



# CHANGE ON THE HORIZON?

National Funeral Cost Index Report 2019



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## Executive summary

In this, our sixth annual report, we show that an average funeral costs £3,785, representing a nominal increase of £28 (0.7%) over the last twelve months.

The main drivers for the increase are burial and cremation fees which have risen by 3.6% (for residents) and 2.8% respectively. These price rises have been offset by a reduction in funeral director costs of 1.1% since 2018.

Regional differences continue to be significant, with the gap between the highest and lowest cost locations increasing by 15% from last year to £5,207.

Funding cuts and burial plot shortages are again having an impact on cremation and burial fees. This is particularly evident in the South East, with the top 10 most expensive locations falling within or just outside the M25.

Our research also finds that the average amount spent by consumers on a funeral is £3,989, which is higher than the average cost. This is surprising as, even with the introduction of low cost options, the average amount spent on a funeral varies remarkably little between different income groups.

With low income consumers spending a higher proportion of their income on a funeral, they are disproportionately affected by the cost.

Significantly, the shortfall for those who struggle to pay for a funeral has increased from £1,744 to £1,990, a rise of 14% from last year – an all time high.

We calculate that funeral poverty across the country has risen 12% this year to a staggering £147m. This demonstrates that the scale of the problem shows no sign of slowing down.

Some changes have been made to the claims process for the Funeral Expenses Payment. However, the value of the award remains inadequate, covering less than half of the average cost of a simple funeral. Eligibility criteria are still complex and processing times are nearly four weeks – during which the funeral is put on hold.

The industry is facing an unprecedented level of scrutiny from the Government and the competition regulator which we hope will result in improvements to the funeral industry in terms of consistent standards, fair pricing and improved transparency.

We are still concerned that these interventions overlook the flaws in the state and local authority solutions for those facing funeral poverty – the Funeral Expenses Payment and public health funerals. As a result, there is a significant risk that nothing is going to change for the most vulnerable consumers.



# 2

## Introduction

By Louise Eaton-Terry

This is our sixth annual report on funeral costs and this year we show that the slowdown in funeral cost inflation continues. In 2019 the cost of an average funeral is £3,785, representing a marginal increase of £28 (0.7%) over the last twelve months.

Significantly, the report will show that the number of people who struggle to pay for a funeral remains at 12% but the individual shortfall they face has increased by 14% from £1,744 in 2018 to an all-time high of £1,990.

Our calculations indicate that 73,935 people struggled to pay for a funeral in 2018, and with the growth in the shortfall, funeral poverty now stands at a staggering £147m. This is a 12% increase from last year.

Of considerable concern is that low income consumers spend a far greater proportion of their income on a funeral, meaning they are disproportionately affected by the cost. Despite the introduction of direct cremation and other low cost options, our report indicates that funeral spend varies remarkably little between income groups, with those with an income of less than £5,000 a year spending at least 65% of their annual income on a funeral, compared to 3% at most for those on £150,000 or more a year.

Funeral costs plateau and individual funeral debt increases by 14% to reach a new all time high.

**£3,785**

Average funeral cost



**£1,990\***

Average debt that people are taking on



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

Other inevitable expenses such as rent and council tax have rebate schemes to support those experiencing in-work poverty. However, there is little empathy when it comes to funeral costs, as those in-work poverty face the same inevitable funeral costs as those on higher incomes.

### Change on the horizon?

Government action over the previous 12 months suggests that – at last – change is coming to the funeral industry. A Competition and Markets Authority (CMA) investigation into the funeral market commenced in March and the Treasury announced in June that the Financial Conduct Authority (FCA) will regulate pre-paid funeral plans. Together with the introduction of regulation and

potential licencing in Scotland, this is an industry in transition.

We are very pleased to see that such transformation is imminent. Our annual National Funeral Cost Index report has shown a sustained increase in funeral and associated costs and the impact they have on those on low incomes.

Finally, it has been recognised by the Government that improvements to the experience of choosing and paying for a funeral are long overdue. Government intervention in the funeral industry is becoming more prevalent, with the recent announcement of the Children's Funeral Fund (CFF) and improvements to the Funeral Expenses Payment.

### Will this help consumers?

Despite the increased level of scrutiny from the Government and competition regulator, it is unclear whether these investigations and interventions will make an immediate and tangible difference to consumers, specifically the 12% of people who struggle to pay for a funeral and their growing shortfall. Nor will they address the huge disparity between income groups.

Finding a solution to the issue of funeral poverty is a glaring omission from the scope of these Government reviews. There is no consideration as to whether the Department for Work and Pensions' Funeral Expenses Payment is fit for purpose. The inconsistent provision of public health funerals by local authorities and the punitive measures taken by some councils to deter those most in need from turning to the local authority for help with a funeral is also not addressed.

It is therefore time for the Government and funeral industry to work together and support the bereaved who are facing funeral poverty.

**Louise Eaton-Terry**  
Consumer Division  
Royal London Group



# 3

## National funeral costs

Costs plateau for another year

In last year's report we saw brakes being applied to funeral cost inflation; this year again we see very little change with only a small increase of 0.7% (£28) from 2018 to £3,785. The increase is primarily due to rising burial and cremation fees. Funeral directors' fees have in fact decreased again by 1.1% between 2018 and 2019.

Overall inflation (as measured by the Consumer Prices Index (CPI)) in this period was 2.0% which means that funeral cost increases were below the rate of general inflation.

As Chart 1 illustrates, while the overall cost of a funeral increased by 0.7% between 2018 and 2019, the cost of a burial funeral rose by 1.2% to £4,321 and the cost of a cremation funeral broadly stayed the same with an increase of just £3 to £3,250.

### Burial fees

This year burial fees account for the biggest component of the overall rise in the cost of a funeral, increasing 3.6% for residents and 3.5% for non-residents alike. These increases are also by far the biggest component of the overall increase in the cost of a funeral between 2014 and 2019, rising by 26% for residents (from £1,613 to £2,033) and 30% for non-residents (from £2,589 to £3,368).

Consumers bear the burden of increased burial fees as land prices are at a premium. Local authorities continue to face cemetery costs such as ongoing maintenance and safety management, with limited opportunity for income generation in those that are full or nearly full. With grave re-use still only possible in London, in England local authorities either have to find new burial ground in existing sites or open new cemetery spaces.

As in our report last year we continue to call on the Westminster Government to follow the lead of Holyrood in passing legislation that will permit the sensitive re-use of abandoned old graves beyond London and across England and Wales. Not only will this mean that burial funerals will be more sustainable, but by re-using land the cost of burial will decrease, bringing it into the reach of more consumers.

The time to act is now. We already know that the cost of burial funerals will inevitably increase next year with the introduction of doctor's fees for burials. We cannot continue to turn a blind eye to rising burial costs which increasingly put a burial funeral out of reach for those on low incomes, or result in them taking on funeral debt in order to cover the cost.

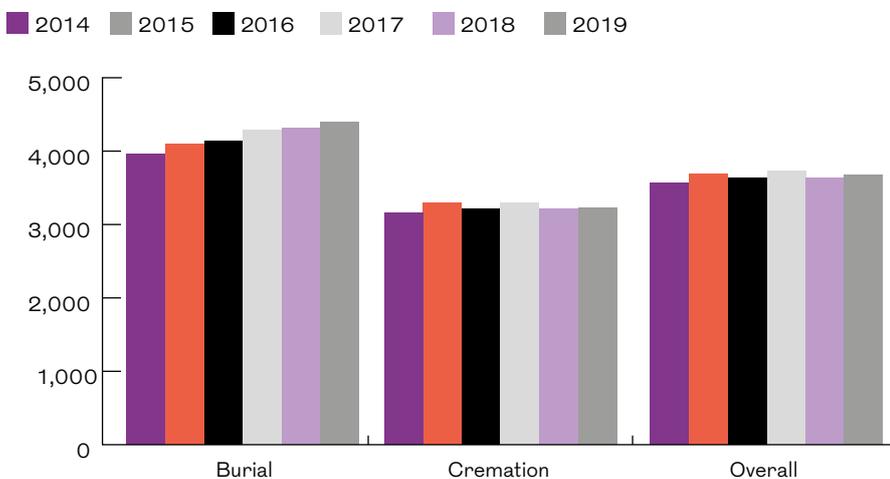
### Cremation fees

As with last year, cremation fees continue to rise. The rate at which they have increased has slowed however, falling from 5% between 2017 and 2018 to a rise of 2.8% this year, just ahead of general inflation.

Privately owned and operated crematoria now account for 38% of all crematoria, up from 36% in 2018.

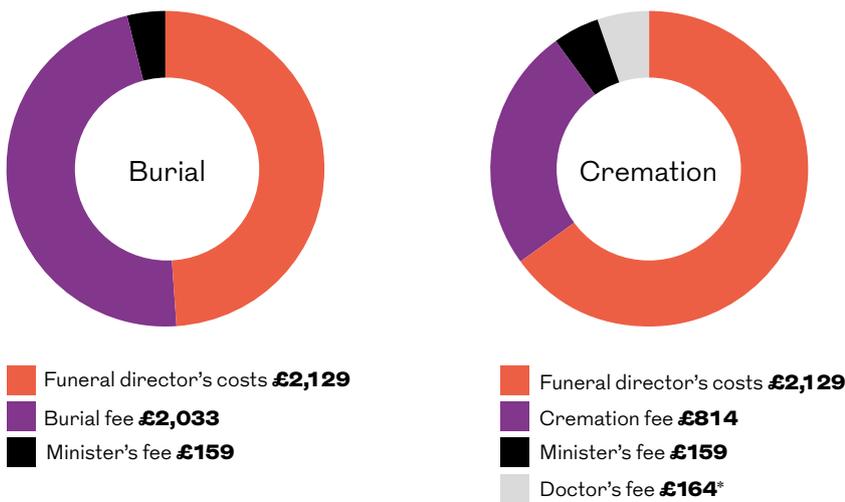
Historically we have seen private crematoria impose large cost increases and charge higher fees than local authority facilities. Over the last two years there has been a downturn in the rate at which private crematoria costs have risen. This year, local

Chart 1: Funeral cost changes 2014 to 2019



Source: Royal London National Funeral Cost Index surveys.

Chart 2: The composition of funeral expenses 2019



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

authorities have put their prices up by 3.5% compared to privately run crematoria which have increased prices by 1.3%. However, in 2019 private crematoria continue to charge more overall by 15% on average compared to local authorities.

The CMA review into the funeral market has specific focus on the effect that cremation fees have on the overall cost of the funeral, due to the high level of historic price increases. We await the outcome of the review with interest to see

what measures are put in place to protect consumers against continued above-inflation increases in cremation costs.

### Funeral directors' costs

Funeral directors' fees are virtually unchanged this year, falling 1.1% (£25) from 2018. This contrasts with the more significant drop of 4.5% between 2017 and 2018, suggesting that funeral director fees are entering into a period of inertia.

As we highlighted last year there is continued price competition between funeral providers, with changes in funeral director fees differing widely between the three main groups. The Co-op has fallen 5.3%; Dignity has held its fees following a large reduction last year; and independents have risen by 1.4%, although they are on average around 7% cheaper than the Co-op and Dignity overall.

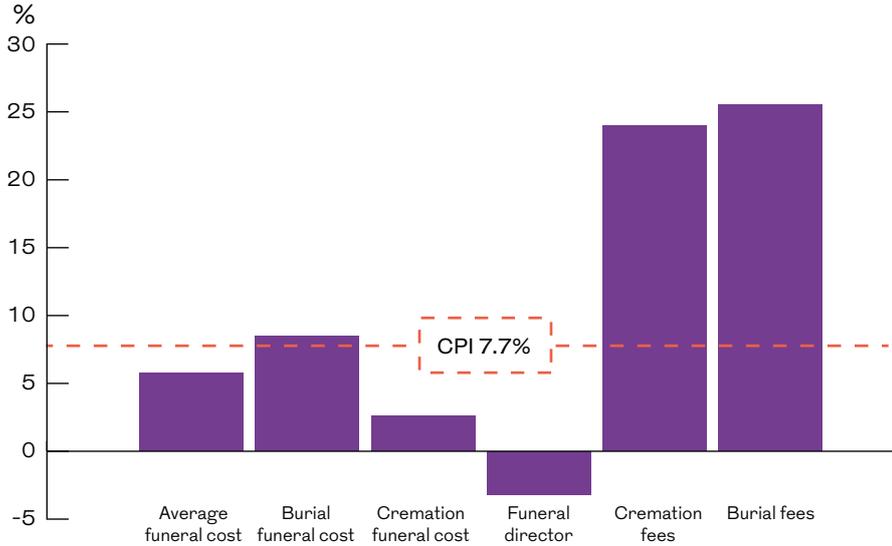
### Julie Dunk, Chief Executive, Institute of Cemetery and Crematorium Management

“The cost of providing burial and cremation services continues to rise, and fees therefore continue to rise to offset such costs. Premises such as crematorium chapels need continual investment, particularly some local authority ones that have now been in existence for fifty or more years and are showing signs of age. Investment in equipment is also required to meet customer expectations, for example music and sound systems, and screens to show photos during a funeral service. Webcasting and/or recording of services are also now much in demand, requiring investment in suitable systems.

“Cemeteries continue to be costly to maintain, and cemetery fees are being increasingly set to recover the true cost of providing the service – this is a change from when a local authority subsidised the

cemetery service from the general rates. Cuts in local authority funding from central government means that expenditure has to be met from income from services, hence cemetery fees are rising. As cemeteries become full, income declines but high maintenance costs remain. In order to keep burial as an affordable option, it is essential that re-use of graves is allowed. Legislation is required to enable burial authorities to re-use graves that have not been used for over 75 years through a system of ‘lift and deepen’. Such a system would see an old grave opened, and any buried remains carefully removed and placed into a small coffin, then the grave deepened and the remains reburied at the deeper depth. The remaining space on top can then be used for new burials. This will ensure that cemeteries remain sustainable, and will remove the need to buy land and layout new cemeteries, thereby keeping the cost of burial down.”

Chart 3: Cost change 2014-2019



As illustrated in Chart 2 on the previous page, funeral directors' costs continue to make up the biggest component of the cost of a funeral. This has changed very little between 2018 and 2019 due to the slowdown in inflation for other costs. Funeral directors' costs now account for 65% of the cost of a cremation (compared to 66% in 2018) and 49% of the cost of a burial (compared to 50% in 2018).

**Jon Lovett, Chief Executive National Association of Funeral Directors**

“For the second year running, funeral directors' costs have fallen, demonstrating that funeral directors across the land are doing everything they can to help bereaved people and to ensure that funerals are affordable. Funeral Directors are doing their bit in the face of unchecked and disproportionate price rises elsewhere, including cremation and burial fees.”

Chart 3 illustrates some of the headline changes in funeral costs between 2014 and 2019. When looking at this chart, it is important to note that overall inflation, as measured by CPI, has increased by 7.7% in this period. Any increase of less than 7.7% is, therefore, lower than the overall rate of inflation. As with last year, most of the items have increased at a lower rate than overall inflation. This includes the headline average funeral cost figure which has increased by just over 6% between 2014 and 2019.

However, when looking at the key components of a funeral, we continue to see significant above inflation increases in cremation and burial fees which have increased at remarkable rates of more than three times that of overall inflation. The cost of a burial funeral has also increased ahead of inflation at 9.1%.

**Claire Brandon, Down to Earth Manager, Quaker Social Action**

“We're pleased that on average funeral directors have slightly dropped their prices, but very disappointed to see cremation and burial fees rising so steeply this year. With high funeral costs set against a backdrop of austerity and a portion of the Social Fund Funeral Payment frozen for over 16 years, it is no wonder that individuals are having to take on more debt than ever just to say goodbye. We are hoping that the Competition and Markets Authority (CMA) review will go some way to change this by imposing price caps on cremation and funeral director's fees, better transparency on pricing and services, and sensible regulation of the sector. This would be helpful for anyone trying to organise a funeral, but we hope it will help those on the lowest means the most. However, such potential reforms do not go far enough in our view, and would not be sufficient to end funeral poverty.”



# 4

## Regional differences

Funeral cost postcode lottery continues as impact of budget pressures passed onto consumers

Data gathered for this report directly from the crematorium and cemetery operators again reveals the significant regional variations in funeral costs as the impact of budget pressures are passed on to consumers. Burial plot shortages remain at crisis levels in some areas (especially in and around London). We repeat our request for Westminster to follow the same path as Holyrood in legislating to permit the sensitive re-use of abandoned older graves as a way of tackling spiralling burial costs in future.

Kensal Green remains the most expensive location in the UK with an average cost of a simple funeral at £8,150. This above-average cost is driven by burial fee increases which have resulted in the cost of a burial funeral growing by 11% to £13,163 this year. Our top ten most expensive funeral locations once again shows that London is the most expensive region for a funeral overall, with only Leatherhead in Surrey (itself close to the M25) from another region. Regional disparities have increased again since our last report, with the difference between the average cost of the most and least expensive locations standing at around £5,200, a 15% increase on last year.

Once again, it is a postcode lottery when it comes to the distribution of the locations with the lowest priced funerals. Belfast retains its place as the cheapest location in the UK for a funeral, with the remaining

Table 1: Most expensive funeral locations

	2019		Average
	Burial	Cremation	
Kensal Green	£13,163	£3,137	£8,150
Enfield	£9,288	£3,365	£6,327
Beckenham	£7,805	£3,522	£5,664
Southgate	£7,413	£3,347	£5,380
Golders Green	£7,246	£3,287	£5,267
Southwark	£7,304	£3,224	£5,264
Wandsworth	£7,354	£3,077	£5,216
Morden	£7,124	£3,042	£5,083
Leatherhead	£6,491	£3,522	£5,006
Kingston upon Thames	£6,893	£3,107	£5,000

Royal London National Funeral Cost Index surveys.

Table 2: Least expensive funeral locations

	2019		Average
	Burial	Cremation	
Belfast	£3,042	£2,844	£2,943
Alford	£3,145	£3,122	£3,134
Glasgow West	£3,293	£2,988	£3,140
Paisley	£3,293	£2,998	£3,145
Amersham	£3,242	£3,082	£3,162
Bridgwater	£3,110	£3,302	£3,206
Wellingborough	£3,062	£3,351	£3,206
Countesthorpe	£3,071	£3,377	£3,224
North Wiltshire	£3,121	£3,347	£3,234
Swindon	£3,121	£3,347	£3,234

Royal London National Funeral Cost Index surveys.

locations on the list of 10 with the lowest prices scattered throughout the UK, such as in Lincolnshire (Alford), Scotland (Glasgow West and Paisley), Buckinghamshire (Amersham), Somerset (Bridgwater)

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

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
Golders Green	£850	£2,915	£2,065
East Finchley	£850	£2,915	£2,065
Mortlake	£880	£2,915	£2,035
Kensal Green	£880	£2,915	£2,035

Source: Royal London National Funeral Cost Index surveys.

### Local variations in funeral director costs

In addition to the variation in funeral costs at a regional level across the country, there continue

#### Jon Lovett, Chief Executive National Association of Funeral Directors

“Local and regional variety in pricing are to be expected in a healthy and competitive market. There are many reasons for local price variations, including size of business, business offer, product, packages, staff and premises costs, and business operation costs. Ultimately consumer choice will determine success or failure in an open market, and we would always encourage people to shop around to find the deal that provides best value, financially and emotionally, to them.”

to be extreme differences in what funeral directors charge for a similar package of funeral services at a local level.

Table 3 shows the top 10 locations with the largest variance between highest and lowest funeral directors’ costs. The top six locations with the largest difference in costs are the same as last year and are all in London. In each case the same two firms charge the highest and lowest price, with an astonishing £2,315 difference.

As highlighted in previous reports, this is not a purchase for which people typically compare prices between providers to get the best deal. This behaviour does not seem to be changing. Our research this year found that the proportion of funeral arrangers that get quotes from more than one funeral director has actually reduced to 5% from 6% in 2018.

#### Alix Baldwin, Chief Executive Officer at yourfuneralchoice.com

“Average independent funeral director fees continue to vary greatly by region across the UK. London, in particularly North and South London, is home to some of the most expensive funeral providers in the country, whilst The Midlands and areas of Northern England tend of have significantly cheaper providers.”

For those that choose the most expensive funeral director in the area, there are significant savings to be made.

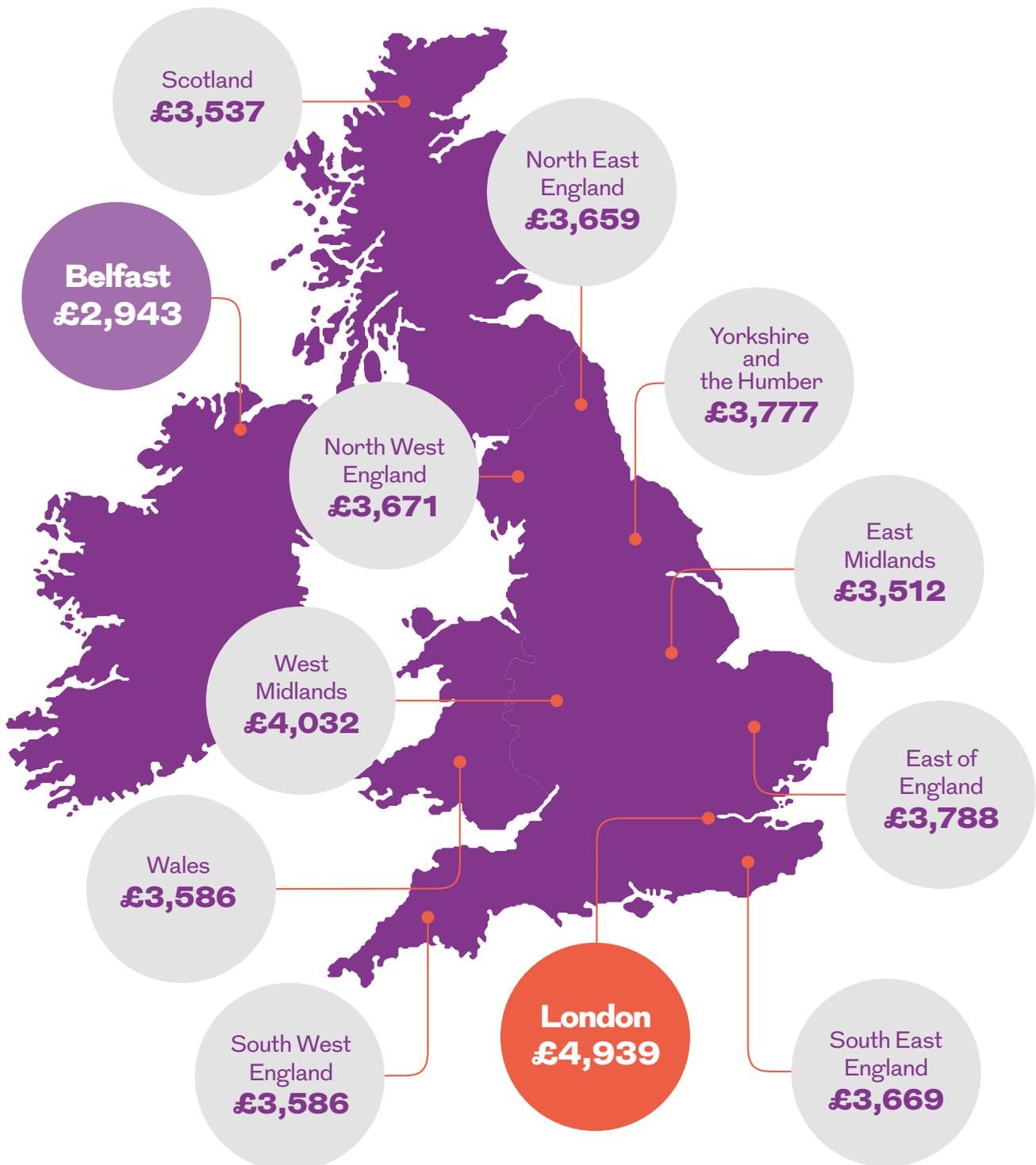
The challenge for the minority of consumers that do shop around is to understand what is driving the cost difference and having access to enough information to allow them to decide where they will get the best value for money.

In response to the current scrutiny it is facing, the industry is exploring ways for a quality and standards framework to introduce greater transparency. This is being progressed by the newly formed Funeral Service Consumer Standards Review made up of representatives from funeral providers and other interested parties.



# Average 2019 funeral costs

By region



This infographic shows the average cost of a funeral in 2019 by region. You can find more detail on costs within each region in the Appendix.





# Funeral spending

## Spend vs cost

Since we launched this report in 2014, the focus has been on monitoring the year on year changes to the cost of a simple traditional funeral, which we use to benchmark and track funeral cost inflation.

As part of our report we also ask funeral arrangers how much they spent on a funeral. This year the average spend stated by consumers was £3,989 which is an increase of 3% from last year and up 12% from 2014.

Over the last few years the market has been flooded with offers that appear to be designed to provide consumers a range of choices at different price points. As highlighted above, our research shows that we have yet to see this translate into a significant reduction in the amount being spent on funerals, with spend going up rather than down.

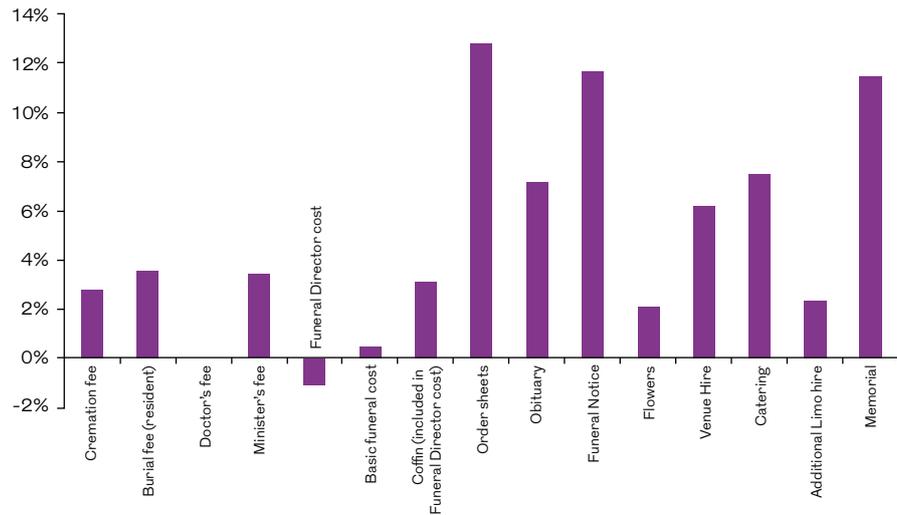
### Discretionary spend

Following a period of restraint last year, this year funeral spending on discretionary items is growing. Chart 4 shows year on year changes in 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). There was an increase in expenditure compared with 2018 across the board.

### Hitting the poorest the hardest

Of significant concern is that there continues to be very little difference between funeral spend across different income groups. Those earning £150,000 and over per year

Chart 4: Changes in disaggregated funeral costs



Source: Royal London National Funeral Cost Index 2019

spent on average £4,130 on a funeral while those on less than £5,000 a year spent £3,245, only £885 less – despite an income difference of more than £145,000 per year, as seen in chart 5 on the next page.

The cost of a funeral thus hits the poorest the hardest, by quite a staggering amount.

Such disparity is deeply concerning and endorses the CMA's view that the poorest people in society are disproportionately affected by funeral costs.

“The average spend on a funeral varies very little by household income, which means that the poorest are disproportionately affected by funeral costs” (CMA, 2019: 7).

It doesn't feel fair that so little support is available for those on low incomes

who are expected to spend more than 65% of their annual income on the cost of a funeral, compared to highest earning households who spend on average just 3% of their income.

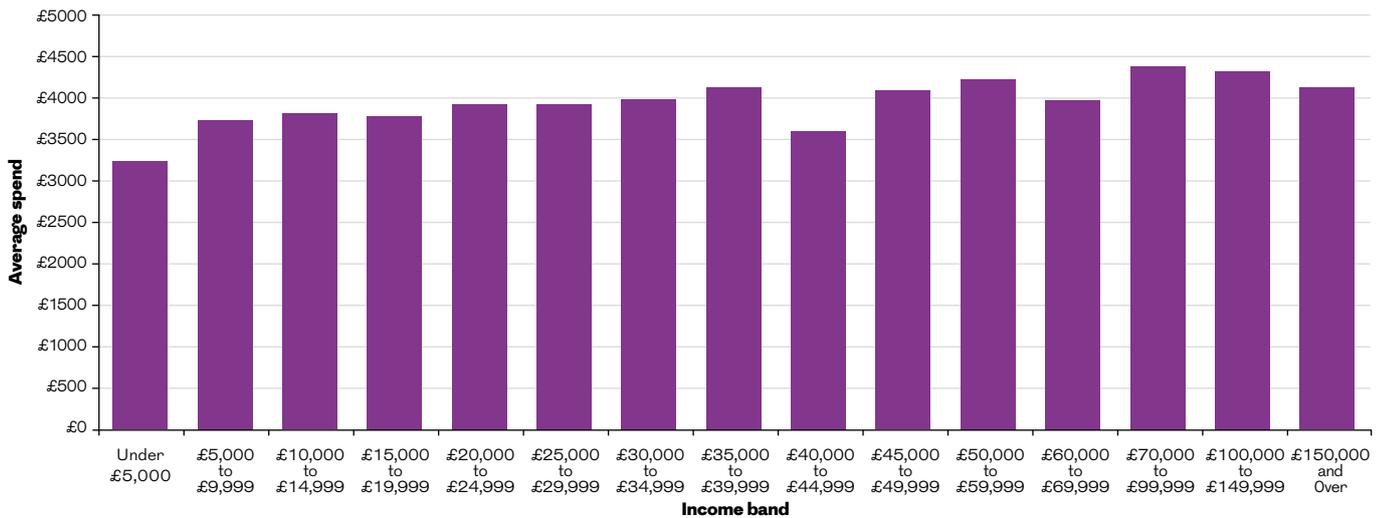
Rebate schemes exist for those on low incomes for many other essential costs, such as council tax and rent. We would question why the same doesn't apply to funerals.

### Consumer expectations

In terms of consumer expectations exactly half of funeral arrangers surveyed felt the cost of a funeral was as they expected, up from 40% when this report started in 2014.

34% indicated the funeral cost more than they expected. This is a drop from 46% in 2014 and is encouraging. However, with more than a third of consumers saying the funeral cost more than they expected, work remains to be

Chart 5: Average funeral spend by household income



done to inform and educate individuals and families about the cost of funerals in advance, so that expectations can be managed and preparations made.

To this end, the Government and funeral industry need to work together to make consumers aware of the costs they may face when organising a funeral. Education should include discussing and documenting needs and wishes in advance and where possible making financial provision.

**Low cost funeral options**

Our research indicates that 43% of customers surveyed had a discussion about low cost options with a funeral director, either because they asked (21%) or because it was brought up by the funeral director (22%) – see chart 7 on pg 19). For 10% it was not discussed because they did not want low cost options.

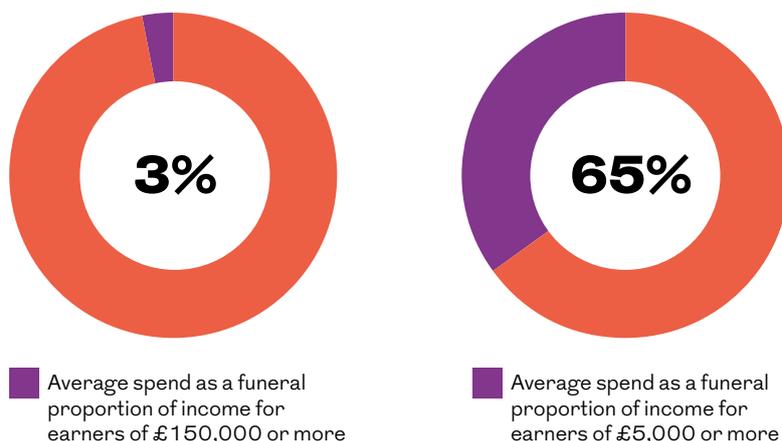
For 36%, the most affordable options were not discussed because it was not

brought up by either party. It is concerning that, in more than a third of cases discussions about low cost options are not taking place. The funeral industry needs to commit to talking to all consumers about low cost options and to instigate these conversations if the customer has not already. This includes

introducing a common terminology to make it easier for customers to make an informed decision about the type of service which meets their needs and budget. In addition, the introduction of a standardised approach across the industry will allow consumers to easily compare prices between funeral directors.

Chart 6: Average funeral spend as a proportion of income by highest and lowest earners.

The cost of a funeral thus hits the poorest the hardest, by quite a staggering amount:



## Consumer spending on discretionary funeral items

Order sheets  
**£67**



Obituary  
**£77**



Funeral notice  
**£88**



Flowers  
**£156**



Venue hire  
**£383**



Catering  
**£454**



Additional limo hire  
**£313**



Memorial  
**£973**



## Direct cremation

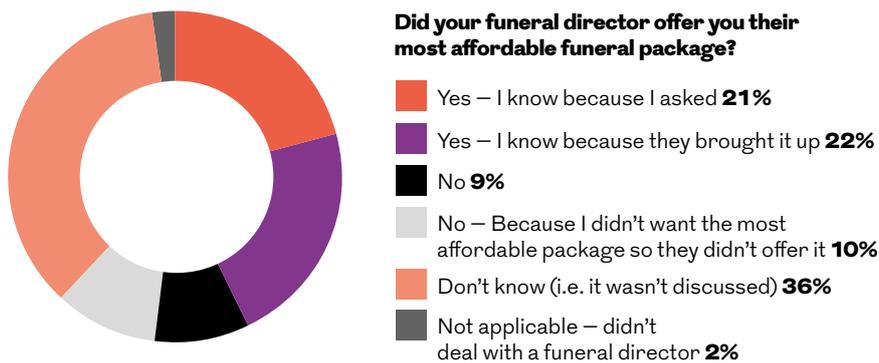
Direct cremation, a cremation without a funeral service, has been heralded by some as a solution for people who struggle to pay for a traditional funeral. As an evolving market, direct cremation is becoming increasingly diverse with some direct cremation offers including an ‘attended service’, much like a traditional cremation service. In other words, the term ‘direct cremation’ has become a catch-all term for low cost funeral options.

Such complexity in the choices and terminology used to describe different funeral packages is confusing. As noted earlier, funeral directors need to commit to using a consistent language when talking about funeral options with customers, so that they can understand the difference between what is being offered and are able to easily compare prices between providers.

### Jon Lovett, Chief Executive National Association of Funeral Directors

“For some, low cost funerals or direct cremation can be the right option, but people should bear in mind that they can come with caveats such as no option to choose a time, no mourners and sometimes no ceremony at all. A proper funeral ceremony is an important part of the grieving process, as is providing a ceremony the deceased person would want. Funeral directors are non-judgemental and will always work closely with bereaved people to help them as much as possible.”

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



Source: Royal London National Funeral Cost Index surveys.

What is more, our data suggests that direct cremation uptake remains very low. A direct cremation in its purest form, with no mourners present and no separate celebration of life or ceremony, has fallen from 4% last year to 3% this year. The proportion of people having a direct cremation with a separate celebration of life has not increased, remaining the same as last year at 6%.

Such little variation in the average spend on a funeral across income groups, and such a low uptake of lowest cost options, supports the view that direct cremation alone is not the answer to funeral poverty.

Any simplistic endorsement of direct cremation as a low cost remedy will therefore obscure the financial challenges faced by the poorest people when paying for a funeral.

In other words, more needs to be done to ensure that those who cannot afford a funeral have access to a range of low cost options and are not forced to choose between direct cremation or taking on debt. This includes innovation in the industry to create alternative solutions, funeral directors discussing low cost options with all customers and using a common language to describe available services and packages.

# 6

## Funeral debt

The number of people who struggle to meet the cost of a funeral remains the same as last year at 12%. Significantly, however, the shortfall for those who struggle to pay for a funeral has increased by 14% from £1,744 to £1,990.

This 2019 figure of a £1,990 shortfall is a 53% rise since we started this annual report six years ago.

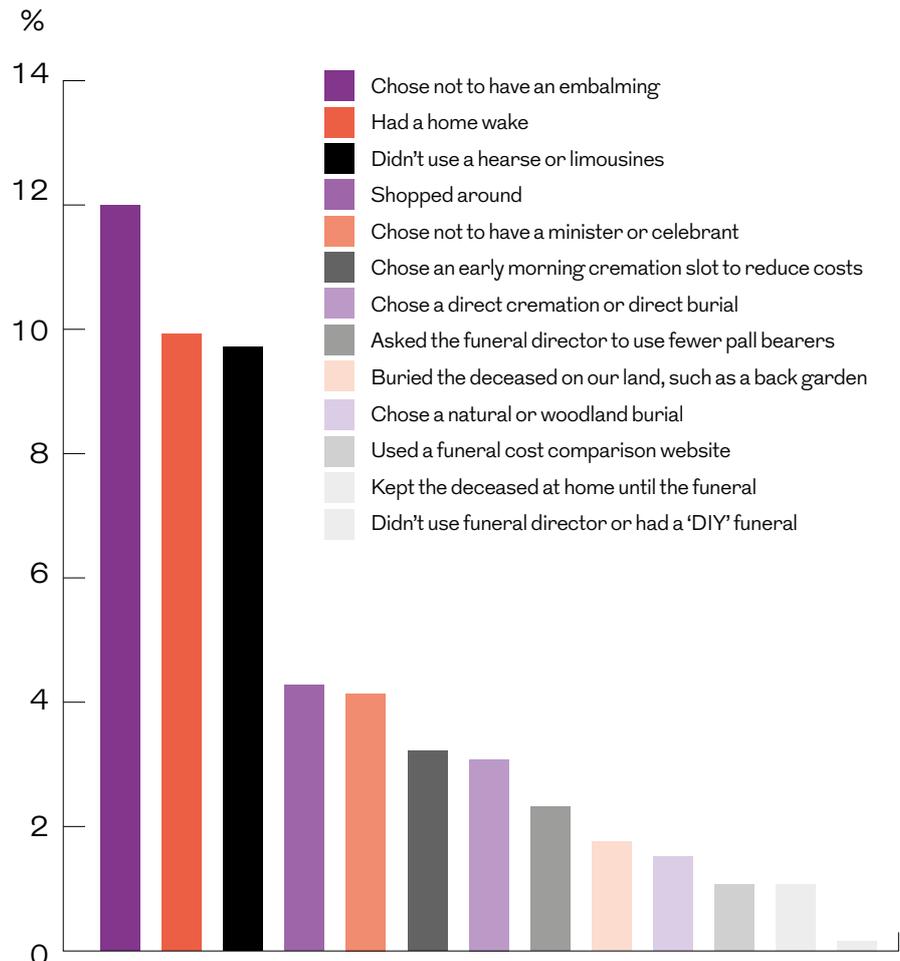
Using our data we calculate that funeral poverty this year stands at £147m, a 12% increase from 2018.

Strategies for coping with the cost of a funeral remain broadly in line with previous years. The chart to the right illustrates the methods through which consumers choose to lower the cost of the funeral. The most common ways are electing not to have embalming (12%) or to have a wake at home (10%).

Interestingly, comparing prices is uncommon. 5% said they shopped around and a mere 1% used a funeral cost comparison website.

Only 3% opted for a direct cremation or direct burial.

Chart 8: Coping strategies used to fund funeral costs



Source: Royal London National Funeral Cost Index surveys.

### Managing debt

We are particularly concerned that over the last 12 months credit has become the predominant way to manage funeral debt, with 27% of respondents opting for credit cards and loans compared to 21% in 2018. There has been a corresponding decline in borrowing from friends and family, from 28% in 2018 to 20% this year.

Only 12% of respondents chose cheaper options as a way of managing funeral debt, up 1% from last year. This figure tallies with the remarkable similarity in funeral spend between different income groups, showing that despite offering low cost options or there being ways of lowering costs as outlined above, most people do not choose low cost options. More people elect to take on debt rather than compromise on the funeral they choose. This highlights the need for more innovative low cost options which better meet customer needs and budgets, as well as improved state support for those for whom the cost of a funeral will always be insurmountable.

### Funding funeral debt

13%

agreed to pay funeral director  
over a period of time

20%

borrowed from family  
and friends

7%

sold possessions

27%

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

# 7

## State support

A comprehensive overhaul is required

### The Funeral Expenses Payment

Since launching our annual report on funeral costs in 2014, we have consistently highlighted the shortcomings of the Funeral Expenses Payment (FEP), the state safety net intended to support those on qualifying benefits to meet the cost of a funeral.

Shifting from paying the full cost of a funeral at its inception in the late 1980s to a ‘contribution’ today, the average FEP award now meets less than half the cost of an average simple funeral, leaving successful applicants with a shortfall of more than £2,000.

In our 2018 report, we demonstrated that the structure of the FEP, particularly the way that costs are split between ‘necessary’ (uncapped) and ‘other’ (capped at £700 since 2003) was flawed. Most consumers (80%) consider costs for services delivered by a funeral director such as a coffin and

Table 4: Funeral Expenses Payment comparison of award vs average funeral cost

Average cost of funeral in 2019	Average FEP award 2017-2018 <sup>1</sup>	Shortfall	% of ave funeral cost met by ave FEP award
£3,785	£1,461	£2,324	39%

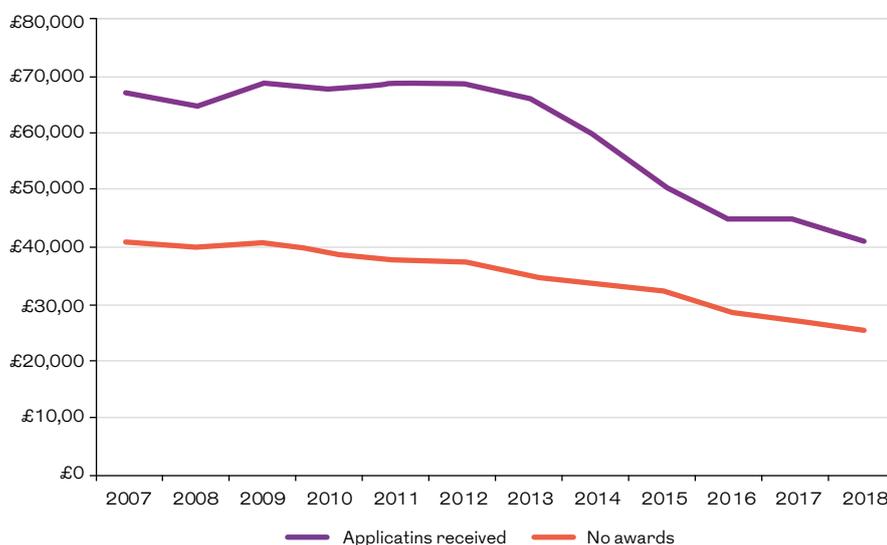
collection and care of the deceased to be essential components of a funeral. DWP do not consider these to be ‘necessary’ elements meaning that if a funeral director is used their fees would need to be paid out of the £700 allocated to ‘other’ costs. As indicated by the shortfall illustrated in table 4 above, there is a clear disparity between consumer needs and the design and value of the benefit.

The eligibility criteria for the benefit are complex; open to a relatively small number of people in receipt of qualifying benefits, who then have

to submit a lengthy claim form with evidence that is assessed. This processing takes on average 18.6 days, nearly four weeks, during which time the funeral is typically put on hold. This is some way off the DWP target for a decision within 15 days<sup>2</sup>, itself a three week turnaround.

Also troubling is the reduction in the number of applications and awards for the benefit, both down by around 40% since 2007, see chart 9. This has resulted in a 20% reduction in the amount spent by DWP over the same period. There is

Chart 9: The Social Fund Funeral Expenses payment vs funeral costs



**Claire Brandon, Down to Earth Manager, Quaker Social Action**

“At times we advocate for clients to get a public health funeral. Although the law is very clear, each council and hospital will have different procedures and policies and this can be somewhat of a ‘postcode lottery’. While some will carry out a simple but dignified public health funeral for those who need them, others will make the bereaved wait months, jump through hoops and prevent them from attending, which is the last thing they need at such a difficult time”

<sup>1</sup>The latest figures available

<sup>2</sup>Average Actual Clearance Times (working days), DWP (2018) Social Fund Annual Report 2017-2018, available online at [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/756271/social-fund-annual-report-2017-2018.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/756271/social-fund-annual-report-2017-2018.pdf)

evidence to suggest that the declining number of applications could be in part down to awareness of eligibility, specifically this benefit but also for the qualifying benefits themselves, for example pension credits.<sup>3</sup> However, the recent fall in unemployment and thus fewer people on qualifying benefits could also be a contributing factor to the fall in applications.

In response to concerns about the length of time it takes to process

a claim it was announced in July this year<sup>4</sup> that a claim can now be submitted with an estimated, rather than a confirmed, funeral date as long as other key information is supplied.

Perhaps more importantly, the same announcement stated that a final invoice would no longer be needed to support a claim, with a funeral director contract providing sufficient indication of the funeral cost. This is a significant and vital change for claimants, who

previously had to commit to the funeral costs set out in the final invoice before their claim was submitted and processed. They were thus entering into the funeral contract without a fully informed financial picture.

While welcome, these changes do not address either the inadequate value of the award in relation to the cost of a funeral, or the complexity of the eligibility criteria.

## CASE STUDY

**Rita Dove, from Essex, was faced with the hardship of arranging a funeral for her ex-partner. Her son wanted to respect his father's wishes of a burial funeral which neither could afford. Rita and her son applied for a government loan to help pay for the funeral, received help from a church and was supported by Down to Earth to apply for funding.**

“Six months it took to get the money together until we were able to bury him. We did shop about, looked at different undertakers and prices of different cemeteries. My son wanted the best for his dad but unfortunately we couldn't afford the cemetery he wanted to be buried in. What do I do when I can't go against someone's wishes but can't afford to bury them?”

“The morgue would ring up and ask us to pay, but there was only so much we could do. They said they'd only keep the body for six months, so after that I don't know what we would have done. The mental stress my son and I went through was horrendous, I can't begin to explain. You have to go through it to know what it feels like.

“The DWP only paid us around £1,500 but it was nowhere near enough. It was a long process and if

you don't bury them first you can't claim the money, but because he was in the morgue for so long they made an exception and paid the money sooner. We managed to get help from the church, my son applied for a loan and some charities gave us grants but all the money was in bits and pieces and we were still short around £700. Now he's lying in the cemetery with no headstone and an unmarked grave. It's awful. I still have to raise money for a headstone but I'm not in a position to borrow any because I can't pay it back.

“The government's way of thinking is 'well, you can have a pauper's grave'. It's horrendous! I would hate to think people work all their lives and then not have a proper funeral with dignity. It's not right to be in an unmarked grave and I would feel sad to be in one. I've written my funeral wishes down and I've got a small amount of money, but I know it's not enough. Something's got to change.

“There should be an easier way, a special fund for people who are in dire need, because the cost of funerals is horrendous. The government are sitting up there on their pedestals and they don't know what's going on in the real world, what it's really like to have to pay for something you simply can't afford.”

<sup>3</sup> See [www.campaigns.independentage.org/pension-credit-scandal](http://www.campaigns.independentage.org/pension-credit-scandal)

<sup>4</sup> See [https://www.gov.uk/government/news/bereaved-families-to-receive-funeral-payments-quicker?fbclid=IwAR0waFhmJVf10G\\_pzDeNKtgqu67hBWbGXAPvof21JywX5jsa\\_3CtaHoD4AE](https://www.gov.uk/government/news/bereaved-families-to-receive-funeral-payments-quicker?fbclid=IwAR0waFhmJVf10G_pzDeNKtgqu67hBWbGXAPvof21JywX5jsa_3CtaHoD4AE)

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

“Unaffordable funeral costs continue to force bereaved families into funeral poverty, as people take on debt to pay for a final farewell for their loved ones. The Government has finally taken action and introduced the Children's Funeral Fund to help grieving parents with the costs of a funeral. But the DWP's social fund, which helps everyone on qualifying benefits with funeral costs, remains inadequate. The fund needs to be fit for purpose and adequately support those who are facing financial pressures that a funeral can place on them.”

of the benefit and introduced the Funeral Support Payment (FSP) benefit, replacing the Funeral Expenses Payment in the summer of 2019. The Scottish Government suggest that 40% more people will be eligible to apply following improvements to the benefit eligibility. They have further committed to annually uprating the amount payable in line with inflation, but have not extended the initial cap of £700 on costs.

While the Scottish Government has made some inroads into addressing the benefit, claimants will still face a significant shortfall between the FSP payment and the average cost of a funeral.

### **Public health funerals**

Public health funerals are provided by local authorities, who have a statutory obligation to deal with the funerals for those people where there is no one able or willing to arrange the funeral for the deceased. Our research found that local authorities in the UK spent almost £5.4 million on public health funerals in 2017/18. This is an increase of 3.5% compared to the previous financial year. Nearly a third (31%) of families who turned to their local council for a public health funeral did so because they were unable to pay for the funeral.

There is inconsistent practice across England and Wales in terms of what a public health funeral will constitute and evidence of punitive sanctions imposed by some. For example, some local authorities do not allow attendance at the funeral, or the ashes to be returned to families without payment. While the Government did commit to introducing new statutory guidelines to address such measures taken by local authorities last year<sup>5</sup>, we have yet to see any action.

### **Access to information on available support critical**

As highlighted above, there are a number of options available for those struggling to find the funds required to pay for a funeral. However, it is not obvious what these options are, who is eligible and where to go for information. We call on Government to commit to a comprehensive review of the provision of information on statutory funeral benefits and options for those who are struggling to meet the cost of a funeral. This could be provided through institutions most likely to be supporting bereaved families, such as hospitals, hospices and care homes. In addition, we've identified Registrars as the single point of contact that is guaranteed after a death has occurred which could be used to provide consistent and vital information at a critical time for grieving families.

An overhaul of the benefit is therefore needed to address complex eligibility criteria, low levels of awareness, and the claim process, all of which can result in the already difficult experience of organising a funeral for a bereaved person being even more challenging.

### **Devolution of benefit to Scotland**

The Scotland Act 2016 devolved social security powers to Scotland. The Scottish Government has undertaken a considerable review

<sup>5</sup> See <https://www.thetimes.co.uk/article/family-ban-to-be-lifted-for-paupers-funerals-svg7lbbkwf>





## Is a brighter future ahead for the funeral industry?

The last 12 months have seen considerable scrutiny of the industry and the intervention of Government on a number of fronts that may radically shape the provision of funerals and the sector over the next decade and beyond. In Scotland, the Burial and Cremation Scotland (2016) Act has provided considerable scope for determining standards within the Scottish funeral industry, which are now coming into effect. Around the same time as a draft code of practice for funeral directors was released in Scotland in June this year, the Treasury announced that funeral plans will move under the jurisdiction of the Financial Conduct Authority. But the biggest opportunity for an overhaul of the funeral industry was the announcement in March by the Competition and Markets Authority, that they would be launching a full investigation into the funeral sector.

### The Competition and Markets Authority investigation

The CMA's decision to undertake a full investigation into the funeral sector has been years in the making, and we are pleased to see that it is finally underway. Recommended by the Department for Work and Pensions Select Committee's Special Inquiry into Bereavement Benefits in 2016 it is long overdue.

We welcome the investigation, which focuses on driving consistency and transparency of information about services and pricing provided by funeral directors with the aim of improving the experience and outcomes for consumers who are at their most vulnerable.

### Scotland

The Scottish Government has been leading the way when it comes to transparency in the funeral industry. In 2016 the Burial and Cremation Scotland (2016) Act provided a statutory framework to develop a code of practice for funeral directors and the appointment of Inspectors for Funeral Directors. The Act also made provision for a licencing scheme for funeral directors to be introduced in Scotland.

The Funeral Director: Code of Practice draft was released for consultation by the Scottish Government in June, containing clear expectations and boundaries of responsibility for funeral directors, set out in three objectives:

- Increase transparency of choice of goods and services to help customers make informed decisions;
- Ensure good standards of care in relation to care of the deceased; and
- Create and promote a common understanding of good practice in relation to care of the deceased.

With the consultation on the code closing in September 2019 we cannot pre-empt their findings, but at the time of writing we welcome the code as a starting point for setting, implementing and maintaining quality and standards, via a method for inspecting funeral directors who will be legally obliged to meet its requirements. It remains to be seen whether this will be considered for introduction elsewhere in the UK as part of the CMA's investigation.

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

"It will be interesting to learn what the CMA review of the funeral sector will unearth. Our opinion is that increased competition through the establishment of new crematoria does not drive costs down, but rather up. Existing crematoria lose services to new crematoria, but the operational and maintenance costs do not decrease, hence the fees have to rise to maintain the same level of income on reduced numbers of services. This is contrary to many markets where competition leads to reduced fees."

In addition, as part of their Funeral Costs Plan, the Scottish Government has published new guidance on funeral costs for funeral directors and burial and cremation authorities. The aim is to support the provision of clear and consistent information on costs to consumers so that more informed decisions can be made by those planning funerals.

Work is ongoing to explore the potential for a 'Funeral Bond' to encourage people to save in advance towards the cost of their funeral.

The holistic approach that the Scottish Government has taken to all aspects of funeral costs and resultant impacts on society of funeral poverty is in stark contrast to the fragmented approach adopted by Westminster.

**Claire Brandon, Down to Earth Manager, Quaker Social Action**

“Burial costs are not in the CMA’s scope at all so could continue to rise steeply, affecting certain communities particularly, and the government needs to do more to support low income families with the cost of a funeral.”

**Pre-paid funeral plans**

In June 2019 HM Treasury announced that pre-paid funeral plans would be regulated in future by the Financial Conduct Authority (FCA), with the objective of regulation to seek to ensure that:

- All pre-paid funeral plan providers are subject to robust and enforceable conduct standards;
- There is enhanced oversight of providers’ prudential soundness;
- Consumers have access to appropriate dispute resolution mechanisms if things go wrong.

A consultation on the proposed regulation closed in late August this year, with as yet no clear view on when regulation will come into force. Providers will have an 18-month implementation period to fall into line when the new amending legislation is made. We welcome these moves and agree with the Treasury’s assertion that bringing funeral plans under the FCA’s remit will enhance consumer protection in the pre-paid plan market.

“The regulatory framework has been designed in order to tackle the consumer detriment identified in the market, including the use of high pressure sales tactics, poor disclosure at the point of sale and prudential concerns. The amendments will therefore ultimately improve consumer confidence in the sector”

**What does this mean for consumers?**

While these investigations, consultations and announcements are welcome and will make significant improvements to the funeral industry in terms of consistent standards, establishing best practice and improving transparency, how much of a tangible difference will it make to consumers who struggle to pay for a funeral?

All of this scrutiny may not equate to funerals becoming more affordable. While it may encourage good practice on the part of funeral directors and provide some recourse to action for consumers who may feel that they have received an inferior service, it is vital to recognise that such investigation and intervention does not guarantee cheaper funerals.

Nothing is going to change for the most vulnerable consumers without a comprehensive overhaul of the Funeral Expenses Payment and a review of public health funeral legislation. Additionally, more education at the right time and place coupled with a commitment by the funeral industry to discuss low cost

options with all customers is still required to make a meaningful difference.

In addition, despite emphasis on clarity and transparency in all the Government interventions none will radically transform consumer behaviour when it comes to comparing prices or opting for a cheaper funeral. As our report has shown this year and previously, only a handful of people shop around (5%) or use a price comparison website (1%) when purchasing a funeral. Considerably more people would choose to take on debt (27%) or borrow from friends and family (20%) than select cheaper funeral options (12%). Direct cremation uptake is also very low, suggesting that these are not the low cost one-stop solutions being signalled by some.

Our report has shown that despite the introduction of low cost options including direct cremation, average funeral spend is going up, not down.

So we applaud the interventions of the last 12 months and the changes they will bring in the funeral industry but remain concerned that with such similarity in funeral spend across income groups, consumers – and specifically those on the lowest incomes or who are eligible for the FEP – will still struggle to meet the cost of a funeral.

<sup>6</sup> See [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/813252/Funeral\\_Plans\\_Consultation\\_Final\\_PDF.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/813252/Funeral_Plans_Consultation_Final_PDF.pdf), p.2

<sup>7</sup> Ibid p. 23

<sup>8</sup> Ibid, p25



## Conclusions and recommendations

This report has shown that funeral costs are entering into a period of inertia, with only a 0.7% rise between 2018 and 2019. While there is much change coming in the funeral sector as a result of Government intervention these changes are unlikely to make a quick and tangible difference to consumers. Despite repeated calls by us and other consumer advocates the UK Government is not taking clear steps to improve the system of support for consumers.

With the average funeral costing £3,785 this year the number of people who struggle to pay for a funeral remains at 12%, with their shortfall increasing to £1,990. Low income consumers spend more of a proportion of their income on a funeral, and as a result are disproportionately affected by the cost.

The scale of the problem shows no sign of abating. Our report has shown that funeral poverty across the country is now a staggering £147m.

It is time for the Government and funeral industry to work together to do more to support those not able to afford the cost of a simple funeral. Specifically, we call for:

- The Government and funeral industry to work together to provide improved education and support for those facing funeral poverty. Access to information about arranging a funeral, the costs involved and support from the government should be made available to consumers at institutions such as hospitals, care homes and registrars.
- The funeral industry to commit to talking to all consumers about the lowest cost options available, and introducing common terminology to make it easier for customers to understand and compare.
- The Department for Work and Pensions Funeral Expenses Payment in England and Wales to be overhauled to address issues with value, speed of decision making, and eligibility.
- The introduction of public health funeral legislation to ensure that there is a consistent approach to their provision across England and Wales, and to ensure that families can attend a public health funeral, and that the ashes can be returned to the family.
- The introduction of grave re-use legislation to enable the most efficient use of land available for burial and thereby address rising burial costs.



The figure on the left is Liberty, holding a Phrygian cap and a scroll. The figure on the right is Justice, holding a scale and a sword. Both figures are personifications of the values of Liberty and Justice, which are the foundations of the British constitution.

A full-length statue of Liberty, the personification of Liberty and Justice, was created by the sculptor John Gibson. The statue is made of marble and is the largest of its kind in the world. It is the symbol of the British constitution.



## 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 for a specific 'simple funeral' which has remained the same in all our reports to allow for comparison purposes and includes:

- Funeral Director's services: collection/care of the deceased, a basic coffin, one limousine, hearse, management of a simple service
- Cremation or burial fees
- Drs fees (where applicable)
- Clergy/officiant fees

In addition, we are monitoring trends around lower cost options, such as direct cremation as they emerge. Our headline figure is an unweighted average, rather than a weighted average taking into account the ratio of cremations to burial. We have kept this approach consistent across all our reports to allow for year on year comparison of cost, rather than spend.

The report is produced using the following methods:

- A survey commissioned from YouGov to two groups: a nationally representative sample of 3,134 adults in the UK who are asked about their funeral spending. YouGov surveys took place between May and June 2019.
- The Institute of Cemetery and Crematorium Management (ICCM) have provided standard cremation costs for 299 UK crematoriums and 598 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 299 locations across the UK. Their data is based on mystery shopping of funeral directors to gather information and prices charged for their services. 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:

- Claire Brandon, Down to Earth Manager, Quaker Social Action
- Jon Lovett, Chief Executive, National Association of Funeral Directors
- Julie Dunk, Chief Executive, Institute for Cemetery and Crematorium Management
- Carolyn Harris, Labour MP for Swansea East and Shadow Women and Equalities Minister
- Alix Baldwin, Chief Executive Officer, yourfuneralchoice.com
- Dr Kate Woodthorpe, Centre for Death and Society, Department of Social and Policy Sciences, Bath University

Please note that since last year's report we have restated some figures in the 2018 data. This means that in a small number of instances the data quoted here may differ marginally from last year's report.





# Appendix

Find the cost of a funeral in your area

## East Midlands

Average: £3,512

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Alfreton	Derbyshire	£3,437	£3,302
Aston-on-Trent	Derbyshire	£4,211	£3,152
Chesterfield	Derbyshire	£4,188	£3,202
Derby	Derbyshire	£4,211	£3,189
Countesthorpe	Leicestershire	£3,071	£3,377
Great Glen	Leicestershire	£3,578	£3,337
Leicester	Leicestershire	£4,288	£3,322
Loughborough	Leicestershire	£3,795	£3,487
Alford	Lincolnshire	£3,145	£3,122
Boston	Lincolnshire	£4,250	£3,187
Grantham	Lincolnshire	£3,262	£3,427
Lincoln	Lincolnshire	£3,383	£3,202
Surfleet	Lincolnshire	£3,694	£3,202
Kettering	Northamptonshire	£3,482	£3,330
Northampton	Northamptonshire	£3,419	£3,522
Wellingborough	Northamptonshire	£3,062	£3,351
Babworth	Nottinghamshire	£3,753	£3,247
Barnby	Nottinghamshire	£3,753	£3,247
Bramcote	Nottinghamshire	£3,758	£3,164
Lambley	Nottinghamshire	£4,156	£3,197
Mansfield	Nottinghamshire	£3,736	£3,157
Nottingham	Nottinghamshire	£4,427	£3,119
Ollerton	Nottinghamshire	£4,209	£3,442

**East of England**

Average: £3,788

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Bedford	Bedfordshire	£3,743	£3,289
Luton	Bedfordshire	£3,668	£3,212
Cambridge	Cambridgeshire	£3,602	£3,192
March	Cambridgeshire	£4,088	£3,402
Peterborough	Cambridgeshire	£4,242	£3,365
Basildon	Essex	£4,391	£3,422
Braintree	Essex	£3,604	£3,432
Brentwood	Essex	£4,044	£3,387
Chelmsford	Essex	£3,768	£3,229
Colchester	Essex	£3,582	£3,217
Hainault	Essex	£5,934	£3,382
Harlow	Essex	£5,323	£3,392
Saffron Walden	Essex	£3,488	£3,277
South Essex	Essex	£5,780	£3,357
Southend-on-Sea	Essex	£3,918	£3,237
Weeley	Essex	£3,673	£3,227
Hitchin	Hertfordshire	£4,431	£3,352
Stevenage	Hertfordshire	£3,538	£3,477
Watford	Hertfordshire	£4,337	£3,102
Cromer	Norfolk	£4,161	£3,402
Great Yarmouth	Norfolk	£3,813	£3,292
Kings Lynn	Norfolk	£3,841	£3,237
Norwich Central	Norfolk	£6,158	£3,512
Norwich North	Norfolk	£5,843	£3,512
Bury St. Edmunds	Suffolk	£3,584	£3,397
Ellough	Suffolk	£3,523	£3,302
Ipswich	Suffolk	£4,444	£3,202
Nacton	Suffolk	£4,603	£3,202

## London

Average: £4,939

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Barnet	London	£4,857	£3,152
Beckenham	London	£7,805	£3,522
City of London	London	£5,144	£3,342
Croydon	London	£5,038	£3,292
East Finchley	London	£6,696	£3,082
East London	London	£5,344	£3,267
Eltham	London	£5,304	£3,156
Enfield	London	£9,288	£3,365
Feltham	London	£6,001	£2,977
Golders Green	London	£7,246	£3,287
Islington	London	£6,696	£3,077
Kensal Green	London	£13,163	£3,137
Kingston upon Thames	London	£6,893	£3,107
Lewisham	London	£5,443	£3,102
Manor Park (London)	London	£6,728	£3,250
Morden	London	£7,124	£3,042
Mortlake	London	£5,701	£3,062
Ruislip	London	£5,171	£3,101
Southgate	London	£7,413	£3,347
Southwark	London	£7,304	£3,224
Streatham	London	£5,453	£3,417
Tooting	London	£6,420	£3,117
Wandsworth	London	£7,354	£3,077
West Norwood	London	£6,862	£3,117

**North East England**

Average: £3,659

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Hartlepool	Cleveland	£4,116	£3,213
Middlesbrough	Cleveland	£3,874	£3,224
Bishop Auckland	Durham	£4,308	£3,302
Darlington	Durham	£4,013	£3,327
Durham Central	Durham	£4,308	£3,132
Durham North	Durham	£4,308	£3,132
Blyth	Northumberland	£4,304	£3,252
Birtley	Tyne and Wear	£3,812	£3,191
Gateshead	Tyne and Wear	£3,812	£3,191
Newcastle-upon-Tyne	Tyne and Wear	£4,182	£3,271
South Shields	Tyne and Wear	£4,135	£3,268
Sunderland	Tyne and Wear	£4,388	£3,317
Tynemouth	Tyne and Wear	£3,819	£3,217
Whitley Bay	Tyne and Wear	£3,819	£3,217

## North West England

Average: £3,671

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Chester	Cheshire	£4,135	£3,209
Crewe	Cheshire	£4,293	£3,162
Macclesfield	Cheshire	£4,293	£3,197
Northwich	Cheshire	£4,418	£3,332
Warrington	Cheshire	£4,418	£3,238
Widnes	Cheshire	£4,226	£3,197
Barrow in Furness	Cumbria	£3,888	£3,411
Carlisle	Cumbria	£3,769	£3,297
Milnthorpe	Cumbria	£3,618	£3,427
Whitehaven	Cumbria	£3,791	£3,376
Accrington	Lancashire	£3,838	£3,097
Blackburn	Lancashire	£4,038	£3,202
Blackpool	Lancashire	£3,903	£3,142
Burnley	Lancashire	£4,645	£3,234
Burscough	Lancashire	£4,173	£3,297
Chorley	Lancashire	£3,910	£3,451
Lancaster	Lancashire	£3,784	£3,507
Lytham St. Annes	Lancashire	£3,903	£3,176
Preston	Lancashire	£3,904	£3,190
Altrincham	Manchester (Greater)	£4,088	£3,182
Atherton	Manchester (Greater)	£4,067	£3,327
Bolton	Manchester (Greater)	£3,753	£3,212
Bury	Manchester (Greater)	£3,851	£3,451
Dukinfield	Manchester (Greater)	£4,038	£3,167
Eccles	Manchester (Greater)	£4,328	£3,230
Manchester North	Manchester (Greater)	£4,250	£3,196
Manchester South	Manchester (Greater)	£4,550	£3,198
Middleton	Manchester (Greater)	£3,969	£3,236
Oldham	Manchester (Greater)	£3,988	£3,184
Rochdale	Manchester (Greater)	£4,336	£3,236
Salford	Manchester (Greater)	£4,328	£3,230
Stockport	Manchester (Greater)	£3,861	£3,127
Wigan	Manchester (Greater)	£4,067	£3,183
Birkenhead	Merseyside	£4,225	£3,222
Liverpool North	Merseyside	£4,183	£3,323
Liverpool South	Merseyside	£4,183	£3,323
Southport	Merseyside	£4,308	£3,307
St. Helens	Merseyside	£3,798	£3,090
Thornton	Merseyside	£4,308	£3,307

## Northern Ireland

Average: £2,943

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Belfast	Belfast	£3,042	£2,844

## Scotland

Average: £3,537

LOCATION	COUNTY	BURIAL	CREMATION
Aberdeen	Aberdeenshire	£3,843	£2,992
Crathes	Aberdeenshire	£3,843	£3,083
Moray	Aberdeenshire	£3,843	£3,358
Dundee	Angus	£4,212	£3,358
Dumbarton (Cardross)	Argyll & Bute	£3,885	£3,000
Irvine	Ayrshire	£3,802	£3,238
Eyemouth (Houndwood)	Berwickshire	£4,210	£3,058
Dumfries	Dumfries and Galloway	£3,934	£3,113
Edinburgh	Edinburgh	£4,318	£3,071
Leith	Edinburgh	£4,318	£3,073
Warriston	Edinburgh	£4,318	£3,073
Dunfermline	Fife	£3,654	£2,994
Kircaldy	Fife	£3,654	£2,994
Glasgow East	Glasgow	£4,648	£2,958
Glasgow North	Glasgow	£4,626	£2,913
Glasgow South	Glasgow	£4,648	£2,958
Glasgow West	Glasgow	£3,293	£2,988
Inverness	Inverness	£3,801	£3,219
Kilbirnie	North Ayrshire	£4,141	£3,183
North Lanarkshire	North Lanarkshire	£4,225	£3,148
Perth	Perthshire	£4,141	£3,100
Greenock	Renfrewshire	£3,717	£2,990
Paisley	Renfrewshire	£3,293	£2,998
Melrose	Scottish Borders	£4,116	£3,178
Ayr	South Ayrshire	£3,972	£3,170
South Lanarkshire	South Lanarkshire	£4,344	£2,924
Falkirk	Stirlingshire	£3,567	£3,067
Clydebank	West Dumbartonshire	£3,971	£2,983
West Lothian	West Lothian	£3,455	£3,153

## South East England

Average: £3,669

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Bracknell	Berkshire	£4,436	£3,327
Reading	Berkshire	£4,088	£3,262
Slough	Berkshire	£4,339	£3,247
West Berkshire	Berkshire	£3,074	£3,427
Amersham	Buckinghamshire	£3,242	£3,082
Aylesbury	Buckinghamshire	£3,920	£3,097
Bierton	Buckinghamshire	£3,920	£3,082
Milton Keynes	Buckinghamshire	£4,848	£3,412
Aldershot	Hampshire	£5,736	£3,357
Basingstoke	Hampshire	£3,748	£3,477
Eastleigh	Hampshire	£3,256	£3,367
Havant	Hampshire	£3,867	£3,302
Portsmouth	Hampshire	£3,748	£3,082
Romsey	Hampshire	£3,774	£3,367
Southampton	Hampshire	£3,879	£3,277
Woollensbrook	Hertfordshire	£3,558	£3,382
Isle of Wight	Isle of Wight	£3,766	£3,259
Barham	Kent	£3,872	£3,397
Charing	Kent	£3,440	£3,397
Folkestone	Kent	£3,560	£3,451
Gravesend	Kent	£4,268	£3,192
Maidstone	Kent	£3,510	£3,235
Margate	Kent	£3,698	£3,314
Medway	Kent	£3,928	£3,277
Sittingbourne	Kent	£4,221	£3,192
Tunbridge Wells	Kent	£3,816	£3,220
Abingdon	Oxfordshire	£3,056	£3,442
Banbury	Oxfordshire	£3,193	£3,347
Oxford	Oxfordshire	£3,967	£3,522
Guildford	Surrey	£5,113	£3,262
Leatherhead	Surrey	£6,491	£3,522
Woking	Surrey	£5,513	£3,382
Brighton (Downs)	Sussex (East)	£3,946	£3,085
Brighton (Woodvale)	Sussex (East)	£3,946	£3,110
Eastbourne	Sussex (East)	£3,828	£3,167
Hastings	Sussex (East)	£3,652	£3,202
Wealden	Sussex (East)	£4,221	£3,301
Chichester	Sussex (West)	£4,554	£3,522
Crawley	Sussex (West)	£3,683	£3,522
Worthing	Sussex (West)	£4,563	£3,392

**South West England**

Average: £3,586

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Bristol North West	Bristol	£4,538	£3,302
Bristol South	Bristol	£4,538	£3,302
Westerleigh	Bristol	£4,993	£3,407
Bodmin	Cornwall	£3,780	£3,451
Camborne	Cornwall	£3,780	£3,317
Truro	Cornwall	£3,780	£3,181
Barnstaple	Devon	£3,494	£3,132
East Devon	Devon	£3,649	£3,327
Exeter	Devon	£4,688	£3,451
Plymouth East	Devon	£4,208	£3,367
Plymouth West	Devon	£4,208	£3,367
Torquay	Devon	£4,021	£3,427
Bournemouth	Dorset	£3,878	£3,196
Lytchett Minster	Dorset	£3,243	£3,250
Poole	Dorset	£4,696	£3,253
Weymouth	Dorset	£3,911	£3,266
Cheltenham	Gloucestershire	£4,089	£3,321
Forest of Dean	Gloucestershire	£3,389	£3,362
Gloucester	Gloucestershire	£3,672	£3,325
Bath	Somerset	£3,590	£3,367
Bridgwater	Somerset	£3,110	£3,302
Shepton Mallet	Somerset	£3,447	£3,327
Taunton	Somerset	£3,978	£3,247
Weston-super-Mare	Somerset	£4,169	£3,399
Yeovil	Somerset	£3,374	£3,217
North Wiltshire	Wiltshire	£3,121	£3,347
Salisbury	Wiltshire	£3,276	£3,324
Semington	Wiltshire	£3,968	£3,417
Swindon	Wiltshire	£3,121	£3,347

## Wales

Average: £3,586

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Bridgend	Bridgend	£4,249	£3,156
Cardiff	Cardiff	£3,858	£3,092
Llanelli	Carmarthenshire	£3,864	£3,237
Aberystwyth	Ceredigion	£3,513	£3,317
Colwyn Bay	Conwy	£4,138	£3,172
St Asaph	Denbighshire	£3,723	£3,302
Northop	Flintshire	£4,418	£3,317
Bangor	Gwynedd	£3,648	£3,013
Port Talbot	Neath Port Talbot	£4,039	£3,069
Newport	Newport	£4,523	£3,267
Narberth	Pembrokeshire	£3,998	£3,033
Aberdare	Rhondda Cynon Taff	£3,985	£3,142
Pontypridd	Rhondda Cynon Taff	£4,138	£3,142
Swansea	Swansea	£4,128	£3,147
Cwmbran	Torfaen	£4,058	£3,222
Barry	Vale of Glamorgan	£3,666	£3,252
Wrexham	Wrexham	£3,947	£3,165

**West Midlands**

Average: £4,032

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Hereford	Hereford	£3,967	£3,181
Shrewsbury	Shropshire	£3,858	£3,218
Telford	Shropshire	£3,743	£3,342
Burton on Trent	Staffordshire	£3,371	£3,152
Lichfield	Staffordshire	£4,308	£3,137
Newcastle-under-Lyme	Staffordshire	£4,391	£3,196
Stafford	Staffordshire	£4,548	£3,172
Stoke-on-Trent	Staffordshire	£4,413	£3,167
Leamington Spa	Warwickshire	£4,668	£3,172
Nuneaton	Warwickshire	£3,578	£3,522
Rugby	Warwickshire	£4,288	£3,251
Coleshill	West Midlands	£5,983	£3,222
Coventry	West Midlands	£5,519	£3,281
Dudley	West Midlands	£5,575	£3,346
Lodge Hill (Birmingham)	West Midlands	£5,589	£3,327
Perry Barr (Birmingham)	West Midlands	£5,589	£3,342
Rowley Regis	West Midlands	£5,212	£3,176
Solihull	West Midlands	£5,851	£3,222
Stourbridge	West Midlands	£5,575	£3,346
Sutton Coldfield (Birmingham)	West Midlands	£4,588	£3,327
Walsall	West Midlands	£5,713	£3,342
West Bromwich	West Midlands	£5,401	£3,176
Wolverhampton	West Midlands	£5,171	£3,227
Yardley (Birmingham)	West Midlands	£5,786	£3,327
Evesham	Worcestershire	£3,998	£3,277
Redditch	Worcestershire	£4,513	£3,169
Stourport	Worcestershire	£5,241	£3,397
Worcester	Worcestershire	£3,998	£3,324

## Yorkshire and the Humber

Average: £3,777

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Driffield	Humberside	£4,141	£3,412
Haltemprice	Humberside	£4,141	£3,327
Hull	Humberside	£4,141	£3,212
Grimsby	Lincolnshire	£4,048	£3,157
Scunthorpe	Lincolnshire	£4,107	£3,167
Harrogate	Yorkshire (North)	£4,244	£3,312
Kirkleatham	Yorkshire (North)	£3,456	£3,302
Scarborough	Yorkshire (North)	£3,776	£3,282
Skipton	Yorkshire (North)	£4,212	£3,165
York	Yorkshire (North)	£4,056	£3,347
Barnsley	Yorkshire (South)	£4,093	£3,242
Doncaster	Yorkshire (South)	£4,314	£3,222
Rotherham	Yorkshire (South)	£4,070	£3,395
Sheffield Central	Yorkshire (South)	£4,438	£3,352
Sheffield North	Yorkshire (South)	£4,438	£3,192
Sheffield South	Yorkshire (South)	£4,438	£3,352
Bradford	Yorkshire (West)	£4,358	£3,264
Dewsbury	Yorkshire (West)	£4,024	£3,179
Halifax	Yorkshire (West)	£4,152	£3,290
Huddersfield	Yorkshire (West)	£3,970	£3,179
Keighley	Yorkshire (West)	£4,358	£3,264
Leeds North	Yorkshire (West)	£4,888	£3,363
Leeds North West	Yorkshire (West)	£4,888	£3,363
Leeds South West	Yorkshire (West)	£4,888	£3,363
Pontefract	Yorkshire (West)	£4,658	£3,348
Shipley	Yorkshire (West)	£4,358	£3,264
Wakefield	Yorkshire (West)	£4,658	£3,348



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