



SIGNS OF LIFE...

as direct cremations emerge

**The Royal London National Funeral
Cost Index Report 2016**

In association with the Institute of Cemetery
and Crematorium Management (ICCM)



CONTENTS

Executive Summary	Page 5
National Funeral Costs: Funeral spending falls for first time in recent history	Page 9
Local Differences: Burial plot shortages becoming ever increasing issue	Page 21
Funeral Spending: Funeral cost falls: temporary blip or consumer behaviour changes?	Page 25
Funeral Debt: Funeral debt at record levels, and consumer coping strategies	Page 29
Social Fund Funeral Expenses Payments: Tinkering around the edges	Page 33
Conclusions and Recommendations	Page 39
Appendix: Find the cost of a funeral in your area	Page 43

EXECUTIVE SUMMARY

- Royal London's National Funeral Cost Index recorded a slight fall in average funeral costs (by 0.7%). This follows a year which saw a significant jump in the number of deaths. But the slight overall reduction masks the continued steep rises in burial costs (due to plot shortages) with Funeral Poverty rising to a record £147m.
- In 2016, the average cost of a funeral was £3,675, a reduction of £27 on the 2015 figure. The average cost of a burial funeral is up however to £4,136 (up from £4,110 in 2015) and the average cost of a cremation funeral is £3,214 (down from £3,294 in 2015).
- Despite this background of funeral costs stalling, it is perhaps surprising that the average level of funeral debt among those that struggle has increased from £1,318 to £1,601 with Funeral Poverty standing at **£147m**. But while individual debt is increasing, data from the Department for Work and Pensions (DWP) suggests that the Social Fund Funeral Expenses Payments (SFFEP), the state benefit designed to assist people who are struggling to pay for funeral costs, remains a weak and flawed state benefit.
- This is the first time in more than 10 years that we have seen funeral costs show a reduction, although last year's rise of 3.9% was perhaps an early suggestion that funeral costs were easing from three decades of funeral inflation averaging nearly 6%.
- The sharpest rise in the number of deaths in nearly 50 years, the emergence of a new type of funeral at a much lower cost, funeral directors holding their prices and consumers perhaps increasing shopping around behaviour may all have contributed to this year's unexpected result.
- Significant steps forward have been taken in Scotland to tackle underlying systemic factors causing funeral inflation. However evidence from this year's report suggests that if the issue of burial plot shortages in England and Wales remain unresolved, burial costs will continue to rise at a rapid rate.
- This year's report also provides evidence of coping strategies consumers are employing in order to keep funeral costs down. We can report the emergence of a new type of funeral (new to the UK). Direct cremations represented 5% of our entire sample with people saying they chose this method as a means of keeping costs down.
- Overall, both discretionary and non-discretionary spend on funerals fell this year. Spend on burial, cremation, celebrant, coffins, venue hire and flowers all rose. However these rises were dwarfed by the fall in funeral director costs and spend on memorials in particular, with doctors' fees remaining static year on year.
- Last year we suggested there were signs the funeral industry was responding to consumer demand with more affordable solutions. Our report records that 5% of consumers chose a direct cremation funeral and direct burials despite it not being a mainstream offering. This data suggests there is a latent demand for a non-traditional affordable funeral.
- Our research partner *yourfuneralchoice.com* is reporting that funeral directors are actively reducing prices (validated by *yourfuneralchoice.com*) in order to be more competitive and benefit from being at or near the top of their search lists.
- The number of successful SFFEP awards has fallen again this year but the average amount paid out increased by £35. This means the gap between the value of the payment and the cost of a funeral has reduced for the first time this century. This small relief masks the fundamental flaws of a state benefit that remains slow, complicated, and unrealistic in value and follows a process that leads citizens into debt.
- From our research we can see that the single biggest rise in costs this year (masked by the fall in spend on funeral directors costs) is the rise in burial costs. We know a shortage of burial plots is the primary cause of this, which the Scottish Government has proactively tackled, and we call on Westminster to follow suit, as it is believed the sensitive re-use of abandoned old graves would help address this issue.
- Finally, while Scotland has removed doctors' fees, proposals from the Department of Health (DoH) in England and Wales is seeking to extend doctors' fees to burials as well as cremations. This will widen an already huge gap in costs between the two forms of funeral.

INTRODUCTION

By Jerry Toher

Royal London continues to commission its annual study of funeral costs, the most comprehensive in the UK.

The Royal London National Funeral Cost Index Report aims to illustrate the year-on-year changes in funeral costs faced by consumers in the UK.

In addition to the changes in costs up and down the country, we wanted to shed light on the progress made over the last 12 months in tackling some of the structural and systemic issues that contribute to funeral inflation and consequently funeral debt.

Finally we have taken a brief glimpse into the different characteristics of funerary traditions displayed by different faith groups. This glimpse into funeral practices among different faith groups will be published in a separate report.

Founded in 1861 to help people pay for their funerals, this is a key focus for Royal London as it continues to provide life insurance to people today. Once again, this report brings together insights from three major pieces of research/data sources, and perspectives from a wide range of stakeholders. The report evidences a change in consumer behavior, an industry that is responding to consumers choosing to tighten their belts, and policymakers finally engaging with the issue at hand.

Against a background of consumers actively spending less, and an industry responding with lower prices and cheaper alternatives, the findings in this report nevertheless suggest that the UK’s most vulnerable bereaved continue to take on increased levels of funeral debt.

- Post-Brexit Referendum and at a macro level, the public sector deficit and austerity measures are set to continue, including cuts to individual benefits and local authority funding, applying pressure to the funeral sector.
- A sharp rise in the number of deaths in 2015 means an increase in business amongst the existing funeral businesses allowing them to be keener on price, as well as some funeral directors holding prices, and others actively reducing prices to appear at the top of comparison sites.

- Quaker Social Action’s persistent lobbying for “the fair funeral pledge” along with significant media coverage appears to be influencing both consumer behavior and in turn Industry response. We can also see evidence of coping strategies people employ to keep costs down from a home wake to not using pall bearers.
- Perhaps most interesting is the emergence of direct cremation in terms of demand, and the level of demand it is attracting, which is all the more remarkable without a large scale provider offering this solution.
- The unsustainable financial nature of cemeteries continues to be compounded by a lack of burial plots. Policymakers in England and Wales should be encouraged to follow the same path as their Scottish counterparts, as this seems a relatively simple and attainable outcome.
- The state safety net, the Social Fund Funeral Expenses Payment, is an important benefit but the claims process is flawed for claimants and the value of awards remain inadequate.
- Deliberations over potential changes seem to be tackling the speed and complexity of the benefit, but importantly the value and process appear out of scope.

Given this context, Royal London calls for:

- Continuation of the review of the sector at a holistic level.
- Policymakers in England, Wales and Northern Ireland to follow Scotland’s lead and do away with ‘cash for ash’ doctors’ fees.
- The government to adopt the pathway set by the Burial and Cremation (Scotland) Act 2016, providing permission for the sensitive re-use of abandoned old graves, to alleviate the pressure on unsustainable cemeteries.
- DWP to continue its proactive work on the Social Fund by addressing the process flaws and value, not just the speed and complexity issues.
- The funeral sector to respond to the latent demand from consumers for simpler and cheaper options (i.e. to provide more access to direct cremation type services).

Jerry Toher
Chief Executive Officer
Royal London Consumer Division

NATIONAL FUNERAL COSTS: FUNERAL SPENDING FALLS FOR FIRST TIME IN RECENT HISTORY

“The Royal London National Funeral Cost Index report’s findings match our own evidence that many NAFD members have held prices and in some cases have lowered them, in the past year. It also dispels the often-repeated myth that somehow funeral directors’ costs are forever rising when it is, in fact, quite the opposite. The NAFD has long been urging bereaved families to make an informed choice of funeral director that is based on service and standards as well as cost. More and more of our members are now putting their prices online to make comparison easier and so these figures may also be an indication that families are taking the time to choose their funeral director wisely and talking to them about what they want and can afford.

It is important to remember what a considerable range of services are included in a funeral director’s charge — from providing a hearse and caring for the deceased person to supporting the family, arranging everything to do with the funeral, liaising with third parties and making up front payments on their behalf. That these prices are being held in check whilst other costs, such as those of solicitors handling probate or local council burial and cremation fees, continue to rise well above inflation, is the real issue behind the rising cost of a funeral”

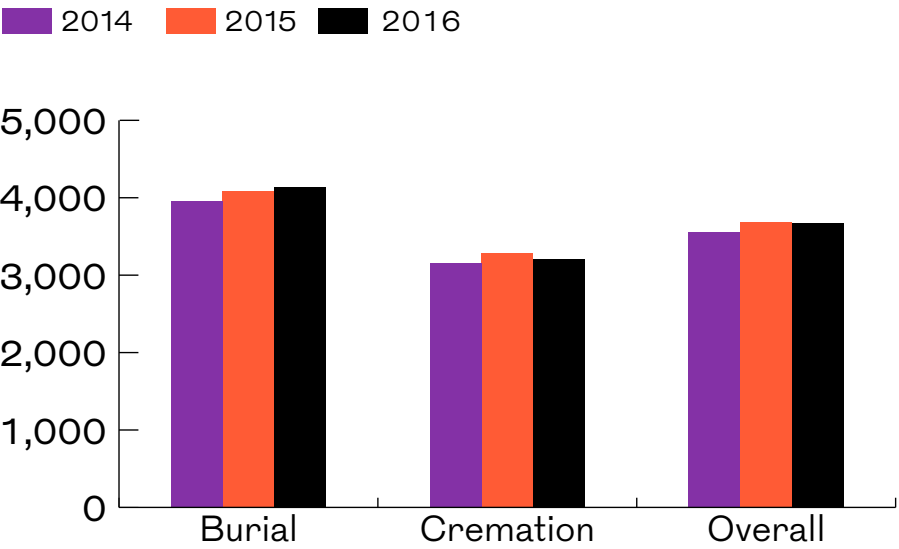
Mandie Lavin, CEO, National Association of Funeral Directors

Changes in funeral costs 2015-2016

The results of this year’s study reveal that spending on funerals in the UK has fallen for the first time in more than 10 years. In a year where the number of deaths rose sharply, economic concerns remained while interest rates were at record lows.

The average cost of a UK funeral fell marginally by 0.7% between 2015 and 2016. The average funeral in 2016 is now £3,675, compared to £3,702 in 2015.

Chart 1: Funeral Cost Changes 2015 to 2016
Changing costs year on year in £s

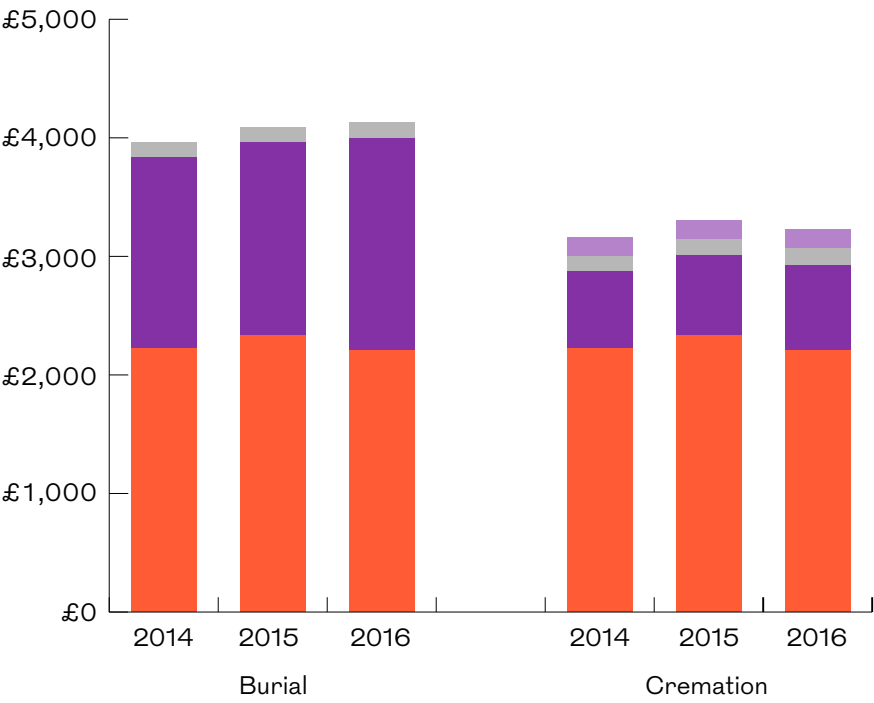


Source: Royal London National Funeral Cost Index surveys.

As Chart 1 illustrates, while the overall cost of a funeral fell, the cost of a burial funeral rose by 0.6% to £4,136 and the cost of a cremation funeral fell by 2.4% to £3,214. On average, a funeral in 2016 is £27 cheaper than in 2015. The fall in costs is due to a reduction in spend on funeral directors services and no rise in doctors’ fees, but the overall fall masks the significant rises seen in burial and cremation costs.

Chart 2 illustrates the key component elements of funeral costs for both burials and cremations in 2015 and 2016.

Chart 2: Changes in composition of funeral expenses
Changing costs year on year in 2014 – 2016



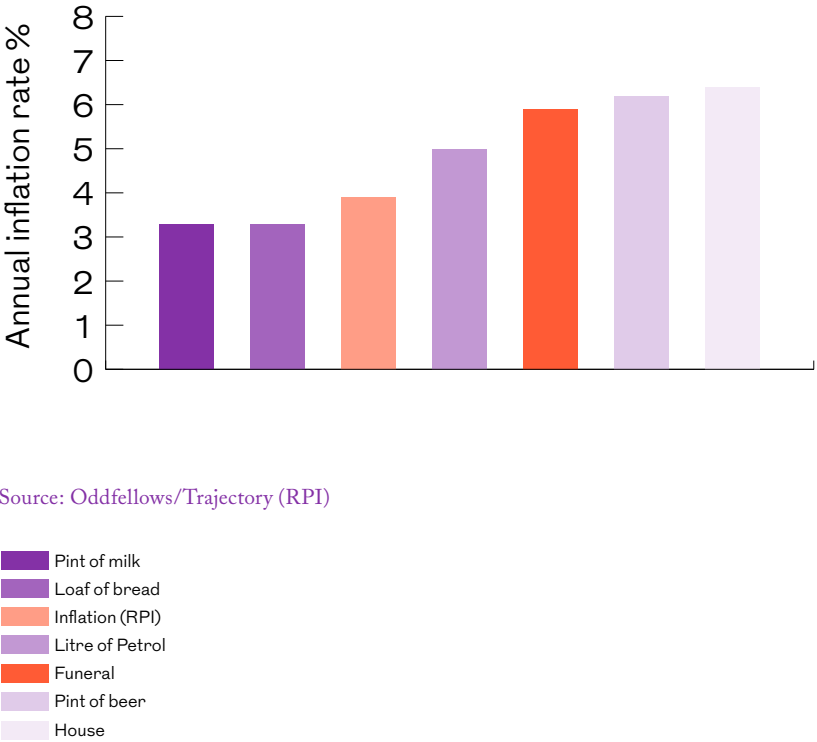
Source: Royal London National Funeral Cost Index surveys.
Note that, from 2015, doctors' fees do not apply for cremations in Scotland

- Doctor's fee
- Minister's fee
- Burial/Cremation fee
- Funeral director's cost

Long-term trends in funeral cost inflation

This year's figures bring to an abrupt halt the continuing trend for high levels of funeral cost inflation. Whether this is a one off or a trend remains to be seen.

Chart 3: Examples of long term inflation rates
Annual inflation rates (1980–2016)



Source: Oddfellows/Trajectory (RPI)

- Pint of milk
- Loaf of bread
- Inflation (RPI)
- Litre of Petrol
- Funeral
- Pint of beer
- House

Chart 3 provides examples of inflation rates for a range of items since 1980. It shows that over the period annual funeral cost inflation has been significantly higher than overall inflation as measured by the Retail Price Index (RPI). Funeral inflation would outstrip the now more commonly used Consumer Price Index (CPI) by an even greater extent. The chart also shows that annual funeral cost inflation outstrips inflation for a range of everyday items like milk, bread and petrol. Indeed funeral cost inflation is similar to house price inflation, which is widely regarded as problematic, a result of chronic supply shortages that results in people being priced out of the market.

“Although there has been a rise in the number of UK deaths in the past year, the death rate has been falling almost continually across the previous fifteen years, which has had a far greater impact on the profession than a single year’s increase. During this time hundreds of new funeral homes have opened which, on the one hand, has led to greater choice for families but on the other hand has led to serious challenges for funeral homes in funding the investment they need in trained employees and high quality facilities.”

Mandie Lavin, CEO, NAFD

An unexpected fall in costs, could be due to a sharp rise in the number of deaths, but there are also signs that both consumer behavior and industry response might be leading to a more significant shift and potentially an easing in price rises. However, the pressure on burial costs due to a shortage of burial plots, look set to continue. The factors driving these changes have been identified by the range of experts that have contributed to this report. In the following sections, we take some of the key costs in turn.

Funeral Directors’ Costs

Between 2015 and 2016 funeral directors’ costs fell by 5.4%. This fall does not change the fact (illustrated in Chart 2) that funeral directors’ costs constitute by far the biggest component of the cost of a funeral. In 2016, they accounted for 69% of the cost of a cremation yet only 53% of the costs of a burial.

It remains to be seen if funeral directors’ costs will continue to increase as they have in previous years, but we can speculate on a number of factors that are likely to have influenced a slight drop in funeral price rises, from a sharp rise in the number of deaths (creating more business/profit for funeral firms) to changing consumer behaviour and the emergence of a different and cheaper type of “direct cremation” funeral. With the number of deaths expected to fall back in the short term, and pressures driven by consumer behaviour it’s quite possible that this year’s fall in costs are a blip.

Sharp rise in the number of deaths

Data from ONS suggests that there was one of the single biggest rises in deaths in the UK in the last 100 years. The number of deaths rose by 34,000 from 569,000 to 603,000.

Table 1: Record rise in number of deaths in last 100 years by record year

1918	121,828
1940	89,997
1929	77,749
1915	53,585
1949	43,347
1951	40,861
1968	38,026
1931	36,147
1924	35,524
2015	33,610
1922	31,846

Source: Cremation Society of Great Britain/ONS

Comparing deaths across 2014 and 2015 shows that most of the increase in deaths took place in the first three months of 2015 and coincided with the peak of the flu epidemic in 2014/15.*

The numbers of deaths is expected to see a sustained rise over the next three decades, but in the short term we could expect numbers to fall back.

Shopping around and price comparison sites

Unlike many items we purchase, consumers do not tend to shop around for funerals and less so when a death has occurred, so large price comparison websites have not shown an interest in this area. However, there are examples of funeral cost comparison sites which provide consumers with the ability to compare the very basic costs of a funeral director. Yourfuneralchoice.com is one such comparison site which has seen a rise in the number of people visiting its site, as well as, some funeral directors reducing prices. This type of pricing behaviour (with price changes validated by mystery shopping) is similar to that seen by the large comparison sites, with users often choosing to buy products from the companies in the top spots. If consumer use of funeral comparison sites grows and funeral director pricing behaviour continues in this manner then this is likely to have an impact on overall prices – although it may take a little while for this impact to become material.

* www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/deaths/articles/provisionalanalysisofdeathregistrations/2015

**More consumer choice;
the rise of direct cremation
and direct burials**

Perhaps the most significant change is the emergence of direct cremations and direct burials. In our survey 5% of consumers said they chose this type of funeral. It is a materially different funeral in that it separates the ceremonial and disposal elements of the funeral, allowing costs to be significantly reduced. The cremation is arranged and organised without a formal service, without mourners present, the cremation taking place at a time convenient to the operators of the crematoria. Perhaps made famous in the UK by David Bowie, the percentage choosing this method is high given that neither of the two national funeral providers offer this service, so its availability is limited. An increasing number of crematoria offer less popular service times at a lower fee. They also offer a service where funeral directors can deliver the deceased early on the day of the funeral, or even the day before, when the coffin is held behind the scenes and placed in the chapel before the mourners arrive. This releases families from requiring hearses and limousines. Whilst it is mainly local authority owned crematoria that offer these services at least one private crematorium company, Memoria, is offering such services at its crematoria.

Direct cremation has been around for several decades in the United States, but has only very recently started to be offered in the UK. While the majority of people may not want to choose a direct cremation or direct burial for their loved one, if it was made available nationally, it would provide a substantially lower cost mainstream solution.

**Funeral Directors holding/
reducing prices**

As consumer behaviour changes, we can also evidence funeral directors responding by providing different types of service (i.e. direct cremation), as well as some funeral directors, such as Co-Op, freezing their prices and introducing a basic funeral cost for consumers as demand for low cost funerals rises. The Quaker Social Action group's Fair Funeral pledge campaign has also led to an increased number of funeral directors advertising a low cost funeral.

**Doctors' fees steady –
the calm before the “Death
Certification” storm**

The prices published by the BMA for doctors' fees for death certification have remained at £164 at the time of writing this report. This in itself has contributed to the lack of funeral price rises in the last 12 months.

The pending introduction of a revised death certification system and introduction of the Medical Examiner in England & Wales will impact more on burial costs. The current cremation certificates required to be given by two doctors will cease but a similar fee will also be applied under the new system. For the first time, this same fee will be applied in respect of burial.

Once again Scotland has taken the lead by introducing the new system of death certification but the Scottish Parliament has not introduced fees for either burial or cremation. In England and Wales the proposal has recently been through a period of consultation with objections raised by a number of groups mainly in connection with the proposed fees.

If followed through, the outcome will see burials rise and become even more expensive than cremations (on average more than £1,000 more expensive), with cremations potentially reducing slightly as the overall doctors' fee is claimed (by DoH) to be c£100 (a reduction for cremations from the £164 level) although campaigners suspect actual total costs for what replaces the current process to be a great deal more.

Cremation Fees	
<p>“For many years the building of new crematoria has been very much a matter for the private sector. However, in recent times local authorities have recommenced providing new crematoria. The newest local authority facility, the Nene Valley crematorium owner by Wellingborough Borough Council, carried out its first cremation on Monday 19th September of this year”</p>	<p>Against this relatively good news, cremation costs rose again at above inflation rates by 4.9%. Local authority crematoria in the UK continue to be under pressure to increase fees for a number of reasons, including:</p> <ul style="list-style-type: none"> • Further planned cuts to local authority funding from central government over this parliament. In the general climate of cuts, crematoria represent a rare opportunity for local authorities to increase revenue. • It should be remembered that the majority of local authority burial services are subsidised. With cuts in central funding some authorities have increased burial fees in order to reduce subsidies. • In addition where “market share” is reduced by the arrival of new private crematoria, a natural response would be for local authorities to raise prices to make up for the loss of average income per cremation.
<p>Tim Morris, Chief Executive, ICCM</p>	<ul style="list-style-type: none"> • In our last report we identified that the rise in the number of private crematoria was having an upward impact on crematoria costs. While the price for private crematoria is 15% more expensive on average, the rise in new crematoria is also taking a proportion of existing income away from public crematoria. • With the result of the Brexit vote, the chance of extended environmental legislation (an EU requirement) for mercury abatement is perhaps receding. While the threat of further EU legislation subsiding, continued budgetary pressures and more crematoria on the horizon we can expect “the average” cremation cost to continue to rise • Perhaps the most interesting development this year is the emergence of direct cremation in terms of demand, and the level of demand it is attracting, which is all the more remarkable without a large scale provider offering this solution.

Cremation Fees	
<p>“Direct cremation and direct burial have proved to be extremely popular in the last few years and some 40% of our funerals are now direct to graveside or the crematorium through our national network. They are certainly transforming the market, providing a real and significantly cheaper alternative to traditional funerals, customers can chose their (burial) plots today and the feedback we receive is often that they can’t believe the price and how easy it was to organise”</p>	<p>“The choice to have a direct cremation or burial is made by a small number of people in the UK each year. Although separating the act of disposing of a body from a ceremony to say farewell and grieve the person that has died can help to control costs, where this is an important factor, those who do choose this option rarely do so for financial reasons but more in relation to personal beliefs and choice. Funerals are acknowledged as an important step in the grief journey as we learn to come to terms with life without someone in it.</p>
<p>Gordon Tulley, owner of Express Cremations & Respect Direct Funeral Services</p>	<p>Bereavement experts have shown that avoiding this, intentionally or otherwise, can potentially store up issues further down the line. The NAFD would always advise anyone planning their funeral, in whatever form it may take, to talk to those closest to them and to a funeral director. Whilst a funeral can be extremely distressing, it can also be an important part of the grieving process for those left behind and if there is to be no funeral service it may be important to consider another way for people to come together to deal with their loss instead.”</p> <p>Mandie Lavin, CEO, National Association of Funeral Directors</p>

“The reuse of old abandoned graves is lawful for local authorities in London, the Church of England will grant Faculty to reuse common graves on consecrated ground and the Scottish Parliament recently has made it lawful for all burial ground operators via the Burial and Cremation (Scotland) Act 2016. Why have successive governments in England and Wales done nothing? We continue to see new cemeteries being built by local authorities at a substantial cost, which add to the overall maintenance costs, and fuels increases in burial fees. Remember, the vast majority of local authority burial services are subsidised. The problem is at crisis point however Scotland has grasped the problem as a way to stabilising burial fees whilst continuing to provide sustainable burial space for future generations. Come on England and Wales!”

Tim Morris, CEO, Institute of Cemetery and Crematorium Management

Burial Fees

Burial fees have for over a decade risen faster than any other element of a funeral. This year we have seen the average cost of a burial funeral rise to £4,136.

The modest rise of a burial funeral £26 (0.6%) masks the huge rise of 8.5% of the burial element itself.

The average cost of the burial element stands at £1,785, although one of the cemeteries this year recorded a figure of more than £12,000 (Kensal Green).

The situation in London is becoming a crisis with the average cost of a burial funeral in the capital more than £6,000, meaning it now costs more to be buried than to buy a new car. (source: Dacia)

For the last two years, our reports have called for a change in the regulations around burial, allowing for the sensitive reuse of abandoned plots. This call has fallen on deaf ears. As a result, local authorities

are facing increased cost pressures because they have to maintain cemeteries that are full or nearly full. Such cemeteries generate little or no revenue for the authority. This creates the knock-on effect, where crematoria are expected to offset these costs, mentioned above. This is, of course, dependent on a local authority owning and operating a crematorium – many don’t. We would ask the government to reconsider the use of abandoned plots to ease these pressures.

Again, Scottish Parliament passed the Burial and Cremation Act. It not only provides the legislation to permit the sensitive re-use of abandoned old graves, but the expert working party that brought the bill to Holyrood also set out the process that would need to be followed.

There can be little reason therefore for Westminster not to follow the same path, which will go some way towards tackling the rise of burial costs in the UK if permitted.



LOCAL DIFFERENCES: BURIAL PLOT SHORTAGES BECOMING EVER INCREASING ISSUE

Data gathered for this report by YouGov and directly from the crematorium and cemetery operators, reveals the pressures the sector is under as they try to maintain standards, but face ever dwindling budgets with cuts imposed from central government.

Burial plot shortages are approaching crisis levels in some areas (London in particular). Kensal Green is a location in the country which typifies a problem that is likely to be repeated again and again unless policymakers in England and Wales take the sensible decision to follow the pathway set out north of the border.

Kensal Green takes the unfortunate prize for the highest average burial and burial funeral cost this year, where the average burial funeral is just shy of £10,000 at £9,679. However, in the London area the average burial funeral cost is £6,069, while in Belfast (where 75% of citizens choose to be buried) the average cost of a burial funeral is miraculously below £3,000.

Kensal Green, case study:

Kensal Green is a private company that does not have the benefit of a local authority in being able to subsidise its service. It either has to increase fees to cover costs or liquidate !!

It can't reuse graves either as the London legislation applies only to local authorities. One of the great burdens to Kensal Green is that some of its structures are listed, hence maintenance costs are much more of a burden. Many of the old private London Victorian cemeteries were abandoned by their owners many years ago however Kensal Green is struggling on.

For the public in the area there are local authority cemeteries that can be used at lower cost.

Table 2 illustrates the 10 most expensive locations for a funeral in the UK. It is interesting to note the most expensive locations are in or immediately around London, and are for burials rather than cremations. London has a particular problem with a shortage of burial plots.

Table 2: Most expensive locations for funerals

LOCATION	Burial	Cremation	Average
Kensal Green	£9,679	£3,165	£6,422
Enfield	£7,651	£3,296	£5,474
Beckenham	£7,267	£3,471	£5,369
Southgate	£7,339	£3,295	£5,317
Golders Green	£6,861	£3,185	£5,023
Wandsworth	£6,912	£3,114	£5,013
East Finchley	£6,436	£3,105	£4,771
Kingston upon Thames	£6,416	£3,114	£4,765
Islington	£6,436	£3,090	£4,763
Manor Park (London)	£6,277	£3,235	£4,756

Source: Royal London National Funeral Cost Index surveys.

The cheapest locations for a funeral in the UK are listed in table 3. Given the most expensive places for a funeral are London locations, perhaps it’s not surprising to see Northern Ireland and Scotland on this list. However, just to emphasise the true postcode lottery of funeral costs, we also see representation from south western locations in England in the form of Yeovil and Swindon. This creates the prospect of families living only a few miles apart facing drastically different costs for a funeral.

Table 3: Cheapest locations for funerals

LOCATION	Burial	Cremation	Average
Belfast	£2,917	£2,879	£2,898
Amersham	£3,126	£3,061	£3,094
Yeovil	£3,050	£3,189	£3,119
Greenock	£3,380	£2,873	£3,127
Paisley	£3,316	£2,951	£3,134
Bridgwater	£3,041	£3,230	£3,136
Kirkleatham	£3,046	£3,235	£3,141
Glasgow West	£3,316	£3,003	£3,160
Swindon	£3,066	£3,255	£3,161
Abingdon	£2,987	£3,370	£3,179

Source: Royal London National Funeral Cost Index surveys.

Table 4: Biggest % change year on year 2015 – 2016

LOCATION	£ change	% change
Kensal Green	£2,056	47%
Islington	£1,021	27%
Kingston upon Thames	£793	20%
East Finchley	£751	19%
Golders Green	£539	12%

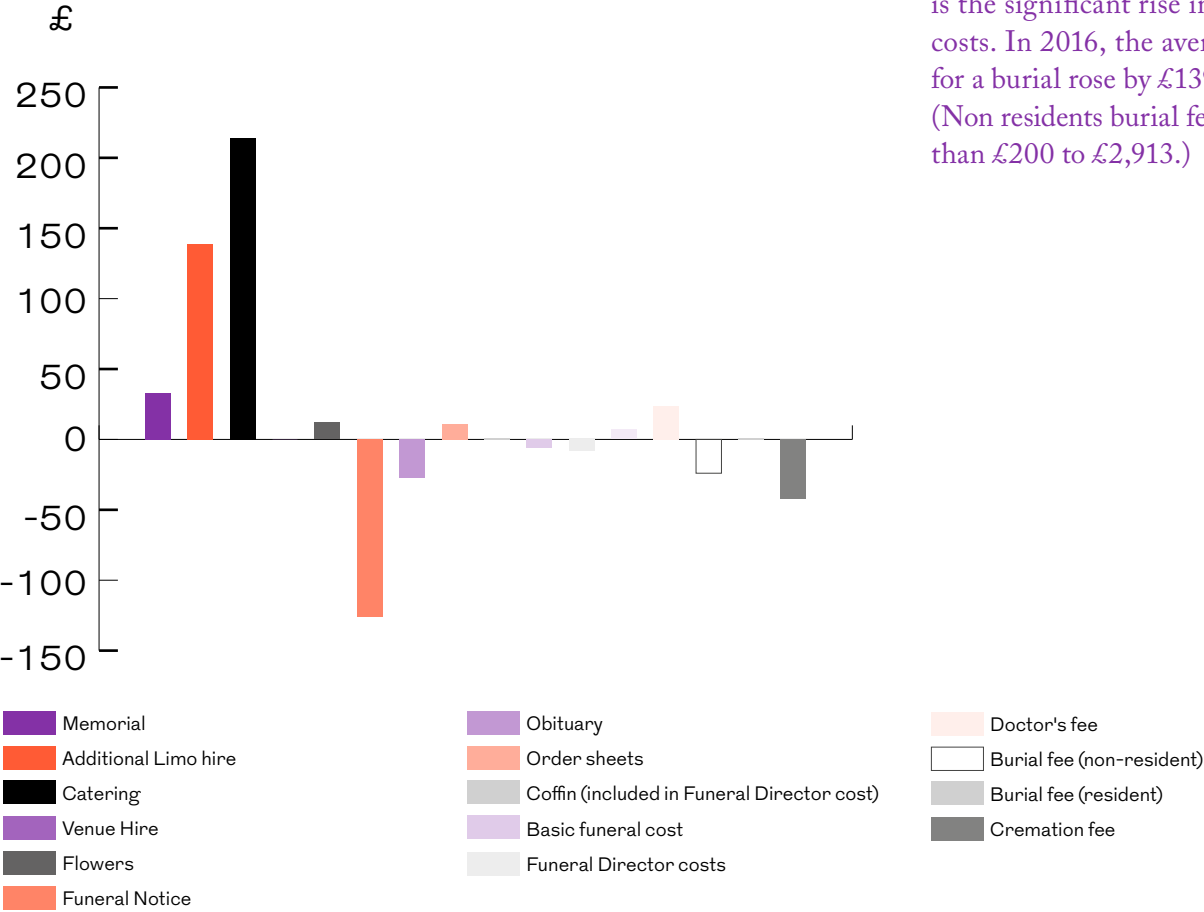
Source: Royal London National Funeral Cost Index surveys.

This year we have also been able to identify the local areas which have seen the biggest changes in funeral costs. Table 4 identifies the 5 locations with biggest rise in funeral costs in 2016.

Here we can see the problem that burial plot shortages are causing, with huge year on year rises, with Kensal Green faring the worst with a rise of £2,056 to an eye watering average funeral cost of £6,422 but an average burial cost of £9,679.

FUNERAL SPENDING:
FUNERAL COST FALLS:
TEMPORARY BLIP OR CONSUMER
BEHAVIOR CHANGE?

Chart 4: Changes in disaggregated funeral costs 2015-2016



As Chart 4 illustrates, most striking is the significant rise in burial costs. In 2016, the average cost for a burial rose by £139 to £1,785. (Non residents burial fees rose more than £200 to £2,913.)

Source: Royal London National Funeral Cost Index surveys.

Funeral Director costs – significant savings to be made by shopping around

Once again, we present data gathered by *yourfuneralchoice.com* an online service which assesses the costs charged by different funeral directors in the same area.

(*yourfuneralchoice.com* can provide costs for a comparable basket of funeral services that include funeral director’s costs, a hearse and coffin.)

Table 5 illustrates how much can be saved by customers if they shop around in their local area. Royal London survey data shows local funeral director costs fell this year by as much as they rose last year (by 5%) but *yourfuneralchoice.com* shows on average, funeral director fees vary between £2,558 (highest price) and £1,261 (lowest price) in a local area. This is a staggering price difference of £1,297.

Table 5: The 10 locations with the biggest difference of funeral director costs

LOCALITY	HIGHEST	LOWEST	DIFFERENCE
Sutton Coldfield (Birmingham)	£3,015	£700	£2,315
Barnstaple	£2,992	£706	£2,286
Shepton Mallet	£2,892	£7,00	£2,192
Liverpool South	£2,862	£695	£2,167
Wolverhampton	£3,015	£923	£2,092
Glasgow South	£3,042	£950	£2,092
Solihull	£3,015	£950	£2,065
East Devon	£3,057	£995	£2,062
Exeter	£3,057	£995	£2,062
Bradford	£2,945	£900	£2,045

Source: *yourfuneralchoice.com*

“We are not surprised to see firms reducing prices, as there is increasing pressure to publish costs clearly and offer a more affordable option. We are seeing more firms contacting us to provide simple, lower cost alternatives to the traditional service, and this can only be good for the customer.”

Nick Willcocks
yourfuneralchoice.com



FUNERAL DEBT: FUNERAL DEBT AT RECORD LEVELS, AND CONSUMER COPING STRATEGIES

“It’s very encouraging to see that parts of the funeral industry are responding to public concern around funeral poverty and calls made by the Fair Funerals campaign and others. We applaud those funeral directors who are offering affordable options for people on low incomes and making their prices transparent.

But too many funeral directors continue to raise their prices way above inflation and don’t make these prices transparent, denying people the opportunity to make an informed choice. There are still huge differences in the prices charged by funeral directors for the same goods and services, and the majority of funeral directors have no prices on their website.

More than ever we encourage people to shop around local funeral directors to figure out how they compare on price. This is something they can do now. If companies don’t display their prices openly on their website and elsewhere, we encourage people to ask them why.”

Heather Kennedy,
Campaign Manager, Fair Funerals

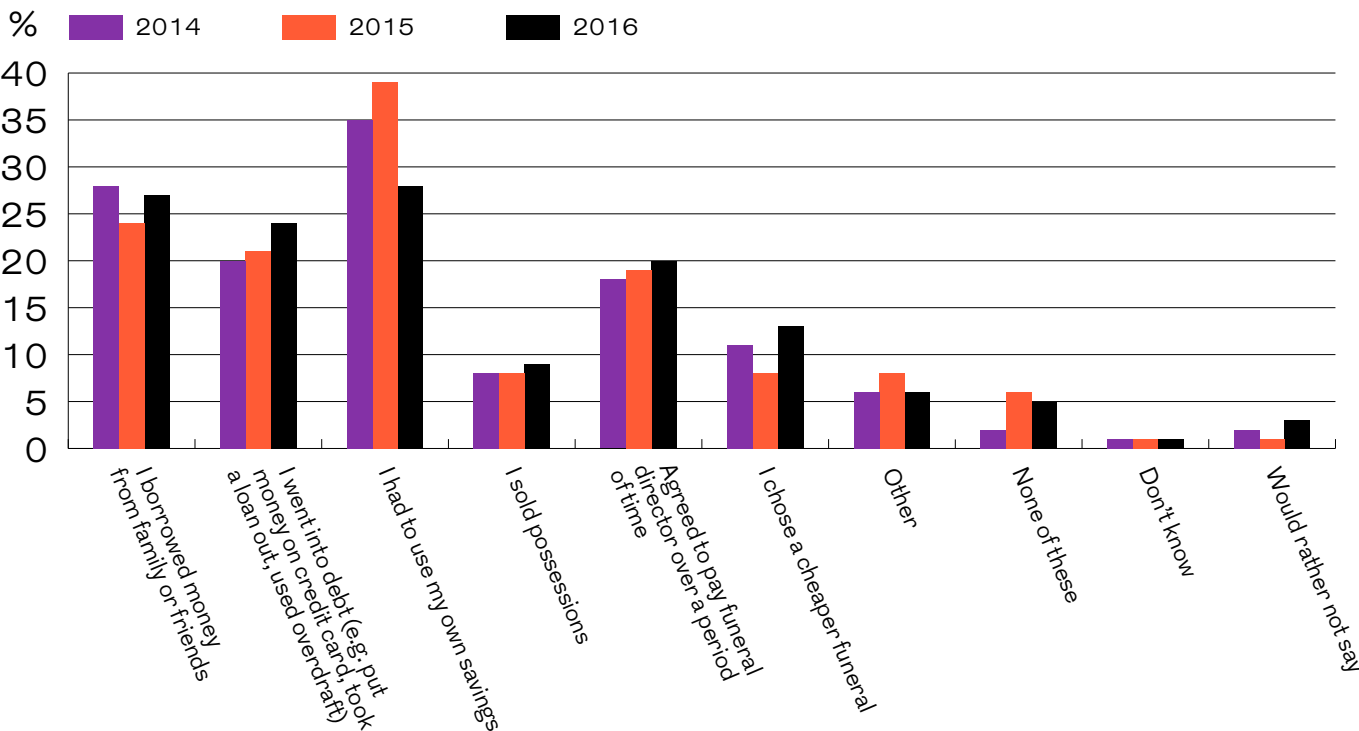
This year’s marginal fall in funeral costs is in contrast with a rise in personal debt among customers who struggled to meet the cost of a funeral. The average debt taken on by customers who struggled to pay was £1,601 in 2016. It has risen by £283 from £1,318 in 2015.

With one in seven (15%) saying they struggled with funeral costs, and 603,000 reported deaths in the UK, this sets a new Funeral Poverty record approaching £150m.

As we highlighted in last year’s report, the problem of funeral debt is very real. Chart 5 highlights the methods people use to repay funeral debts.

With benefit cuts continuing to bite, we can see that consumers appear less able to dip into savings with a rise in people saying they went into debt, borrowing from family and friends and choosing a cheaper funeral.

Chart 5: Method of paying off debts incurred by paying for a funeral



Source: Royal London National Funeral Cost Index surveys.

Keeping costs down – how UK consumers are keeping a lid on funeral costs

This year we also asked all participants in our survey what actions they had taken to keep costs down. The most common methods were; to have a home wake (rather than hire a venue), reducing or not choosing to have funeral vehicles (hearse/limousines) or avoiding embalming.

These are all elements of the traditional funeral which consumers are choosing to cut back. However, just beneath these active de-selections is evidence of quite different behaviour.

We can see that 5% of consumers shopped around and 5% chose a direct cremation or direct burial. The latter of the two is more remarkable given the lack of availability of this method from the majority of funeral directors, suggesting there is a demand even if the supply is not yet available.

Funeral Sector responding to consumer need

Funeral Directors appear to be responding to different consumer needs, with innovative solutions such as direct cremation and direct burial. In addition the Funeral Poverty Alliance ask funeral directors to offer their cheapest service, and we can see that nearly

four out of 10 funeral directors are offering their cheapest package either unprompted or because the consumer asked. However, five out of 10 consumers also stated that they didn't know whether their funeral director had offered their cheapest offering either because they didn't know or that they didn't want the most affordable offering.

Chart 6: Keeping costs down: different coping strategies consumers use

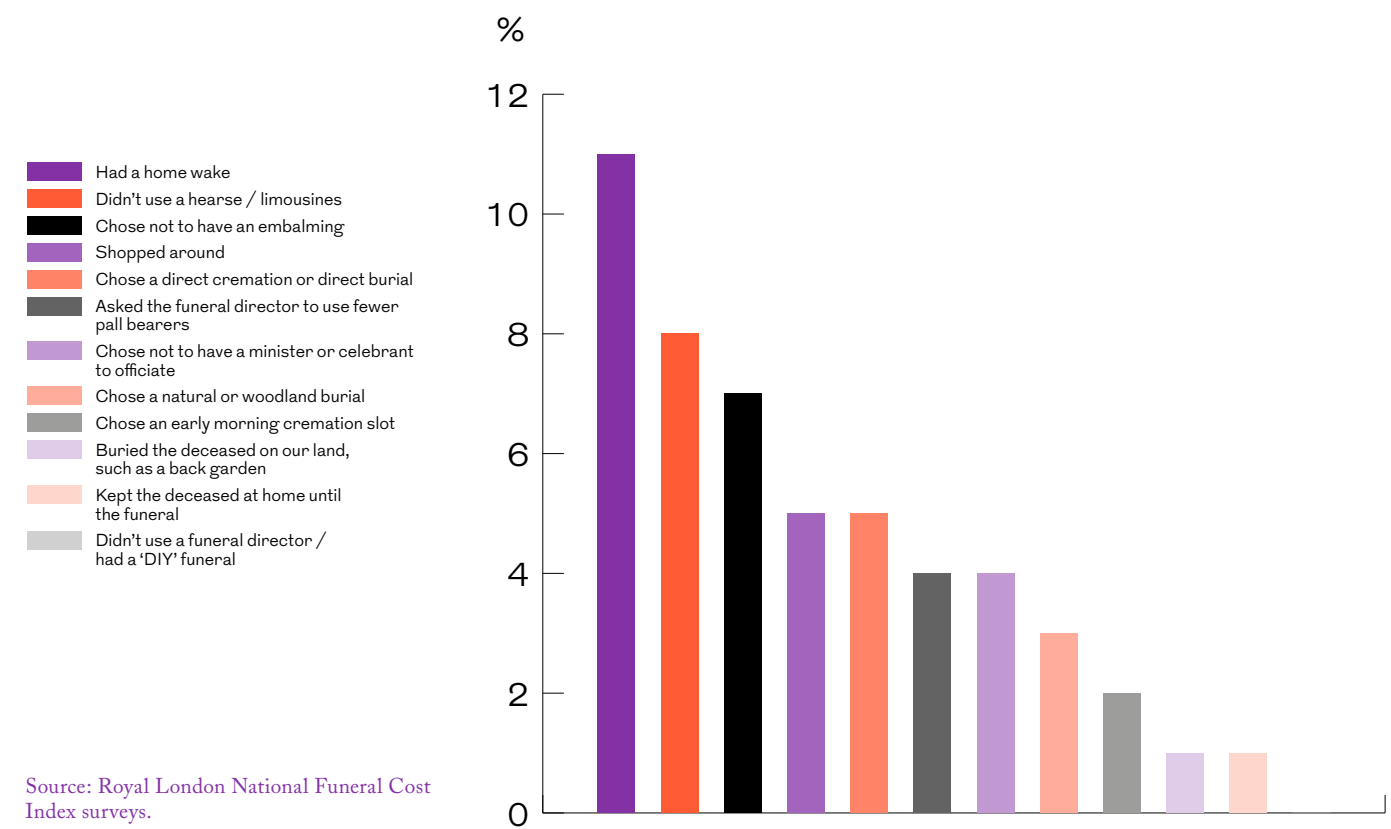
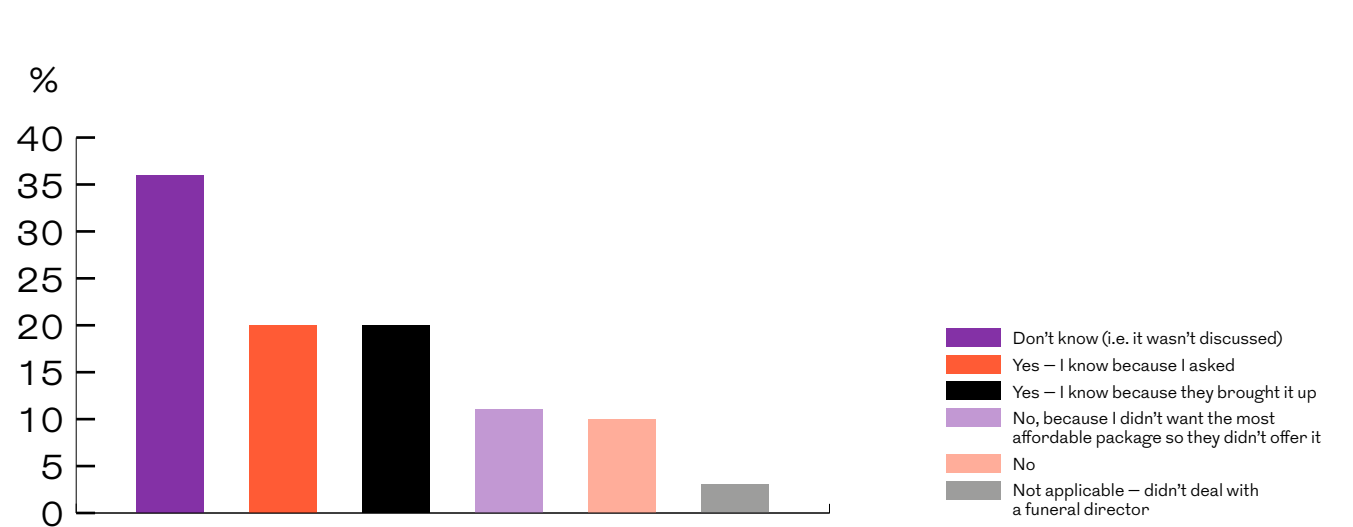


Chart 7: Did your funeral director offer you their most affordable funeral package?



Source: Royal London National Funeral Cost Index surveys.

SOCIAL FUND FUNERAL PAYMENTS: TINKERING AROUND THE EDGES

“The Social Fund Funeral Expenses Payment has finally come under some scrutiny, with policymakers looking at improvements that could be made to the ailing state benefit and it’s great to see that the Government has responded to some of the Work and Pensions Select Committee’s recommendations, including reviewing the cost of funerals and the support available to consumers to help pay for them however it remains to be seen whether this results in real change or simply amounts to tinkering around the edges.

“The bereavement benefit rules urgently needed reforming, so it’s disappointing that the Government has failed to address the out-of-date rules that mean that cohabitating couples who are financially dependent on each other are losing thousands of pounds in benefits each year.”

Jerry Toher, Royal London

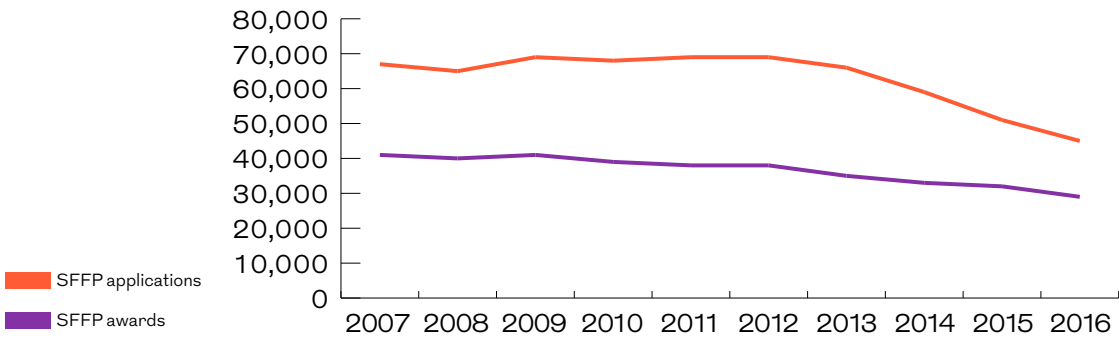
The Social Fund Funeral Expenses Payment (SFFEP) is the UK’s state benefit designed to help those struggling with funeral debt. It pays for all ‘necessary’ costs – this is tightly defined and includes items such as burial/cremation fees and doctor’s fees. SFFEP also provides a contribution of up to £700 for ‘other costs’ – including funeral director’s costs and minister’s fees. Most customers would consider both funeral director’s costs and minister’s fees as ‘necessary’ with the vast majority of funerals organised and/or officiated by these two professions.

Furthermore, the £700 figure for ‘other costs’ has been capped since 2003 and represents a significant erosion of this element of the benefit.

The number of SFFEP applications has reduced significantly over the last few years, as shown in Chart 8. The number of successful awards dropped again in 2016 to 29,000 from 32,000 in 2015. This compares with 41,000 awards eight years ago in 2007.

The Department for Work and Pensions has introduced proactive steps to check applications in an attempt to improve the speed of the process.

Chart 8: SFFEP applications made and awards given



Source: Annual Reports by the Secretary of State for Work and Pensions on the Social Fund.

The amount spent by UK Government on SFFEPs last year was £39.8m – the lowest figure for more than 10 years.

In the last year, the average SFFEP award has risen from £1,375 to £1,410 – an above inflation rise of 2.5%.

The current SFFEP system can operate in a quite peculiar and inequitable way, being much less generous to some people than others. It is increasingly flawed and potentially unfair.

While measures are actively being taken to address the speed and complexity of the process, the logistics of the current system means funeral organisers must commit to a set of funeral expenses without

knowing what, if any, award they will receive. This obviously creates the risk of some people committing to paying for funerals they can't afford on the basis of misplaced assumptions about the value of a benefit they may be awarded in the future.

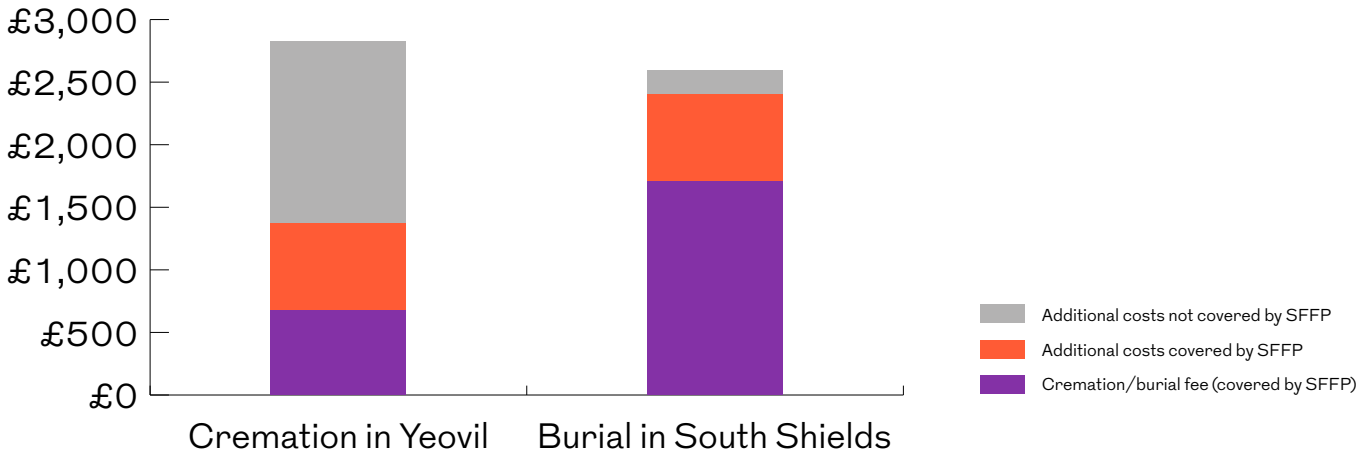
While the value of the benefit is more than £2,000 less than a traditional funeral, with the emergence of the direct cremation, priced at under £2,000, it presents the opportunity for the benefit to be potentially retargeted or re-calibrated to meet the cost of a direct cremation (or burial) and significantly reduce the debt for a consumer, with the consumer then having a choice of whether they wish to spend more and actively choosing to go into more substantive debt.

Chart 9 illustrates just one example of the types of inequitable outcomes that could result from the current system. The chart shows a cremation funeral service in Yeovil that costs £2,829 and a burial funeral service in South Shields that costs £2,591. As the chart shows, the SFFEP would make a much more significant contribution to the cost of the more expensive burial, leaving this individual with a much smaller shortfall in costs not covered by the SFFEP than the cremation in Yeovil. This is because the benefit does not meet all funeral director costs and instead caps the contribution towards their fees at £700.

It is hard to see the logic of a system that can leave some people with such different and significant shortfalls in terms of the contribution to overall costs. Assuming the individual was eligible and had the same circumstances, this means the level of debt is directly attributable to the location, minister's fees, funeral director's costs, and the £700 cap imposed.

The current rules by which DWP operate exposes them to the growing consequences of rising burial costs, resulting from burial plot shortages.

Chart 9: Chart showing potential inconsistent outcomes from current SFFEP regulations



Source: Royal London National Funeral Cost Index surveys.

Year upon year evidence has continued to point out the inadequacies of the SFFEP benefit. Up until this year the real value of this award has eroded; it is important yet increasingly inadequate and awarded to fewer and fewer people.

The Scottish Government has set about engaging with key stakeholders to address these inadequacies, and importantly taking a bold step to address burial plot shortages.

Westminster, together with key stakeholders, is also looking at how to address the inadequacies of this funeral state benefit which is welcome. It urgently needs to consider the shortage of burial plots within the scope of these discussions, although to date this has not formed part of the active debate.

Furthermore, the £700 cap on other costs means that consumers will almost certainly end up in debt, and funeral directors will have to consider very hard whether they wish to conduct SFFEP funerals at a loss for the good of the community, or whether they should direct those claimants with financial difficulties to their local authority, where a public health funeral would be conducted.

In the coming decades, according to ONS statistics, we can expect a sustained rise in the number of deaths per year, and Royal London has predicted we will also see higher levels of funeral debt, as we have seen this year (despite overall costs having fallen marginally).

However there are encouraging signs:

- Policymakers are actively engaged in the issue;
- Consumers appear to be showing signs of behaviour change with different coping strategies in order to keep costs down, and actively seeking out alternatives and lower cost funeral options;
- The funeral industry is also responding to the change in consumer behavior whether by funeral directors reducing prices to appear on comparison sites, or with the innovation and introduction of a direct cremation and direct burial.

If the changes we outline above continue to progress then the amount of debt incurred by the bereaved may not rise.

However, as the number of deaths falls back in 2016, the issue of burial plot shortage remains and with no firm changes to the Social Fund in place, the problems that have been called out since 2011 will remain and only get worse.

CONCLUSIONS AND RECOMMENDATIONS

This year's report finds a very different picture from the failures reported last year. While the UK's most vulnerable bereaved continue to take on increased levels of funeral debt, the topic is now receiving the significant attention of policymakers north and south of the border.

The number of SFFEP applications and awards continues to fall. DWP have introduced proactive steps to check applications in an attempt to improve the speed of the process, but it is not known at this stage why applications for the benefit have dropped. While the gap between the payment and retail funeral costs has narrowed ever so slightly and attention is being given to try to address the speed and complexity of the benefit, the message from government is clear; there is no extra money in the pot. It is likely that after changes are introduced the benefit will still require applicants to commit to a package

of funeral services before they know whether they will qualify for an award or what the value of that award will be. This process flaw needs to be addressed.

For the last two years we have seen consumers tightening their belts, and we have been able to illustrate how consumers are using different coping strategies to keep funeral costs down, and selecting different and radically cheaper funeral options.

In turn funeral directors are responding to this changing behaviour with more competitive pricing and actively engaging with comparison sites like *yourfuneralchoice.com*.

Furthermore, pockets in the industry are beginning to offer direct cremation and direct burial as a radically different and cheaper option, however none of the large providers yet offers this solution.

Royal London calls for:

- Policymakers in England, Wales and Northern Ireland to follow Scotland's lead and do away with 'cash for ash' doctors' fees;
- Westminster to adopt the pathway set by the Burial and Cremation (Scotland) Act 2016, providing permission for the sensitive re-use of abandoned old graves, to alleviate the pressure on unsustainable cemeteries;
- DWP to continue its proactive work on the Social Fund by addressing the process flaws and value, not just the speed and complexity issues;
- The funeral sector to respond to the latent demand from consumers for simpler and cheaper options, (i.e. to provide more access to direct cremation type services).

Significant progress has been made in the last year with policymakers, trade bodies, consumer groups, charities and sector experts all seeking to bring about improvements for the UK's most vulnerable bereaved.

Next year we may have a clearer idea whether funeral cost rises are indeed easing, or whether this year's drop was a blip arising from a sharp rise in the number of deaths.

SUMMARY OF RESEARCH METHODS

This report is based on research from a variety of sources and using the following methods:

Royal London commissioned two surveys from YouGov.

The first was made up of 2,003 nationally representative UK adults aged 18+ who had organised a funeral within the past five years and had used the services of a professional funeral director. The second was made up of a random sample of 1,034 UK adults aged 18+ who had organised a funeral within the past five years and had used the services of a professional funeral director.

YouGov surveys took place in May to June 2016.

ICCM surveyed 275 crematoria in the UK to ascertain their costs for cremation. They also conducted survey research to ascertain the costs of burial at two cemeteries in close proximity to the crematoria to allow us to analyse the comparative costs of cremations and burials.

Fieldwork for ICCM took place between April and June 2016.

For the second year we have also had data provided by *yourfuneralchoice.com*. Their data is based on mystery shopping of funeral directors to gather information and prices for a comparable ‘simple funeral’ to include collection/care of the deceased, a basic coffin, hearse, and to manage a simple service at a crematorium. Prices based on this research do not include third party costs which fall outside of the funeral directors immediate control or minister/celebrant fees. This approach was used to gather data for each extended postcode (i.e. RG1). If insufficient information was available within the postcode (usually in rural areas where there would be no local ‘in-postcode’ funeral director) the search was expanded up to 8 miles from the postcode centre.

We compared findings for funeral directors costs between YouGov and *yourfuneralchoice.com* sources and found them to be very similar. This year therefore we have adopted *yourfuneralchoice.com* into our data sets.

The funeral director results are not identical, and the YouGov data shows a larger drop than our equivalent from *yourfuneralchoice.com*, however going forward it will provide an even more accurate “in year” and geographically accurate picture than any other similar survey data.

FINALLY

Firstly a word of thanks to Simon Cox, who was instrumental in the creation of Royal London’s National Funeral Cost Index and whose contribution since its inception, and including this year’s report, has been invaluable.

In addition contributions were sought from the following experts, stakeholders and practitioners:

- **Gordon Tulley**
Owner of Express Cremations & Respect Direct Funeral Services
- **Heather Kennedy**
Fair Funerals Campaign Manager
- **Tim Morris**
Chief Executive,
Institute of Cemetery and Crematorium Management
- **Mandie Lavin**
Chief Executive, National Association of Funeral Directors
- **Nick Willcocks**
yourfuneralchoice.com

Please note that since last year’s report we have retested some analysis within the 2015 data. This means that in a small number of instances the data quoted here may differ marginally from last year’s report.

An additional report “Keeping the faith” will be published separately.



APPENDIX:
FIND THE COST OF A FUNERAL
IN YOUR AREA

East Midlands

LOCATION	COUNTY	BURIAL	CREMATION
Alfreton	Derbyshire	£3,340	£3,235
Chesterfield	Derbyshire	£4,056	£3,165
Derby	Derbyshire	£4,110	£3,212
Leicester	Leicestershire	£4,141	£3,280
Loughborough	Leicestershire	£3,684	£3,407
Alford	Lincolnshire	£3,299	£3,095
Boston	Lincolnshire	£4,104	£3,165
Grantham	Lincolnshire	£3,216	£3,353
Lincoln	Lincolnshire	£3,866	£3,185
Surfleet	Lincolnshire	£3,582	£3,190
Kettering	Northamptonshire	£3,466	£3,337
Northampton	Northamptonshire	£3,344	£3,458
Bramcote	Nottinghamshire	£3,621	£3,130
Mansfield	Nottinghamshire	£4,176	£3,139
Nottingham	Nottinghamshire	£3,989	£3,073
Ollerton	Nottinghamshire	£3,707	£3,364

East of England

LOCATION	COUNTY	BURIAL	CREMATION
Bedford	Bedfordshire	£3,857	£3,237
Luton	Bedfordshire	£3,463	£3,235
Cambridge	Cambridgeshire	£3,346	£3,219
March	Cambridgeshire	£3,711	£3,330
Peterborough	Cambridgeshire	£4,046	£3,298
Basildon	Essex	£4,122	£3,310
Braintree	Essex	£3,568	£3,359
Brentwood	Essex	£3,722	£3,315
Chelmsford	Essex	£3,624	£3,185
Colchester	Essex	£3,583	£3,227
Hainault	Essex	£5,294	£3,310
Harlow	Essex	£4,314	£3,300
South Essex	Essex	£5,372	£3,245
Southend-on-Sea	Essex	£5,251	£3,255
Weeley	Essex	£3,736	£3,275
Stevenage	Hertfordshire	£3,230	£3,405

East of England (Continued)

LOCATION	COUNTY	BURIAL	CREMATION
Watford	Hertfordshire	£3,931	£3,055
Great Yarmouth	Norfolk	£3,590	£3,267
Kings Lynn	Norfolk	£3,810	£3,228
Norwich Central	Norfolk	£4,803	£3,425
Norwich North	Norfolk	£4,452	£3,425
Bury St. Edmunds	Suffolk	£3,444	£3,300
Ipswich	Suffolk	£4,321	£3,175
Nacton	Suffolk	£4,468	£3,175

London

LOCATION	COUNTY	BURIAL	CREMATION
Barnet	London	£4,764	£3,103
Beckenham	London	£7,267	£3,471
City of London	London	£4,674	£3,275
Croydon	London	£5,256	£3,275
East Finchley	London	£6,436	£3,105
East London	London	£5,141	£3,254
Eltham	London	£5,121	£3,169
Enfield	London	£7,651	£3,296
Feltham	London	£5,503	£3,005
Golders Green	London	£6,861	£3,185
Islington	London	£6,436	£3,090
Kensal Green	London	£9,679	£3,165
Kingston upon Thames	London	£6,416	£3,114
Lewisham	London	£5,191	£3,195
Manor Park (London)	London	£6,277	£3,235
Morden	London	£6,139	£3,060
Mortlake	London	£5,476	£3,090
Ruislip	London	£4,754	£3,129
Southgate	London	£7,339	£3,295
Southwark	London	£5,051	£3,175
Streatham	London	£5,559	£3,346
Tooting	London	£6,157	£3,114
Wandsworth	London	£6,912	£3,114
West Norwood	London	£5,604	£3,114

North East England

LOCATION	COUNTY	BURIAL	CREMATION
Hartlepool	Cleveland	£3,570	£3,201
Middlesbrough	Cleveland	£3,676	£3,185
Bishop Auckland	Durham	£4,231	£3,243
Darlington	Durham	£3,811	£3,265
Durham Central	Durham	£4,231	£3,165
Durham North	Durham	£4,231	£3,165
Blyth	Northumberland	£3,661	£3,210
Birtley	Tyne and Wear	£3,791	£3,231
Gateshead	Tyne and Wear	£3,791	£3,231
Newcastle-upon-Tyne	Tyne and Wear	£4,059	£3,249
South Shields	Tyne and Wear	£4,057	£3,257
Sunderland	Tyne and Wear	£3,967	£3,149
Tynemouth	Tyne and Wear	£3,785	£3,215
Whitley Bay	Tyne and Wear	£3,785	£3,215

North West England

LOCATION	COUNTY	BURIAL	CREMATION
Chester	Cheshire	£4,187	£3,230
Crewe	Cheshire	£4,351	£3,035
Macclesfield	Cheshire	£4,351	£3,035
Northwich	Cheshire	£4,299	£3,210
Warrington	Cheshire	£4,299	£3,122
Widnes	Cheshire	£4,118	£3,165
Barrow in Furness	Cumbria	£3,276	£3,253
Carlisle	Cumbria	£3,706	£3,288
Whitehaven	Cumbria	£3,736	£3,308
Accrington	Lancashire	£3,576	£3,075
Blackburn	Lancashire	£3,807	£3,230
Blackpool	Lancashire	£3,851	£3,155
Burnley	Lancashire	£4,203	£3,137
Chorley	Lancashire	£3,866	£3,376
Lancaster	Lancashire	£3,737	£3,421
Lytham St. Annes	Lancashire	£3,851	£3,140
Preston	Lancashire	£3,694	£3,127
Altrincham	Manchester (Greater)	£4,036	£3,169
Atherton	Manchester (Greater)	£3,941	£3,250

North West England (Continued)

LOCATION	COUNTY	BURIAL	CREMATION
Bolton	Manchester (Greater)	£3,791	£3,190
Bury	Manchester (Greater)	£3,841	£3,376
Dukinfield	Manchester (Greater)	£3,911	£3,175
Eccles	Manchester (Greater)	£4,321	£3,265
Manchester North	Manchester (Greater)	£4,274	£3,147
Manchester South	Manchester (Greater)	£4,656	£3,210
Middleton	Manchester (Greater)	£3,911	£3,138
Oldham	Manchester (Greater)	£3,931	£3,195
Rochdale	Manchester (Greater)	£4,188	£3,138
Salford	Manchester (Greater)	£4,321	£3,265
Stockport	Manchester (Greater)	£3,879	£3,190
Wigan	Manchester (Greater)	£3,941	£3,130
Birkenhead	Merseyside	£3,881	£3,158
Liverpool North	Merseyside	£3,991	£3,270
Liverpool South	Merseyside	£3,991	£3,270
Southport	Merseyside	£4,236	£3,370
St. Helens	Merseyside	£3,760	£3,095
Thornton	Merseyside	£4,236	£3,370

Northern Ireland

LOCATION	COUNTY	BURIAL	CREMATION
Belfast	Belfast	£2,917	£2,879

Scotland

LOCATION	COUNTY	BURIAL	CREMATION
Aberdeen	Aberdeenshire	£3,778	£3,044
Moray	Aberdeenshire	£3,778	£3,285
Dundee	Angus	£4,200	£3,285
Friockheim	Angus	£3,542	£3,281
Dumbarton (Cardross)	Argyll & Bute	£3,725	£2,979
Irvine	Ayrshire	£3,491	£3,166
Eyemouth (Houndwood)	Berwickshire	£3,841	£3,071
Dumfries	Dumfries and Galloway	£3,606	£3,096
Edinburgh	Edinburgh	£4,047	£3,059

Scotland (Continued)

LOCATION	COUNTY	BURIAL	CREMATION
Leith	Edinburgh	£4,047	£3,036
Warriston	Edinburgh	£4,048	£3,036
Dunfermline	Fife	£3,535	£2,993
Kircaldy	Fife	£3,535	£2,993
Glasgow East	Glasgow	£4,391	£2,950
Glasgow North	Glasgow	£4,415	£2,976
Glasgow South	Glasgow	£4,391	£2,950
Glasgow West	Glasgow	£3,316	£3,003
Inverness	Inverness	£3,731	£3,200
North Lanarkshire	North Lanarkshire	£4,078	£3,087
Perth	Perthshire	£4,097	£3,100
Greenock	Renfrewshire	£3,380	£2,873
Paisley	Renfrewshire	£3,316	£2,951
Melrose	Scottish Borders	£3,748	£3,121
Ayr	South Ayrshire	£3,781	£3,139
South Lanarkshire	South Lanarkshire	£4,347	£2,950
Falkirk	Stirlingshire	£3,330	£3,044
Clydebank	West Dumbartonshire	£3,715	£2,968
West Lothian	West Lothian	£3,364	£3,121

South East England

LOCATION	COUNTY	BURIAL	CREMATION
Bracknell	Berkshire	£4,308	£3,288
Reading	Berkshire	£3,979	£3,230
Slough	Berkshire	£4,114	£3,275
West Berkshire	Berkshire	£3,037	£3,330
Amersham	Buckinghamshire	£3,126	£3,061
Milton Keynes	Buckinghamshire	£4,451	£3,425
Aldershot	Hampshire	£5,490	£3,331
Basingstoke	Hampshire	£3,336	£3,397
Eastleigh	Hampshire	£3,226	£3,300
Havant	Hampshire	£3,677	£3,300
Portsmouth	Hampshire	£3,601	£3,075
Southampton	Hampshire	£3,836	£3,230
Isle of Wight	Isle of Wight	£3,691	£3,206
Barham	Kent	£3,786	£3,305

South East England (Continued)

LOCATION	COUNTY	BURIAL	CREMATION
Charing	Kent	£3,473	£3,305
Folkestone	Kent	£3,528	£3,373
Maidstone	Kent	£3,448	£3,254
Margate	Kent	£3,616	£3,220
Medway	Kent	£3,776	£3,142
Sittingbourne	Kent	£3,711	£3,235
Tunbridge Wells	Kent	£3,764	£3,221
Abingdon	Oxfordshire	£2,987	£3,370
Banbury	Oxfordshire	£3,154	£3,350
Oxford	Oxfordshire	£3,941	£3,458
Guildford	Surrey	£4,841	£3,300
Leatherhead	Surrey	£5,986	£3,471
Woking	Surrey	£4,326	£3,335
Brighton (Downs)	Sussex (East)	£3,781	£3,087
Brighton (Woodvale)	Sussex (East)	£3,781	£3,135
Eastbourne	Sussex (East)	£3,698	£3,155
Hastings	Sussex (East)	£3,449	£3,137
Chichester	Sussex (West)	£4,251	£3,471
Crawley	Sussex (West)	£3,980	£3,471
Worthing	Sussex (West)	£4,271	£3,292

South West England

LOCATION	COUNTY	BURIAL	CREMATION
Bristol North West	Bristol	£4,051	£3,230
Bristol South	Bristol	£4,051	£3,230
Westerleigh	Bristol	£4,351	£3,310
Bodmin	Cornwall	£3,535	£3,387
Camborne	Cornwall	£3,535	£3,210
Truro	Cornwall	£3,535	£3,130
Barnstaple	Devon	£3,487	£3,145
East Devon	Devon	£3,712	£3,365
Exeter	Devon	£4,259	£3,380
Plymouth East	Devon	£3,751	£3,340
Plymouth West	Devon	£3,751	£3,340
Torquay	Devon	£3,881	£3,360

South West England (Continued)

LOCATION	COUNTY	BURIAL	CREMATION
Bournemouth	Dorset	£3,901	£3,228
Poole	Dorset	£4,736	£3,273
Weymouth	Dorset	£3,859	£3,255
Cheltenham	Gloucestershire	£3,658	£3,160
Forest of Dean	Gloucestershire	£3,411	£3,300
Gloucester	Gloucestershire	£3,632	£3,325
Bath	Somerset	£3,559	£3,225
Bridgwater	Somerset	£3,041	£3,230
Shepton Mallet	Somerset	£3,388	£3,265
Taunton	Somerset	£3,601	£3,265
Weston-super-Mare	Somerset	£4,101	£3,387
Yeovil	Somerset	£3,050	£3,189
Salisbury	Wiltshire	£3,490	£3,330
Semington	Wiltshire	£3,736	£3,310
Swindon	Wiltshire	£3,066	£3,255

Wales

LOCATION	COUNTY	BURIAL	CREMATION
Bridgend	Bridgend	£4,131	£3,159
Cardiff	Cardiff	£3,641	£3,045
Llanelli	Carmarthenshire	£3,420	£3,155
Aberystwyth	Ceredigion	£3,706	£3,250
Colwyn Bay	Conwy	£3,826	£3,084
St Asaph	Denbighshire	£3,711	£3,215
Bangor	Gwynedd	£3,486	£3,055
Port Talbot	Neath Port Talbot	£3,815	£3,100
Narberth	Pembrokeshire	£4,011	£3,079
Aberdare	Rhondda Cynon Taff	£3,839	£3,170
Pontypridd	Rhondda Cynon Taff	£3,283	£3,170
Swansea	Swansea	£4,021	£3,125
Cwmbran	Torfaen	£3,831	£3,166
Barry	Vale of Glamorgan	£3,516	£3,265
Wrexham	Wrexham	£3,921	£3,171

West Midlands

LOCATION	COUNTY	BURIAL	CREMATION
Hereford	Hereford	£3,917	£3,199
Shrewsbury	Shropshire	£3,590	£3,214
Telford	Shropshire	£3,348	£3,284
Burton on Trent	Staffordshire	£3,266	£3,130
Lichfield	Staffordshire	£4,053	£3,153
Newcastle-under-Lyme	Staffordshire	£4,247	£3,186
Stafford	Staffordshire	£4,351	£3,170
Stoke-on-Trent	Staffordshire	£4,346	£3,105
Leamington Spa	Warwickshire	£4,141	£3,145
Nuneaton	Warwickshire	£3,106	£3,471
Rugby	Warwickshire	£3,851	£3,290
Coleshill	West Midlands	£5,201	£3,205
Coventry	West Midlands	£4,398	£3,182
Dudley	West Midlands	£5,114	£3,267
Lodge Hill (Birmingham)	West Midlands	£5,374	£3,262
Perry Barr (Birmingham)	West Midlands	£5,454	£3,281
Rowley Regis	West Midlands	£4,937	£3,171
Solihull	West Midlands	£5,201	£3,205
Stourbridge	West Midlands	£5,114	£3,267
Sutton Coldfield (Birmingham)	West Midlands	£4,361	£3,262
Walsall	West Midlands	£5,219	£3,238
West Bromwich	West Midlands	£5,052	£3,171
Wolverhampton	West Midlands	£5,204	£3,216
Yardley (Birmingham)	West Midlands	£5,184	£3,262
Redditch	Worcestershire	£4,051	£3,095
Stourport	Worcestershire	£4,862	£3,330
Worcester	Worcestershire	£3,961	£3,382

Yorkshire and the Humber

LOCATION	COUNTY	BURIAL	CREMATION
Driffield	Humberside	£3,959	£3,341
Haltemprice	Humberside	£3,909	£3,267
Hull	Humberside	£3,909	£3,155
Grimsby	Lincolnshire	£4,028	£3,154
Scunthorpe	Lincolnshire	£4,048	£3,185

Yorkshire and the Humber (Continued)

LOCATION	COUNTY	BURIAL	CREMATION
Harrogate	Yorkshire (North)	£4,125	£3,302
Kirkleatham	Yorkshire (North)	£3,046	£3,235
Scarborough	Yorkshire (North)	£3,654	£3,126
Skipton	Yorkshire (North)	£4,099	£3,155
York	Yorkshire (North)	£4,014	£3,350
Barnsley	Yorkshire (South)	£4,028	£3,215
Doncaster	Yorkshire (South)	£4,201	£3,215
Rotherham	Yorkshire (South)	£4,048	£3,396
Sheffield Central	Yorkshire (South)	£4,076	£3,205
Sheffield North	Yorkshire (South)	£4,076	£3,200
Sheffield South	Yorkshire (South)	£4,076	£3,205
Bradford	Yorkshire (West)	£4,031	£3,209
Dewsbury	Yorkshire (West)	£4,016	£3,120
Halifax	Yorkshire (West)	£4,001	£3,202
Huddersfield	Yorkshire (West)	£3,951	£3,120
Keighley	Yorkshire (West)	£4,031	£3,209
Leeds North	Yorkshire (West)	£4,663	£3,324
Leeds North West	Yorkshire (West)	£4,663	£3,324
Leeds South West	Yorkshire (West)	£4,663	£3,324
Pontefract	Yorkshire (West)	£4,344	£3,308
Shipley	Yorkshire (West)	£4,031	£3,209
Wakefield	Yorkshire (West)	£4,344	£3,308

For more information about Royal London
or this report please contact:

Meera Khanna – PR Manager

Email – meera.khanna@royallondon.com

Phone – 0207 506 6585

Gareth Evans – Head of Corporate Affairs

Email – gareth.evans@royallondon.com

Phone – 0207 506 6715

