



THE IMPACT OF COVID-19 ON FUNERALS

National Funeral Cost Index Report 2020

CONTENTS

EXECUTIVE SUMMARY	4
INTRODUCTION	6
FUNERALS IN THE TIME OF COVID-19	8
NATIONAL FUNERAL COSTS	14
AVERAGE FUNERAL COSTS	16
FUNERAL DEBT	18
CONCLUSION AND RECOMMENDATIONS	20
SUMMARY OF RESEARCH METHODS	22
APPENDIX: FIND THE COST OF A FUNERAL IN YOUR AREA	24

1 EXECUTIVE SUMMARY

- This is the seventh year that we have published this report, and it's safe to say that it has been like no other. This year, as well as looking at the year on year change in funeral costs, we explore the impact the pandemic has had on those organising a funeral.
- The Covid-19 crisis has led to many people having to reconsider plans for their loved ones' funeral. Lockdown restrictions limited social gatherings to only those from the same household, and large gatherings at events including funerals were advised against by government guidelines.
- More than three in five (61%) people who arranged a funeral said they had scaled back plans for their desired funeral as a result of Covid-19. This included reducing the number of guests attending the service and not being able to have a wake or celebration of life. For some, it meant not being able to have the funeral in a religious building.
- Not being able to arrange the funeral as they would have liked has also impacted on loved ones' grieving process. Three in five (60%) people who have arranged a funeral with these limitations said Covid-19 has made it more difficult to grieve.
- However, loved ones did say they had plans to have another gathering as lockdown eases, to help with the grieving process and give the deceased a proper send-off. Future plans included holding a wake, celebration of life or having a religious gathering.
- While scaling back on the funeral has affected the grieving process, it has made the cost of a funeral more affordable as families are forced to have more simple funerals as a result of Covid-19 restrictions. Three in ten (30%) said that lockdown made the funeral cheaper.
- Our research shows that the average cost of a funeral is now £3,837, an increase of 1.4%, and funeral poverty is at £82.7m.
- The Competition and Markets Authority (CMA) have abandoned some of their remedies aimed at improving the experience of those arranging a funeral as a result of the extreme pressures the industry has been under during the pandemic.



2 INTRODUCTION By Louise Eaton-Terry

This is the seventh year we have produced our annual report on funeral costs, in which we track year on year changes to the cost using a simple traditional funeral as a benchmark. Clearly this year has been anything but a benchmark year and we know that funerals have looked very different over the last 6 months, as we explore below.

The average cost of a simple funeral in 2020 increased by 1.4% to £3,837 compared to 2019. This increase is driven by a rise in costs for burial, cremation and funeral directors' fees.

In addition to our annual funeral cost index, we also carried out research to find out about people's experiences of arranging a funeral in a pandemic. Organising a funeral can be an upsetting experience but doing so during the Covid-19 pandemic and the restrictions lockdown imposed has made this distressing experience all the more difficult.

These limitations meant loved ones could not arrange the funeral that they desired and this impacted on the grieving process. With limited numbers of people being able to

attend funerals, it meant some loved ones were not able to attend in person but were able to watch a live stream of the funeral service online. Nearly half of people who had arranged a funeral this year said they planned to hold a celebration of the deceased's life when lockdown eases.

Covid-19 has also impacted changes to the funeral industry that we were anticipating as a result of the Competition and Markets Authority's (CMA) investigation. The competition watchdog was forced to abandon some of its remedies to fix the funeral sector as it recognised that the remedies would need to be carried out by other organisations which were already stretched due to the coronavirus. While it is disappointing that the CMA's investigation hasn't resulted in the change we had hoped for, it is encouraging to see that funeral directors and crematoria will have to be more upfront with the pricing and services they offer. Since the sector was put under scrutiny by the CMA we have seen a change for the better in the market, but there is more work to be done, particularly for low income families who fall into funeral poverty.

Finally, having campaigned for the increase in the Funeral Expenses Payment for many years, we welcomed the Department for Work and Pensions (DWP) increasing the financial support for the first time since 2003. Since 8 April this year families who are eligible for the support received £1,000 (previously £700) to help with funeral expenses.

A lot has changed in the last year and there have been positive steps made by the Government and the industry to help grieving families. But the pandemic risks putting some of this good work on hold despite low income families needing financial support, now more than ever, following the loss of a loved one.



3 FUNERALS IN THE TIME OF COVID-19

Our research demonstrates that arranging a funeral during the Covid-19 pandemic has made a distressing experience all the more difficult. With limited services available and, as a result of lockdown measures, restrictions on the number of people allowed to attend, arranging a funeral during the crisis caused additional distress for many.

We asked people who had arranged a funeral since March this year what their experience was like, how it affected their finances and their ability to grieve.

Change of plans

The pandemic has led to many people having to reconsider plans for their loved ones' funeral. Lockdown restrictions implemented earlier this year limited social gatherings to only those from the same household, and large gatherings at events including funerals were advised against by government guidelines.

We asked those who have arranged a funeral whether they had to scale back the desired funeral for their loved one. More than three in five (61%) said they had scaled back plans, rising to seven in ten (70%) for those aged over 55.

In addition to scaling back plans, many have had to reconsider the number of people who could attend the funeral. More than three quarters (76%) of those that have arranged a funeral during this period had to reduce the number of guests that could attend.

Some mourners were unable to have a funeral service during lockdown. Nearly one in five (16%) said they were unable to hold a service, rising to a quarter (23%) for those in the North West of England – the highest of all UK regions.

More than half (56%) were unable to have a wake or celebration of life for their loved one, and one in five (21%) could not have the funeral in a religious building as desired.

Difficulty grieving

We have seen a big impact on the ability to grieve for those who have arranged a funeral during lockdown. Covid-19 has forced many people to scale back their plans, reduce the number of guests, or has meant that no funeral service can be held. We asked people how this affected their ability to grieve.

Three in five (60%) of those who have arranged a funeral since March said that Covid-19 has made it more difficult to grieve the loss of a loved one, with women (63%) finding it more difficult to grieve compared to men (57%). Those aged between 35 and 44 found it most difficult to grieve, with seven in ten (71%) in this age group saying so. Only 8% said that their ability to grieve was easier as a result of Covid-19. For a third of those who have arranged a funeral in lockdown, the pandemic made no difference to their grieving.

Financing the funeral

We asked those who have arranged a funeral during lockdown about the

impact Covid-19 has had on their financial situation. Around two in five (39%) said that Covid-19 has made their financial situation worse (with 13% saying it has got much worse, and 25% saying slightly worse). Research also shows that Londoners' finances were hit the hardest in the UK – with more than half (51%) of saying their financial situation has worsened. As many have had to scale back plans and the number of guests attending the funeral, it comes as no surprise that for many Covid-19 made the cost a funeral more affordable. Three in ten (30%) said that restrictions made the funeral cheaper, compared to just 4% that said it was more expensive. For a third (33%) of people the pandemic made no difference to the cost. Interestingly, a further one in seven (13%) said that they would have preferred to pay more for the desired funeral for their loved one.

For those who had their financial situation negatively impacted by Covid-19, we asked what method they used to pay for their arranged funeral. We found that nearly one in ten (9%) applied for state support. A third (33%) of those who arranged a funeral used savings, and one in five (21%) used a funeral plan. A further 23% had to borrow money from friends or family to pay for the funeral, and nearly one in ten (9%) had to take out a loan, or go into debt, in order to cover the cost. More men than women used loans or took on debt to cover the cost of a funeral (13% of men compared to 7% of women).

Jon Lovett, Chief Executive, National Association of Funeral Directors (NAFD):

‘The pandemic has had a significant impact on bereaved people and on the funeral directors that are caring for them. Funeral directors found their role changed, in almost every way, overnight. Working within the restrictions, to ensure they could safely care for people who had died and those who mourned them, their determination to find ways to comfort families and help them to plan funerals that are personal and meaningful has been both humbling to witness and a privilege for the NAFD to support.

‘The pandemic has also brought the quiet professionalism of funeral directors, and the difficult nature of their job they do, to the fore. Witnessing the funeral of a loved one is an important part of the grieving process, and reducing funerals to their most essential elements has provoked a national conversation about the importance of being there to say goodbye.

‘It is too early to tell the long term impact that Covid-19 has had on the cost of a funeral — however, what we do know is that funeral firms have had to adapt to tighter restrictions, which have brought huge increases in operating costs, while reducing their income reduced as more people have had to arrange simpler funerals, either through necessity or because they have not been able to arrange the services they’ve wanted to within the restrictions.

‘Crucially, research by Europe Economics found that most funeral firms did not pass on these additional costs to bereaved families and, in addition, they waived fees for additional services — from live streaming the service to meeting personal requests from grieving families — to help make funerals as meaningful as possible at such a difficult time.’

The impact on the industry

The pandemic has had a far reaching impact, particularly on the funeral industry which has been very much at the front line. As our research shows, the restrictions introduced on funerals have resulted in compromises and limitations imposed on families already dealing with the loss of

a loved one. Funeral directors and other professionals in the industry have had the unenviable task of managing expectations of grieving families, while also making significant changes to their working practices in order to deliver their services safely; this is not to be underestimated.

Funeral choices

When asked what type of funeral was arranged, more than half of respondents (53%) organised a funeral with essential items only (such as a coffin, a hearse and service), as a result of the pandemic.

Many respondents said they have future plans to have another gathering as lockdown eases. Nearly one in five (19%) said they had future plans to hold a wake, and nearly half (44%) said they had future plans to hold a celebration of life. Around one in ten (12%) planned to hold a religious gathering, but a third (33%) of all respondents had said they had no future plans.

When asked the reasons behind having future plans to hold gatherings, two in five (41%) said it was to help with the grieving process. A further two thirds of people said it was to allow people who were unable to travel to attend the funeral (67%) and to give their loved ones a proper send-off (65%).

Case study

Esther is 27 and lives in Romford. She gave up her job as a charity fund-raiser in order to become a full-time carer for her father when he became ill. After her father passed, Esther was faced with the burden of arranging the funeral with no funds to help to cover the cost. She applied for a Funeral Expenses Payment grant from the Department for Work and Pensions (DWP) but this didn't cover the full cost of the funeral. Down to Earth, a project run by the charity Quaker Social Action that supports individuals struggling with funeral costs, helped Esther apply for a charity grant to help cover some of the funeral costs and make up the shortfall from the funeral grant.

In total the funeral cost roughly £5,500. My father didn't have any savings or life insurance or anything to his name. That left me in a position where I had no choice but to get some help towards the cost of the funeral which was a stressful experience. I needed to raise a large amount of funds in a short amount of time.

A church based charity offered me help to plan my father's funeral and cover some of the costs, and we were able to breakdown what they could and couldn't pay for. I also applied for a grant from the DWP which made up the shortfall. But the grant didn't include things like flowers, so I had to ask family members and friends who were able to cover these costs. We ended up having to cut back on some things for the funeral because of the cost.

I knew I had no funds to begin with so I wasn't too specific about the type of funeral that I was going to plan. I originally wanted a burial for my father but I knew I wasn't in a financial position to afford that so I kept my options open. I found a burial plot in Newham,

where my father is from, which cost about £3,500. The plot was a shared grave which belonged to someone who had no relatives, so there was space and it was one of the cheapest options.

I found a funeral director which was one of the most affordable that I had contacted. Their plan included a coffin and a funeral service, collection of the body and transport from the hospital to the morgue. Everything else like flowers and a hearse came at an extra cost. I didn't have money for a headstone, and there still isn't one on his grave. The plan I paid for did give access to a chapel, but because of Covid-19 they advised against this.

At the time I applied for the DWP grant they told me they had a backlog of applications they were working on from December 2019, which meant a 14 week wait. It was a very stressful time as the cemetery told me if they didn't receive the funds by the agreed date they would cancel the funeral. But because I had already contacted a funeral director and had a date for the funeral in mind, I was told that this would speed things up. I called the DWP back, explained the situation, and in about a week of applying they called me back and sorted the grant on the same day.

I managed to avoid taking out a loan and going into debt, but the funeral director did recommend using a loan company to cover the cost in the short term, as they knew the DWP had a backlog of applications. But I didn't want to put myself in a position of debt as that could leave me in a huge financial strain which many people face; to take on debt and then have to repay it.

The Competition and Markets Authority investigation

The pandemic has also impacted on the reforms that were expected as part of the CMA's market investigation. In August the CMA published its funerals market investigation's provisional decision report which is in line with our view that overcoming the lack of demand for competition by consumers in this market

represents a significant challenge. Consumer behaviour when purchasing a funeral is singular in its lack of consideration of factors such as price, quality or comparison of providers to any great extent. The CMA rightly identified this is largely due to the vulnerable and distressed condition the purchaser is in when making the decisions. While there has been an increase

in the availability of online comparison sites and provision of cost information online, consumers are not shopping around and therefore not accessing this information. It is also worth noting that many comparison sites are commercially driven and, as a result, may not always offer comprehensive information or be set up to deliver best outcomes for consumers.

Lindesay Mace, Down to Earth Manager, Quaker Social Action

‘Funeral poverty has not gone away during the Covid-19 pandemic. While restrictions have led to simpler funerals in many cases, and we did see a rise in direct cremations, it is still possible for attended services to equal at least £2,000-£3,000. Councils across the UK have also continued to increase cremation prices.

‘People contacting our funeral costs helpline increased by 75% during the height of the pandemic*. We implemented a triage system operated by volunteers to manage the demand.

In addition, we are seeing many people financially affected by lockdown, exacerbating already difficult circumstances and making paying for a funeral even more out of reach.

As the recession continues, we expect to see more bereaved people coming to us for help.

‘Struggling with one bereavement and the associated funeral costs is heart-breaking enough, but Coronavirus saw one of our clients bereaved twice in quick succession. The emotional and psychological toll of that is hard to imagine and we know it is not an isolated case. At a time when they really needed their council’s support to assist with a public health funeral they instead met barrier after barrier. It has been a challenging time for everyone, including councils, but our previous work helping people access public health funerals suggests their experience was not solely the result of a local authority struggling under the weight of Covid-19.

‘We welcome the hard work done by the Department for Work and Pensions, which has resulted in Funeral Expenses Payment applications now being processed in good time, but it follows months of long waiting times, including prior to the pandemic, that caused extra distress to a lot of bereaved people. We hope the current timescales are here to stay.’

*average call volume across a seven week period compared with the previous 28 weeks

Though it is disappointing that the CMA’s investigation hasn’t resulted in the change we had hoped, it is encouraging to see that funeral directors will have to be more upfront with the pricing and services they offer. Since the funeral sector has been put under scrutiny by the CMA we have seen changes being made

by the industry, but there is more work to be done.

We remain concerned that the CMA’s report fails to mention the need for action on the wider issue of funeral poverty. While we accept this falls outside the remit of this investigation we would urge the CMA to ensure these issues are

referenced in any recommendations it makes to the Government. This will help with making sure that while the recommendations rightly focus on addressing the cost of funerals, they also acknowledge the additional needs of low or no income families who rely on the benefits system and local authority support to avoid falling into funeral poverty.

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

‘2020 has seen a huge disruption in the way that funerals are arranged and held. At the start of lockdown the estimated number of potential deaths from Covid-19 was staggering, and caused all involved in the deceased management process to consider how the challenges of such high numbers could be met. We were faced with the possible situation that attended funerals would have to be suspended, and that cemeteries and crematoria would deal solely with burial and cremation. In reality, only a very few sites took the decision to not allow attendees, but Government regulations and guidance restricted both the number of attendees, and who could attend. As time has gone on, restrictions have been eased slightly, and currently in England 30* people can attend a funeral, a significant increase on an initial restriction of 6 close family members only.

‘The restrictions have resulted in changes to rituals, with some people opting for direct burial or cremation with plans to hold a memorial service at a later date, whereas others have held an intimate service for close family, with wider family and

friends taking part by viewing a webcast of the service. To help families during these difficult times, and in recognition of the restriction on services, many burial and cremation authorities and companies reduced their fee or suspended annual fee increases, and scrapped charges for webcasting and/or recording of services.

‘This was very important at a time when many families were facing financial difficulties due to job losses or furloughing, and unexpected deaths. What remains to be seen is the ongoing reaction as restrictions are further eased: will there be a resurgence of the larger funeral with bells and whistles as a counter to enforced ‘simple’ funerals, or will there be a continuing increase in the number of direct burials and cremations with ceremonies held separately at a later time? The country has an opportunity to review what is important in a funeral, and to continue to develop new rituals and ways of remembering that may have been unthinkable only a few years ago.’

*May vary across regions depending on local restrictions.

Rt Rev Christopher Foster, Bishop of Portsmouth, Church of England

‘Churches always welcome opportunities to work with funeral directors, and local authorities where appropriate, and these partnerships were often strengthened during the most pressing time of the Covid-19 pandemic. Our shared priorities to ensure dignity and respect in all funeral arrangements, whatever the challenges, was frequently demanding as we offered as much as possible by working together and supporting each other as well as grieving families and friends.

‘The Church of England, through its ministers, is available to everyone who lives in England, whether or not they were active in a local faith community. This means words and prayers can be said, reflecting our understanding that every human life has value. In collaboration with local authorities those who die without social or financial resources

can also receive a funeral service so that everyone should be able to have someone present at a funeral, even if their life and death was known only to God. In exceptional circumstances the statutory fee can be waived, and in the crisis this flexibility was used. Other churches have similar approaches. Then and now, we want everyone to be able to have someone present at a funeral, even if their life and death was known only to God.

‘Sometimes faith communities are able to gather local communities to show respect in these circumstances in a way that reflects John Donne’s thought ‘no man is an island; every man’s death diminishes me.’ Not treating our dead well diminishes us as a society. In the pandemic churches and the funeral industry came together to ensure that, whatever the restrictions, those who died were given the best possible commendation and committal.’

“The pandemic has been devastating for thousands of people. Some of the much needed reforms of the funerals market, previously being considered by the Competition and Markets Authority, have also, at least for the moment, become casualties of this crisis.

While we are delighted that funeral directors and crematoria will have to be more transparent around their pricing, bereaved people struggling with funeral costs desperately need price controls. We will continue to push for these to be introduced.”

Lindesay Mace
Down to Earth Manager, Quaker Social Action



4 NATIONAL FUNERAL COSTS

In last year's report we saw a marginal increase in funeral cost inflation of 0.7% from the previous year. This year we see a greater increase of 1.4% (£51) from 2019 to £3,837. The increase is due to a rise in costs for burial, cremation and funeral directors' fees. Overall inflation (as measured by the Consumer Prices Index (CPI)) in this period was 1.0% which means that funeral cost increases were above the rate of general inflation.

As Chart 1 illustrates, while the overall cost of a funeral increased by 1.4% between 2019 and 2020, the cost of a burial funeral rose by 1.5% to £4,383 and the cost of a cremation funeral rose by 1.2% to £3,290.

Burial fees

This year the annual increase in burial fees is the lowest we have seen for

4 years, increasing 2.1% for residents and 2.6% for non-residents. While this year's annual increase indicates a slowing in burial fee inflation, they remain the biggest component of the overall rise in the cost of a funeral between 2014 and 2020, rising by 29% for residents (from £1,613 to £2,076) and 33% for non-residents (from £2,589 to £3,455).

Despite repeated calls on Westminster to follow the lead of Scotland and introduce legislation that will permit the sensitive re-use of abandoned old graves beyond London and across England and Wales in order to address the issue of available burial land, there has been no sign of progress. Without action, rising burial costs will continue to 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 continued to slow, with a rise of 2.6% between 2019 and 2020, compared to 2.8% the previous year. This puts the increase ahead of general inflation.

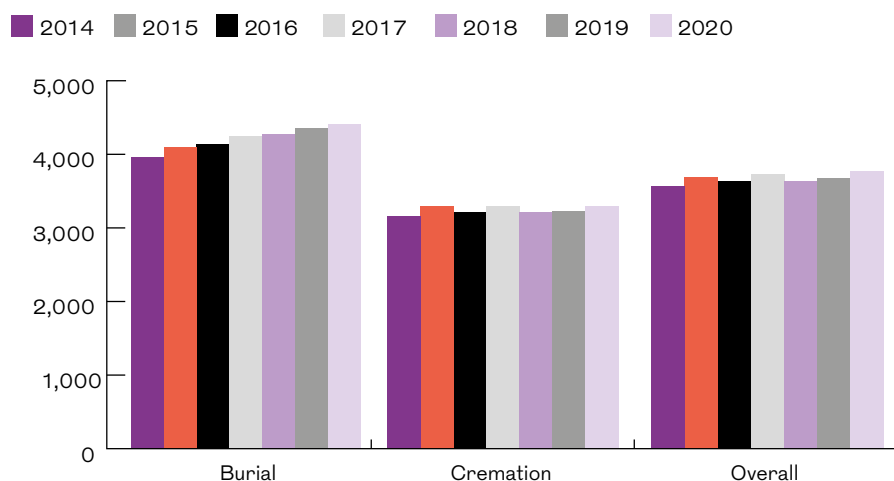
The CMA's review of the funeral industry included cremation costs within its scope. They carried out profitability analysis which found that customers at both local authority and private facilities are overpaying by between £175 and £225 on average for a cremation. We have highlighted well above average increases in cremation costs in the years since we have been publishing this report. Unfortunately, as detailed earlier in the report, due to the pandemic the CMA has had to abandon remedies aimed at addressing this issue for consumers for the time being so this situation will continue unchecked.

Funeral directors' costs

Last year we reported that funeral directors' fees had plateaued following a significant reduction between 2017 and 2018. This year has seen a below inflation increase of 1% (£20). This has been driven by a 2% increase in average independent funeral director fees between 2019 and 2020. Corporate funeral providers' fees have remained broadly the same over this period.

As illustrated in Chart 2, funeral directors' costs continue to make up the biggest component of the cost of a funeral. This remains unchanged compared to last year's report.

Chart 1: Funeral cost changes 2014 to 2020



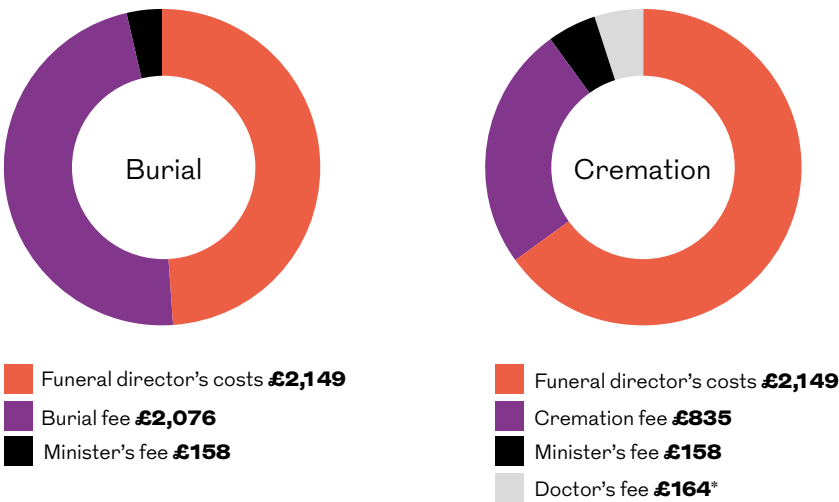
Source: Royal London National Funeral Cost Index surveys.

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

Chart 3 illustrates some of the headline changes in funeral costs between 2014 and 2020. When looking at this chart, it is important to note that overall inflation, as measured by CPI, has increased by 8.9% in this period. Any increase of less than 8.9% 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 7.7% between 2014 and 2020.

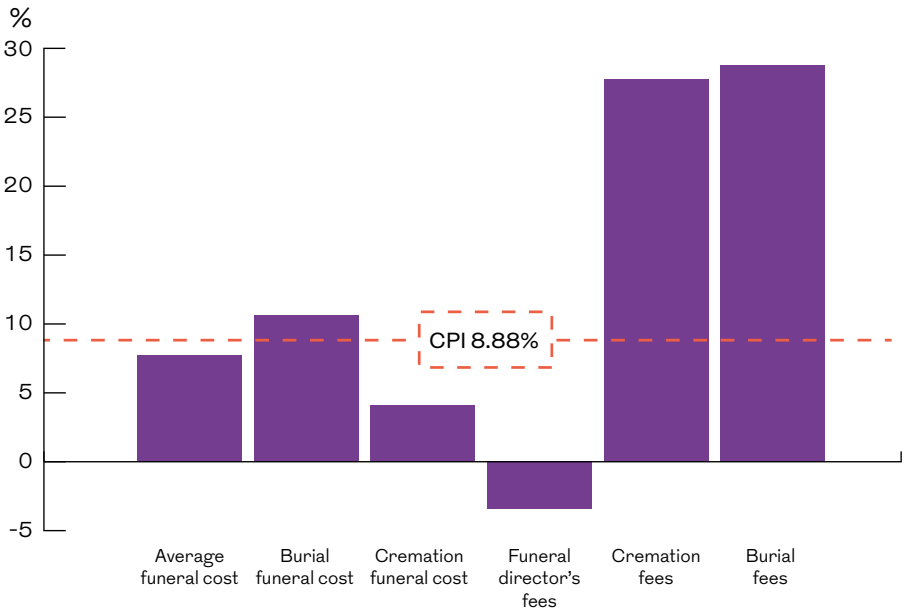
However, when looking at a breakdown of changes in key components of a funeral, we can see historic above inflation increases in cremation and burial fees have resulted in costs increasing over this period at more than three times that of overall inflation. The cost of a burial funeral has also increased ahead of inflation at 10.6%.

Chart 2: The composition of funeral expenses 2020



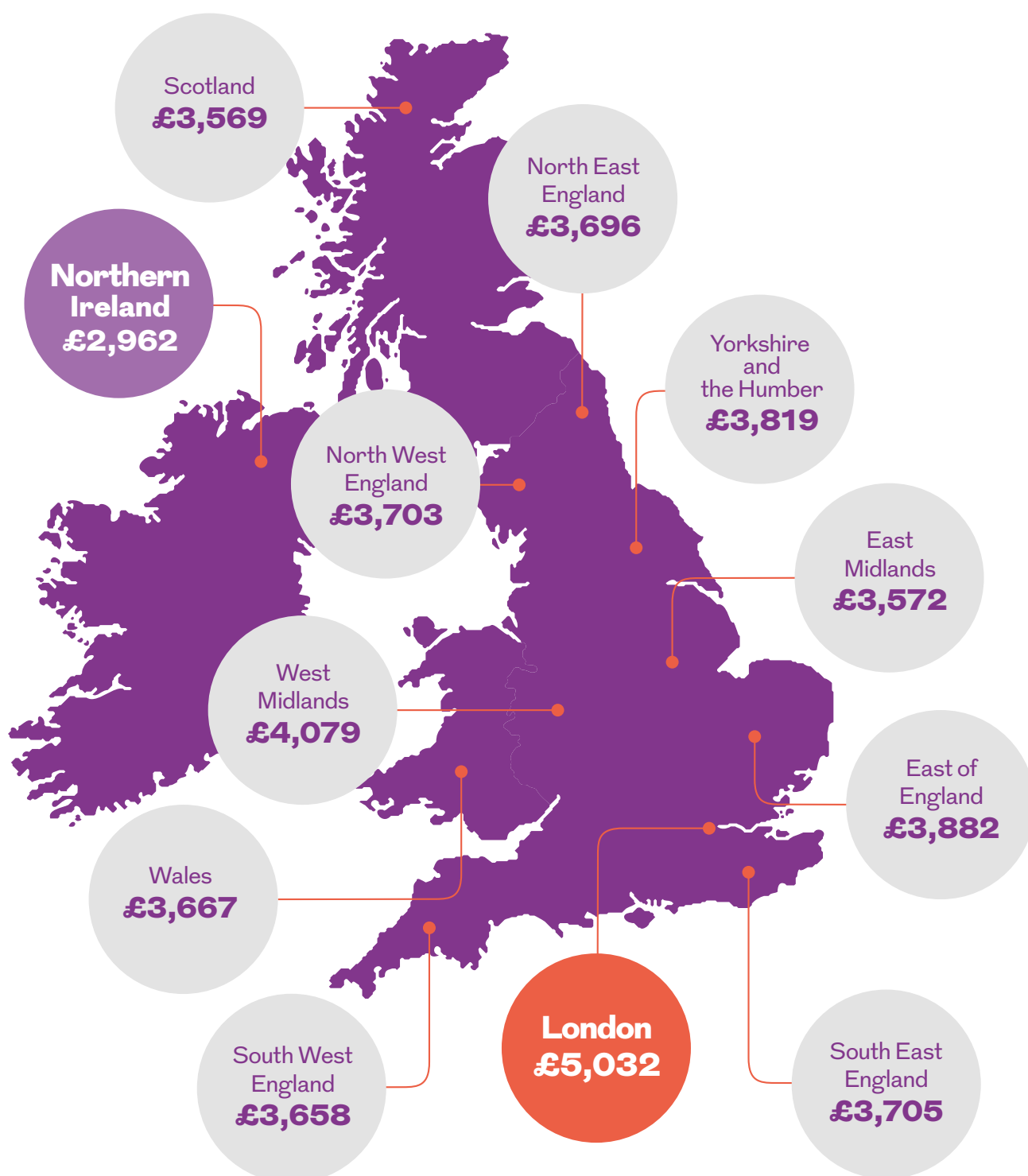
Source: Royal London National Funeral Cost Index surveys. *Except in Scotland.

Chart 3: Cost change 2014-2020





AVERAGE FUNERAL COSTS By region



This infographic shows the average cost of a funeral in 2020 by region. You can find more detail on costs within each region in the Appendix.



5 FUNERAL DEBT

The number of people who struggle to meet the cost of a funeral has reduced this year to 9% from 12% last year. The amount of debt taken on by this group has reduced from an all-time high last year of £1,990 to a £1,751, which is around the level of the previous year.

With the combined effect of fewer people taking on debt, at a lower rate, and a lower death rate in 2019 (which we use to calculate the scale of funeral poverty) we calculate that funeral poverty has decreased by 42.7% this year to £82.7m. This is a dramatic decrease and goes against the historic trend. It will be interesting to see if this continues or if the impacts of the pandemic, such as the increased death rate and financial hardship, result in a more stark picture next year.

Strategies for coping with the cost of a funeral remain broadly in line with previous years. The chart below illustrates the methods through which consumers choose to lower the cost of the funeral. The most common ways are electing not to have embalming (11%) or to have a wake at home (9%).

Comparing prices remains an uncommon practice. Only 5% said they shopped around and a mere 1% used a funeral cost comparison website.

Managing debt

Using credit has continued to be the predominant method used to manage funeral debt, with 27% of respondents opting for credit cards and loans compared, in line with last year and up from 21% in 2018.

Only 8% of respondents chose cheaper options as a way of managing funeral debt, this is down from 12% last year.

Funeral Expenses Payment

In November 2019 the Department for Work and Pensions (DWP) announced that it was increasing the Funeral Expenses Payment benefit from 2020. In April this year grieving families who qualified for the benefit now received £1,000 towards funeral expenses such as funeral director's fees and a coffin. We have campaigned for an increase in this benefit for many years, which had previously remained at £700 since 2003 despite the cost of funerals rising over the years.

The most recent statistics on Funeral Expense Payment awards were published by DWP for financial year 2017/2018. At this time, we estimated the shortfall between the average award and prevailing average cost of a funeral to be £2,300. While we are unable to assess how much of a contribution the award currently makes towards the cost of a funeral, it is unlikely that the £300 increase will make a material difference.

If the Government really wants to have an impact on tackling funeral poverty it must at the very least, commit to annual increases of the benefit which are in line with inflation.

Funding funeral debt

12%

agreed to pay funeral director over a period of time

21%

borrowed from family and friends

8%

sold possessions

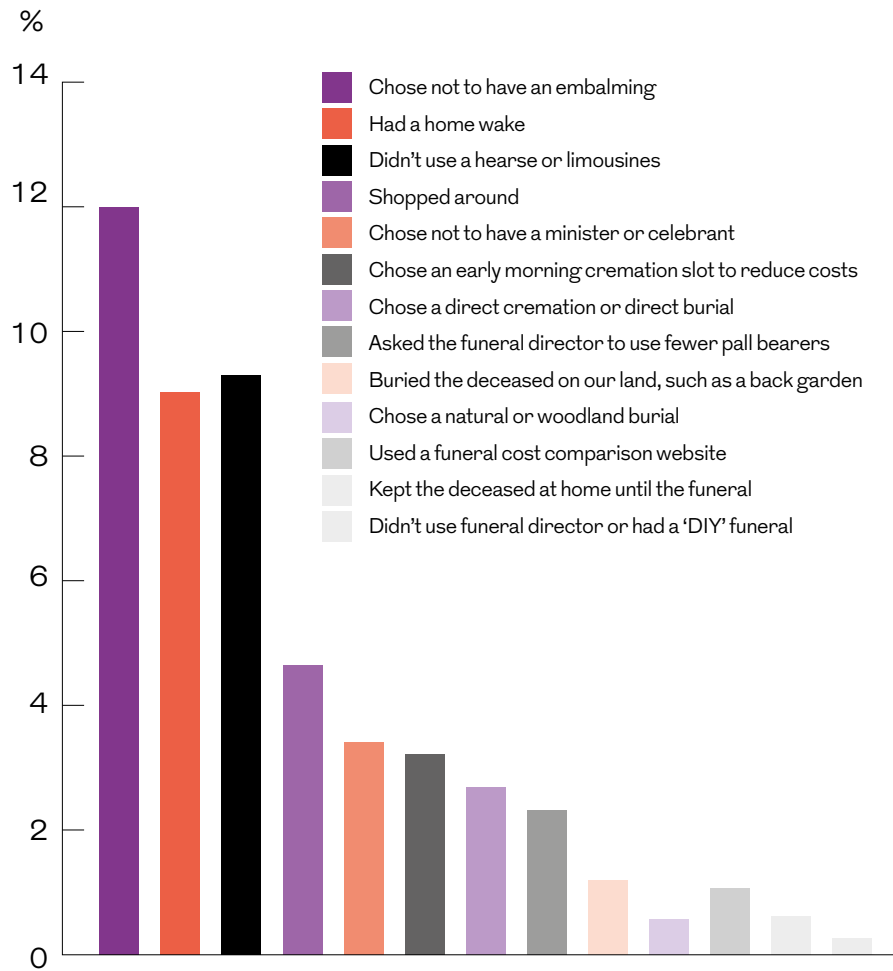
27%

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

Chart 4: Coping strategies used to fund funeral costs



Source: Royal London National Funeral Cost Index surveys.

6 CONCLUSIONS AND RECOMMENDATIONS

It feels an understatement to say that this year has been incredibly turbulent for those arranging funerals and the professionals who have supported them. At the time of writing, the uncertainty looks set to continue for the rest of the year and potentially beyond. The funeral industry has rallied to provide much needed support and guidance to those bereaved during the pandemic, taking on addition financial and emotional burden in the process.

The ability for loved ones to grieve a loss has been impacted by the limitations on numbers at funerals, and many financially impacted by the Covid-19 crisis have also had to bear the burden of paying for a funeral.

We've seen funeral costs increase this year, but it will be next year that we truly understand the impact that this extraordinary year has had on the industry and funeral costs going forward.

The pandemic has understandably taken the focus of both central and local Government away from addressing the issue of funeral

poverty and the support provided for those on low incomes. Many more people are likely to be financially vulnerable as a result of Covid-19 and it is as vital as ever that there is a consolidated effort to ensure everyone has access to a dignified funeral for their loved ones.

We are calling for:

- The CMA to consider in its recommendations, the need 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 to commit to increasing the value of the Funeral Expenses Payment in England and Wales at least in line with inflation every year and address issues with the speed of decision making and eligibility criteria.
- 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.



7 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
- Doctors 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 3,046 adults in the UK who are asked about their funeral spending. YouGov surveys took place between April and May 2020.
- The Institute of Cemetery and Crematorium Management (ICCM) have provided standard cremation costs for 305 UK crematoriums and 610 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 2020.
- yourfuneralchoice.com have provided data on the most expensive, least expensive and average funeral directors’ costs at our 305 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.
- In addition, this year we carried out a supplementary YouGov survey of 501 nationally representative adults who arranged a funeral during the Covid-19 Pandemic (since March 2020). Fieldwork was undertaken between 28th August – 7th September

FINALLY

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

Lindesay Mace, 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

Rt Rev Christopher Foster, Bishop
of Portsmouth, Church of England



APPENDIX Find the cost of a funeral in your area

East Midlands

Average: £3,572

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Alfreton	Derbyshire	£3,456	£3,346
Aston-on-Trent	Derbyshire	£4,286	£3,200
Chesterfield	Derbyshire	£4,321	£3,241
Derby	Derbyshire	£4,286	£3,230
Countesthorpe	Leicestershire	£3,062	£3,421
Great Glen	Leicestershire	£3,597	£3,386
Leicester	Leicestershire	£4,307	£3,361
Loughborough	Leicestershire	£3,840	£3,506
Alford	Lincolnshire	£3,164	£3,171
Boston	Lincolnshire	£4,269	£3,231
Gainsborough	Lincolnshire	£4,427	£3,276
Grantham	Lincolnshire	£3,297	£3,470
Lincoln	Lincolnshire	£3,432	£3,251
Surfleet	Lincolnshire	£3,713	£3,246
Kettering	Northamptonshire	£3,501	£3,349
Northampton	Northamptonshire	£3,508	£3,541
Wellingborough	Northamptonshire	£3,307	£3,370
Babworth	Nottinghamshire	£3,807	£3,291
Barnby	Nottinghamshire	£3,807	£3,266
Bramcote	Nottinghamshire	£3,817	£3,201
Lambley	Nottinghamshire	£4,328	£3,241
Mansfield	Nottinghamshire	£3,755	£3,268
Nottingham	Nottinghamshire	£4,421	£3,171
Ollerton	Nottinghamshire	£4,228	£3,470

East of England

Average: £3,882

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Bedford	Bedfordshire	£3,799	£3,343
Luton	Bedfordshire	£3,792	£3,231
Cambridge	Cambridgeshire	£3,696	£3,301
March	Cambridgeshire	£4,377	£3,459
Peterborough	Cambridgeshire	£4,567	£3,408
Basildon	Essex	£4,453	£3,466
Braintree	Essex	£3,715	£3,470
Brentwood	Essex	£4,119	£3,444
Chelmsford	Essex	£3,806	£3,264
Colchester	Essex	£3,689	£3,259
Hainault	Essex	£5,632	£3,441
Harlow	Essex	£5,537	£3,441
Saffron Walden	Essex	£3,538	£3,321
South Essex	Essex	£5,827	£3,426
Southend-on-Sea	Essex	£3,937	£3,296
Weeley	Essex	£3,822	£3,246
Hitchin	Hertfordshire	£4,527	£3,396
Stevenage	Hertfordshire	£3,752	£3,496
Watford	Hertfordshire	£4,401	£3,171
Cromer	Norfolk	£4,235	£3,451
Great Yarmouth	Norfolk	£3,954	£3,321
Kings Lynn	Norfolk	£3,887	£3,270
Norwich Central	Norfolk	£6,177	£3,531
Norwich North	Norfolk	£5,917	£3,531
Scoulton	Norfolk	£6,177	£3,291
Bury St. Edmunds	Suffolk	£3,620	£3,456
Ellough	Suffolk	£3,542	£3,346
Ipswich	Suffolk	£4,463	£3,221
Nacton	Suffolk	£4,622	£3,246

London

Average: £5,032

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Barnet	London	£5,097	£3,171
Beckenham	London	£7,824	£3,541
City of London	London	£5,251	£3,401
Croydon	London	£5,139	£3,356
East Finchley	London	£7,148	£3,116
East London	London	£5,363	£3,315
Eltham	London	£5,383	£3,193
Enfield	London	£9,552	£3,420
Feltham	London	£6,117	£3,006
Golders Green	London	£7,628	£3,201
Islington	London	£7,148	£3,121
Kensal Green	London	£13,262	£3,156
Kingston upon Thames	London	£6,952	£3,141
Lewisham	London	£5,573	£3,121
Manor Park (London)	London	£6,974	£3,316
Morden	London	£7,259	£3,076
Mortlake	London	£5,720	£3,091
Ruislip	London	£5,190	£3,120
Southgate	London	£7,590	£3,396
Southwark	London	£7,323	£3,243
Streatham	London	£5,611	£3,470
Tooting	London	£6,521	£3,166
Wandsworth	London	£7,565	£3,096
West Norwood	London	£6,922	£3,166

North East England

Average: £3,696

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Hartlepool	Cleveland	£4,135	£3,232
Middlesbrough	Cleveland	£3,937	£3,261
Bishop Auckland	Durham	£4,367	£3,355
Darlington	Durham	£4,107	£3,371
Durham Central	Durham	£4,367	£3,151
Durham North	Durham	£4,367	£3,171
Stockton-on-Tees	Durham	£4,107	£3,236
Blyth	Northumberland	£4,377	£3,291
Birtley	Tyne and Wear	£3,863	£3,210
Gateshead	Tyne and Wear	£3,863	£3,210
Newcastle-upon-Tyne	Tyne and Wear	£4,252	£3,313
South Shields	Tyne and Wear	£4,154	£3,287
Sunderland	Tyne and Wear	£4,407	£3,336
Tynemouth	Tyne and Wear	£3,838	£3,237
Whitley Bay	Tyne and Wear	£3,838	£3,237

North West England

Average: £3,703

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Chester	Cheshire	£4,187	£3,341
Crewe	Cheshire	£4,312	£3,221
Macclesfield	Cheshire	£4,312	£3,221
Northwich	Cheshire	£4,501	£3,346
Warrington	Cheshire	£4,501	£3,281
Widnes	Cheshire	£4,302	£3,236
Barrow in Furness	Cumbria	£3,907	£3,377
Carlisle	Cumbria	£3,788	£3,341
Milnthorpe	Cumbria	£3,677	£3,446
Whitehaven	Cumbria	£3,835	£3,346
Accrington	Lancashire	£3,957	£3,191
Blackburn	Lancashire	£4,182	£3,276
Blackpool	Lancashire	£3,962	£3,196
Burnley	Lancashire	£4,664	£3,256
Burscough	Lancashire	£4,207	£3,341
Chorley	Lancashire	£3,929	£3,470
Lancaster	Lancashire	£3,835	£3,526
Lytham St. Annes	Lancashire	£3,962	£3,195
Preston	Lancashire	£3,985	£3,224
Altrincham	Manchester (Greater)	£4,157	£3,221
Atherton	Manchester (Greater)	£4,086	£3,356
Bolton	Manchester (Greater)	£3,772	£3,231
Bury	Manchester (Greater)	£3,870	£3,470
Dukinfield	Manchester (Greater)	£4,182	£3,216
Eccles	Manchester (Greater)	£4,347	£3,249
Manchester North	Manchester (Greater)	£4,269	£3,215
Manchester South	Manchester (Greater)	£4,569	£3,217
Middleton	Manchester (Greater)	£3,938	£3,255
Oldham	Manchester (Greater)	£3,907	£3,103
Rochdale	Manchester (Greater)	£4,355	£3,255
Salford	Manchester (Greater)	£4,347	£3,249
Stockport	Manchester (Greater)	£3,880	£3,146
Wigan	Manchester (Greater)	£4,086	£3,202
Birkenhead	Merseyside	£4,244	£3,241
Liverpool North	Merseyside	£4,202	£3,342
Liverpool South	Merseyside	£4,202	£3,342
Southport	Merseyside	£4,327	£3,331
St. Helens	Merseyside	£3,817	£3,109
Thornton	Merseyside	£4,327	£3,331

Northern Ireland

Average: £2,962

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Belfast	Belfast	£3,061	£2,863

Scotland

Average: £3,569

LOCATION	COUNTY	BURIAL	CREMATION
Aberdeen	Aberdeenshire	£3,862	£3,011
Crathes	Aberdeenshire	£3,862	£3,102
Moray	Aberdeenshire	£3,862	£3,377
Dundee	Angus	£4,326	£3,377
Friockheim	Angus	£3,640	£3,377
Dumbarton (Cardross)	Argyll & Bute	£4,089	£3,095
Irvine	Ayrshire	£3,972	£3,288
Eyemouth (Houndwood)	Berwickshire	£4,285	£3,106
Dumfries	Dumfries and Galloway	£3,953	£3,162
Edinburgh	Edinburgh	£4,000	£3,113
Leith	Edinburgh	£4,000	£3,117
Warriston	Edinburgh	£4,000	£3,117
Dunfermline	Fife	£3,783	£3,069
Kircaldy	Fife	£3,783	£3,069
Glasgow East	Glasgow	£4,667	£2,977
Glasgow North	Glasgow	£4,645	£2,947
Glasgow South	Glasgow	£4,667	£2,977
Glasgow West	Glasgow	£3,393	£3,036
Inverness	Inverness	£3,865	£3,266
Kilbirnie	North Ayrshire	£4,160	£3,265
North Lanarkshire	North Lanarkshire	£4,279	£3,194
Perth	Perthshire	£4,160	£3,120
Greenock	Renfrewshire	£3,777	£3,030
Paisley	Renfrewshire	£3,393	£3,106
Melrose	Scottish Borders	£4,193	£3,202
Ayr	South Ayrshire	£3,991	£3,189
South Lanarkshire	South Lanarkshire	£4,363	£2,943
Falkirk	Stirlingshire	£3,736	£3,107
Stirling	Stirlingshire	£3,736	£3,203
Clydebank	West Dunbartonshire	£4,057	£3,030
West Lothian	West Lothian	£3,580	£3,202

South East England

Average: £3,705

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Bracknell	Berkshire	£4,490	£3,371
Reading	Berkshire	£4,107	£3,301
Slough	Berkshire	£4,383	£3,291
West Berkshire	Berkshire	£3,109	£3,466
Amersham	Buckinghamshire	£3,372	£3,121
Aylesbury	Buckinghamshire	£3,899	£3,116
Bierton	Buckinghamshire	£3,899	£3,121
Milton Keynes	Buckinghamshire	£4,867	£3,431
Aldershot	Hampshire	£5,837	£3,397
Andover	Hampshire	£3,355	£3,371
Basingstoke	Hampshire	£3,799	£3,496
Eastleigh	Hampshire	£3,297	£3,416
Havant	Hampshire	£3,886	£3,346
Portsmouth	Hampshire	£3,767	£3,121
Romsey	Hampshire	£3,810	£3,416
Southampton	Hampshire	£3,932	£3,331
Woollensbrook	Hertfordshire	£3,600	£3,431
Isle of Wight	Isle of Wight	£3,923	£3,334
Barham	Kent	£3,918	£3,446
Charing	Kent	£3,497	£3,446
Folkestone	Kent	£3,604	£3,470
Gravesend	Kent	£4,347	£3,236
Maidstone	Kent	£3,547	£3,181
Margate	Kent	£3,810	£3,356
Medway	Kent	£4,080	£3,181
Sittingbourne	Kent	£4,240	£3,236
Tunbridge Wells	Kent	£3,880	£3,291
Abingdon	Oxfordshire	£3,116	£3,486
Banbury	Oxfordshire	£3,260	£3,386
Oxford	Oxfordshire	£3,907	£3,541
Guildford	Surrey	£5,227	£3,396
Leatherhead	Surrey	£6,553	£3,541
Woking	Surrey	£5,505	£3,401
Brighton (Downs)	Sussex (East)	£3,977	£3,129
Brighton (Woodvale)	Sussex (East)	£3,977	£3,162
Eastbourne	Sussex (East)	£3,847	£3,186
Hastings	Sussex (East)	£3,807	£3,262
Wealden	Sussex (East)	£4,240	£3,356
Chichester	Sussex (West)	£4,573	£3,541
Crawley	Sussex (West)	£3,702	£3,541
Worthing	Sussex (West)	£4,747	£3,466

South West England

Average: £3,658

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Bristol North West	Bristol	£4,682	£3,411
Bristol South	Bristol	£4,682	£3,411
Westerleigh	Bristol	£5,120	£3,456
Bodmin	Cornwall	£4,097	£3,470
Camborne	Cornwall	£4,097	£3,361
Truro	Cornwall	£4,097	£3,402
Barnstaple	Devon	£3,550	£3,186
East Devon	Devon	£3,668	£3,366
Exeter	Devon	£4,707	£3,470
Plymouth East	Devon	£4,227	£3,386
Plymouth West	Devon	£4,227	£3,386
Torquay	Devon	£4,090	£3,466
Bournemouth	Dorset	£3,897	£3,276
Lytchett Minster	Dorset	£3,271	£3,299
Poole	Dorset	£4,715	£3,276
Weymouth	Dorset	£3,973	£3,301
Cheltenham	Gloucestershire	£4,175	£3,386
Forest of Dean	Gloucestershire	£3,572	£3,401
Gloucester	Gloucestershire	£3,776	£3,383
Bath	Somerset	£3,639	£3,424
Bridgwater	Somerset	£3,129	£3,346
Shepton Mallet	Somerset	£3,501	£3,380
Taunton	Somerset	£4,052	£3,291
Weston-super-Mare	Somerset	£4,188	£3,449
Yeovil	Somerset	£3,471	£3,236
North Wiltshire	Wiltshire	£3,175	£3,396
Salisbury	Wiltshire	£3,355	£3,371
Semington	Wiltshire	£4,038	£3,456
Swindon	Wiltshire	£3,175	£3,366

Wales

Average: £3,667

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Bridgend	Bridgend	£4,314	£3,191
Cardiff	Cardiff	£4,017	£3,171
Llanelli	Carmarthenshire	£3,897	£3,281
Aberystwyth	Ceredigion	£4,276	£3,336
Colwyn Bay	Conwy	£4,322	£3,216
St Asaph	Denbighshire	£3,812	£3,346
Northop	Flintshire	£4,501	£3,346
Bangor	Gwynedd	£3,667	£3,032
Port Talbot	Neath Port Talbot	£4,093	£3,088
Newport	Newport	£4,632	£3,311
Narberth	Pembrokeshire	£4,067	£3,161
Aberdare	Rhondda Cynon Taff	£4,004	£3,161
Pontypridd	Rhondda Cynon Taff	£4,157	£3,192
Swansea	Swansea	£4,147	£3,201
Cwmbran	Torfaen	£4,114	£3,299
Barry	Vale of Glamorgan	£3,755	£3,346
Wrexham	Wrexham	£4,000	£3,213

West Midlands

Average: £4,079

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Hereford	Hereford	£4,019	£3,215
Shrewsbury	Shropshire	£3,877	£3,237
Telford	Shropshire	£3,762	£3,395
Burton on Trent	Staffordshire	£3,498	£3,186
Lichfield	Staffordshire	£4,328	£3,186
Newcastle-under-Lyme	Staffordshire	£4,410	£3,235
Stafford	Staffordshire	£4,629	£3,211
Stoke-on-Trent	Staffordshire	£4,537	£3,221
Leamington Spa	Warwickshire	£4,687	£3,271
Nuneaton	Warwickshire	£3,619	£3,541
Rugby	Warwickshire	£4,307	£3,306
Coleshill	West Midlands	£6,002	£3,251
Coventry	West Midlands	£5,603	£3,356
Dudley	West Midlands	£5,659	£3,383
Lodge Hill (Birmingham)	West Midlands	£5,608	£3,346
Perry Barr (Birmingham)	West Midlands	£5,608	£3,395
Rowley Regis	West Midlands	£5,360	£3,246
Solihull	West Midlands	£5,870	£3,251
Stourbridge	West Midlands	£5,659	£3,383
Sutton Coldfield (Birmingham)	West Midlands	£4,623	£3,346
Walsall	West Midlands	£5,732	£3,349
West Bromwich	West Midlands	£5,484	£3,246
Wolverhampton	West Midlands	£5,190	£3,296
Yardley (Birmingham)	West Midlands	£5,805	£3,346
Evesham	Worcestershire	£4,051	£3,321
Redditch	Worcestershire	£4,590	£3,217
Stourport	Worcestershire	£5,292	£3,455
Worcester	Worcestershire	£4,051	£3,353

Yorkshire and the Humber

Average: £3,819

Lowest

Highest

LOCATION	COUNTY	BURIAL	CREMATION
Driffield	Humberside	£4,216	£3,466
Haltemprice	Humberside	£4,216	£3,380
Hull	Humberside	£4,216	£3,270
Grimsby	Lincolnshire	£4,067	£3,176
Scunthorpe	Lincolnshire	£4,126	£3,186
Harrogate	Yorkshire (North)	£4,322	£3,357
Kirkleatham	Yorkshire (North)	£3,517	£3,346
Scarborough	Yorkshire (North)	£3,795	£3,301
Skipton	Yorkshire (North)	£4,231	£3,213
York	Yorkshire (North)	£4,075	£3,366
Barnsley	Yorkshire (South)	£4,146	£3,348
Doncaster	Yorkshire (South)	£4,427	£3,291
Rotherham	Yorkshire (South)	£4,089	£3,414
Sheffield Central	Yorkshire (South)	£4,457	£3,371
Sheffield North	Yorkshire (South)	£4,457	£3,240
Sheffield South	Yorkshire (South)	£4,457	£3,371
Bradford	Yorkshire (West)	£4,377	£3,283
Dewsbury	Yorkshire (West)	£4,043	£3,198
Halifax	Yorkshire (West)	£4,389	£3,331
Huddersfield	Yorkshire (West)	£4,098	£3,198
Keighley	Yorkshire (West)	£4,377	£3,283
Leeds North	Yorkshire (West)	£4,907	£3,382
Leeds North West	Yorkshire (West)	£4,907	£3,382
Leeds South West	Yorkshire (West)	£4,907	£3,382
Pontefract	Yorkshire (West)	£4,677	£3,408
Shipley	Yorkshire (West)	£4,377	£3,283
Wakefield	Yorkshire (West)	£4,677	£3,408

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