

BURIED IN DEBT

The price of a 'good send-off'

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Executive Summary

National Funeral Costs 2018

- This year our headline funeral cost figure remains virtually unchanged at £3,757 (a decrease of £27, or 0.7%, on last year's figure).
- This overall stability reflects an increase in the cost of the average burial funeral (from £4,257 in 2017 to £4,267 in 2018) and a fall in the cost of the average cremation funeral (from £3,311 in 2017 to £3,247 in 2018).
- The above costs are for a specific low cost funeral package which has remained the same in all our reports to allow for comparison purposes. In addition, we are monitoring trends around lower cost options, such as direct cremation as they emerge.
- The biggest contributors to increased costs in the last year were cremation fees, which increased by 4.9% to £792 (compared to £755 in 2017) and burial fees, which increased by 6.1% to £1,960 for residents (compared to £1,847 in 2017). Both rates of increase were significantly ahead of overall inflation (as measured by CPI) of 2.3% in the last twelve months.
- These increases were largely offset by a decrease in funeral director costs, which fell by 4.5% in the last year to £2,153 (compared to £2,254 in 2017). This reflects some significant developments in the corporate funeral director market with Dignity cutting their fees by 25% and the Co-op holding their fees constant since our last report.
- Funeral directors' costs are falling as an overall proportion of the cost of a funeral. In 2018 they account for 66% of the total cost of a cremation funeral, compared to 70% in 2014. The equivalent figures for a burial funeral are 50% in 2018 compared to 57% in 2014. Pressure on these costs looks set to continue due to increased consumer awareness of high funeral costs.
- Data from this year's research suggests that some less affluent consumers are taking up direct cremation – a low cost no-frills funeral – as an option. But separate qualitative research conducted by Royal London suggests direct cremation is not an attractive option for all less affluent consumers, many of which would still prefer to give their loved ones a more traditional, full-service send off. In this context, it is interesting to see that take up of direct cremation is still relatively low and has not increased significantly in the time we have been monitoring it.

Funeral costs stabilise and individual debt at an all-time high

£3,757

Average funeral cost



£1,744*

Average debt that people are taking on



*Of the 12% that struggled to pay for a funeral

Five years of funeral costs 2014 to 2018

- This is the 5th Royal London National Funeral Cost Index report. Since our first report in 2014 some tangible progress has been made in addressing the issues of funeral cost inflation, funeral debt and funeral poverty. With greater public awareness and media coverage, these issues have risen up the political and regulatory agenda. However, there is still much to do.
- After decades in which funeral costs ran significantly ahead of overall inflation, in recent years they have begun to stabilise. Across our five years of reporting, the average cost of a funeral has increased by 6% (broadly in line with overall inflation) from £3,551 to £3,757.
- Cremation and, in particular, burial costs remain the key drivers of funeral cost price increases. Funeral director costs have actually fallen over the five year period.

Local differences

- This year's report found a widening of the price differences between the highest and lowest cost locations for a funeral. The gap between the average cost of the most expensive and least expensive locations increased to more than £4,500 this year (compared to £3,500 last year). This all suggests the effects of the funeral cost postcode lottery are becoming more extreme.
- Nine of the ten most expensive locations for a funeral in the UK were in London, with the tenth (Leatherhead) also very close to the M25. This largely reflects the crisis in burial plot availability in London, and the associated escalation of burial plot costs. Royal London again calls for Westminster legislation to match that in Scotland which permits the sensitive re-use of old abandoned plots.
- The local data shows how the cost of burials is the major driver of price increases in the most expensive locations for a funeral. In all the areas with the largest price increases between 2014 and 2018 burial costs have risen significantly ahead of overall inflation - sometimes massively so, with Kensal Green seeing a 124% increase in burial costs in the five year period. The costs of cremations have increased at a rate lower than overall inflation in these locations across the five year period.

Funeral spending

- This year has seen some belt tightening when it comes to discretionary spending on funerals. Spending on items over and above the basic components, such as limousines, venue hire and flowers, stands at £2,321 in 2018. This is 5% down on the 2017 figure, with spending on all items other than flowers, obituaries and additional limo hire falling.
- However, a deeper analysis of the spending data by household income suggests that both take up of these items, and the amount of discretionary spend, varies surprisingly little by household income. Households other than the very poorest (those with an income of less than £5,000 p.a.) are just about as likely to buy these items as the most affluent households.

- Some of the poorest households in the UK (those with incomes of £5,000 to £9,999) actually spent at around the average amount for a coffin (£980) and more than the average amount for a headstone or memorial (£982). This level of spending is higher than many much more affluent household income groups.
- This suggests that the desire, or social pressure, to give a loved one a 'good send-off' could result in spending patterns that are likely to result in funeral debt for some low income households. There is a need to alleviate any social pressure and to inform these households about lower cost options.

Funeral debt

- The picture on funeral debt has changed significantly in the last twelve months. There has been a 21% fall in the numbers of people experiencing funeral debt from 95,000 in 2017 to 75,000 in 2018.
- However, the average amount of debt taken on by those who struggle to meet funeral costs has reached a record high of £1,744 per person, compared to £1,305 in 2014. This is a massive 34% increase since our first report.
- Royal London is again calling for reform to the Department for Work and Pensions' (DWP) Social Fund payments. This year's research shows that the DWP's definition of 'necessary' funeral cost items is massively out of step with public opinion. Very large majorities of the public regard coffins, collection and care of the deceased and a hearse as essential funeral items. None of these are defined as necessary by DWP.



Introduction

By Louise Eaton-Terry

This is the 5th Royal London National Funeral Cost Index Report. When we began these reports in 2014, funeral costs had been running ahead of overall inflation for several decades.

Funeral debt and funeral poverty were increasing. Much has changed in the intervening years.

In this year's report, we acknowledge that there has been some progress in addressing these issues, but much remains to be done. Funeral costs have stabilised in the last three years and are no longer increasing at rates significantly ahead of overall inflation.

Funeral costs, funeral debt and funeral poverty now have increased visibility (in part, because of these reports). For example, we regularly see stories about funeral costs in the media these days. In recent months these issues have risen up the political agenda, with the Government in Westminster finally starting to act.

Royal London was founded in 1861 as a friendly society to help people to avoid the stigma of a pauper's grave. We've been helping people to protect themselves and their families ever since and use our expertise and influence to drive social change in markets in which we are active.

To give a broader context to our research and analysis, we provide commentary and insights throughout the report from experts from across the industry.

The report finds that:

- The Government in Westminster has finally woken up to the issues faced by consumers when arranging a funeral, either at the point of need or in advance, and is taking action through a Competition and Markets Authority (CMA) review of the Funeral Market and a Treasury consultation on regulation of the Pre-Paid Funeral Plan Market.
- The funeral sector's biggest businesses have responded to pressure about funeral costs by either holding their prices or, in some cases making significant price cuts.
- Through new insight gathered this year, we demonstrate that the structure of the Social Fund Funeral Expenses Payment (SFFEP) is fundamentally out of step with consumer opinion and until this is addressed it will always result in a shortfall for recipients.

- The Scottish Government has committed to make some improvement to the benefit which will replace the SFFEP in Scotland in 2019; however they are not taking the opportunity to address historic inadequacies in its value.

- Social pressure to give loved ones 'a good send-off' appears to be driving lower income households to spend a disproportionate amount on funerals and reject the concept of a low-cost alternative to a traditional funeral. This would suggest that innovations such as direct cremations are unlikely to be a panacea for funeral poverty.

Louise Eaton-Terry
Consumer Division
Royal London Group



National Funeral Costs

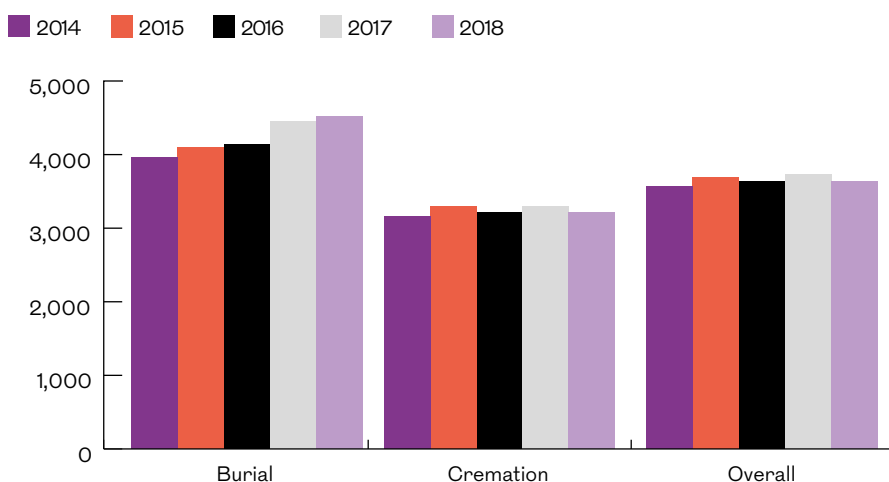
Costs hold following fall in funeral director charges

Over the last three years we have seen the brakes start to be applied to funeral cost inflation. In 2016, we reported the first fall in funeral costs for more than a decade, followed last year by an increase which was broadly in line with overall inflation.

Funeral costs in 2018 compared to 2017 are virtually unchanged. In 2017 the average cost of a funeral was £3,784. In 2018 the average cost of a funeral is £3,757 – a decrease of £27 or 0.7%.

Overall inflation (as measured by the Consumer Prices Index (CPI)) in this period was 2.3%, meaning that this small nominal increase represents a larger fall in real terms. Effectively, however, the average funeral cost has remained static in this period.

Chart 1: Funeral Cost Changes 2014 to 2018



Source: Royal London National Funeral Cost Index surveys.

As Chart 1 illustrates, while the overall cost of a funeral decreased by 0.7% between 2017 and 2018, the cost of a burial funeral rose by 0.3% to £4,267 and the cost of a cremation funeral decreased by -1.9% to £3,247. The relative stability in overall costs hides some major changes in the composition of those costs. In effect, a significant cut in funeral directors' costs (which have fallen by 4.5%) have been offset by above inflation increases in both cremation fees (which have increased by 4.9%) and burial fees (which have increased by 6.1%).

Burial fees

Yet again this year, increases in cremation and burial fees are the most significant factors in overall funeral costs. Burial fees increased by 6.1% to £1,960 for residents (and have increased 6.1% to £3,255 for non-residents). These increases account for by far the biggest component of the overall increase in the cost of a burial funeral between 2017 and 2018.

Local authorities continue to face cost pressures as a result of maintaining cemeteries that are either full or nearly full. Such cemeteries are often not profitable which creates a knock-on effect, where authorities look to offset the cost of maintaining them through income from crematoria – if they operate one.

Our previous reports have called for a change in the regulations around burial, allowing for the sensitive reuse of abandoned plots. To date this call has fallen on deaf ears.

The Scottish Government has led the way in taking action to address the underlying drivers of rising burial costs. It seems straightforward for Westminster to follow suit and adopt the same approach but they continue to stubbornly choose to do nothing. We would repeat our plea to the Westminster government to follow the example set by Holyrood and pass legislation to permit the sensitive re-use of abandoned old graves.

**Julie Dunk, Chief Executive,
Institute of Cemetery and
Crematorium Management**

“Cemeteries are costly to maintain. The expectation, rightly, is that they are maintained to a high standard. Local authorities are facing cuts in central government funding so they have no alternative but to raise burial and purchase fees to reduce the deficit between income and expenditure. As cemeteries become full the number of burials declines, adding to the burden on expenditure. The local authority is also then faced with a difficult decision – do they stop providing a burial service when there is no more room for new graves, or do they try and find a new site, which will be costly to develop?”

The cost of a burial funeral is set to become £100 more expensive from 2021, if Government plans to introduce a new Medical Examiner’s fee go ahead. The new fee, which will fund a second check on the cause of death ahead of a burial in England and Wales, will put a burial funeral even further out of the reach of many.

Cremation Fees

Increased cremation fees accounted for the biggest component of the overall rise in the cost of a cremation funeral. Between 2017 and 2018 cremation fees increased by 4.9%, from £755 to £792. This increase of £37 was more than offset by the fall in funeral directors’ fees, resulting in an overall drop in the cost of a cremation funeral this year.

Growth in Private Crematoria

In last year’s report we highlighted the increase in the proportion of private crematoria in comparison to local authority run facilities. Looking back to our first report, we have found that privately owned crematoria have increased from 31% of the sector in 2014 to 36% in 2018. In previous years it was apparent that private crematoria had imposed large increases and were charging higher fees than local authority crematoria. In the last year the picture is changing somewhat with private sector crematoria price increases being in line with those of local authorities. However, in 2018 private crematoria charges are on average 17% higher than those charged by local authority crematoria.

**Julie Dunk, Chief Executive,
Institute of Cemetery and
Crematorium Management**

“The increase in private crematoria has not been mirrored by an increase in private cemeteries due to the simple fact that cremation can be profitable, whereas burial generally isn’t.”

Funeral Directors' Costs

Between 2017 and 2018 funeral directors' costs fell by 4.5%. Of the big corporate funeral director businesses, the Co-op has held its fees constant in the last year and Dignity has reduced its fees by a massive 25%, reflecting a significant change in pricing and business strategy for the latter. Independent funeral director costs increased by 3% but they charge on average around 10% less than the large corporates.

Abi Pattenden, President of the National Association of Funeral Directors (NAFD) said:

“The findings of Royal London show that funeral directors of all shapes and sizes, across the UK, are playing their part in ensuring funerals are affordable, by either holding or reducing their prices. It also shows that funeral directors' costs are reducing as a proportion of the overall cost of a funeral, as a result of the unchecked growth of other costs – such as local council burial and cremation fees.”

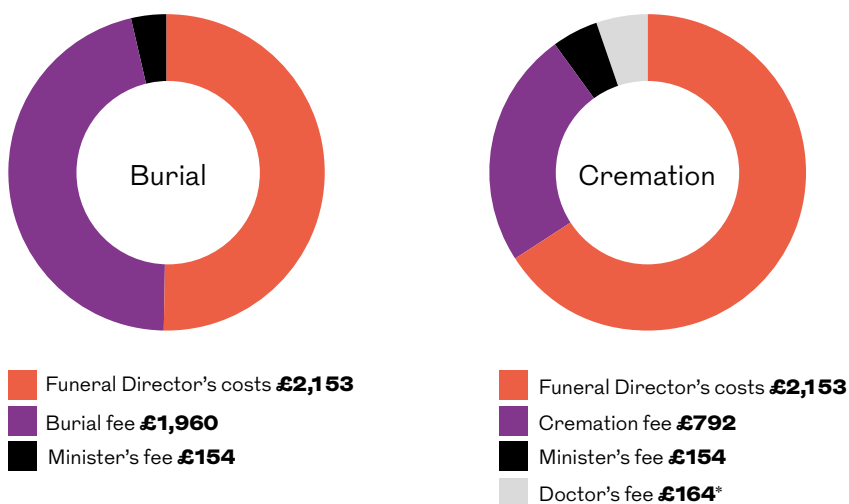
As illustrated in Chart 2, funeral directors' costs constitute by far the biggest component of the cost of a funeral. However, funeral directors' costs are falling as a proportion of total funeral costs. In 2018, they account for 66% of the cost of a cremation (compared to 68% in 2017) and 50% of the costs of a burial (compared to 53% in 2017). It remains to be seen if funeral directors' costs will continue to fall as a proportion of the total funeral costs. But we can speculate on several factors that are likely to see continued funeral director cost restraint, such as increased awareness of price by consumers and the outcome of the Competition & Markets Authority's investigation in to the sector.

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

Terry Tennens, Chief Executive, National Society of Allied and Independent Funeral Directors (SAIF)

“It doesn't surprise us that funeral prices are falling. The large groups seem to have realised that there is a limit to how much most people are able or willing to pay to say goodbye to a relative or friend. For some years, the cost of a funeral offered by the bigger organisations has been more expensive than those offered by independent funeral directors by a considerable margin. It would appear that we have hit a ceiling and this is a good news for bereaved families. Against this backdrop, people should shop around to ensure that they get the right funeral for the best possible price.”

Chart 2: The composition of funeral expenses 2018



Source: Royal London National Funeral Cost Index surveys. *Except in Scotland.

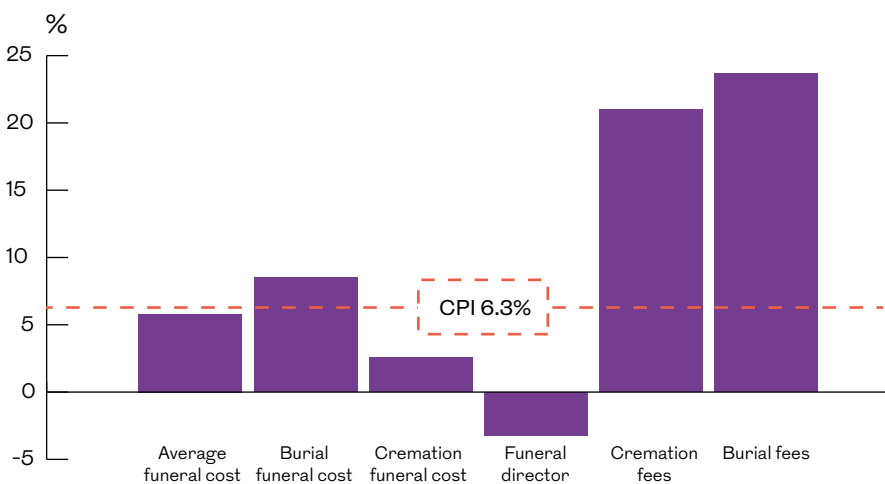
Five years of funeral costs

Chart 3 illustrates some of the headline changes in funeral costs between 2014 and 2018. When looking at this chart, it is important to note that overall inflation, as measured by CPI, has increased by 6.3% in this period. Any increase of less than 6.3% is, therefore, lower than the overall rate of inflation.

Most of the items, though increasing in nominal terms, have increased at a lower rate than overall inflation. This is true of the headline average funeral cost figure which has increased by just under 6% between 2014 and 2018.

However, when looking at the key components of a funeral, we have found that the cost of cremation and burial fees have increased at astonishing rates of more than triple that of overall inflation. The cost of a burial funeral has also increased ahead of inflation at 8.3%. As a result of their rapid growth and the reduction in funeral director's costs, burial and cremation fees are becoming an increasingly large proportion of the overall funeral cost, as highlighted above.

Chart 3: Cost change 2014-2018



The emergence of lower cost options

Our headline cost figures are for a basic burial or cremation funeral. However, lower cost options are now increasingly available. Direct cremation (a cremation only, where mourners are not present and the timing of the cremation is at the discretion of the provider) is increasingly available via mainstream funeral providers; both the Co-op and Dignity have launched direct cremation options. A similar option is available for burials where costs can be saved by choosing not to have a service; however a grave would still need to be purchased. For those that want to cut out the middle man entirely, there is also the option of a DIY funeral. As all of these options are becoming more frequently discussed in the media, awareness of them should increase.

Rosie Inman-Cook, Natural Death Centre

“Low cost alternatives are becoming more available and accessible to consumers. By choosing a direct cremation or burial, bereaved families could save at least £2,000. Organising a DIY or home funeral with home burial can cost absolutely nothing if no coffin is used.”

“It is so important for families, and non industry professionals, to be made aware of lower cost alternatives and just how straight forward making these arrangements can be. Ignorance of alternatives can mean that individuals are guided by social pressure to spend large amounts on funerals, and as a result be crippled with debt.”

In our consumer survey we have been monitoring the take up of some of the lower cost options. We ask participants to describe what kind of funeral they have organised in terms of service type, such as whether there had been a separate church service and if mourners were present. More specifically we were able to explore how many people and which groups of consumers were using direct cremation options. Six percent (6%) of consumers said the last funeral service they had organised was “a cremation without mourners present and a memorial or celebration of life afterwards at another location”. Two percent (2%) said that the last funeral service they had organised was “a cremation only, with no mourners present and no separate celebration or life or ceremony”.

Other qualitative research (focus groups and in-depth interviews) conducted by Royal London suggests that direct cremation may not be considered as an option for less affluent customer groups. In these interviews some less affluent customers rejected the idea of direct cremation, feeling that they did not offer a ‘proper send-off’ for their loved ones. For example, the lack of a service was particularly problematic for some participants who considered it ‘uncaring’.

Quote from research

“[Direct] cremation cannot be attended by your family or friends – that’s very cold... I wouldn’t want that.”

**(Retired, C2 social grade)
Focus group participant**

We also have heard anecdotal evidence to suggest that those choosing direct cremations tend to be in the higher socio-economic groups. As a result, it seems unlikely that, in the short term, direct cremation will be a funeral poverty panacea as many consumers in the lower socio-economic groups either want, or feel under social pressure to give their relative a traditional full service funeral. This theory is further supported when looking at the results of our analysis in funeral spending behaviour by household income later in the report.

Rosie Inman-Cook, Natural Death Centre

“A lack of information around acceptable alternatives may be the reason behind lower income households spending as much on discretionary items as more affluent households. If someone dies without having discussed their funeral wishes, possibly including the wish that money is not wasted, then the family may feel inclined to holding a traditional funeral which may exceed what they can afford. There are always lower cost options which families should investigate. Money not spent on an expensive funeral could be used elsewhere, for example, a better fitting celebration of life at a nicer venue on a more convenient day for all the mourners.”

Regional Differences

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

Funeral cost postcode lottery becomes more extreme

This year, we have again seen the effects of continued pressure to maintain standards that local authority crematoria and cemetery operators face against a back drop of budget challenges.

Regional data brings into stark contrast the impact that burial plot shortages are having across the country. The issue has reached a crisis point in and around London which is inflating the overall average cost of a funeral for locations within this area.

This is further evidence that Westminster must take action to pass legislation to tackle escalating burial costs, following the example of Holyrood who have allowed the sensitive re-use of abandoned older graves.

Kensal Green is again the most expensive location as a result of the cost to be buried there. Last year a modest increase there saw burial fees hover just below the significant £10,000 landmark. This year, however, Kensal Green's burial fees have broken the five figure barrier with a massive increase to £11,857.

As was the case last year, other parts of London are experiencing price pressures. For example, Enfield retains its place as the second most expensive place for a funeral in the country, but this year Kensal Green's increase has put a greater gap between their respective burial fees. Nine of the top ten most expensive locations for a funeral are in and the London area and Leatherhead, the one outsider, is still close to the M25.

Table 1: Most expensive funeral locations

| | 2018 | | |
|---------------------|---------|-----------|---------|
| | Burial | Cremation | Average |
| Kensal Green | £11,857 | £3,121 | £7,489 |
| Enfield | £8,902 | £3,384 | £6,143 |
| Beckenham | £7,730 | £3,541 | £5,636 |
| Southgate | £7,307 | £3,346 | £5,327 |
| Golders Green | £7,215 | £3,233 | £5,224 |
| Wandsworth | £7,168 | £3,070 | £5,119 |
| Morden | £6,936 | £3,041 | £4,989 |
| Manor Park (London) | £6,696 | £3,269 | £4,982 |
| Leatherhead | £6,310 | £3,541 | £4,925 |
| Islington | £6,753 | £3,081 | £4,917 |
| East Finchley | £6,753 | £3,081 | £4,917 |

Source: Royal London National Funeral Cost Index surveys.

Regional disparities have increased since our last report, with the difference between the average cost of the most and least expensive locations standing at around £4,500 (compared to £3,500 last year). Once 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 be found all around the UK, such as in Scotland (Paisley and Glasgow West), Southern England (Abingdon and Amersham), the Midlands (Wellingborough and Burton on Trent) and the South West of England (Bridgwater).

Table 2: Least expensive funeral locations

| | 2018 | | Average |
|-----------------|--------|-----------|---------|
| | Burial | Cremation | |
| Belfast | £3,050 | £2,851 | £2,950 |
| Paisley | £3,245 | £2,982 | £3,114 |
| Glasgow West | £3,245 | £3,007 | £3,126 |
| Alford | £3,164 | £3,106 | £3,135 |
| Bridgwater | £3,017 | £3,286 | £3,152 |
| Amersham | £3,261 | £3,066 | £3,164 |
| Burton on Trent | £3,244 | £3,151 | £3,197 |
| Abingdon | £2,975 | £3,421 | £3,198 |
| Wellingborough | £3,055 | £3,370 | £3,213 |
| Swindon | £3,086 | £3,351 | £3,218 |

Source: Royal London National Funeral Cost Index surveys.

Without the legislative changes relating to burial plots outlined above, this geographic polarisation of funeral costs looks set to continue.

Local variations in Funeral Director costs

As highlighted in previous reports, in addition to the significant variation in funeral costs at a regional level across the country, there are also extreme differences in what funeral directors charge for a similar package of funeral services at a local level.

Alix Baldwin, Chief Executive Officer at yourfuneralchoice.com

“Whilst we continue to see funeral director fee disparities across the country, perhaps what is more stark is the differences observed within the same locality. In some cases, a funeral director’s charges for a comparable simple funeral can be more than three times the amount of a nearby funeral director (i.e. within 6 miles). Given this, we urge the public to shop around, compare available options and find the most appropriate funeral director for their needs.”

Table 3 shows the top 10 locations with the largest variance between highest and lowest funeral director cost. The top 6 locations with the largest difference in costs are in London. In each case the same 2 firms charge the highest and lowest price, with an astonishing £2,315 difference.

Table 3: 10 locations with the biggest difference in Funeral Director costs

| location | lowest | highest | Difference |
|----------------|--------|---------|------------|
| Croydon | £880 | £3,195 | £2,315 |
| Tooting | £880 | £3,195 | £2,315 |
| Morden | £880 | £3,195 | £2,315 |
| Wandsworth | £880 | £3,195 | £2,315 |
| Streatham | £880 | £3,195 | £2,315 |
| West Norwood | £880 | £3,195 | £2,315 |
| Huddersfield | £725 | £2,760 | £2,035 |
| Dewsbury | £725 | £2,760 | £2,035 |
| Southwark | £1,295 | £3,195 | £1,900 |
| Shepton Mallet | £700 | £2,595 | £1,895 |

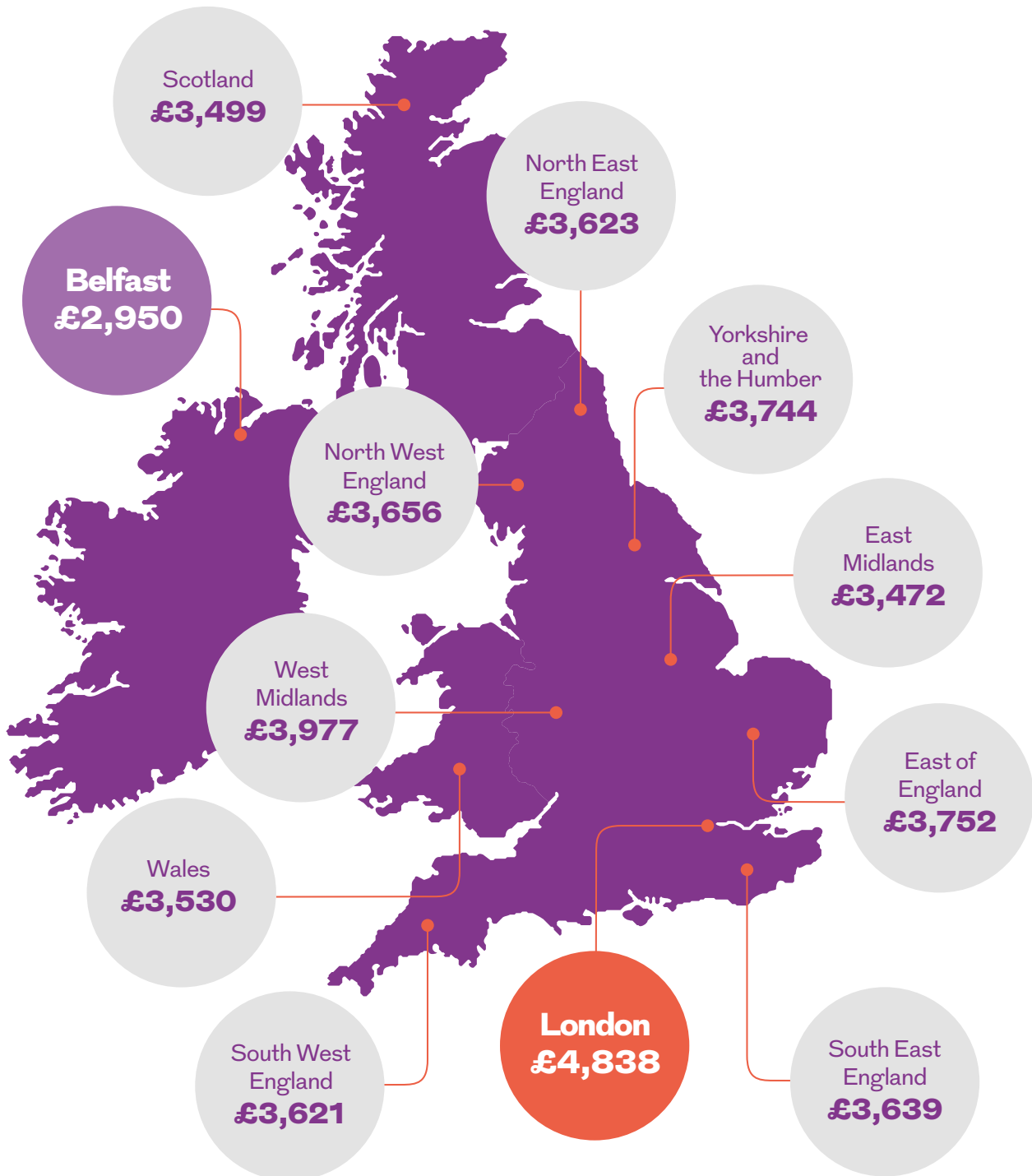
As with any purchase, it is entirely at the discretion of the consumer to choose a funeral director based on the factors which are important to them - quality, brand, price, convenience etc. However, in this industry it is not always clear how firms and their propositions differ. Further, this is a service for which shopping around for the best deal is not common: it is the ultimate distress purchase.

The data shown here is gathered by yourfuneralchoice.com, an online service which assesses the costs charged by different funeral directors in the same area. Despite an increase in the number of such online comparison services, our research found that the proportion of funeral arrangers that get quotes from more than one funeral director remains the same as last year at 6%.

Based on these findings it is unlikely that consumers have a broad view of the options available in their local area when purchasing a funeral. Increasing consumer awareness around the issue of funeral costs will be key to driving the shift in attitudes and behaviour for purchasers of funerals.

Average 2018 funeral costs

By region



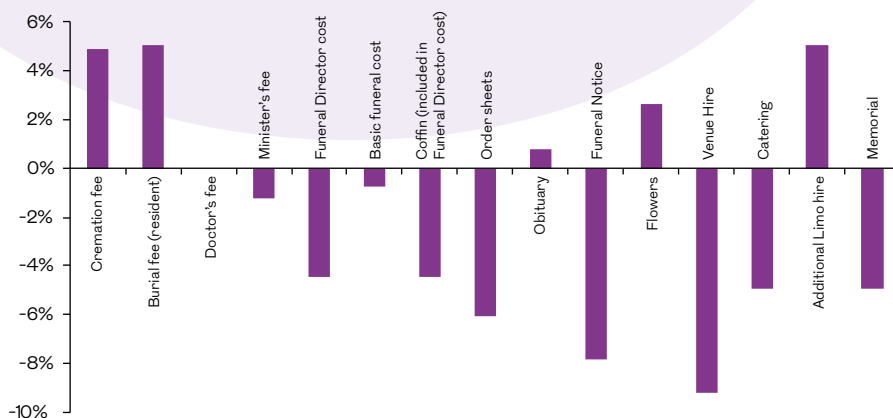
This infographic shows the average cost of a funeral in 2018 by region. You can find more detail on costs within each region in the Appendix.

Funeral Spending

Low income household discretionary spending matches that of wealthier segments

This year there is evidence of some belt tightening when it comes to funeral spending, especially on discretionary items. Chart 4 shows spending on a range of items (please note we are not suggesting that a coffin is a discretionary item, rather that the amount spent on a coffin is discretionary). Spending on all items, other than flowers, obituaries and additional limousine hire, decreased between 2017 and 2018. This resulted in a reduction in overall discretionary spend of 5% from 2017 to £2,321 in 2018.

Chart 4: Changes in disaggregated funeral costs



Source: Royal London National Funeral Cost Index 2018

There has also been a record level of individual funeral debt in 2018. The analysis below attempts to shed light on why this is the case. It suggests that there is a very distinctive profile to discretionary funeral spending by household income compared to other types of spending. We would normally expect absolute levels of spending in a market to increase with household income, even though the lower absolute spend will account for a higher proportion of total spending in lower income households.

Chart 5 examines the average spend on a range of discretionary items by household income. It shows that spending on discretionary funeral items does not fit the expected pattern of spending distribution. Overall, there is surprisingly little difference in the funeral spending habits of less affluent and more affluent households. This suggests that the desire, or the social pressure, to give loved ones a 'good send-off' results in the sorts of spending patterns that can lead to debt.

Judith Moran, Director of Quaker Social Action

"Everyone wants to be able to provide a meaningful, dignified funeral for someone they love. Funeral costs have risen way out of line with incomes but, understandably, people will do all they can to provide a decent send-off for a loved one. In a fair society, everyone should have access to a respectful funeral."

Consumer spending on discretionary funeral items

Order sheets
£60



Obituary
£72



Funeral notice
£78



Flowers
£152



Venue hire
£360



Catering
£422



Additional Limo hire
£305



Memorial
£871





Chart 5: Spend on items by household income

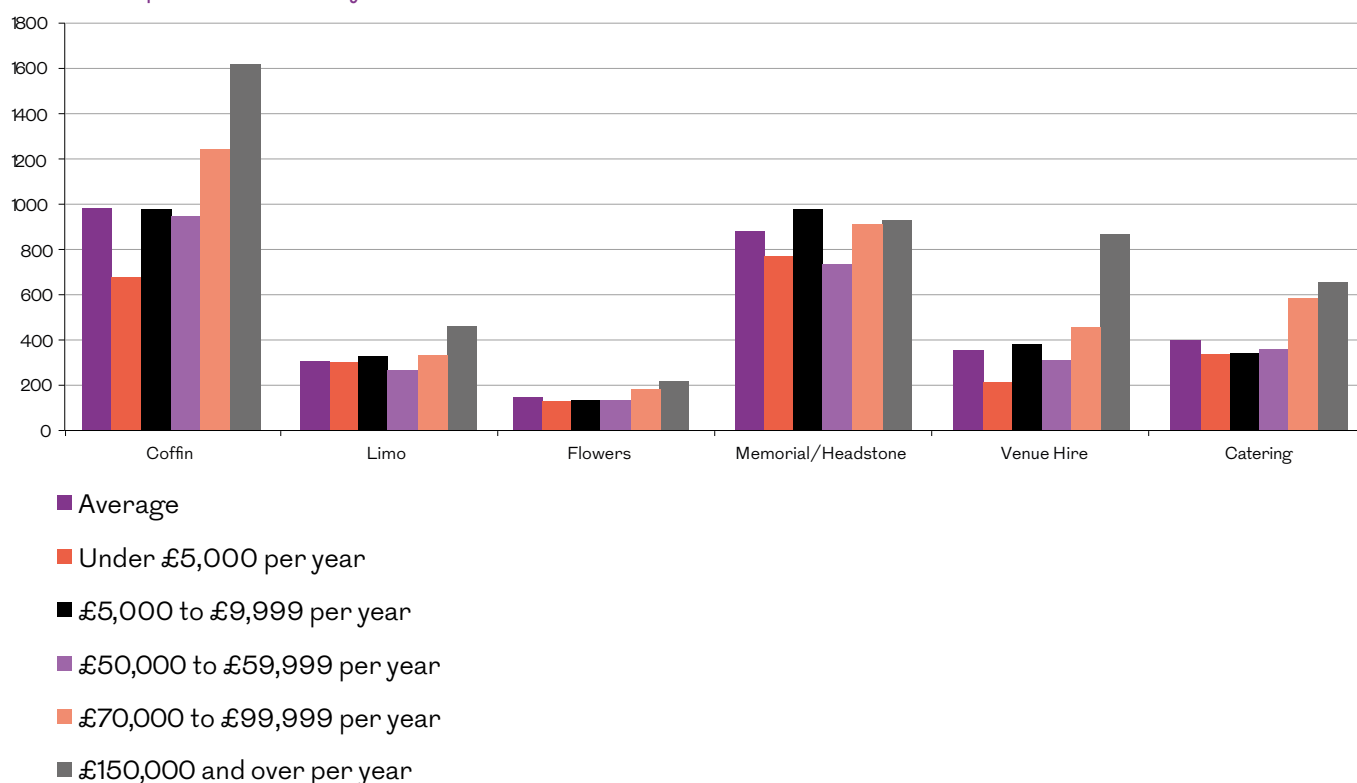


Chart 5 provides data on the amount spent by different income households on the same items (figures are the average amount spent by households that purchased the item, not all household in the income band.) The very poorest households, with incomes of less than £5,000 p.a., spend significantly less than other households. Beyond this, however, other very low income households spend very similar amounts to much more affluent households. For example, households with incomes of £5,000 to £9,999 p.a., spent £980 on a coffin, more than the £953 spent by households with ten times that annual income (£50,000 to £59,999 p.a.), and very similar to the average spend for all households of £984.

Households with incomes of £5,000 to £9,999 p.a. that bought a memorial or headstone, actually spent more (£982) than the average household that bought a memorial or headstone (£883). More strikingly still, they spent more than households with incomes of £70,000 to £99,999 p.a. (£918) and households with incomes of £100,000 to £149,999 p.a. (£981).

This data suggests that some of the poorest households in the UK are spending the same or more than much more affluent households on discretionary items. Given their low incomes, it seems likely that such levels of spending are likely to lead to debt. These households need to be relieved of any social pressure to spend such large amounts on these items and receive more information about lower cost options.

Funeral Debt

Individual funeral debt increases by 34% over 5 years

The picture on funeral debt has changed significantly since last year. The proportion of people taking on funeral debt has reduced by around 21%. In 2018 we estimate that 75,000 people struggled with funeral costs, compared to 95,000 people in 2017. This figure is derived from applying the proportion of people in our survey who said they struggled to pay funeral costs (12% this year compared to 16% last year) to the total number of deaths (which increased by 2% this year to 607,171). Combined, this data results in a total funeral poverty value of £131m in the UK in 2018 (compared £160m in 2017).

However, the picture for those that find themselves struggling to cope with the cost of a funeral is becoming increasingly stark. The average amount of debt taken on by individuals who struggled to pay funeral costs rose by 4% to £1,744 from 2017 and is now an astounding 34% higher than our first report in 2014.

The methods used to fund funeral debt remain broadly in line with previous years, but this year has seen borrowing from family and friends return to the previous high of 28% last seen in 2014. As in previous years, around one in five of those who struggle to pay for funeral costs have either gone into, or increased, debt to cover the costs.

Funding funeral debt

18%

agreed to pay funeral director over a period of time

28%

borrowed from family and friends

9%

sold possessions

21%

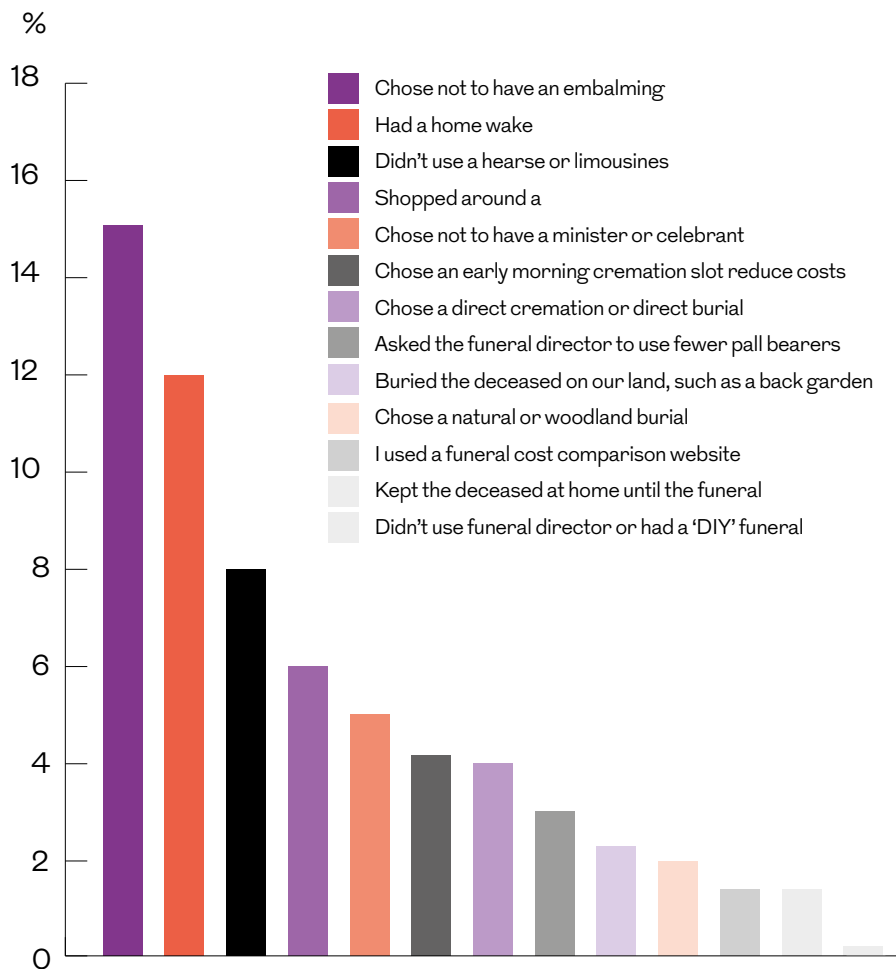
took on debt (credit card/loan/overdraft)

Source: Royal London National Funeral Cost Index surveys.

Note: figures above relate to the 12% that struggled to pay for a funeral

Strategies for coping with the financial shock of a funeral remain broadly in line with previous years. Chart 6 illustrates that a relatively low proportion of funeral organisers take steps to cut costs. The most common methods are choosing to have a home wake (12%) and choosing not to have embalming (15%).

Chart 6: Coping strategies used to fund funeral costs



Source: Royal London National Funeral Cost Index surveys.

Judith Moran, Director of Quaker Social Action

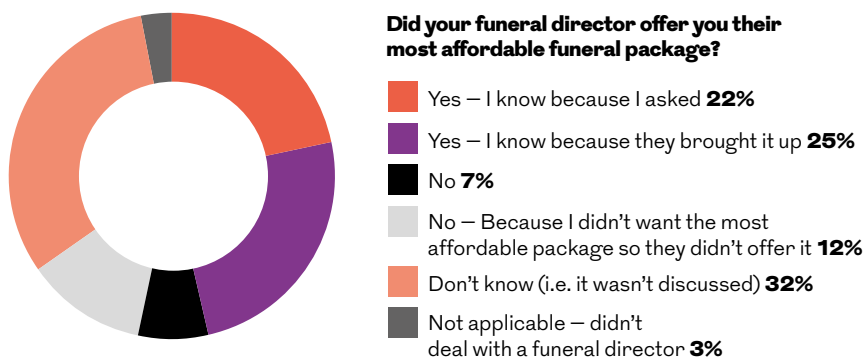
“Too many people are struggling with funeral costs and, worryingly, funeral-related debt is at an all-time high. The cost of providing a decent send-off for a loved one comes with a heavy financial – and emotional – burden. Funeral debt can hinder the grieving process, and for many people the debt they take on may take months or even years to pay off.”

Further, we have seen little change in the role played by funeral directors in raising awareness about low cost options. It remains the case that around a third of customers were not made aware of the funeral directors' lowest cost option. Still only around one in four funeral directors choose to raise the lowest cost option with their customers.

According to www.gov.uk, three quarters of deaths occur in some type of institution, rather than at home, with hospitals being the most likely location (46.9% deaths). There is a clear opportunity for these organisations to provide impartial guidance and support in understanding funeral options available in the local area at the point of need.

It will be interesting to see the extent to which this picture changes over the next year, as the introduction of more mainstream direct to cremation options start to flow through into our research and the CMA market study progresses.

Chart 7: Mixed picture on consumer awareness of lowest cost options



Source: Royal London National Funeral Cost Index surveys.



The Parthenon was built on the Acropolis of Athens, Greece, in the fifth century BC. It was dedicated to the goddess Athena. The Parthenon is one of the most famous ancient Greek temples and is a UNESCO World Heritage Site.

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Social Fund Funeral Expenses Payments

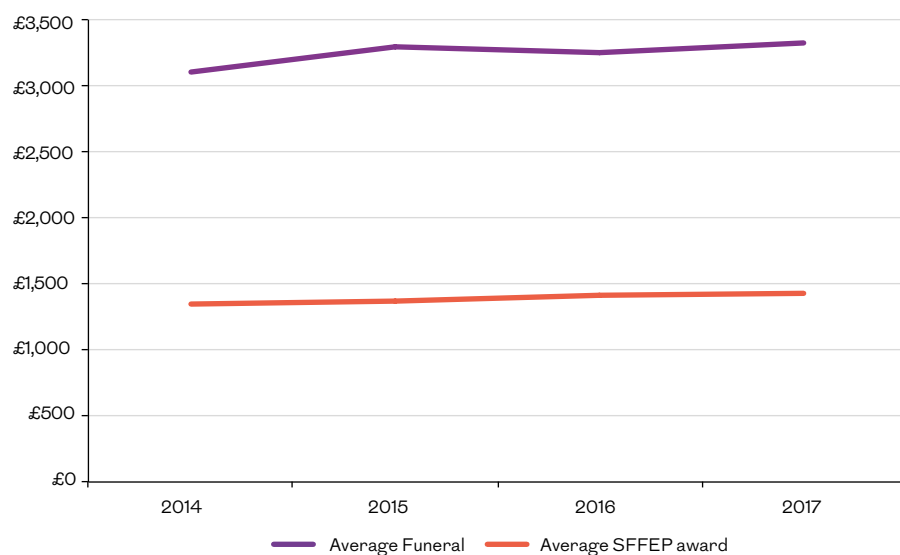
State safety net remains unfit for purpose

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 costs considered to be 'necessary' – 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.

The DWP publish their statistics on the volume and value of awards annually and we are able to compare the value of the awards against the average cost of a funeral. Unfortunately, the 2017/2018 figures had yet to be published at the time of going to press.

As Chart 8 (based on last year's data) illustrates, the gap between the SFFEP and funeral costs remains stubbornly large which results in an inevitable shortfall for recipients, compounding the issue of funeral poverty.

Chart 8: The Social Fund Funeral Expenses payment vs Funeral costs

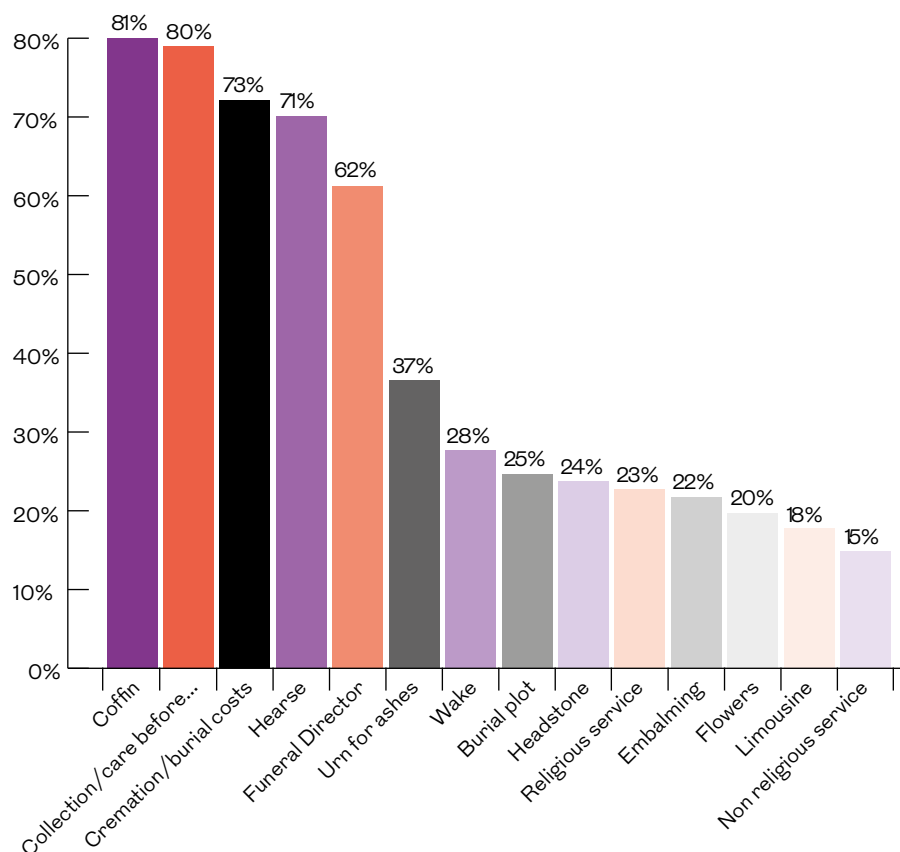


One of the repeated criticisms of the SFFEP is the way that the costs are split between 'necessary' and 'other' in what appears to be an arbitrary way. This year, as part of our YouGov survey, we asked consumers what they consider to be essential components of a funeral. As seen in Chart 9 there is a major gap between what DWP would regard as essential, or necessary, elements of a funeral and the views of consumers. Most consumers consider costs such as a coffin, collection of the deceased and care of the deceased as essential to a funeral. These can all be categorised as 'funeral directors' costs' which currently fall outside of DWP's definition of 'necessary' items.

Carolyn Harris, Labour MP who has successfully campaigned on waiving children's funeral costs, said:

"High funeral costs are pushing bereaved families into funeral poverty, with people taking on large amounts of debt to give their loved ones a good send off. The DWP's social fund payment is woefully inadequate, with Royal London's research clearly showing that the fund fails to cover the necessary costs of a basic funeral, which include a coffin and caring for the deceased. Grieving relatives should not have to face the financial pressures that a funeral can place on them and the Government must do more to support struggling families."

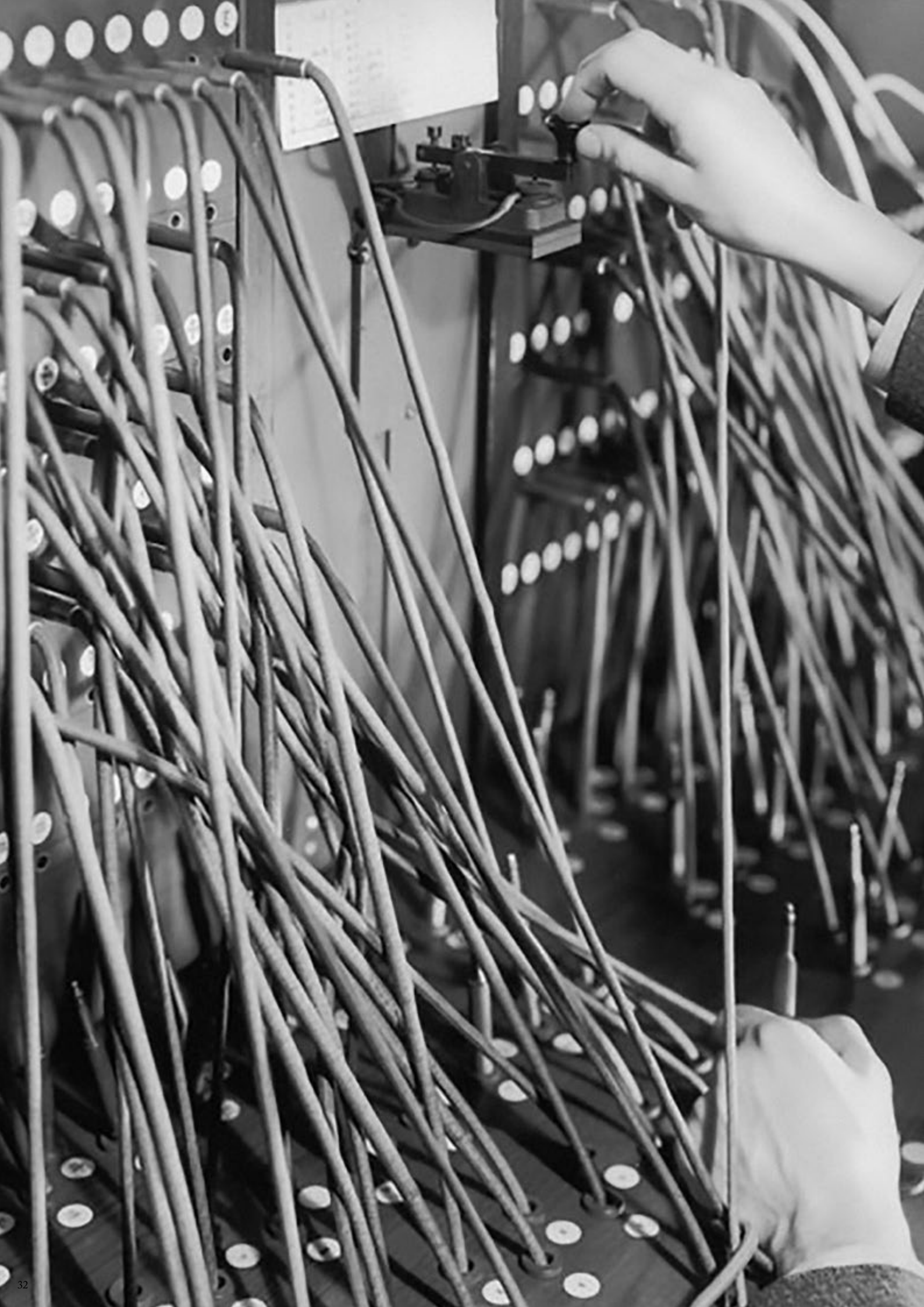
Chart 9: Essential elements of a funeral



Furthermore, the £700 figure for ‘other costs’ has been capped since 2003 which represents a significant erosion in real terms in the value of this element of the benefit. The number of SFFEP applications has also reduced significantly over the last few years.

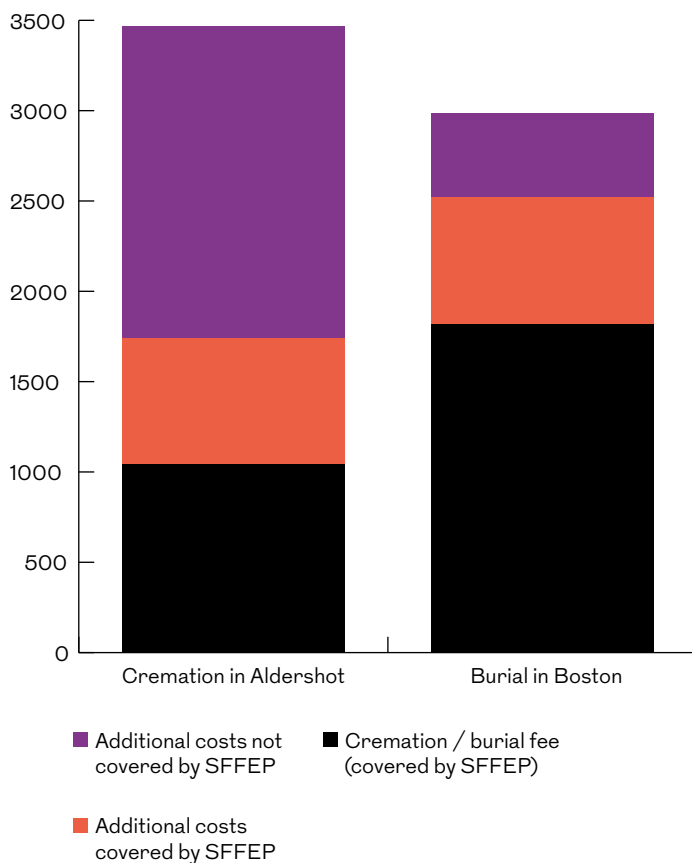
The current SFFEP system is increasingly flawed and can operate in a quite an unfair way, being much less generous to some types of funerals than others. Chart 10 provides an example of this by illustrating two possible and disparate payments that could be made under the current system.

As we saw above, the DWP definition of ‘necessary costs’ does not include funeral director services. Therefore, if a funeral director is used, their fees would need to be paid out of the £700 allocated to ‘other costs’. This means there is likely to be a gap of at least £1,500 on average between the costs incurred (assuming a funeral director is used) and the value of the SFFEP pay-out.



Further, our research shows the scope for huge disparities in the gap between the value of the SFFEP pay out and the funeral cost, depending on geographic location and type of funeral (burial versus cremation). Our research shows that funeral director fees can vary significantly in different locations across the UK. Based on our 2018 data, the average independent funeral director fee varies from £1,165 in Boston (Lincolnshire) to £2,424 in Aldershot (Hampshire). As there is no cap on the cremation/burial fee, this means that two funerals with similar total costs could lead to very different shortfalls for the claimants. Chart 10 compares the shortfall for two similarly priced funerals in different parts of the country and illustrates the inequitable nature of the benefit. Due to differing funeral director costs the shortfall will be larger in Aldershot than in Boston. This is largely because disbursement costs (which are entirely covered by the payment) are almost twice as much for a burial funeral as they are for a cremation funeral.

Chart 10: Inequality in SFFEP benefit payments



Scottish Funeral Expense Assistance

The Scotland Act 2016 devolved new social security powers to Scotland. This included the SFFEP which will be replaced in Scotland by a new Funeral Expense Assistance (FEA) benefit by summer 2019.

At the time of writing the Scottish Government is consulting on the regulation which will apply to this benefit. The consultation, and the name suggest that the intention of this benefit is to make a contribution towards funeral costs for qualifying applicants, rather than cover the cost in full.

The underlying structure mirrors that of the SFFEP and is split between a guaranteed element to cover burial and cremation costs, and a £700 capped element to cover ‘other costs’. However, Holyrood has at least committed to raising the value of the capped element to protect it from the impact of inflation. Whilst this is a welcome improvement on the current benefit, it doesn’t address the historic inadequacy of award value. This year the average cost of a funeral in Scotland was £3,499, 59% higher than the average SFFEP award.

Progress?

Watch this space...

Over the 5 years we have been producing this report, we have seen very little tangible action to tackle the drivers of funeral cost inflation and the impact that has on those unable to afford the spiralling costs. This year there has been a flurry of activity across Government and the industry which we hope will result in real change. Signs of movement in the right direction include:

- The Scottish Government has outlined plans for their Funeral Expense Assistance benefit which will replace the SFFEP in Scotland in 2019. They have confirmed that the value of the payments will increase annually in line with inflation. We welcome this improvement on the current approach, but this doesn't address the historic undervaluing of the benefit
- The Competition and Markets Authority has launched a review of the funeral market. They will explore funeral director practices around pricing and transparency, as well as the market power of crematoria, and the impact they have on funeral costs.
- HM Treasury has just run a consultation into a possible new FCA regulatory regime for the pre-paid funeral plan market. The aim is to determine if improvements can be made to the sales process of plans, the management of the underlying funds and consumer protection for funeral plan customers.
- Carolyn Harris MP has run a successful campaign for the Government to fund a scheme which will allow local authorities to waive the cost of burial and cremation in the case of child funerals. The £10m Children's Fund will be included in this year's budget. Many funeral director firms have also committed to waive their charges for a simple set of services in the case of child funerals. We hope that this will be universally adopted
- Dignity, the UK's second largest funeral provider, has cut its funeral prices by 25% since the publication of our last report and Co-op has held their prices.

Abi Pattenden, President of the National Association of Funeral Directors (NAFD)

"The NAFD has warmly welcomed the review of the funeral sector, by the Competition and Markets Authority, as an opportunity to demonstrate the proactive stance of the funeral profession and to call upon other organisations providing services to bereaved people, such as local authorities, to do the same. We hope that, as a consequence of the CMA's market study, the funeral profession will emerge with not only valuable and important guidance as to how it should evolve to be able to deliver what consumers need in the future – but also with a part of the public and opinion formers, of the factors driving the cost of a funeral and how funeral choices are made."

The Fair Funerals campaign

The Fair Funerals campaign set up by Quaker Social Action came to an end in July this year. For 4 years, it has worked with the funeral industry, Government and the media to raise public awareness of the issue of funeral poverty and lobby for change. A key part of the campaign's legacy has been encouraging over one third of the UK's funeral industry to sign up to the Fair Funerals Pledge, a commitment to display their most affordable funeral options online. In addition they have been a strong and passionate advocate for those most affected by funeral poverty who otherwise wouldn't have had a voice.

Quaker Social Action and Down to Earth, which helps people struggling with funeral costs, will continue to run the Fair Funerals Pledge and support organisations and MPs lobbying to improve things for those who struggle to deal with funeral costs.

Conclusions and recommendations

This year's report finds the rate of increase in funeral costs is slowing and a long way from the inflation busting increases often seen in the last decade. However, the UK's most vulnerable bereaved continue to face increasing levels of funeral debt.

The SFFEP, the Government safety net which should protect those most exposed to the issue of funeral poverty, remains unfit for purpose and continues to let its recipients down at a time of profound need.

The industry as a whole has come under scrutiny this year, with reviews by the Competition and Markets Authority and HM Treasury currently underway. The reviews should help to improve consumer protection and competition, which we welcome.

However, the proposed introduction of a new Medical Examiners' fee feels counter to the CMA and HM Treasury review and suggests a lack of joined up thinking in Government when it comes to the tackling the societal impact of high funeral costs.

Royal London is calling for:

- **DWP** to restructure the SFFEP benefit to ensure it fully covers costs which consumers consider to be essential or necessary, such as funeral director's fees. This will address the inadequacy in the benefit which is primarily driven by the £700 capped element for 'other costs'.
- **The Government** in England and Wales to follow Scotland's lead and pass legislation to tackle the shortage of available burial plots and scrap Doctors' fees for cremation.
- **The Government** to ensure that the reviews by the CMA and Treasury result in concrete action to address the issues driving poverty.
- **Funeral Industry** to increase ease of access to pricing information for consumers allowing them to compare prices and service. This should include increased prominence with branches and online, as well as availability via telephone.



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. We report costs are for a specific low cost funeral package which has remained the same in all our reports to allow for comparison purposes. In addition, we are monitoring trends around lower cost options, such as direct cremation as they emerge.

The report is produced using the following methods:

- A survey commissioned from YouGov to two groups: a nationally representative sample of 2,102 adults in the UK with a boosted sample of 1,011 funeral arrangers who are asked about their funeral spending. YouGov surveys took place between May and June 2018.
- The Institute of Cemetery and Crematorium Management (ICCM) have provided standard cremation costs for 289 UK crematoriums and 578 burial costs for 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 data on the most expensive, least expensive and average funeral directors' costs at our 289 locations 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.
- Our headline figure is an average of burial and cremation costs in each location and is not weighted to the ratio of cremations to burial. We have kept this approach consistent across all our reports to allow for year on year comparisons.

Finally

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

- Julie Dunk, Chief Executive, Institute of Cemetery and Crematorium Management
- Abi Pattenden, President of the National Association of Funeral Directors (NAFD)
- Terry Tennens, Chief Executive, National Society of Allied and Independent Funeral Directors (SAIF)
- Carolyn Harris, Labour MP for Swansea East and Shadow Women and Equalities Minister
- Rosie Inman-Cook, Natural Death Centre
- Alix Baldwin, Chief Executive Officer at yourfuneralchoice.com



Appendix

Find The Cost Of A Funeral In Your Area

East Midlands

Average: £3,472

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|----------------|------------------|--------|-----------|
| Alfreton | Derbyshire | £3,404 | £3,270 |
| Chesterfield | Derbyshire | £4,151 | £3,201 |
| Derby | Derbyshire | £4,057 | £3,142 |
| Countesthorpe | Leicestershire | £3,065 | £3,371 |
| Great Glen | Leicestershire | £3,547 | £3,316 |
| Leicester | Leicestershire | £4,252 | £3,316 |
| Loughborough | Leicestershire | £3,761 | £3,506 |
| Alford | Lincolnshire | £3,164 | £3,106 |
| Boston | Lincolnshire | £4,127 | £3,181 |
| Grantham | Lincolnshire | £3,240 | £3,446 |
| Lincoln | Lincolnshire | £3,372 | £3,191 |
| Surfleet | Lincolnshire | £3,617 | £3,196 |
| Kettering | Northamptonshire | £3,478 | £3,326 |
| Northampton | Northamptonshire | £3,438 | £3,541 |
| Wellingborough | Northamptonshire | £3,055 | £3,370 |
| Bramcote | Nottinghamshire | £3,707 | £3,149 |
| Lambley | Nottinghamshire | £4,121 | £3,166 |
| Mansfield | Nottinghamshire | £3,718 | £3,176 |
| Nottingham | Nottinghamshire | £4,341 | £3,106 |
| Ollerton | Nottinghamshire | £3,718 | £3,461 |

East of England

Average: £3,752

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|------------------|----------------|--------|-----------|
| Bedford | Bedfordshire | £3,727 | £3,288 |
| Luton | Bedfordshire | £3,512 | £3,221 |
| Cambridge | Cambridgeshire | £3,442 | £3,211 |
| March | Cambridgeshire | £3,937 | £3,421 |
| Peterborough | Cambridgeshire | £4,178 | £3,341 |
| Basildon | Essex | £4,220 | £3,386 |
| Braintree | Essex | £3,592 | £3,451 |
| Brentwood | Essex | £3,883 | £3,406 |
| Chelmsford | Essex | £3,724 | £3,201 |
| Colchester | Essex | £3,573 | £3,219 |
| Hainault | Essex | £5,732 | £3,366 |
| Harlow | Essex | £5,255 | £3,366 |
| Saffron Walden | Essex | £3,355 | £3,266 |
| South Essex | Essex | £5,697 | £3,346 |
| Southend-on-Sea | Essex | £3,897 | £3,236 |
| Weeley | Essex | £3,692 | £3,231 |
| Hitchin | Hertfordshire | £4,346 | £3,311 |
| Stevenage | Hertfordshire | £3,327 | £3,451 |
| Watford | Hertfordshire | £4,288 | £3,071 |
| Cromer | Norfolk | £4,270 | £3,386 |
| Great Yarmouth | Norfolk | £3,687 | £3,261 |
| Kings Lynn | Norfolk | £3,823 | £3,238 |
| Norwich Central | Norfolk | £6,177 | £3,531 |
| Norwich North | Norfolk | £5,952 | £3,531 |
| Bury St. Edmunds | Suffolk | £3,435 | £3,366 |
| Ellough | Suffolk | £3,497 | £3,281 |
| Ipswich | Suffolk | £4,581 | £3,201 |
| Nacton | Suffolk | £4,545 | £3,201 |

London

Average: £4,838

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|----------------------|--------|---------|-----------|
| Barnet | London | £4,826 | £3,151 |
| Beckenham | London | £7,730 | £3,541 |
| City of London | London | £4,924 | £3,335 |
| Croydon | London | £5,130 | £3,311 |
| East Finchley | London | £6,753 | £3,081 |
| East London | London | £5,872 | £3,286 |
| Eltham | London | £5,235 | £3,158 |
| Enfield | London | £8,902 | £3,384 |
| Feltham | London | £5,843 | £2,986 |
| Golders Green | London | £7,215 | £3,233 |
| Islington | London | £6,753 | £3,081 |
| Kensal Green | London | £11,857 | £3,121 |
| Kingston upon Thames | London | £6,704 | £3,106 |
| Lewisham | London | £5,245 | £3,174 |
| Manor Park (London) | London | £6,696 | £3,269 |
| Morden | London | £6,936 | £3,041 |
| Mortlake | London | £5,613 | £3,066 |
| Ruislip | London | £5,023 | £3,120 |
| Southgate | London | £7,307 | £3,346 |
| Southwark | London | £5,852 | £3,219 |
| Streatham | London | £5,445 | £3,436 |
| Tooting | London | £6,355 | £3,111 |
| Wandsworth | London | £7,168 | £3,070 |
| West Norwood | London | £6,104 | £3,111 |

North East England

Average: £3,623

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|---------------------|----------------|--------|-----------|
| Hartlepool | Cleveland | £4,023 | £3,206 |
| Middlesbrough | Cleveland | £3,840 | £3,206 |
| Bishop Auckland | Durham | £4,287 | £3,321 |
| Darlington | Durham | £3,857 | £3,319 |
| Durham Central | Durham | £4,287 | £3,151 |
| Durham North | Durham | £4,287 | £3,151 |
| Blyth | Northumberland | £3,987 | £3,231 |
| Birtley | Tyne and Wear | £3,817 | £3,210 |
| Gateshead | Tyne and Wear | £3,817 | £3,210 |
| Newcastle-upon-Tyne | Tyne and Wear | £4,137 | £3,259 |
| South Shields | Tyne and Wear | £4,105 | £3,253 |
| Sunderland | Tyne and Wear | £4,097 | £3,251 |
| Tynemouth | Tyne and Wear | £3,838 | £3,184 |
| Whitley Bay | Tyne and Wear | £3,937 | £3,184 |

North West England

Average: £3,656

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|--------------------------|----------------------|--------|-----------|
| Chester | Cheshire | £4,065 | £3,213 |
| Crewe | Cheshire | £4,257 | £3,161 |
| Macclesfield | Cheshire | £4,257 | £3,161 |
| Northwich | Cheshire | £4,375 | £3,286 |
| Warrington | Cheshire | £4,375 | £3,169 |
| Widnes | Cheshire | £4,144 | £3,201 |
| Barrow in Furness | Cumbria | £3,837 | £3,430 |
| Carlisle | Cumbria | £3,744 | £3,291 |
| Milnthorpe | Cumbria | £3,567 | £3,446 |
| Whitehaven | Cumbria | £3,766 | £3,284 |
| Accrington | Lancashire | £3,857 | £3,116 |
| Blackburn | Lancashire | £3,962 | £3,181 |
| Blackpool | Lancashire | £3,882 | £3,141 |
| Burnley | Lancashire | £4,481 | £3,194 |
| Burscough | Lancashire | £4,102 | £3,266 |
| Chorley | Lancashire | £3,860 | £3,470 |
| Lancaster | Lancashire | £3,772 | £3,526 |
| Lytham St. Annes | Lancashire | £3,882 | £3,160 |
| Preston | Lancashire | £3,854 | £3,188 |
| Altrincham | Manchester (Greater) | £4,077 | £3,175 |
| Atherton | Manchester (Greater) | £3,976 | £3,316 |
| Bolton | Manchester (Greater) | £3,744 | £3,231 |
| Bury | Manchester (Greater) | £3,848 | £3,470 |
| Dukinfield | Manchester (Greater) | £3,932 | £3,161 |
| Eccles | Manchester (Greater) | £4,307 | £3,233 |
| Manchester North | Manchester (Greater) | £4,358 | £3,145 |
| Manchester South | Manchester (Greater) | £4,764 | £3,211 |
| Middleton | Manchester (Greater) | £3,958 | £3,211 |
| Oldham | Manchester (Greater) | £3,964 | £3,185 |
| Rochdale | Manchester (Greater) | £4,314 | £3,211 |
| Salford | Manchester (Greater) | £4,307 | £3,233 |
| Stockport | Manchester (Greater) | £4,258 | £3,146 |
| Wigan | Manchester (Greater) | £3,976 | £3,180 |
| Birkenhead | Merseyside | £4,174 | £3,171 |
| Liverpool North | Merseyside | £4,167 | £3,326 |
| Liverpool South | Merseyside | £4,167 | £3,326 |
| Southport | Merseyside | £4,222 | £3,326 |
| St. Helens | Merseyside | £3,788 | £3,096 |
| Thornton | Merseyside | £4,222 | £3,326 |

Northern Ireland

Average: £2,950

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|----------------|---------|--------|-----------|
| Belfast | Belfast | £3,050 | £2,851 |

Scotland

Average: £3,499

| LOCATION | COUNTY | BURIAL | CREMATION |
|-----------------------------|-----------------------|--------|-----------|
| Aberdeen | Aberdeenshire | £3,734 | £3,000 |
| Crathes | Aberdeenshire | £3,734 | £3,102 |
| Moray | Aberdeenshire | £3,734 | £3,377 |
| Dundee | Angus | £4,194 | £3,377 |
| Dumbarton (Cardross) | Argyll & Bute | £3,761 | £2,999 |
| Irvine | Ayrshire | £3,749 | £3,257 |
| Eyemouth (Houndwood) | Berwickshire | £4,034 | £3,077 |
| Dumfries | Dumfries and Galloway | £3,857 | £3,102 |
| Edinburgh | Edinburgh | £4,278 | £3,071 |
| Leith | Edinburgh | £4,278 | £3,069 |
| Warriston | Edinburgh | £4,278 | £3,069 |
| Dunfermline | Fife | £3,571 | £2,992 |
| Kircaldy | Fife | £3,571 | £2,992 |
| Glasgow East | Glasgow | £4,596 | £2,957 |
| Glasgow North | Glasgow | £4,565 | £2,932 |
| Glasgow South | Glasgow | £4,596 | £2,957 |
| Glasgow West | Glasgow | £3,245 | £3,007 |
| Inverness | Inverness | £3,776 | £3,211 |
| North Lanarkshire | North Lanarkshire | £4,187 | £3,167 |
| Perth | Perthshire | £4,106 | £3,099 |
| Greenock | Renfrewshire | £3,676 | £2,988 |
| Paisley | Renfrewshire | £3,245 | £2,982 |
| Melrose | Scottish Borders | £4,080 | £3,152 |
| Ayr | South Ayrshire | £3,927 | £3,155 |
| South Lanarkshire | South Lanarkshire | £4,303 | £2,925 |
| Falkirk | Stirlingshire | £3,436 | £3,066 |
| Clydebank | West Dumbartonshire | £3,783 | £2,975 |
| West Lothian | West Lothian | £3,430 | £3,152 |

South East England

Average: £3,639

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|----------------------------|-----------------|--------|-----------|
| Bracknell | Berkshire | £4,364 | £3,316 |
| Reading | Berkshire | £4,037 | £3,216 |
| Slough | Berkshire | £4,240 | £3,241 |
| West Berkshire | Berkshire | £3,073 | £3,401 |
| Amersham | Buckinghamshire | £3,261 | £3,066 |
| Milton Keynes | Buckinghamshire | £4,472 | £3,402 |
| Aldershot | Hampshire | £5,646 | £3,349 |
| Basingstoke | Hampshire | £3,432 | £3,496 |
| Eastleigh | Hampshire | £3,237 | £3,366 |
| Havant | Hampshire | £3,849 | £3,296 |
| Portsmouth | Hampshire | £3,692 | £3,086 |
| Romsey | Hampshire | £3,738 | £3,346 |
| Southampton | Hampshire | £3,822 | £3,266 |
| Woollensbrook | Hertfordshire | £3,690 | £3,366 |
| Isle of Wight | Isle of Wight | £3,725 | £3,232 |
| Barham | Kent | £3,839 | £3,366 |
| Charing | Kent | £3,230 | £3,366 |
| Folkestone | Kent | £3,579 | £3,470 |
| Gravesend | Kent | £4,252 | £3,211 |
| Maidstone | Kent | £3,426 | £3,235 |
| Margate | Kent | £3,675 | £3,283 |
| Medway | Kent | £3,884 | £3,171 |
| Sittingbourne | Kent | £4,194 | £3,211 |
| Tunbridge Wells | Kent | £3,787 | £3,218 |
| Abingdon | Oxfordshire | £2,975 | £3,421 |
| Banbury | Oxfordshire | £3,190 | £3,366 |
| Oxford | Oxfordshire | £3,927 | £3,541 |
| Guildford | Surrey | £5,057 | £3,281 |
| Leatherhead | Surrey | £6,310 | £3,541 |
| Woking | Surrey | £5,157 | £3,361 |
| Brighton (Downs) | Sussex (East) | £3,883 | £3,104 |
| Brighton (Woodvale) | Sussex (East) | £3,883 | £3,104 |
| Eastbourne | Sussex (East) | £3,774 | £3,156 |
| Hastings | Sussex (East) | £3,547 | £3,159 |
| Chichester | Sussex (West) | £4,507 | £3,541 |
| Crawley | Sussex (West) | £4,046 | £3,541 |
| Worthing | Sussex (West) | £4,447 | £3,351 |

South West England

Average: £3,621

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|---------------------------|-----------------|--------|-----------|
| Bristol North West | Bristol | £4,457 | £3,321 |
| Bristol South | Bristol | £4,457 | £3,321 |
| Westerleigh | Bristol | £4,850 | £3,386 |
| Bodmin | Cornwall | £3,799 | £3,470 |
| Camborne | Cornwall | £3,799 | £3,286 |
| Truro | Cornwall | £3,799 | £3,180 |
| Barnstaple | Devon | £3,478 | £3,131 |
| East Devon | Devon | £3,668 | £3,346 |
| Exeter | Devon | £4,707 | £3,470 |
| Plymouth East | Devon | £4,187 | £3,366 |
| Plymouth West | Devon | £4,187 | £3,366 |
| Torquay | Devon | £4,005 | £3,416 |
| Bournemouth | Dorset | £3,897 | £3,215 |
| Lytchett Minster | Dorset | £4,101 | £3,269 |
| Poole | Dorset | £5,562 | £3,272 |
| Weymouth | Dorset | £3,930 | £3,267 |
| Cheltenham | Gloucestershire | £4,074 | £3,340 |
| Forest of Dean | Gloucestershire | £3,367 | £3,366 |
| Gloucester | Gloucestershire | £3,661 | £3,322 |
| Bath | Somerset | £3,575 | £3,386 |
| Bridgwater | Somerset | £3,017 | £3,286 |
| Shepton Mallet | Somerset | £3,419 | £3,346 |
| Taunton | Somerset | £3,922 | £3,233 |
| Weston-super-Mare | Somerset | £4,188 | £3,418 |
| Yeovil | Somerset | £3,372 | £3,221 |
| Salisbury | Wiltshire | £3,283 | £3,343 |
| Semington | Wiltshire | £3,834 | £3,386 |
| Swindon | Wiltshire | £3,086 | £3,351 |

Wales

Average: £3,530

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|--------------------|--------------------|--------|-----------|
| Bridgend | Bridgend | £4,215 | £3,156 |
| Cardiff | Cardiff | £3,687 | £3,031 |
| Llanelli | Carmarthenshire | £4,043 | £3,216 |
| Aberystwyth | Ceredigion | £3,815 | £3,306 |
| Colwyn Bay | Conwy | £4,002 | £3,161 |
| St Asaph | Denbighshire | £3,667 | £3,261 |
| Bangor | Gwynedd | £3,566 | £3,032 |
| Port Talbot | Neath Port Talbot | £3,816 | £3,076 |
| Newport | Newport | £4,456 | £3,266 |
| Narberth | Pembrokeshire | £4,017 | £3,052 |
| Aberdare | Rhondda Cynon Taff | £3,795 | £3,161 |
| Pontypridd | Rhondda Cynon Taff | £3,707 | £3,161 |
| Swansea | Swansea | £4,062 | £3,136 |
| Cwmbran | Torfaen | £3,985 | £3,155 |
| Barry | Vale of Glamorgan | £3,572 | £3,261 |
| Wrexham | Wrexham | £3,933 | £3,184 |

West Midlands

Average: £3,977

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|-------------------------------|----------------|--------|-----------|
| Hereford | Hereford | £3,752 | £3,183 |
| Shrewsbury | Shropshire | £3,498 | £3,208 |
| Telford | Shropshire | £3,832 | £3,361 |
| Burton on Trent | Staffordshire | £3,244 | £3,151 |
| Lichfield | Staffordshire | £4,305 | £3,156 |
| Newcastle-under-Lyme | Staffordshire | £4,319 | £3,183 |
| Stafford | Staffordshire | £4,717 | £3,171 |
| Stoke-on-Trent | Staffordshire | £4,362 | £3,161 |
| Leamington Spa | Warwickshire | £4,267 | £3,121 |
| Nuneaton | Warwickshire | £3,478 | £3,541 |
| Rugby | Warwickshire | £4,307 | £3,270 |
| Coleshill | West Midlands | £5,636 | £3,211 |
| Coventry | West Midlands | £5,384 | £3,300 |
| Dudley | West Midlands | £5,530 | £3,348 |
| Lodge Hill (Birmingham) | West Midlands | £5,235 | £3,285 |
| Perry Barr (Birmingham) | West Midlands | £5,235 | £3,361 |
| Rowley Regis | West Midlands | £5,146 | £3,174 |
| Solihull | West Midlands | £5,636 | £3,211 |
| Stourbridge | West Midlands | £5,530 | £3,348 |
| Sutton Coldfield (Birmingham) | West Midlands | £4,404 | £3,285 |
| Walsall | West Midlands | £5,445 | £3,299 |
| West Bromwich | West Midlands | £5,191 | £3,174 |
| Wolverhampton | West Midlands | £5,219 | £3,196 |
| Yardley (Birmingham) | West Midlands | £5,550 | £3,285 |
| Redditch | Worcestershire | £4,463 | £3,166 |
| Stourport | Worcestershire | £5,211 | £3,416 |
| Worcester | Worcestershire | £3,982 | £3,326 |

Yorkshire and the Humber

Average: £3,744

Lowest

Highest

| LOCATION | COUNTY | BURIAL | CREMATION |
|--------------------------|-------------------|--------|-----------|
| Driffield | Humberside | £4,055 | £3,431 |
| Haltemprice | Humberside | £4,055 | £3,346 |
| Hull | Humberside | £4,055 | £3,181 |
| Grimsby | Lincolnshire | £3,984 | £3,110 |
| Scunthorpe | Lincolnshire | £4,004 | £3,141 |
| Harrogate | Yorkshire (North) | £4,197 | £3,302 |
| Kirkleatham | Yorkshire (North) | £3,447 | £3,281 |
| Scarborough | Yorkshire (North) | £3,667 | £3,246 |
| Skipton | Yorkshire (North) | £4,175 | £3,163 |
| York | Yorkshire (North) | £4,068 | £3,346 |
| Barnsley | Yorkshire (South) | £4,052 | £3,236 |
| Doncaster | Yorkshire (South) | £4,243 | £3,186 |
| Rotherham | Yorkshire (South) | £4,079 | £3,414 |
| Sheffield Central | Yorkshire (South) | £4,322 | £3,311 |
| Sheffield North | Yorkshire (South) | £4,322 | £3,211 |
| Sheffield South | Yorkshire (South) | £4,322 | £3,311 |
| Bradford | Yorkshire (West) | £4,232 | £3,245 |
| Dewsbury | Yorkshire (West) | £4,024 | £3,184 |
| Halifax | Yorkshire (West) | £4,269 | £3,285 |
| Huddersfield | Yorkshire (West) | £4,038 | £3,184 |
| Keighley | Yorkshire (West) | £4,232 | £3,245 |
| Leeds North | Yorkshire (West) | £4,831 | £3,379 |
| Leeds North West | Yorkshire (West) | £4,831 | £3,379 |
| Leeds South West | Yorkshire (West) | £4,831 | £3,379 |
| Pontefract | Yorkshire (West) | £4,558 | £3,367 |
| Shipley | Yorkshire (West) | £4,232 | £3,245 |
| Wakefield | Yorkshire (West) | £4,558 | £3,367 |

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