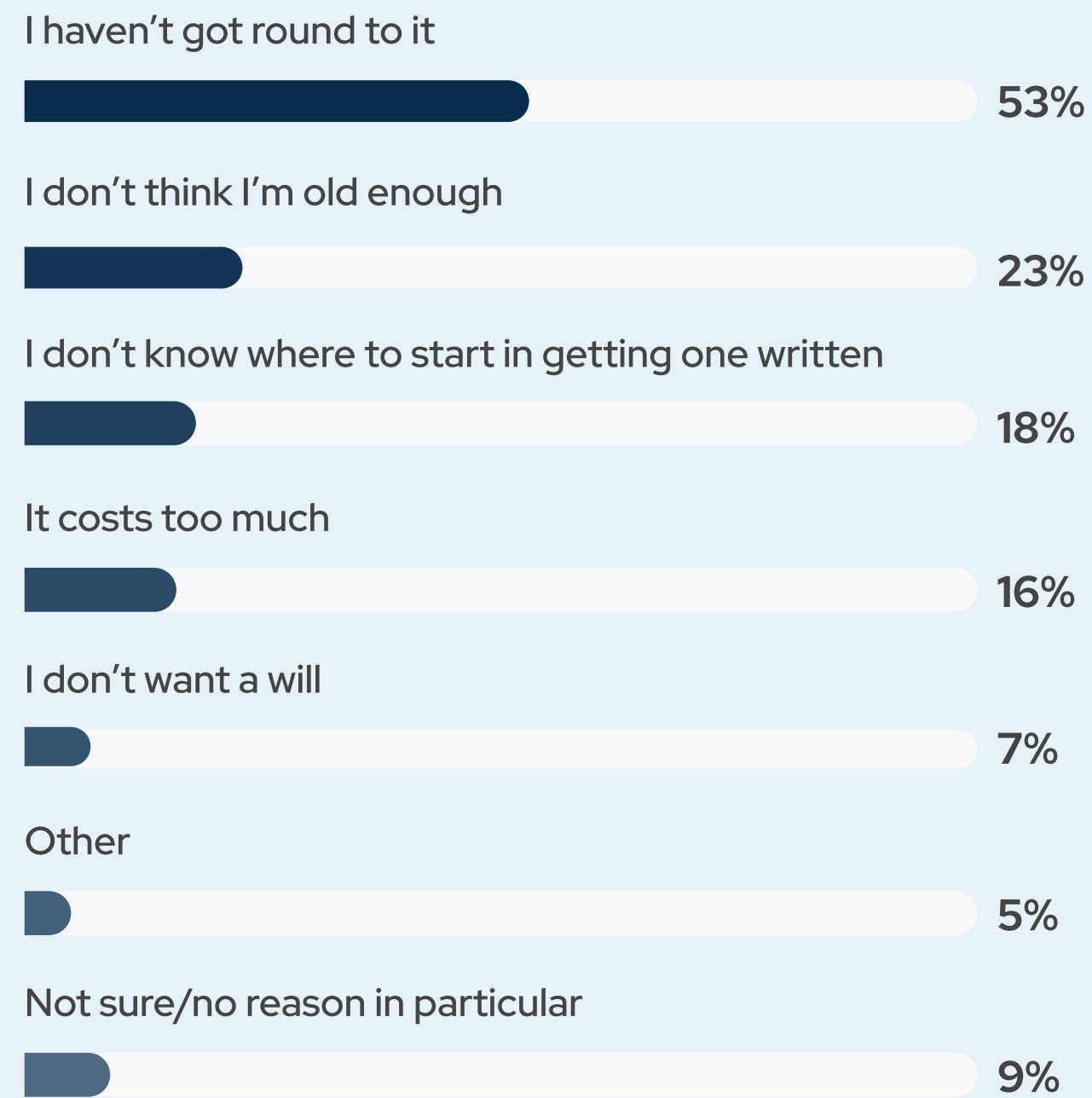
Do you have a will?



● Yes ● No

We asked those who have not yet made a will to select which of a list of reasons for not having done so applied to them. The reason cited most often for every age group except those aged under 25 was "I haven't got round to it". This suggests a widespread recognition that it is important to make a will and contemplate your own mortality, even if it is difficult to do this.

Why do you not have a will?

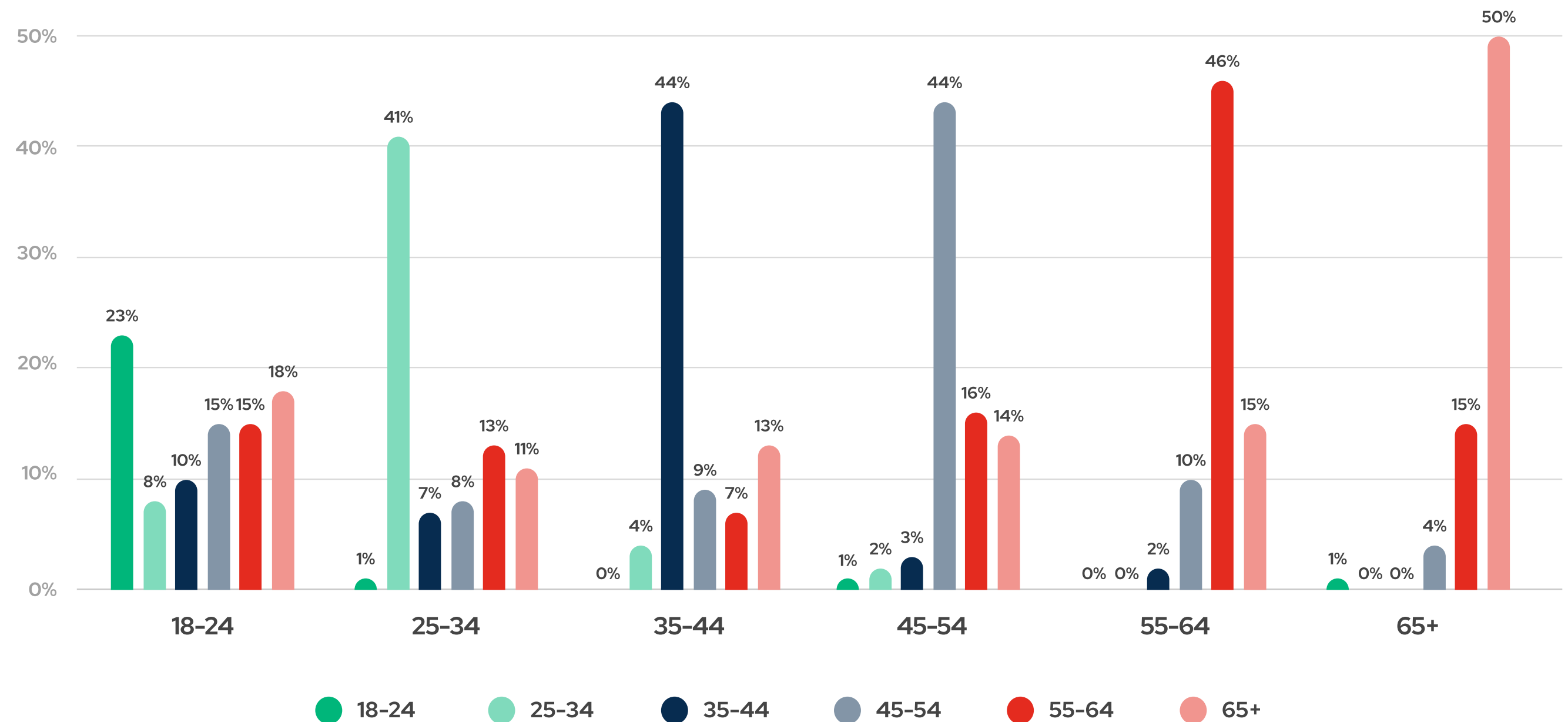


When do people start thinking about their own funerals?

We also asked people at what age they thought they might start thinking about their own funeral. A majority (61%) thought this would happen past the age of 55. But when we look at how responses differ between people of different ages, it is clear that younger people are more likely to say they would think about their funeral at an earlier age than older people say would be the case.

If people aged under 50 are already thinking about their funeral, it is to be hoped they are using this as a trigger to plan ahead.

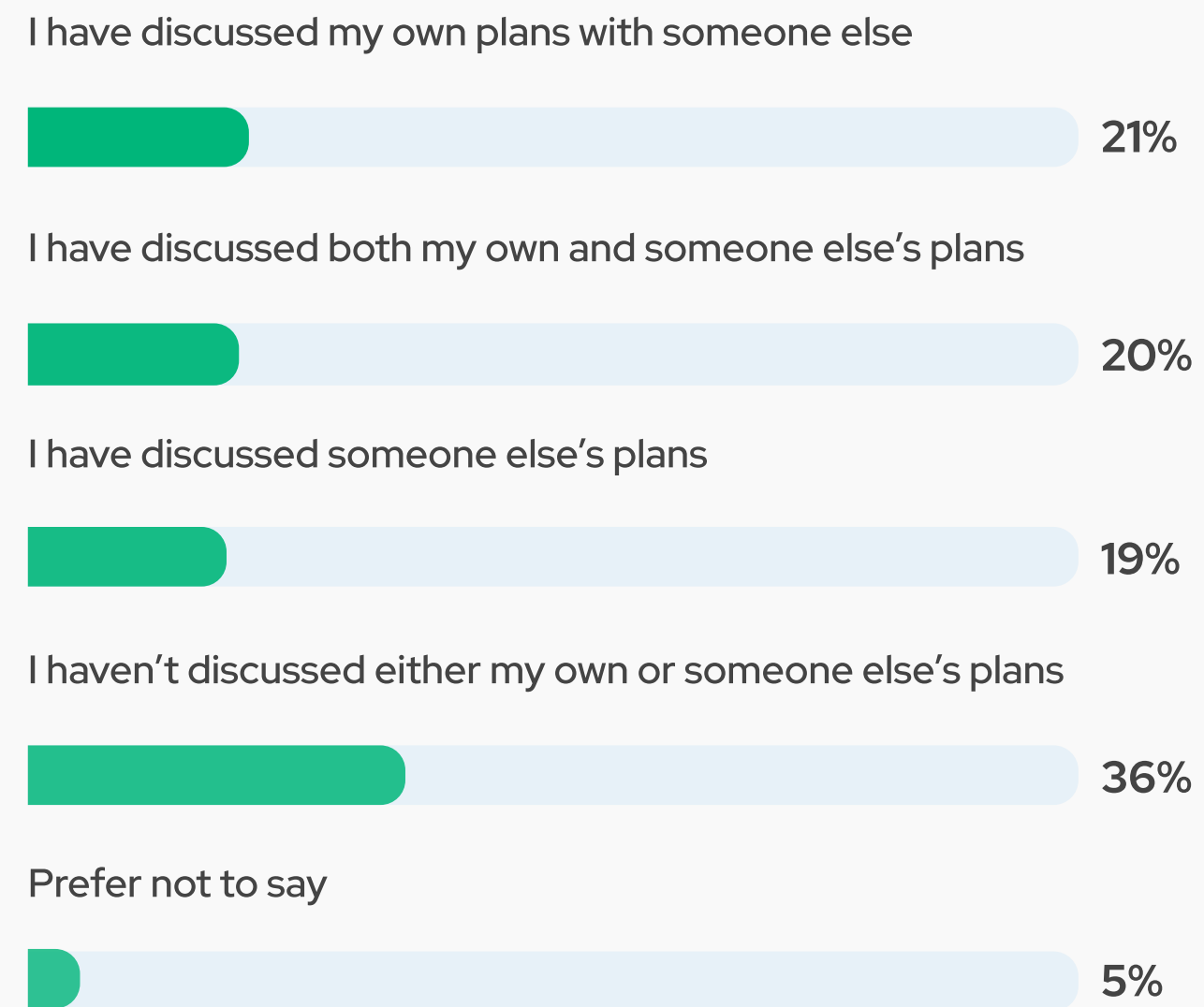
What age, if any, do you think you would typically start thinking about your own funeral?



Talking about funerals with other people

We can see how difficult it can be to talk about funerals in the answers we received when people were asked if they had ever discussed their own or someone else's funeral plans. Only just over one in five people (21%) have discussed their own funeral with someone else, a figure that is still only just over one in three (35%) for people aged 65 and over. Larger numbers of people say they have not discussed either their own or anyone else's funeral plans.

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



In our Funeral Opinions survey we asked how thinking about the cost of either their own, or someone else's funeral made people feel.



Clearly, many people find it hard to think or talking about funerals – but it is also clear that doing so can help people and their loved ones to prepare for the reality of experiencing these events.

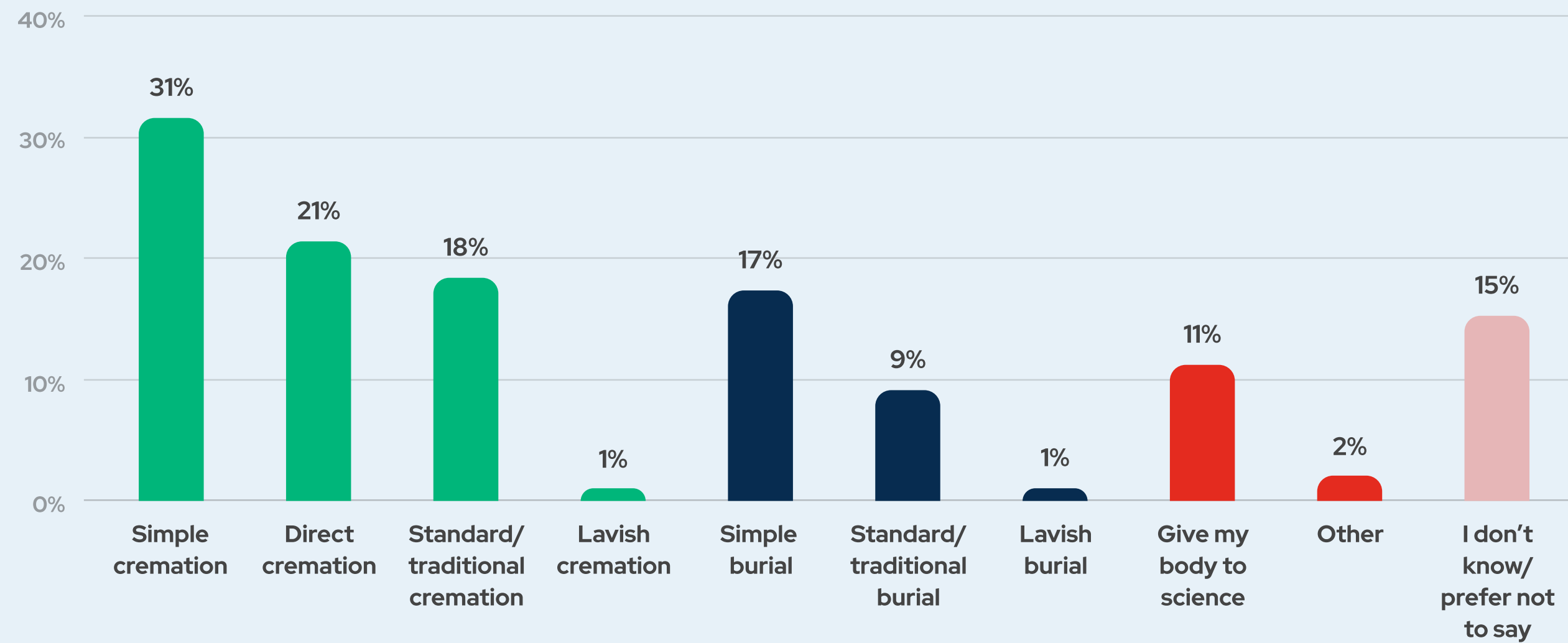


What do people want to happen at their own funerals?

Just over seven out of ten respondents to the Funeral Opinions survey (71%) say they want to be cremated. This includes 31% 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 21% who want a direct cremation with no service.

Just over in in four people (27%) would like to be buried, including 17% who want a simple burial, 9% who want a traditional burial service and 1% who want a lavish burial. 11% say they would like to give their body to science. Older people are more likely to opt for a cremation than for a burial and least likely to want a lavish funeral of any kind.

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



We also asked people about features they would like to be included at their own funeral.



34%

would like their favourite song to be played



16%

would like attendees to be dressed in colours



15%

would like their favourite flowers to be used



14%

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



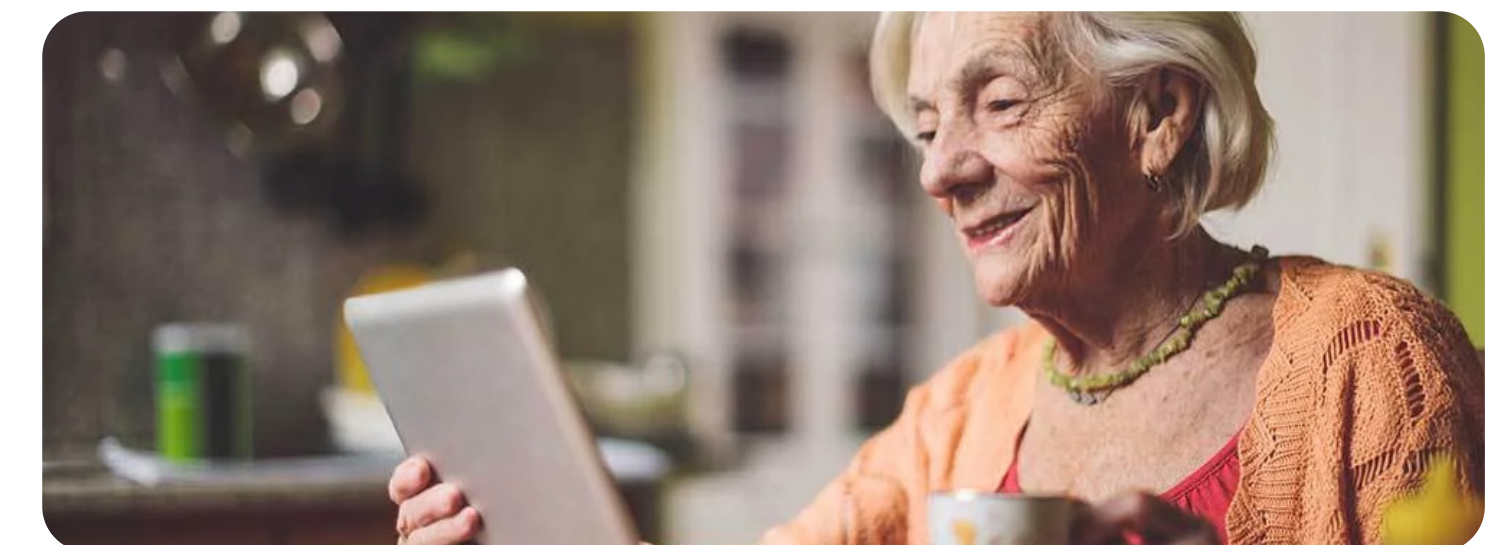
8%

would like a specific poem read out



8%

would like a specific eulogy



Concerns about how our own funerals might be paid for

In both surveys we asked people about preparations they had made to meet the costs of their own funerals.

One in three people (33%) questioned for the Funeral Opinions survey say they have sufficient cash savings to pay for a funeral, including 59% of those aged 65 and over. 29% of people have a life insurance policy of some kind that could help to meet the costs. Only 7% have specific funeral insurance.

On average, people questioned for the Funeral Opinions survey who have set money aside have £3,920 to spend on their own funerals. But more than one in three people (34%) have not set any money aside to pay for their own funeral.



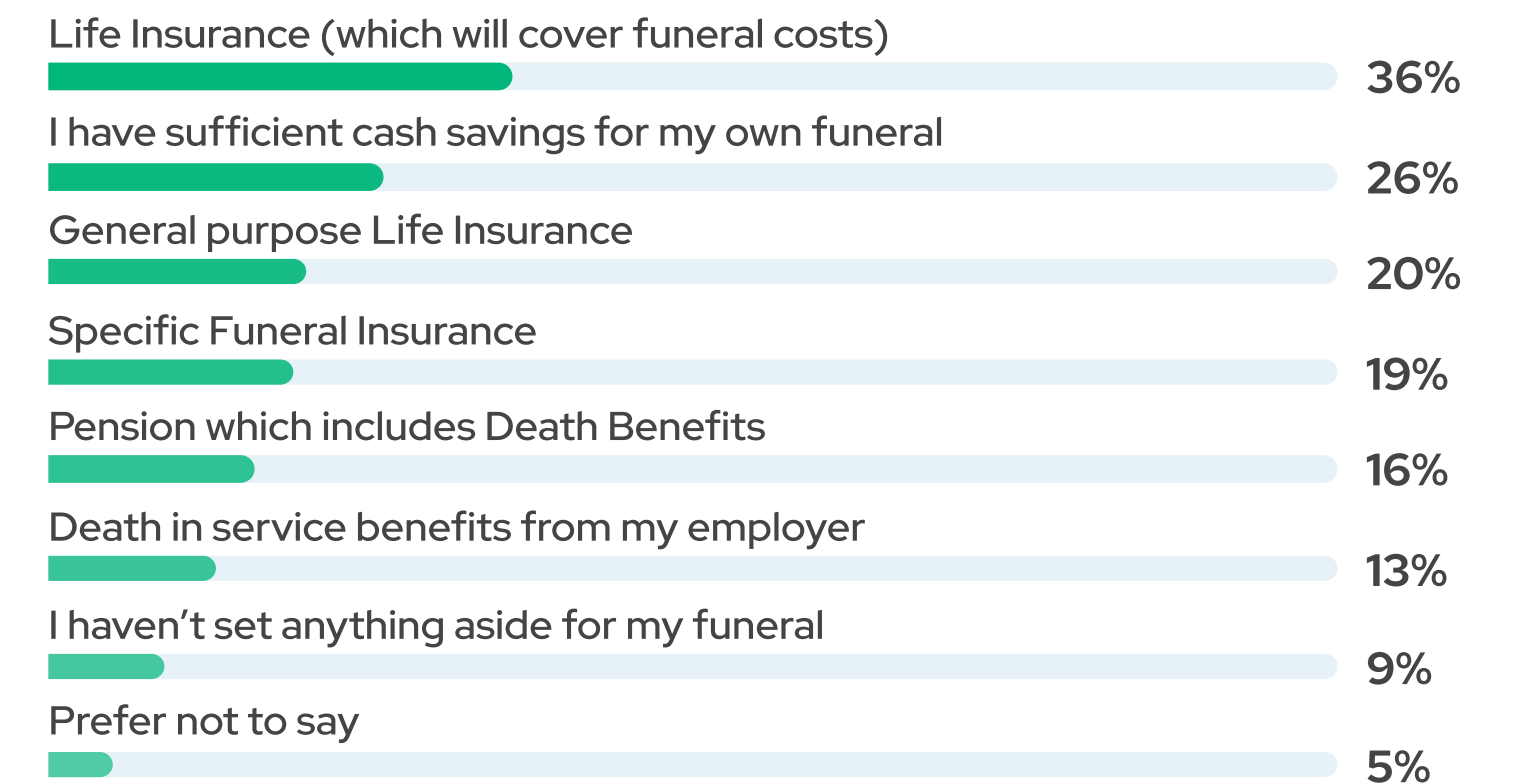
Among those people:



Having helped to plan someone else's funeral makes it more likely you will set money aside to pay for your own funeral

Only 9% of respondents to our Funeral Planning survey, who have been involved in organising a funeral within the past five years, have not set any money aside to pay for their own funeral. On average, those who have put money aside have £3,407 ready to pay or help pay for their funeral – less than those questioned for the Funeral Opinions survey, but respondents to the Funeral Planning survey are also significantly more likely to have insurance that could pay for a funeral, including specific funeral insurance.

Do you have money set aside, or life insurance for your own funeral?



Conclusion

20

The findings of this year's report confirm that planning a funeral can be stressful and expensive – and that, as with so many other things in life, funerals are becoming more expensive every year. But as with so many other things in life, inflation has increased the costs of many individual elements within funerals. While the results of last year's survey suggested that average total costs of a burial or of a cremation funeral that included those elements could reach around £8,000. This year the equivalent costs have increased to £13,622 for a burial and £12,668 for a cremation.



But our findings also suggest that individuals and their families will all benefit if steps have been taken to lift at least some of the financial burden from the shoulders of family members and loved ones left behind when someone dies.

Our findings also show that almost half the people (45%) questioned for the Funeral Planning survey ended up having to contribute to the costs of the funeral they helped to organise – paying £2,386 on average. Almost as many respondents to this survey (43%) rated the stress levels they experienced while helping to organise the funeral at eight out of ten or worse.

Our findings also capture ongoing worries about paying for a funeral during the cost of living crisis, with 45% of people questioned for the Funeral Planning survey and 32% of those responding to the Funeral Opinions survey saying they do not think it would be possible to pay for the 'right' funeral – the funeral a loved one deserves – in the current circumstances.

The findings also show that more than one third people (34%) questioned for the Funeral Opinions survey have not yet set any money aside to pay for their own funeral. It is remarkable to see that this figure falls to only 9% of those questioned for the Funeral Planning survey, who know first-hand how important it is to take this step.

In addition, almost nine out of ten people (86%) questioned for the Funeral Planning survey who helped to organise a funeral where an insurance policy covered the costs agreed that:

"I was able to plan the send-off my family member/ loved one wanted because I could afford it with the insurance payout."

The lessons of these findings are just as clear as they were a year ago. It may be difficult to think or talk about mortality, but we can all save our loved ones a great deal of stress and money if we take steps to ensure that the costs of our own funeral will be covered.

That should perhaps be a minimum step to take: our results also suggest that if you are also able to speak to loved ones about what you would like to happen at your funeral you will be able to bring them some further comfort in knowing that your wishes have been respected after your death.

This report has been designed 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 that it helps to make what can be such a painful time just a little bit easier.

D. Rees

David Rees
Chief Operating Officer

