



A FALSE DAWN

Funeral costs rise again
after a one year respite

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Executive Summary

After reporting a fall in funeral costs last year, Royal London's National Funeral Cost Index for 2017 sees a return to funeral cost increases. However, the cost increase of 3%, which means that the average funeral in 2017 now costs £3,784 compared to £3,675 in 2016, is only marginally ahead of the rate of inflation (an average increase in Consumer Price Index of 2.6%). This is a much lower real terms funeral cost increase than in most years in the last decade or more.

The average debt taken on by customers who struggled to pay for a funeral was £1,680 in 2017. It has risen by £79 from £1,601 in 2016 and over £375 since our first report in 2014. With more than one in seven (16%) saying they struggled with funeral costs, and 597,000 reported deaths in the UK, this sets a new funeral poverty record of more than £160m (up from around £150 million last year).

The average cost for a burial is £4,257 in 2017, which is a 2.9% increase on the 2016 cost of £4,136. The average cost for a cremation is £3,311 in 2017, which is a 3% increase on the 2016 cost of £3,214.

Increases in burial fees (up by 3.5% for residents and 5.3% for non-

residents) and cremation fees (up by 5.4%) have been major components of the cost increases reported above. Funeral directors' fees have increased by 2.1%, which is below the rate of overall UK inflation.

This year we have found evidence that private crematoriums charge higher fees and have increased their fees by more compared to local authority crematoriums (increases of 5.9% and 4.6% respectively).

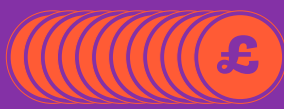
Once again our research finds evidence of pressure on burial plots with shortages resulting in price rises in the region of 20% in various parts of the country. We urge Westminster to follow the example set by Holyrood and pass legislation that allows for the sensitive re-use of abandoned old graves.

We continue to see extreme variations in funeral directors' costs, even at a postcode level where the largest difference between the highest and lowest price is £2,365. Even with this significant range of costs, there is still a lack of shopping around by consumers. Only 6% of people got quotes from more than one funeral director. Even amongst those struggling with funeral costs the vast majority (89%) went with the first funeral director they contacted.

Funeral cost and debt at an all-time high

£3,784

Average funeral cost



£1,680*

Average debt that people are taking on



*Of the 16% that struggled to pay for a funeral.

This year's report highlights the crucial role funeral directors play in providing help and guidance at the point of bereavement. More than 60% of people received support from a funeral director, a figure that is much higher than for any other source of advice, including friends and family (at around 50%). This makes them well placed to raise awareness of the increasing range of options available to those arranging funerals.

There is a mixed picture when it comes to funeral directors discussing their lowest cost options with customers. Our data suggests that in almost 40% of cases where customers struggled with the cost of a funeral, the most affordable options were not discussed.

In 34% of the cases where they were discussed, it was as a result of a customer raising the issue themselves.

Building on the emergence of a no-frills funeral, also known as a 'direct cremation' which we highlighted in last year's report, a number of variations on this theme appear to be increasing in popularity as both consumers and funeral directors look for lower cost options.

Direct cremation is a distinctive new approach which separates the ceremonial and disposal elements of the funeral and is one of an increasing range of cost options open to the consumer. It includes having standard cremation

ceremonies at less popular times and the option of not taking all services that form part of the standard funeral ceremony, such as not using a funeral director or having a separate service.

The Scottish Government has again demonstrated that they lead the UK in the fight against funeral poverty, with the launch of their Funeral Costs Plan, a stark contrast to the lack of action taken by Westminster to address this growing issue.

The total number of Social Fund Funeral Expenses Payment (SFFEP) applications remained the same as 2016. The number of successful awards dropped again in 2017 to 27,000 from 29,000 in 2016 and 32,000 in 2015. This compares with 41,000 awards in 2007.

The Government spent £38.6 million on SFFEP last year, which is the lowest figure for more than 10 years.

In the last year, the average SFFEP award has risen from £1,410 to £1,429 – a below inflation rise of 1.3%. This means that the gap between the amount of the average award and the average funeral cost continues to widen, with consumers facing a shortfall of £2,355.

Introduction

By Louise Eaton-Terry



This year sees the fourth edition of the Royal London National Funeral Cost Index, and the methodology followed continues to combine three separate research and data sources to provide the most comprehensive study of funeral costs in the UK.

As our research matures, we are able to look at longer term trends. In addition to year on year changes in funeral costs, on both a national and regional level, we're also able to explore the underlying contributing factors.

A key aim of the report is to shine a light on the issue of funeral poverty, which has reached an all-time high of more than £160m, and explore how consumers, the Government and the funeral industry are responding to the increasing challenge this represents.

Royal London was founded in 1861 to help people pay for their funerals and this continues to be a key focus for us as we provide life insurance to people today. Throughout the report we also provide commentary from experts from across the industry to give a broader context to our analysis.

This year's report finds that the stall in funeral inflation we identified last year was a false dawn and costs are again on the rise. The situation for those with low financial capability continues to look bleak as

the proportion of funeral arrangers who experience funeral poverty increases further, as does the level of funeral debt they face. The report finds that:

- Continued pressure on public sector funding and the increase in the number of private crematoriums mean that increases in cremation costs see no sign of abating.
- Scotland continues to make headway in improvements to policy and practice aimed at tackling the issue of funeral poverty. Despite repeated calls, there is no sign that policymakers in England and Wales will follow Scotland's lead.
- The Department for Work and Pensions (DWP) is undertaking a review of the SFFEP but, with focus being on the processes and administration of the benefit, this still does not address the fundamental issue of its growing inadequacy.
- The industry is continuing to find creative new alternatives to the traditional funeral plan which provide lower cost options to consumers but, with levels of shopping around remaining low, these are not yet gaining traction.

Louise Eaton-Terry
Consumer Division
Royal London Group



National Funeral Costs

Costs back on the rise following last year's respite

Last year we reported the first fall in funeral spending in more than a decade. The results of this year's study reveal that spending on funerals in the UK has begun to increase again. However, the rate of increase this year is broadly in line with the overall inflation level.

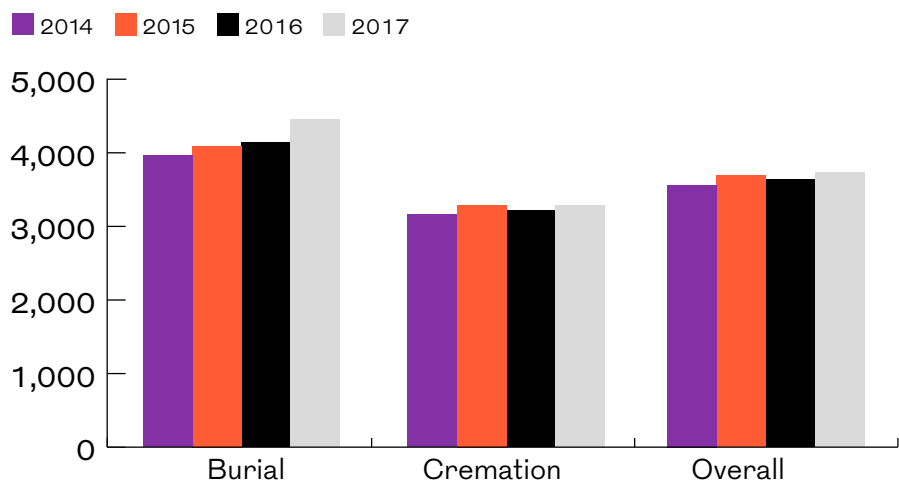
The average cost of a UK funeral increased by 3% between 2016 and 2017. This compares to the UK inflation figure (as measured by the Consumer Price Index) of 2.6% in the last 12 months (to June 2017). This year's results suggest only a small 'real terms' increase in funeral spending, when for much of the previous decade it was running far ahead of the average UK inflation figure. The average funeral in 2017 is now £3,784, compared to £3,675 in 2016.

"The below-inflation increase in funeral directors' costs is indicative of both increased competition in the market and also a commitment by funeral directors to balance meeting the operating, employment and capital investment costs of running their businesses, with a determination to ensure funerals are considered affordable, high quality and responsive to individual circumstances."

**Mandie Lavin –
CEO, National Association
of Funeral Directors**

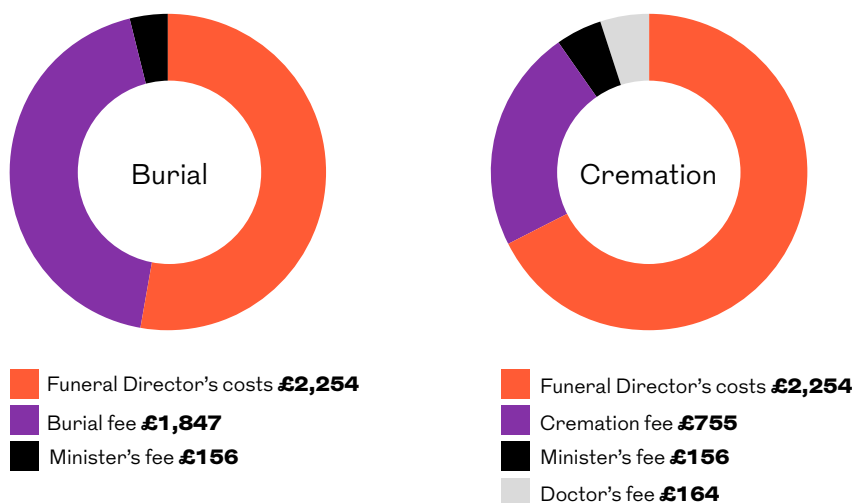
As chart 1 illustrates, while the overall cost of a funeral increased by 3.0%, the cost of a burial funeral rose by 2.9% to £4,257 and the cost of a cremation funeral increased by 3% to £3,311. On average, a funeral

Chart 1: Funeral Cost Changes 2014 to 2017



Source: Royal London National Funeral Cost Index surveys.

Chart 2: The composition of funeral expenses 2017



Source: Royal London National Funeral Cost Index surveys.

in 2017 is £109 more expensive than in 2016. The rise in costs is largely due to significant, above inflation increases in cremation and burial costs and ministers' fees. Funeral directors' costs have risen less than the rate of overall UK inflation.

Chart 2 illustrates the key component elements of funeral costs for both burials and cremations

Burial fees

Increases in cremation and burial fees were the most significant factors in this year's cost increases. Burial fees increased by 5.3% to £3,067 for non-residents and by 3.5% to £1,847 for residents. These increases of £154 and £63 respectively account for by far the biggest component of the overall £121 increase in the cost of a burial

funeral (residents and non-residents combined) between 2016 and 2017.

Our previous reports have called for a change in the regulations around burial, allowing for the sensitive re-use of abandoned plots. This call has fallen on deaf ears. As a result, local authorities are facing increased cost pressures because they must 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 crematoriums 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

“The unsustainable nature of cemeteries and the need to build and maintain more inevitably adds pressure to increase fees in order to cover costs. Whilst Scotland has introduced legislation that will enable the re-use of old abandoned graves the government in England and Wales has avoided the issue. The Select Committee inquiry of 2000 reported “If the public are to continue to have access to affordable, accessible burial in cemeteries fit for the needs of the bereaved, there appears to be no alternative to grave re-use.”

Tim Morris – Institute of Cemetery and Crematorium Management (ICCM)

plots to ease these pressures. Again, Scottish Parliament passed the Burial and Cremation (Scotland) Act 2016. 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.

Cremation Fees

As with burial fees and burial funerals, increased cremation fees accounted for the biggest component of the overall increase in the cost of a cremation funeral. Between 2016

and 2017, cremation fees increased by 5.4% from £716 to £755. This increase of £39 was the biggest component of the £97 overall increase in the cost of a cremation funeral this year.

Private crematoriums driving up costs

Looking more deeply into the data on cremation fees, it also becomes apparent that private crematoriums have imposed large increases and charge higher fees than local authority crematoriums. Overall, private sector crematoriums increased their fees by 5.9% between 2016 and 2017 compared to a 4.6% increase for local authority crematoriums.

Private crematoriums have been growing in numbers at a faster rate than local authority crematoriums and now account for 35% of the total number of crematoriums in the country. If private crematoriums

continue to take more market share and drive up costs at such a significant rate, this will be a further driver of funeral cost inflation.

Funeral Directors' Costs

Between 2016 and 2017 funeral directors' costs increased by 2.1%. As illustrated in chart 2, funeral directors' costs constitute by far the biggest component of the cost of a funeral. In 2017, they accounted for 68% 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 return to the higher rates of increase seen before 2015, but we can speculate on several factors that are likely to see continued funeral directors' cost restraint, such as changing consumer behaviour with an increased awareness of price differences within the sector and the emergence of a different and cheaper types of 'direct cremation' funeral.

“There is much private sector activity in respect of establishing new crematoriums as, unlike burial, it is a profitable exercise. The establishment of most new crematoriums does not however generate new business but shares existing business. A local authority that finds itself in competition with a new private crematorium might attempt to maintain income and hence standards by increasing fees in line with or just under its competitor. It should also be remembered that many local authorities that operate crematoriums also operate cemeteries. The vast majority of the latter are subsidised by the authority and hence the reason why there is limited private sector interest in cemeteries.”

Tim Morris – ICCM

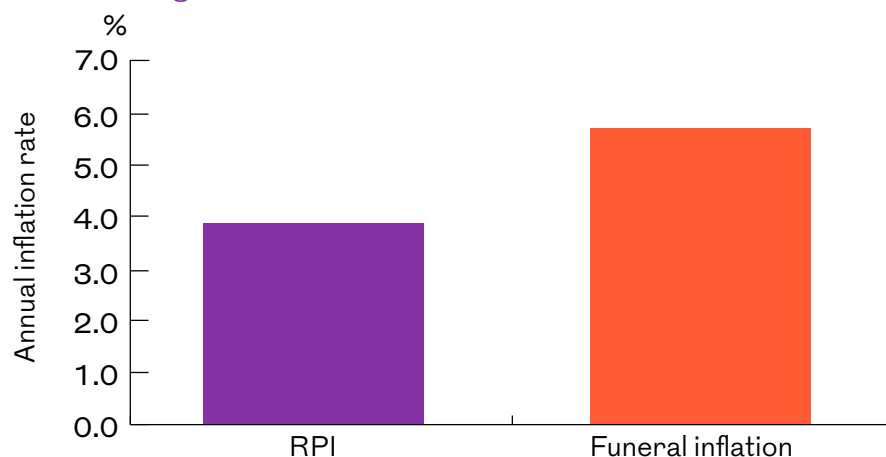
Long term trends in funeral inflation

This year's figures see a return to the historic above inflationary rise of funeral costs, demonstrating that last year's drop in costs was a blip, rather than a fundamental shift in trend.

This year's results show an increase in funeral costs that is broadly in line with overall UK inflation (3% compared to 2.6%) which represents a third year of slowing or stagnant funeral cost inflation.

Chart 3 shows that since 1980 annual funeral cost inflation has

Chart 3: Long term inflation 1980 – 2017



Source: Oddfellows/ONS.

“The market is showing growing trends towards affordable funerals, with a marked increase in the number of general enquiries on a price comparison basis for direct cremations only and an increase in the number of enquirers looking for the lowest cost option. When they realise that a direct cremation is an unattended option, often customers opt for an attended cremation at their chosen time of day even when better fees are available at certain crematoriums, convenience of timing for the family is still an important factor. We are also seeing an increasing number of customers choosing our Express Burial option which offers national direct green burial. The rate of increase in this type of funeral is growing ahead of direct cremation.”

**Gordon Tulley –
Respect Direct Funerals**

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.

Increasing consumer choice driving down funeral spend

Last year we highlighted the arrival of direct cremation in the UK, providing an alternative low-cost funeral option. This distinctive new approach that separates the ceremonial and disposal elements of the funeral is one of an

increasing range of cost options open to the consumer. These include having standard cremation ceremonies at less popular times and the option of not taking all services that form part of the standard funeral ceremony, such as not using a funeral director or having a separate service.

The results of this year’s survey suggest that lower cost funeral options continue to be popular. Of all the cremation funerals held, 10% did not include a ceremony or service. Three quarters of these (75%) took place during the last 3 years, suggesting that this is a growing trend. Our research also found that of those that struggled with the cost of the funeral, 4% chose to have a direct cremation as a way to bring the cost down.

The industry is continuing to respond to the demand for a lower cost, simpler alternative to the traditional funeral. An increasing number of funeral providers have launched their own basic funerals. Some funeral directors have gone as far as to create facilities in which to provide a ceremony on their own premises, rather than at a church or crematorium.

The increase in competition for this type of service undoubtedly provides more choice for those arranging funerals. The challenge is to ensure that awareness of these options is raised and consumers are encouraged to shop around more to find the right solution for their needs. We explore this later in the report.

“In the NAFD’s view, our members – who between them arrange 80% of the funerals taking place in the UK each year, are working hard to do everything they can to act in the public interest – tailoring their services to meet the needs and budgets of the diverse range of families in the UK who lose a loved one each year.

It is therefore disappointing to see other organisations, many in the public sector, continuing to levy above inflation price rises and, at the same time, to also see funeral expenses payments from the Government Social Fund fall to their lowest level in decades. As a result, we know of many

funeral directors who have found themselves trying to minimise their own costs to offset the impact of high price rises by other parties. Surely supporting hard-pressed families faced with the funeral of a loved one should not be solely the responsibility of the private sector?

There should also be appropriate avenues for people to follow, when faced with funeral expense and affordability issues, and this is certainly something we remain committed to working with Government to achieve.”

Mandie Lavin – CEO, National Association of Funeral Directors

Local Differences

No relief for local authorities in the face of continued pressure on budgets and availability of burial plots

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, in the face of ever dwindling budgets with cuts imposed from central government. Last year we highlighted how burial plot shortages are approaching crisis levels in some areas (London in particular).

Again, we would ask the government to reconsider the re-use of abandoned plots to ease these pressures. The Scottish Parliament passed the Burial and Cremation (Scotland) Act 2016. 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.

Kensal Green is again the most expensive location in the country. However, it has been subject to one of the lowest percentage cost increases in the country. Perhaps

“There has been some criticism of the wide differences in fees charges by local authorities however this can also be said of funeral directing services and private cemetery and crematoriums. Perhaps note should be made by government in England and Wales of the lead again taken by Scotland in appointing inspectors of crematoriums, cemeteries (pending) and Funeral Directors, and applying regulation.”

Tim Morris, ICCM

keen not to pass the significant £10,000 landmark, this year's 1% increase in the cost of a burial at Kensal Green means that a burial there now costs £9,809 compared to £9,679 last year.

However, this year other parts of London are experiencing the pressure. For example, Enfield retains its place as the second most expensive place for a funeral in the country, but this year has come much closer to Kensal Green's costs for a burial following a whopping 16% increase which takes the fee from £7,651 in 2016 to £8,859 in 2017. This year all the top ten most expensive locations for a funeral are in and around the London area.

The regional disparities have not eased since our last report, with the difference between the average cost of the most and least expensive locations standing at around £3,500. Without the legislative changes outlined above, this geographic polarisation of funeral costs looks set to continue.

Last year's report highlighted some extraordinary increases in costs in London such as the 47% in Kensal Green, 27% in Islington and 20% in Kingston Upon Thames. This year has seen a different pattern of price rises. As table 2 illustrates, though none of the increases were quite as high as last year's top two, 2017 has seen a significant number of price increases of around 20% for burials spread around all parts of England from North, South, East and West.

This year again, the distribution of the least expensive locations reveals the postcode lottery that applies to funeral costs. Belfast retains its place as the cheapest location in the UK for a funeral. Other low-cost funeral locations can also be found in Scotland (Paisley, Glasgow West, Greenock and Alford), Amersham in Buckinghamshire, Burton on Trent in East Staffordshire and Bridgwater, Swindon and Yeovil in the West Country.

Table 1: Most expensive locations for funerals

| 2017 Location | Burial | Cremation | Average |
|----------------------------|--------|-----------|---------|
| Kensal Green | £9,809 | £3,223 | £6,516 |
| Enfield | £8,859 | £3,423 | £6,141 |
| Beckenham | £7,529 | £3,572 | £5,551 |
| Southgate | £7,294 | £3,398 | £5,346 |
| Golders Green | £7,275 | £3,244 | £5,260 |
| Wandsworth | £7,106 | £3,172 | £5,139 |
| Islington | £6,827 | £3,173 | £5,000 |
| East Finchley | £6,827 | £3,163 | £4,995 |
| Manor Park (London) | £6,577 | £3,333 | £4,955 |
| Leatherhead | £6,232 | £3,572 | £4,902 |

Source: Royal London National Funeral Cost Index surveys.

Table 2: Examples of wide regional spread of large price increases for burials

| | |
|--------------------------|-----|
| Barrow in Furness | 20% |
| Coventry | 20% |
| Norwich Central | 19% |
| Woking | 18% |
| Norwich North | 17% |
| Enfield | 16% |
| Sittingbourne | 14% |

Source: Royal London National Funeral Cost Index surveys.

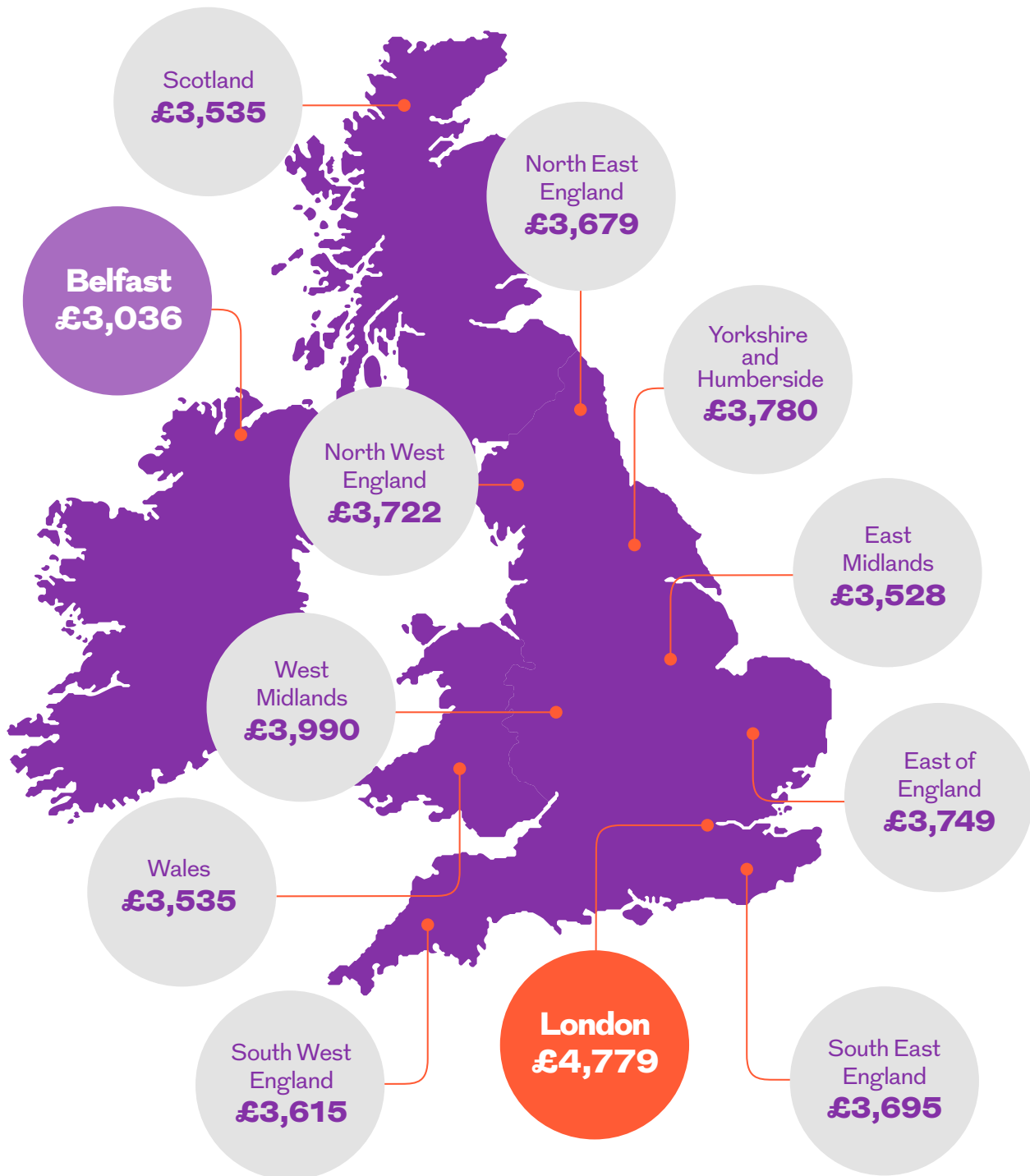
Table 3: Least expensive locations for funerals

| 2017 Location | Burial | Cremation | Average |
|------------------------|--------|-----------|---------|
| Belfast | £3,128 | £2,943 | £3,036 |
| Paisley | £3,326 | £3,034 | £3,180 |
| Glasgow West | £3,326 | £3,061 | £3,194 |
| Greenock | £3,437 | £2,995 | £3,216 |
| Amersham | £3,284 | £3,148 | £3,216 |
| Bridgwater | £3,104 | £3,338 | £3,221 |
| Swindon | £3,155 | £3,353 | £3,254 |
| Burton on Trent | £3,288 | £3,223 | £3,256 |
| Yeovil | £3,294 | £3,263 | £3,279 |
| Alford | £3,382 | £3,183 | £3,283 |

Source: Royal London National Funeral Cost Index surveys.

Average 2017 funeral costs

By region



This infographic shows the average cost of a funeral in 2017 by region. You can find more detail on costs within each region in the Appendix.



Funeral Spending

Return to familiar pattern as funeral spending increases

Last year's report identified a certain amount of consumer 'belt tightening' when it came to discretionary spend on funerals. The 2017 results suggest more of a return to the previous pattern of increased spending on discretionary items. The data in chart 4 shows that spending on all discretionary items, apart from flowers, increased between 2016 and 2017.

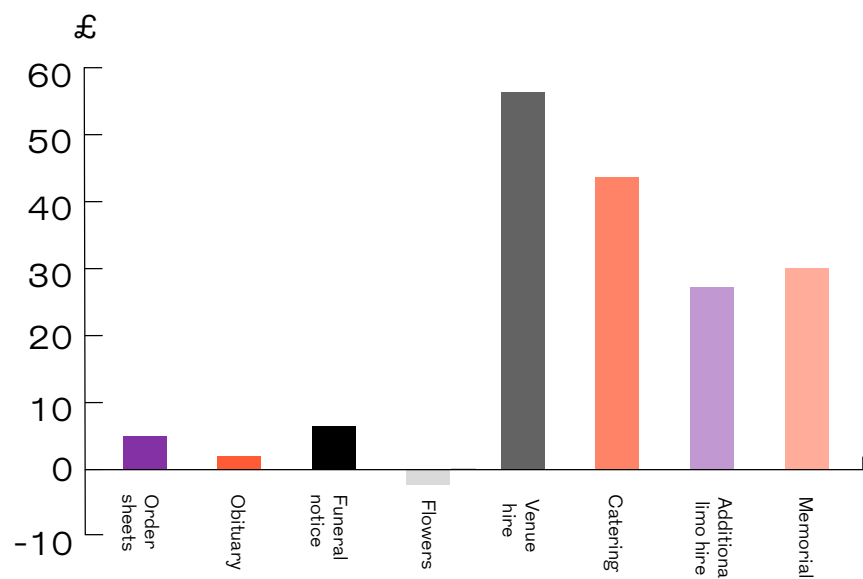
This data is illustrative of two longer term trends in funeral expenditure and the experience of the modern funeral.

First, is the fall in spending on flowers. For some time now it has been increasingly common practice to suggest donations to charity instead of flowers from mourners.

Perhaps this trend is now extending to the funeral organisers themselves, either because flowers are being rejected altogether or because more modest and less extravagant floral displays are increasingly in fashion. Across the period since our first report in 2014, spend on flowers has fallen by 5% from £156 to £149.

The other notable feature of the data in the chart 4 is the double-digit growth this year in the amount spent on both venue hire and catering. Since spending on venue hire has grown consistently (even in 2016 when most elements of discretionary spend fell). Combined spending on venue and catering has increased by 10% from £765 in 2014 to £840 in 2017.

Chart 4: Changes in spend on discretionary items



Source: Royal London National Funeral Cost Index surveys.

“Transparency of funeral director pricing has continued to improve in the last 12 months. However, the significant variation in pricing and services within regions continues. On yourfuneralchoice.com we have seen a steady increase in customers researching their options. The preference for only meeting with one funeral director continues, however bereaved families are now using our site to make a more informed choice before making contact.”

Tim Baker – yourfuneralchoice.com

Despite the increase in new, lower cost funeral options, this demonstrates the continued desire for mourners to give their loved ones ‘a good send-off’. Increased spending on venues could also reflect the fact that fewer funerals are taking place in traditional places of worship and that other, paid for venues are required for services.

**Shopping Around:
Lack of shopping around
despite significant
opportunities to save**

In addition to the significant variation in funeral costs at a regional level across the country, there is also a striking difference in costs at a local level.

Table 4 illustrates the scale of savings available to those willing to shop around, the most extreme case

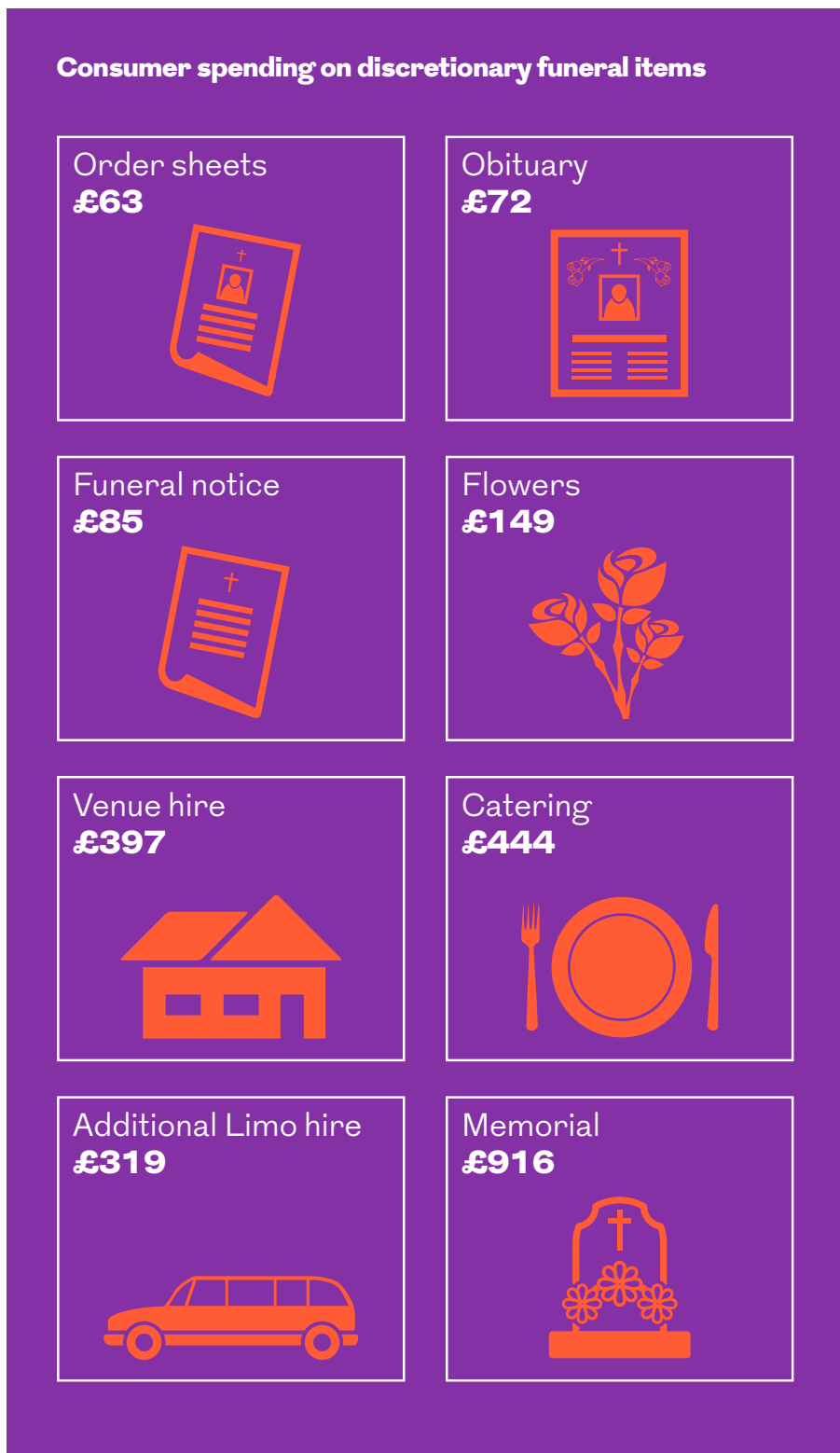


Table 4: 10 locations with the biggest difference in costs

| Location | Lowest | Highest | Difference |
|--------------------------------------|--------|---------|------------|
| Solihull | £950 | £3,315 | £2,365 |
| Yardley (Birmingham) | £995 | £3,315 | £2,320 |
| West Bromwich | £995 | £3,315 | £2,320 |
| Sutton Coldfield (Birmingham) | £700 | £3,015 | £2,315 |
| Sheffield | £1,007 | £3,315 | £2,308 |
| Leicester | £1,040 | £3,315 | £2,275 |
| Great Glen (Leicester) | £1,040 | £3,315 | £2,275 |
| Rotherham | £1,090 | £3,315 | £2,225 |
| Widnes | £695 | £2,862 | £2,167 |
| Liverpool South | £695 | £2,862 | £2,167 |

Source: Royal London National Funeral Cost Index surveys.

being in Solihull where the difference between the highest and lowest funeral director cost was an astonishing £2,365. Locations in the Midlands make up more than half of the locations with the largest difference in costs.

While the package of services these costs relate to are the same, the quality and experience offered will inevitably vary between funeral directors. However, like any other goods or services purchased, shopping around gives consumers the power to find a funeral that meets their needs for the best possible price and puts pressure on the industry to price more competitively.

Shopping around has become an increasingly common behaviour when it comes to high-ticket purchases. Our survey demonstrates that this doesn't extend to arranging a funeral, with only 6% of all

funeral arrangers getting a quote from more than one funeral director.

Following continued efforts by the Quaker Social Action's Fair Funerals campaign, increasing numbers of funeral directors are publishing their prices online. However, against the backdrop of continued above inflation rises in funeral costs and the increasing issue of funeral poverty, more work needs to be done to raise awareness of the options that consumers have to find a funeral to fit their budget.

Here we show 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).



Funeral Debt

Funeral poverty reaches an all-time high of over £160m

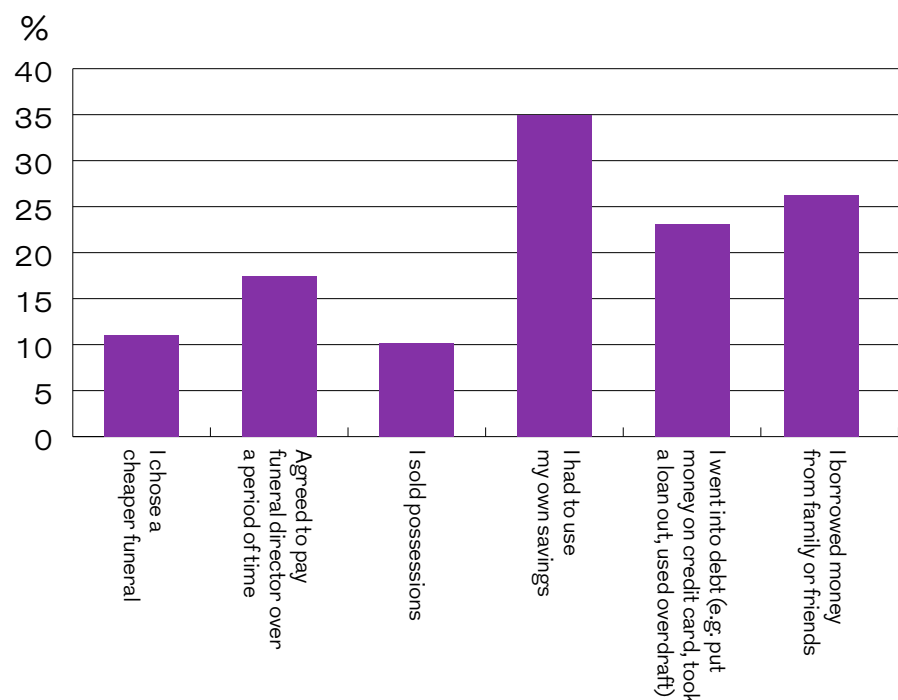
This year the rise in funeral costs has been accompanied by a rise in personal debt among consumers who struggled to meet the cost of a funeral. The average debt taken on by consumers who struggled to pay was £1,680 in 2017. It has risen by £79 from £1,601 in 2016, and by £380 from £1,300 compared to our 2014 report. With one in six (16%) saying they struggled with funeral costs, and 597,000 reported deaths in the UK, this sets a new funeral poverty record of more than £160m.

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

“When someone we love dies, we need to say goodbye. Everyone should be able to access a dignified funeral. But with funeral costs rising well above inflation this just isn't possible. People on modest incomes are left wondering how they'll pay for a funeral when someone in their family dies. And bereaved people are forced to take on unaffordable debts that cause serious financial problems for years to come. We support people in this situation and we've seen the distress and anguish this causes.”

**Heather Kennedy –
Fair Funerals Campaign Manager**

Chart 5: Means of meeting the shortfall in funeral costs



Note: 14% said other.

Source: Royal London National Funeral Cost Index surveys.

shortfall in funeral costs. This year we've recorded the highest level of people selling their possessions to repay funeral debt – one in ten (10%) of those struggling with funeral payments are taking this approach in order to raise the necessary funds. A common strategy for those that struggle with funeral costs is to go into debt – as chart 5 shows almost one in four (23%) people get into debt and over one in

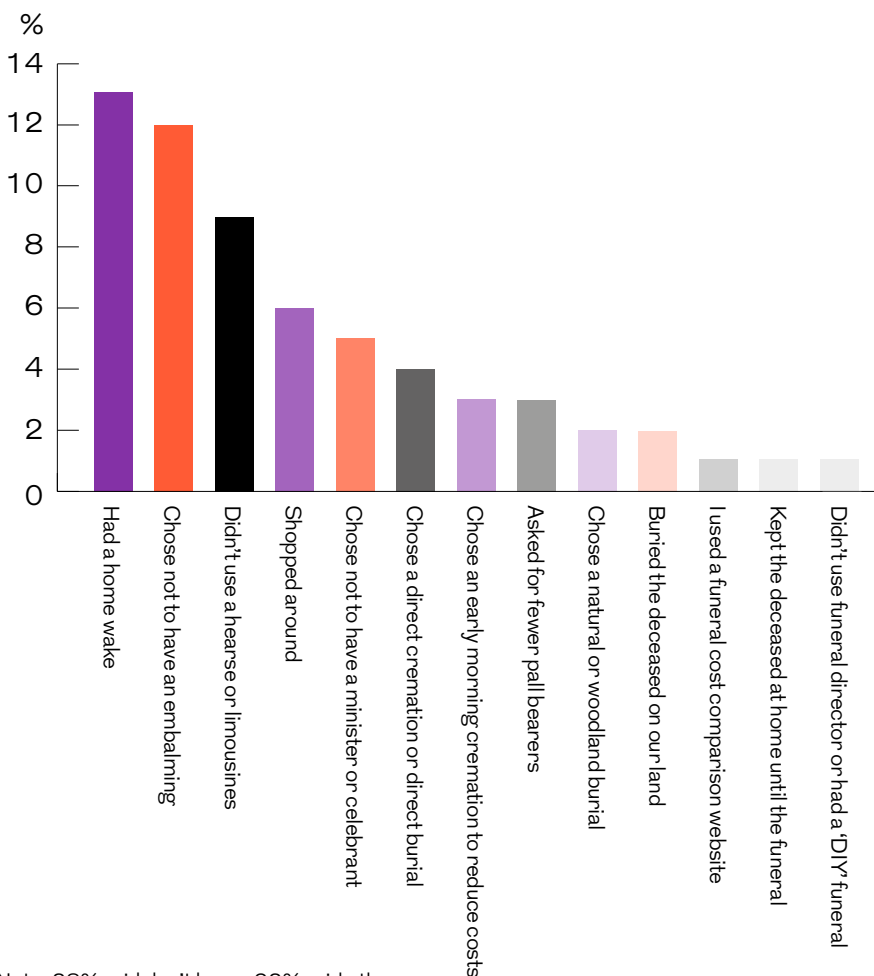
four (26%) borrow money from family and friends.

When it comes to cutting funeral costs themselves, people's strategies are more limited. Chart 6 shows the relative low proportion of consumers that take cost cutting measures to reduce funeral costs. The most common strategy is to opt for a home wake, but even this is only adopted by one in eight people (13%).

“Many funeral directors are introducing flexible payment options, pegging any price increases at the lowest possible level, introducing an ever-wider range of choices and publishing comprehensive price lists online in order to ensure the public can make informed decisions and feel confident that the funeral they choose is within their budget range.”

Mandie Lavin – CEO, National Association of Funeral Directors

Chart 6: Strategies used to keep funeral costs down



Note: 38% said don't know, 23% said other.
Source: Royal London National Funeral Cost Index surveys.

The results from this year's survey also illustrate the crucial role of the funeral director as a source of help and guidance through the funeral process. More than 60% of respondents in our survey said that they received help or guidance from the funeral director at the time of their bereavement. This was much greater than any other source of advice, including friends and family. It is clear from this data that the funeral director has an important role as an advisor for most bereaved people and presents a significant opportunity to support those with limited financial capability to navigate their options. As a result, the nature and quality of the advice that they offer is crucial.

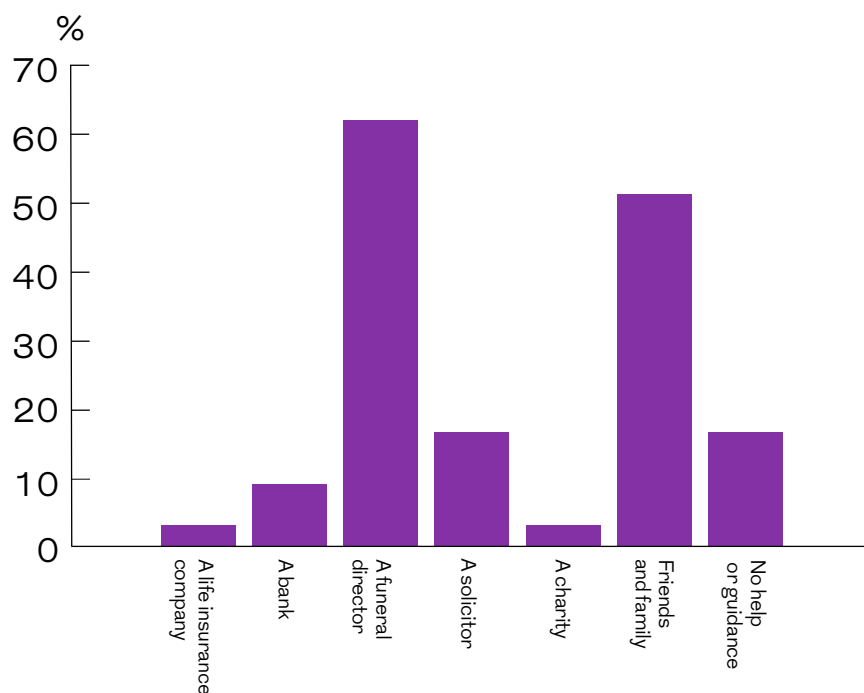
We have frequently argued in these reports that improved consumer knowledge and information about funeral options would be a big step forward in customers getting the funerals they want, at prices they can afford without getting into financial difficulties.

Building on the information in chart 7 that illustrates the important role of the funeral director in providing help and guidance, the data in chart 8 sheds light on the role of the funeral director in explaining the service choices available to consumers, and particularly the lowest cost options. The results show:

- Some good practice among many funeral directors. For example, 22% of funeral directors brought up the subject of their most affordable package with customers. A further 22% were involved in a discussion instigated by the customer about their most affordable packages
- The potentially delicate nature of a funeral director raising affordable packages if 11% of customers do not want the most affordable package. It is possible that this may cause offence if not handled well
- However, one in 10 (11%) customers said that the issue of the most affordable package was not raised with them, and a further third (34%) did not know whether the most affordable package was discussed

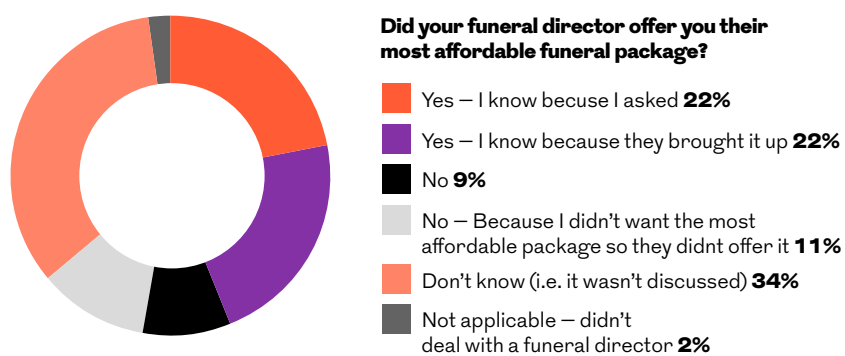
These results suggest that many funeral directors are informing their customers about their choices, including the lowest cost option, but that there is room for improvement among those who are not.

Chart 7: Sources of help and guidance during bereavement



Note: 8% responded other.
Source: Royal London National Funeral Cost Index surveys.

Chart 8: Mixed picture on consumer awareness of lowest cost options



Source: Royal London National Funeral Cost Index surveys.

Scotland leads with steps to address funeral poverty

The Scottish Government published their Funeral Costs Plan on 8 August 2017 which outlines their

commitment to helping tackle funeral poverty, and making more affordable funeral options available in Scotland. The plan sets out 10 actions that the Scottish

Government will take across a range of areas, building on discussions at the National Conference on Funeral poverty which the Scottish Government held in November 2016.

The actions set out in the plan include; a range of advice services to help with planning for a funeral, guidance on funeral costs, consumer protection in relation to funeral plans, a Social Innovation Fund to tackle funeral poverty and the pilot of a funeral bond to help people save for their own funeral.

The Scottish Government will also be introducing the Funeral Expenses Assistance benefit by summer 2019, which will replace the current Social Fund Funeral Expenses Payment.

This builds on the steps that Scotland has already taken to address the underlying factors contributing to the increases in funeral costs, and in turn funeral debt. These include implementation of the Burial and Cremation (Scotland) Act 2016, providing permission for the sensitive re-use of abandoned old graves and the scrapping of doctor's fees for cremation.

We applaud the continued focus by the Scottish Government on making strides to address this growing issue and strongly urge Westminster to follow their lead.

“The death of a loved one is an incredibly difficult time for anyone. It can be even harder when money is tight. We know funeral costs can push people into poverty – and often it is those already in financial hardship who face increased difficulties.

That is why we are taking decisive action to tackle this growing issue and have engaged with local authorities, the funeral sector and other support services. I am pleased by the willingness to work together to find solutions that support more affordable funerals.

The Scottish Government is committed to supporting those who need it most following a bereavement, which is why we will introduce a new Funeral Expense Assistance from summer 2019.”

Angela Constance MSP – Cabinet Secretary for Communities, Social Security and Equalities





Social Fund Funeral Expenses Payments

No sign of a solution to address this outdated and inadequate benefit

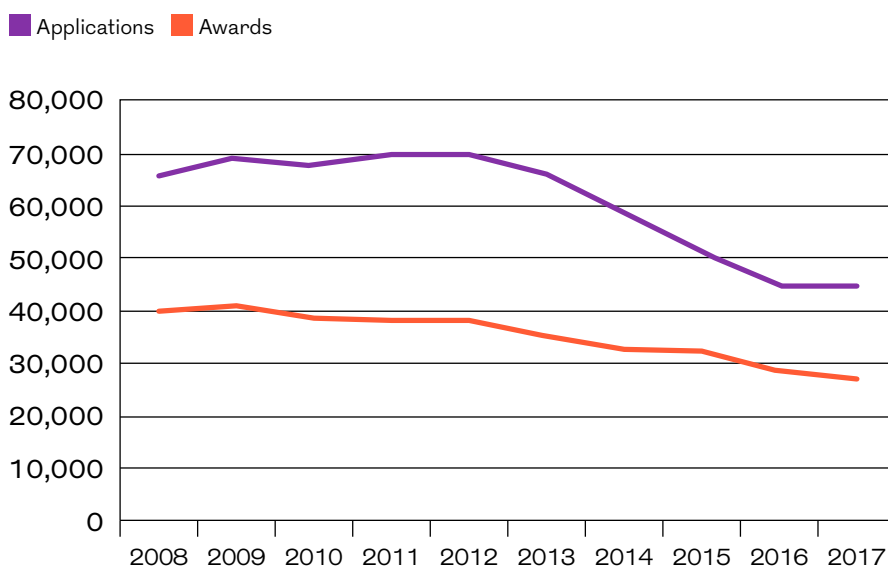
Since launching this report in 2015, we have been calling for a review of Social Fund Funeral Expenses Payment (SFFEP), the UK's state benefit designed to help those struggling with funeral debt. In July 2017 the DWP launched a consultation seeking opinion on a number of changes to the benefit aimed at clarifying eligibility, simplifying the application process and paying claims more quickly.

As our report shows, people are taking on an average debt of £1,680 to pay for funeral expenses, so while the consultation is a step in the right direction, it fails to address the value of the award, which falls short of covering funeral costs.

The SFFEP is available to funeral arrangers on qualifying benefits and aims to fund a simple, respectful funeral for their deceased relative. The costs considered 'necessary' are fully covered, these include burial or cremation costs and doctors' fees. In addition there is a contribution for 'other costs' such as funeral directors' and ministers' fees.

The value of the contribution for 'other costs' was set at £700 in 2003 and has remained fixed ever since. The real value of this element of the cost has eroded each year since then as a result of inflation. If the value of the SFFEP had risen in line with inflation (as measured by the RPI) the contribution for other costs would be circa £1,050.

Chart 9: SFFEP applications made and awards given



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

Furthermore, the contribution to 'other services' is the same for all applications nationally. As we explore in this report, there are significant variations in funeral directors' costs regionally. By not recognising this in the pricing of the SFFEP, applicants in areas with above average funeral costs are being penalised.

The number of SFFEP applications remained at 45,000 in 2017, in line with last year as shown in chart 9. The fact that the number of SFFEP awards continues to decline is also a concern, which the consultation doesn't address. Awards reduced to 27,000 in 2017 from 29,000 in 2016 and 32,000 in 2015. This compares with 41,000 awards in 2007.

The amount spent by UK Government on SFFEPs last year was £38.6 million – sinking even further than the £38.9m reported in our 2016 report, which was itself the lowest figure for more than 10 years. In the last year, the average SFFEP award has risen from £1,410 to £1,429 – a below inflation rise of 1.3%. This means that the gap between the amount of the average award and the average funeral cost has again widened to £2,355.

DWP's own data suggests that there are still long delays for many people who receive awards. The target set from claim to payment of the SFFEP is 15 days, much longer than for other benefits. Even then

“Funeral poverty is on the rise, and yet this is a problem that is well within the power of government to control. We welcome the reforms announced by the DWP to improve the funeral fund, but they don't go nearly far enough. Our government must commit to making sure everyone in our society can access a decent send-off.”

**Heather Kennedy –
Fair Funerals Campaign**

this target is only being achieved for 44% of cases. Indeed, only 64% of applicants are paid within the target, plus 5 days. This means that more than a third of successful applicants for the SFFEP wait more than 20 working days (or more than a month) before they are paid.

The protracted application process alone can cause significant distress for many who are unsure if they will be able to cover the cost of the funeral. On top of this, funeral directors are increasingly asking for deposits before progressing with funeral arrangements. The SFFEP process doesn't allow for this which can result in applicants having to go into immediate debt.

While the DWP's consultation is a good first step in addressing some of the shortfalls of the SFFEP, we want the government to go further and commit to increasing the value of the SFFEP and tackling funeral poverty.

Conclusions and recommendations

This year's report finds a return to increased funeral costs, after last year's fall. The cost increases have been modest. They are broadly in line with the overall level of UK inflation and a long way from the inflation busting increases often seen in the last decade.

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 of the border, with more work to do in the south. The number of SFFEP awards continues to fall.

DWP have introduced proactive steps to check applications in an attempt to improve the speed of the process, but their own data suggests that they are failing to meet their own target of making payments within 15 working days in the majority of cases. It is likely that even 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. The flaw in this process needs to be addressed.

The gap between the value of the SFFEP and retail funeral costs has grown again this year. Whilst attention is being given to try to address the speed and complexity of the benefit, more needs to be done to raise the size of the awards in order to really tackle funeral poverty.

This year has seen an end to the consumer belt tightening of the previous two years, though we have been able to illustrate how consumers are using different coping strategies to keep funeral costs down by selecting different and radically cheaper funeral options.

In turn funeral directors are responding to this changing behaviour with more competitive pricing and a minority are actively engaging in conversations with their customers about lower cost options. We would call on all funeral directors to make customers aware of the range of cost options open to them.

Furthermore, there has been a further expansion in the offer of direct cremation and other simple cheaper options, across the sector.

Royal London is calling for:

- Policymakers in England, Wales and Northern Ireland to follow Scotland's lead and do away with 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 continue to respond to the latent demand from consumers for simpler and cheaper options and help to raise awareness of these options by making it easier for prices and services to be compared;
- The Government in England and Wales to give funeral poverty the attention it deserves and follow the lead set by Holyrood to take concrete steps to tackle this.

Summary of research methods



Our unique and geographically rich set of data includes a more complete set of funeral cost data than any other research conducted in the UK. The report is produced using the following methods:

- A survey commissioned from YouGov to two groups: a nationally representative sample of 2,029 adults in the UK who have organised a funeral in the past five years, plus a random sample of 1,006 UK adults who have organised a funeral in the past five years and used the services of a funeral director. YouGov surveys took place between May and June 2017.
- The Institute of Cemetery and Crematorium Management (ICCM) collected costs for 284 UK crematoriums and two cemeteries close to the crematoriums to allow us to analyse the comparative costs of cremation and burials. Fieldwork for ICCM took place between April and June.
- yourfuneralchoice.com have provided funeral directors' costs from across the UK. 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 (e.g. 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.

Finally

Contributions were sought from the following experts, stakeholders and practitioners:

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



Appendix

Find The Cost Of A Funeral In Your Area

East Midlands

Average: £3,528

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|----------------|------------------|--------|-----------|
| Alfreton | Derbyshire | £3,418 | £3,343 |
| Chesterfield | Derbyshire | £4,199 | £3,263 |
| Derby | Derbyshire | £4,057 | £3,224 |
| Countesthorpe | Leicestershire | £3,141 | £3,433 |
| Great Glen | Leicestershire | £3,417 | £3,398 |
| Leicester | Leicestershire | £4,244 | £3,372 |
| Loughborough | Leicestershire | £3,786 | £3,542 |
| Alford | Lincolnshire | £3,382 | £3,183 |
| Boston | Lincolnshire | £4,219 | £3,243 |
| Grantham | Lincolnshire | £3,281 | £3,483 |
| Lincoln | Lincolnshire | £3,444 | £3,263 |
| Surfleet | Lincolnshire | £3,669 | £3,273 |
| Kettering | Northamptonshire | £3,524 | £3,384 |
| Wellingborough | Northamptonshire | £3,136 | £3,472 |
| Northampton | Northamptonshire | £3,432 | £3,572 |
| Bramcote | Nottinghamshire | £3,739 | £3,219 |
| Lambley | Nottinghamshire | £3,806 | £3,208 |
| Mansfield | Nottinghamshire | £4,244 | £3,227 |
| Nottingham | Nottinghamshire | £4,381 | £3,192 |
| Ollerton | Nottinghamshire | £3,779 | £3,496 |

East of England

Average: £3,749

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|------------------|----------------|--------|-----------|
| Bedford | Bedfordshire | £3,794 | £3,357 |
| Luton | Bedfordshire | £3,545 | £3,303 |
| Cambridge | Cambridgeshire | £3,417 | £3,291 |
| March | Cambridgeshire | £3,829 | £3,458 |
| Peterborough | Cambridgeshire | £4,183 | £3,395 |
| Basildon | Essex | £4,250 | £3,438 |
| Braintree | Essex | £3,656 | £3,490 |
| Brentwood | Essex | £3,797 | £3,443 |
| Chelmsford | Essex | £3,786 | £3,258 |
| Colchester | Essex | £3,651 | £3,300 |
| Hainault | Essex | £5,326 | £3,438 |
| Harlow | Essex | £4,622 | £3,438 |
| South Essex | Essex | £5,732 | £3,423 |
| Southend-on-Sea | Essex | £3,969 | £3,313 |
| Weeley | Essex | £3,794 | £3,333 |
| Stevenage | Hertfordshire | £3,311 | £3,508 |
| Watford | Hertfordshire | £3,989 | £3,133 |
| Cromer | Norfolk | £3,772 | £3,448 |
| Great Yarmouth | Norfolk | £3,723 | £3,333 |
| Kings Lynn | Norfolk | £3,885 | £3,307 |
| Norwich Central | Norfolk | £5,719 | £3,562 |
| Norwich North | Norfolk | £5,214 | £3,562 |
| Bury St. Edmunds | Suffolk | £3,519 | £3,418 |
| Ellough | Suffolk | £3,544 | £3,343 |
| Ipswich | Suffolk | £4,559 | £3,268 |
| Nacton | Suffolk | £4,512 | £3,268 |

London

Average: £4,779

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|----------------------|--------|--------|-----------|
| Barnet | London | £4,885 | £3,163 |
| Beckenham | London | £7,529 | £3,572 |
| City of London | London | £4,943 | £3,388 |
| Croydon | London | £5,359 | £3,368 |
| East Finchley | London | £6,827 | £3,163 |
| East London | London | £5,159 | £3,376 |
| Eltham | London | £5,252 | £3,243 |
| Enfield | London | £8,859 | £3,423 |
| Feltham | London | £5,719 | £3,063 |
| Golders Green | London | £7,275 | £3,244 |
| Islington | London | £6,827 | £3,173 |
| Kensal Green | London | £9,809 | £3,223 |
| Kingston upon Thames | London | £6,597 | £3,190 |
| Lewisham | London | £5,290 | £3,263 |
| Manor Park (London) | London | £6,577 | £3,333 |
| Morden | London | £6,293 | £3,128 |
| Mortlake | London | £5,591 | £3,148 |
| Ruislip | London | £4,980 | £3,222 |
| Southgate | London | £7,294 | £3,398 |
| Southwark | London | £5,109 | £3,302 |
| Streatham | London | £5,674 | £3,476 |
| Tooting | London | £6,318 | £3,188 |
| Wandsworth | London | £7,106 | £3,172 |
| West Norwood | London | £5,714 | £3,188 |

North East England

Average: £3,679

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|---------------------|----------------|--------|-----------|
| Hartlepool | Cleveland | £3,982 | £3,283 |
| Middlesbrough | Cleveland | £3,869 | £3,273 |
| Bishop Auckland | Durham | £4,349 | £3,368 |
| Darlington | Durham | £3,959 | £3,374 |
| Durham Central | Durham | £4,349 | £3,223 |
| Durham North | Durham | £4,349 | £3,223 |
| Blyth | Northumberland | £3,842 | £3,293 |
| Birtley | Tyne and Wear | £3,889 | £3,297 |
| Gateshead | Tyne and Wear | £3,889 | £3,297 |
| Newcastle-upon-Tyne | Tyne and Wear | £4,185 | £3,337 |
| South Shields | Tyne and Wear | £4,143 | £3,327 |
| Sunderland | Tyne and Wear | £4,119 | £3,313 |
| Tynemouth | Tyne and Wear | £3,899 | £3,280 |
| Whitley Bay | Tyne and Wear | £3,998 | £3,280 |

North West England

Average: £3,722

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|--------------------------|----------------------|--------|-----------|
| Chester | Cheshire | £4,120 | £3,295 |
| Crewe | Cheshire | £4,309 | £3,093 |
| Macclesfield | Cheshire | £4,309 | £3,093 |
| Northwich | Cheshire | £4,416 | £3,338 |
| Warrington | Cheshire | £4,416 | £3,250 |
| Widnes | Cheshire | £4,190 | £3,273 |
| Barrow in Furness | Cumbria | £3,939 | £3,532 |
| Carlisle | Cumbria | £3,805 | £3,369 |
| Whitehaven | Cumbria | £3,824 | £3,366 |
| Accrington | Lancashire | £3,959 | £3,193 |
| Blackburn | Lancashire | £3,979 | £3,328 |
| Blackpool | Lancashire | £4,019 | £3,228 |
| Burnley | Lancashire | £4,415 | £3,245 |
| Burscough | Lancashire | £4,067 | £3,318 |
| Chorley | Lancashire | £3,916 | £3,509 |
| Lancaster | Lancashire | £3,818 | £3,557 |
| Lytham St. Annes | Lancashire | £4,019 | £3,229 |
| Preston | Lancashire | £3,879 | £3,256 |
| Altrincham | Manchester (Greater) | £4,149 | £3,248 |
| Atherton | Manchester (Greater) | £4,028 | £3,368 |
| Bolton | Manchester (Greater) | £3,804 | £3,288 |
| Bury | Manchester (Greater) | £3,897 | £3,509 |
| Dukinfield | Manchester (Greater) | £4,004 | £3,248 |
| Eccles | Manchester (Greater) | £4,409 | £3,333 |
| Manchester North | Manchester (Greater) | £4,380 | £3,205 |
| Manchester South | Manchester (Greater) | £4,771 | £3,298 |
| Middleton | Manchester (Greater) | £4,004 | £3,298 |
| Oldham | Manchester (Greater) | £4,019 | £3,266 |
| Rochdale | Manchester (Greater) | £4,715 | £3,298 |
| Salford | Manchester (Greater) | £4,409 | £3,333 |
| Stockport | Manchester (Greater) | £4,244 | £3,248 |
| Wigan | Manchester (Greater) | £4,028 | £3,256 |
| Birkenhead | Merseyside | £3,939 | £3,240 |
| Liverpool North | Merseyside | £4,213 | £3,403 |
| Liverpool South | Merseyside | £4,213 | £3,403 |
| Southport | Merseyside | £4,324 | £3,428 |
| St. Helens | Merseyside | £3,853 | £3,153 |
| Thornton | Merseyside | £4,324 | £3,428 |

Northern Ireland

Average: £3,036

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|----------|---------|--------|-----------|
| Belfast | Belfast | £3,128 | £2,943 |

Scotland

Average: £3,535

| LOCATION | COUNTY | BURIAL | CREMATION |
|----------------------|-----------------------|--------|-----------|
| Aberdeen | Aberdeenshire | £3,836 | £3,102 |
| Crathes | Aberdeenshire | £3,836 | £3,204 |
| Moray | Aberdeenshire | £3,836 | £3,408 |
| Dundee | Angus | £4,258 | £3,408 |
| Friockheim | Angus | £3,880 | £3,408 |
| Dumbarton (Cardross) | Argyll & Bute | £3,831 | £3,056 |
| Irvine | Ayrshire | £3,549 | £3,294 |
| Eyemouth (Houndwood) | Berwickshire | £3,986 | £3,129 |
| Dumfries | Dumfries and Galloway | £3,864 | £3,184 |
| Edinburgh | Edinburgh | £4,212 | £3,144 |
| Leith | Edinburgh | £4,212 | £3,101 |
| Warriston | Edinburgh | £4,212 | £3,101 |
| Dunfermline | Fife | £3,632 | £3,072 |
| Kircaldy | Fife | £3,632 | £3,072 |
| Glasgow East | Glasgow | £4,489 | £3,014 |
| Glasgow North | Glasgow | £4,520 | £3,034 |
| Glasgow South | Glasgow | £4,489 | £3,014 |
| Glasgow West | Glasgow | £3,326 | £3,061 |
| Inverness | Inverness | £3,823 | £3,279 |
| North Lanarkshire | North Lanarkshire | £4,136 | £3,209 |
| Perth | Perthshire | £4,155 | £3,158 |
| Greenock | Renfrewshire | £3,437 | £2,995 |
| Paisley | Renfrewshire | £3,326 | £3,034 |
| Melrose | Scottish Borders | £4,130 | £3,209 |
| Ayr | South Ayrshire | £3,911 | £3,236 |
| South Lanarkshire | South Lanarkshire | £4,405 | £3,009 |
| Falkirk | Stirlingshire | £3,437 | £3,137 |
| Clydebank | West Dumbartonshire | £3,828 | £3,051 |
| West Lothian | West Lothian | £3,499 | £3,209 |

South East England

Average: £3,695

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|---------------------|-----------------|--------|-----------|
| Bracknell | Berkshire | £4,405 | £3,373 |
| Reading | Berkshire | £4,084 | £3,318 |
| Slough | Berkshire | £4,310 | £3,333 |
| West Berkshire | Berkshire | £3,153 | £3,448 |
| Amersham | Buckinghamshire | £3,284 | £3,148 |
| Milton Keynes | Buckinghamshire | £4,520 | £3,488 |
| Aldershot | Hampshire | £5,617 | £3,407 |
| Basingstoke | Hampshire | £3,534 | £3,531 |
| Eastleigh | Hampshire | £3,319 | £3,418 |
| Havant | Hampshire | £3,909 | £3,358 |
| Portsmouth | Hampshire | £3,659 | £3,168 |
| Southampton | Hampshire | £3,894 | £3,343 |
| Woollensbrook | Hertfordshire | £3,577 | £3,438 |
| Isle of Wight | Isle of Wight | £3,787 | £3,298 |
| Barham | Kent | £3,882 | £3,423 |
| Charing | Kent | £3,526 | £3,423 |
| Folkestone | Kent | £3,650 | £3,505 |
| Gravesham | Kent | £4,299 | £3,293 |
| Maidstone | Kent | £3,510 | £3,330 |
| Margate | Kent | £3,758 | £3,311 |
| Medway | Kent | £3,870 | £3,223 |
| Sittingbourne | Kent | £4,243 | £3,293 |
| Tunbridge Wells | Kent | £3,847 | £3,280 |
| Abingdon | Oxfordshire | £3,077 | £3,613 |
| Banbury | Oxfordshire | £3,287 | £3,448 |
| Oxford | Oxfordshire | £4,014 | £3,572 |
| Guildford | Surrey | £4,984 | £3,383 |
| Leatherhead | Surrey | £6,232 | £3,572 |
| Woking | Surrey | £5,084 | £3,434 |
| Brighton (Downs) | Sussex (East) | £3,954 | £3,173 |
| Brighton (Woodvale) | Sussex (East) | £3,954 | £3,206 |
| Eastbourne | Sussex (East) | £3,781 | £3,233 |
| Hastings | Sussex (East) | £3,558 | £3,215 |
| Chichester | Sussex (West) | £4,409 | £3,572 |
| Crawley | Sussex (West) | £4,051 | £3,572 |
| Worthing | Sussex (West) | £4,444 | £3,398 |

South West England

Average: £3,615

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|--------------------|-----------------|--------|-----------|
| Bristol North West | Bristol | £4,109 | £3,318 |
| Bristol South | Bristol | £4,109 | £3,318 |
| Westerleigh | Bristol | £4,802 | £3,438 |
| Bodmin | Cornwall | £3,623 | £3,520 |
| Camborne | Cornwall | £3,623 | £3,338 |
| Truro | Cornwall | £3,623 | £3,203 |
| Barnstaple | Devon | £3,545 | £3,213 |
| East Devon | Devon | £3,770 | £3,423 |
| Exeter | Devon | £4,339 | £3,513 |
| Plymouth East | Devon | £4,239 | £3,443 |
| Plymouth West | Devon | £4,239 | £3,443 |
| Torquay | Devon | £3,854 | £3,468 |
| Bournemouth | Dorset | £3,999 | £3,317 |
| Poole | Dorset | £4,817 | £3,346 |
| Weymouth | Dorset | £3,955 | £3,331 |
| Cheltenham | Gloucestershire | £4,073 | £3,426 |
| Forest of Dean | Gloucestershire | £3,469 | £3,418 |
| Gloucester | Gloucestershire | £3,731 | £3,403 |
| Bath | Somerset | £3,642 | £3,368 |
| Bridgwater | Somerset | £3,104 | £3,338 |
| Shepton Mallet | Somerset | £3,501 | £3,388 |
| Taunton | Somerset | £3,874 | £3,288 |
| Weston-super-Mare | Somerset | £4,228 | £3,520 |
| Yeovil | Somerset | £3,294 | £3,263 |
| Salisbury | Wiltshire | £3,372 | £3,415 |
| Semington | Wiltshire | £3,863 | £3,438 |
| Swindon | Wiltshire | £3,155 | £3,353 |

Wales

Average: £3,535

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|-------------|--------------------|--------|-----------|
| Bridgend | Bridgend | £4,243 | £3,232 |
| Cardiff | Cardiff | £3,729 | £3,113 |
| Llanelli | Carmarthenshire | £3,465 | £3,268 |
| Aberystwyth | Ceredigion | £3,764 | £3,368 |
| Colwyn Bay | Conwy | £4,029 | £3,172 |
| St Asaph | Denbighshire | £3,769 | £3,323 |
| Bangor | Gwynedd | £3,616 | £3,121 |
| Port Talbot | Neath Port Talbot | £3,889 | £3,158 |
| Narberth | Pembrokeshire | £4,069 | £3,137 |
| Aberdare | Rhondda Cynon Taff | £3,897 | £3,243 |
| Pontypridd | Rhondda Cynon Taff | £3,447 | £3,243 |
| Swansea | Swansea | £4,124 | £3,223 |
| Cwmbran | Torfaen | £4,007 | £3,244 |
| Barry | Vale of Glamorgan | £3,624 | £3,323 |
| Wrexham | Wrexham | £3,956 | £3,236 |

West Midlands

Average: £3,990

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|-------------------------------|----------------|--------|-----------|
| Hereford | Hereford | £4,014 | £3,271 |
| Shrewsbury | Shropshire | £3,688 | £3,310 |
| Telford | Shropshire | £3,509 | £3,409 |
| Burton on Trent | Staffordshire | £3,288 | £3,223 |
| Lichfield | Staffordshire | £4,407 | £3,211 |
| Newcastle-under-Lyme | Staffordshire | £4,362 | £3,264 |
| Stafford | Staffordshire | £4,491 | £3,248 |
| Stoke-on-Trent | Staffordshire | £4,491 | £3,183 |
| Leamington Spa | Warwickshire | £4,284 | £3,223 |
| Nuneaton | Warwickshire | £3,195 | £3,572 |
| Rugby | Warwickshire | £3,909 | £3,368 |
| Coleshill | West Midlands | £5,389 | £3,283 |
| Coventry | West Midlands | £5,258 | £3,340 |
| Dudley | West Midlands | £5,393 | £3,385 |
| Lodge Hill (Birmingham) | West Midlands | £5,337 | £3,387 |
| Perry Barr (Birmingham) | West Midlands | £5,337 | £3,405 |
| Rowley Regis | West Midlands | £5,098 | £3,255 |
| Solihull | West Midlands | £5,389 | £3,283 |
| Stourbridge | West Midlands | £5,393 | £3,385 |
| Sutton Coldfield (Birmingham) | West Midlands | £4,491 | £3,387 |
| Walsall | West Midlands | £5,451 | £3,354 |
| West Bromwich | West Midlands | £5,218 | £3,255 |
| Wolverhampton | West Midlands | £5,321 | £3,288 |
| Yardley (Birmingham) | West Midlands | £5,363 | £3,387 |
| Redditch | Worcestershire | £4,484 | £3,218 |
| Stourport | Worcestershire | £5,067 | £3,458 |
| Worcester | Worcestershire | £4,044 | £3,411 |

Yorkshire and the Humber

Average: £3,780

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|-------------------|-------------------|--------|-----------|
| Driffield | Humberside | £4,059 | £3,470 |
| Haltemprice | Humberside | £4,059 | £3,390 |
| Hull | Humberside | £4,059 | £3,233 |
| Grimsby | Lincolnshire | £4,086 | £3,212 |
| Scunthorpe | Lincolnshire | £4,106 | £3,243 |
| Harrogate | Yorkshire (North) | £4,244 | £3,380 |
| Kirkleatham | Yorkshire (North) | £3,302 | £3,343 |
| Scarborough | Yorkshire (North) | £3,738 | £3,273 |
| Skipton | Yorkshire (North) | £4,223 | £3,245 |
| York | Yorkshire (North) | £4,087 | £3,428 |
| Barnsley | Yorkshire (South) | £4,120 | £3,310 |
| Doncaster | Yorkshire (South) | £4,301 | £3,288 |
| Rotherham | Yorkshire (South) | £4,213 | £3,516 |
| Sheffield Central | Yorkshire (South) | £4,381 | £3,397 |
| Sheffield North | Yorkshire (South) | £4,381 | £3,258 |
| Sheffield South | Yorkshire (South) | £4,381 | £3,397 |
| Bradford | Yorkshire (West) | £4,162 | £3,299 |
| Dewsbury | Yorkshire (West) | £4,067 | £3,272 |
| Halifax | Yorkshire (West) | £4,109 | £3,280 |
| Huddersfield | Yorkshire (West) | £4,009 | £3,272 |
| Keighley | Yorkshire (West) | £4,162 | £3,299 |
| Leeds North | Yorkshire (West) | £4,836 | £3,423 |
| Leeds North West | Yorkshire (West) | £4,836 | £3,423 |
| Leeds South West | Yorkshire (West) | £4,836 | £3,423 |
| Pontefract | Yorkshire (West) | £4,493 | £3,402 |
| Shipley | Yorkshire (West) | £4,162 | £3,299 |
| Wakefield | Yorkshire (West) | £4,493 | £3,402 |

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