



Cost of Dying

2022 Report

A comprehensive view of
funeral costs and attitudes
to funerals over time



Overview

Welcome to the SunLife Cost of Dying Report 2022

One of the many consequences of the COVID-19 pandemic is that we changed how we say goodbye to our loved ones. 2021 brought even more changes – the biggest one being the cost.

For the first time since we began our research, the cost of a funeral has gone down. It's now £4,056. That's a decrease of £128 since 2020.

With government restrictions limiting the kind of send-off we give our loved ones for much of the year, this drop in cost doesn't come as a surprise. Neither does the rise in direct cremations, which were often the most practical service available during the pandemic.

There are other changes that look set to become a permanent part of the funeral industry too – webcasts, video recording and social media all proved integral to how we said farewell to the people we love.

Once again, to help people navigate these challenging times, we've included plenty of practical tips on how to plan a funeral and keep costs down – from both funeral directors and people who've recently organised a send-off.

So, please read on to explore the latest developments in funeral costs and trends, and to find out what may be in store in the years to come.

Mark Screepton

Mark Screepton
CEO, SunLife

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The report at a glance

The cost of dying

How much the cost of dying has changed between 2020 and 2021

2021 - £8,864

2020 - £9,263

-4.3%

(This includes the funeral, plus professional fees and send-off costs)

The cost of a basic funeral

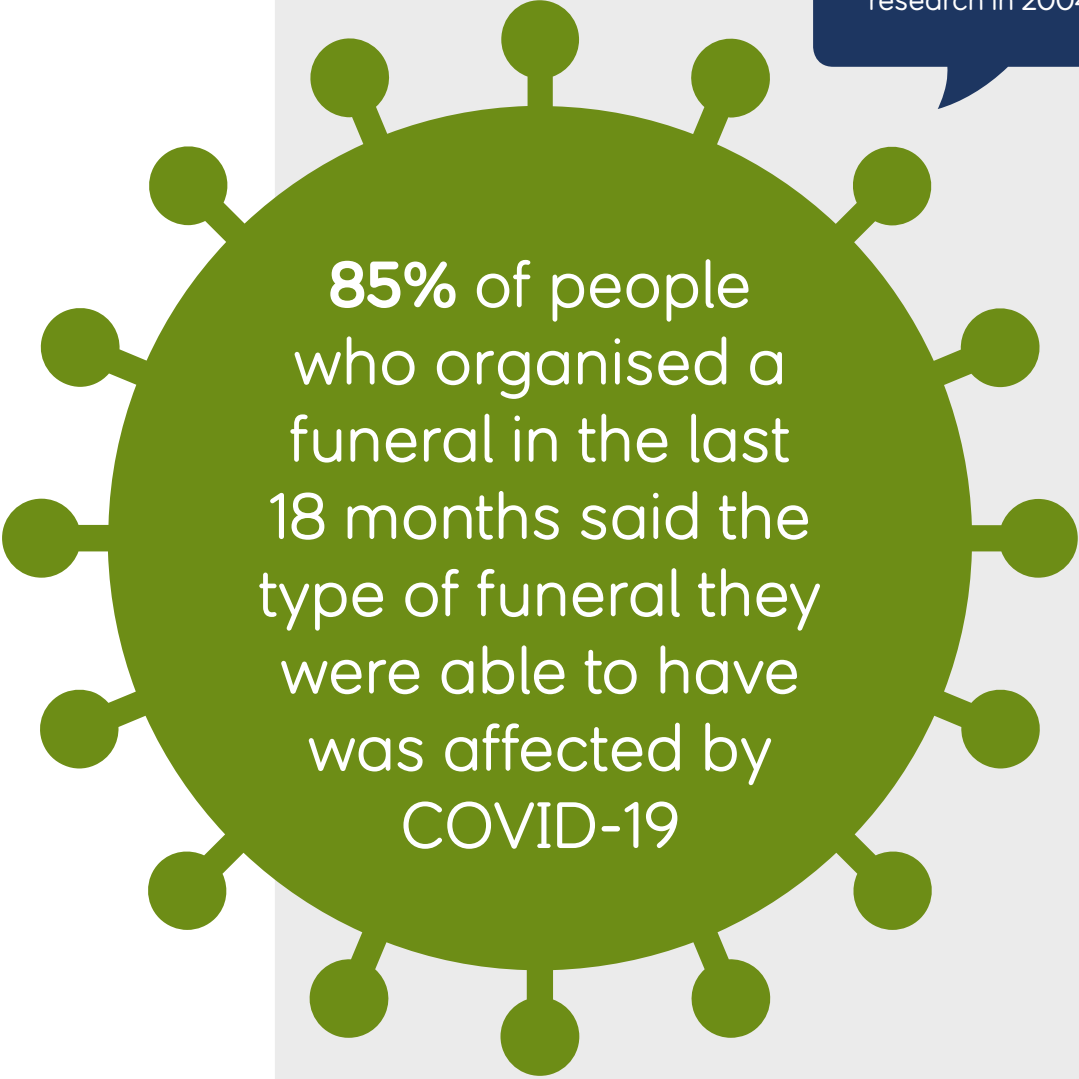
How much the cost of basic funeral has changed between 2020 and 2021

2021 - £4,056

2020 - £4,184

-3.1%

The average funeral in 2021 cost **£128** less than in 2020. This is the first drop in funeral costs since we began our research in 2004.



85% of people who organised a funeral in the last 18 months said the type of funeral they were able to have was affected by COVID-19

About the report

The Cost of Dying Report is an annual sector-leading research paper, providing a credible and comprehensive overview of funeral costs since 2004.



The report is undertaken using two research methods:

- Interviews with 100 funeral directors across the UK (10 per region), conducted in June to August 2021
- Interviews with 1,616 individuals who have been involved in organising a funeral over the past four years, conducted in June to July 2021

This report looks at:

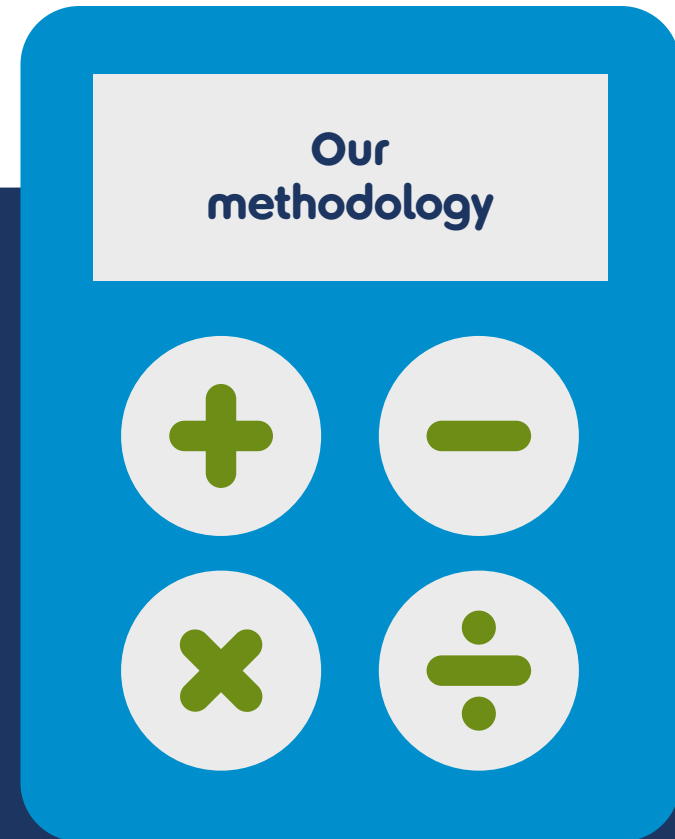
- **Funeral price trends** – For burials, cremations and direct cremations
- **Total cost of dying** – Including send-off costs and probate fees
- **Impact of COVID-19** – How the pandemic and lockdown restrictions have changed funerals

How to reference the Cost of Dying Report 2022

We want the information in this report to be shared as widely as possible, and you're welcome to use these facts and figures. All we ask is that you quote SunLife and reference the report whenever you do so – and please make sure you include a link to the report, too.

Please reference the report as follows:

SunLife (2022), Cost of Dying Report, sunlife.co.uk/funeral-costs



In our last report, we changed the way we calculate the average cost of a funeral to reflect the higher number of cremations vs burials in the UK. To give a consistent comparison of funeral costs over time, we've also updated the previous years' figures to reflect this change in our calculation.

The cost of dying



What's changed?

What is the 'cost of dying'?

The 'cost of dying' is the total cost of a person's send-off – including professional fees, the funeral service, and optional extras like the party or wake.

In 2021, the cost of dying was **£8,864** – down **£399 (-4.3%)** since 2020.

This is the first time the cost of dying has dropped since 2015. While this is welcome news for many, the cost is still likely to come as a shock to those who find themselves organising a funeral.



£8,864 – Average costs in 2021

Funeral costs

£4,056 (45.8%)

Cost of professional fees

£2,325 (26.2%)

Send-off costs

£2,484 (28.0%)

£9,263 – Average costs in 2020

Funeral costs

£4,184 (45.2%)

Cost of professional fees

£2,547 (27.5%)

Send-off costs

£2,532 (27.3%)

Why is the cost so high?

The cost of dying includes the average cost of a basic funeral, as well as optional extras such as the send-off and professional fees. Here's a breakdown of what this generally includes:

Average cost of a basic funeral: £4,056 (-3.1%)

Fees for the cremation or burial, funeral director, doctor, and minister or celebrant.

Average amount spent on the send-off: £2,484 (-1.9%)

The memorial, the death and funeral notices, flowers, order sheets, limousines, the venue, and catering for the wake.

Average amount spent on professional fees: £2,325 (-8.7%)

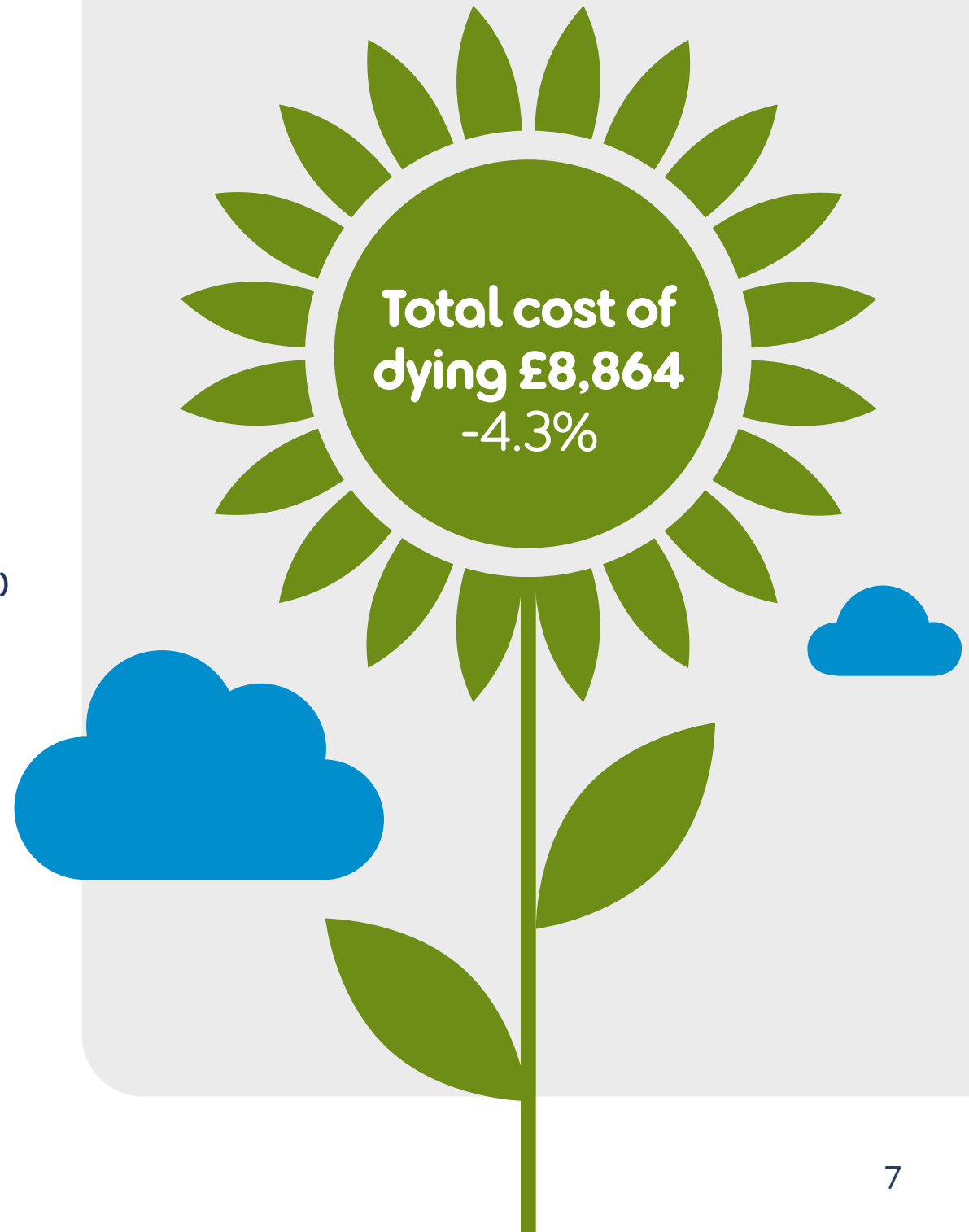
Hiring a professional to administer the estate.

The funeral is still where most of the money goes

With an average cost of £4,056 (-3.1% since 2020), the basic funeral costs make up 45.8% of the total cost of dying in the UK.

Once again, professional fees have dropped the most

The most dramatic change is again the fall in professional fees, which have gone down 8.7% since 2020. But they still make up 26.2% of the total cost of dying.

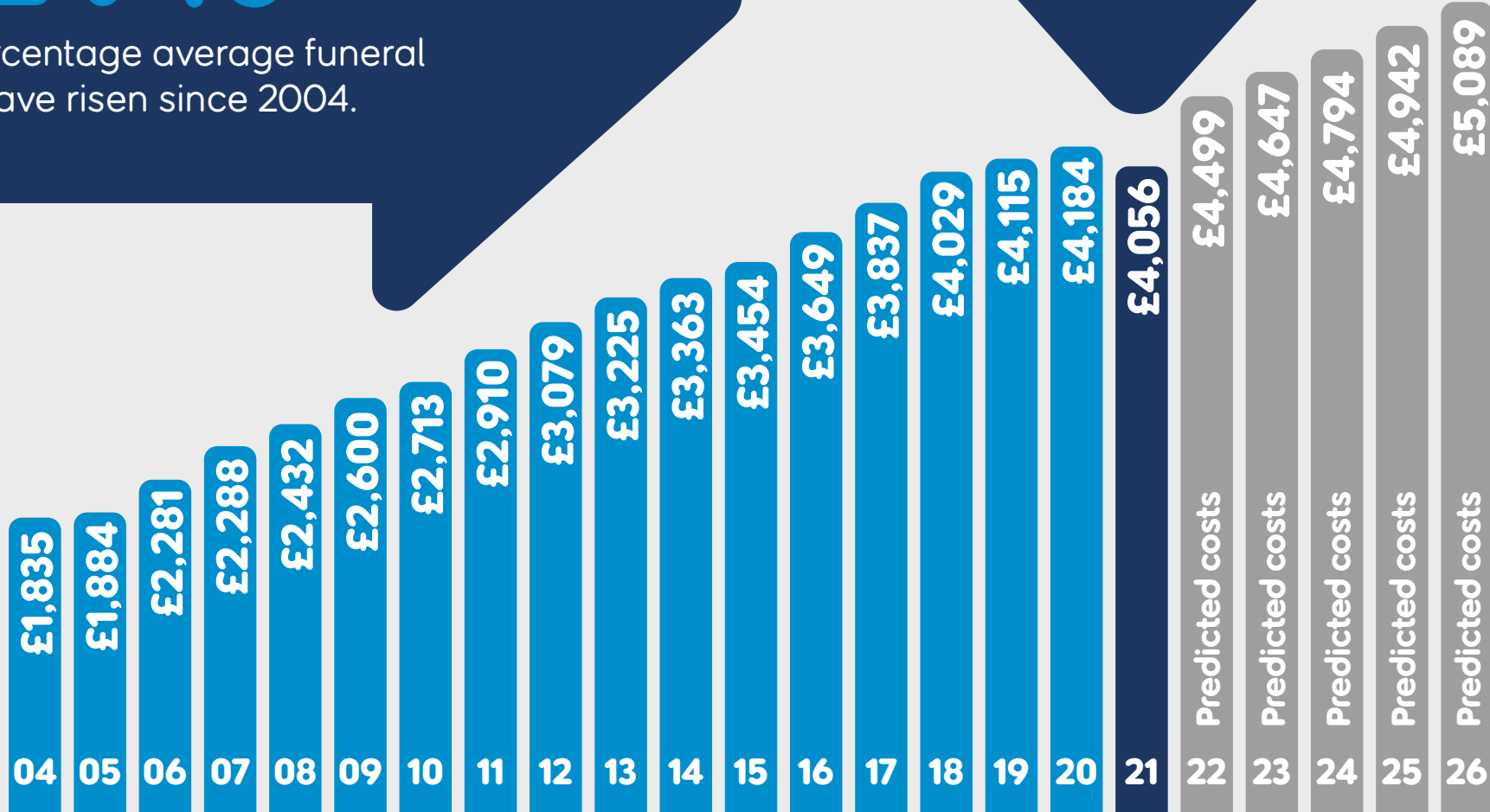


Funeral costs



121%

The percentage average funeral costs have risen since 2004.



Funeral costs have gone down

For the first time since we started our research in 2004, the average cost of a basic funeral has gone down.

At **£4,056**, it's down 3.1% since 2020, when it was **£4,184**.

Burial, cremation and direct cremation costs

The cost of a basic funeral may have dropped, but the most affordable type of funeral – direct cremation – has actually risen in cost to **£1,647 (+6% since 2020)**.

↑ **£1,647**

The average cost of a funeral with a direct cremation (+6%)

↓ **£3,765**

The average cost of a funeral with a cremation (-3.1%)

↓ **£4,927**

The average cost of a funeral with a burial (-2.1%)

At **£4,927**, a burial is still the most expensive option, even though costs for this type of funeral have dropped by **2.1%** since 2020.



Average funeral costs in 2021: **£4,056** (-3.1%)

Burial **£4,927** (-2.1%)

Cremation **£3,765** (-3.1%)

Direct cremation **£1,647** (+6%)

Average funeral costs in 2020: **£4,184**

Burial **£5,033**

Cremation **£3,885**

Direct cremation **£1,554**

Funeral costs where you live

Four regions are above the national UK average in 2021 – the same as in 2020.

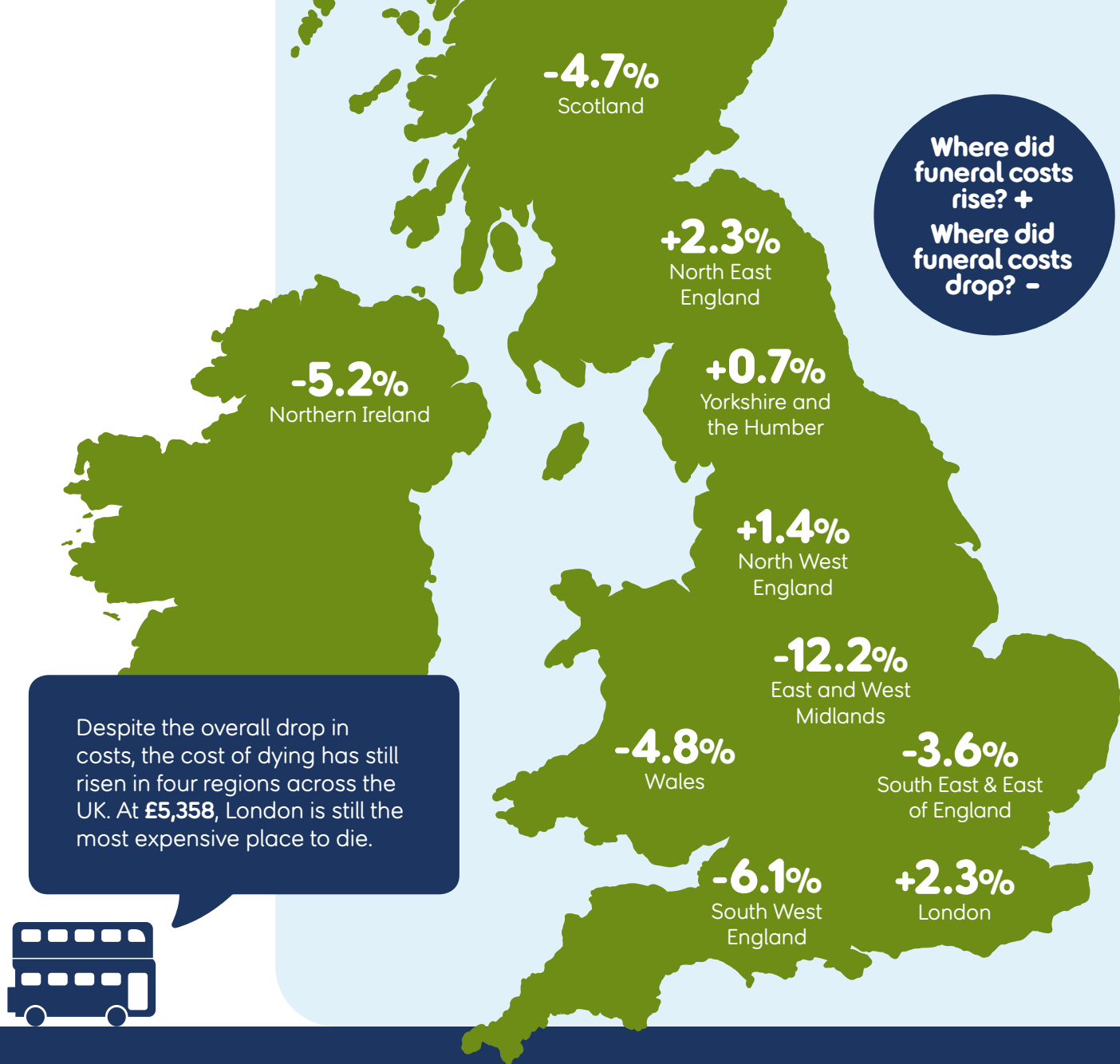
The most expensive places to die

London	£5,358 (+2.3%)
South East & East of England	£4,825 (-3.6%)
Yorkshire and the Humber	£4,302 (+0.7%)
East and West Midlands	£3,942 (-12.2%)

Northern Ireland is the still most affordable place to die, with the average funeral there costing 24.6% below the national average. But East and West Midlands has seen the steepest drop in costs – down 12.2% since 2020.

The most affordable places to die

Northern Ireland	£3,056 (-5.2%)
North West England	£3,840 (+1.4%)
Scotland	£3,873 (-4.7%)
South West England	£3,907 (-6.1%)
North East England	£3,915 (+2.3%)
Wales	£3,540 (-4.8%)



The cost of a send-off

In 2021, organising a celebratory farewell for loved ones has often been more difficult – if not impossible – for many. This was in part due to COVID-19 restrictions such as lockdown and social distancing.

Perhaps unsurprisingly, send-off costs have dropped 1.9% to £2,484 – down £48 since 2020. This is quite a change from the 9.8% rise we saw between 2019 and 2020.

At £1,024, the memorial is still the most expensive part of a send-off, making up 41.2% of the total cost.

But the biggest price increase is for order sheets, which now cost £105 on average (+11.7% since 2020). The biggest decrease in costs we've seen is for catering, with a drop of 9.8%.

What exactly is a send-off?

A send-off is all the added optional extras that can make a funeral more personal to the deceased and their loved ones, like the transport, catering, wake and flowers.

Flowers
£206
+6.7%

£71
-5.3%

Death notice

Catering
£406
-9.8%

Memorial
£1,024
+0.8%

£83
-3.5%

Funeral notice

Venue hire
£268
-5%

£105
+11.7%

Order sheets

Total
£2,484
-1.9% since
2020

Limo hire
£321
-4.5%

Where are we saving money?

Many people who organised a funeral between February 2020 and July 2021 (during the pandemic) found themselves unable to have the send-off they'd like for their loved ones due to restrictions.

What was included in the send-off?

Flowers

56%

67%

Order of service cards

44%

51%

Memorials

39%

40%

Death notice

31%

38%

Funeral notice

26%

33%

Venue hire

19%

32%

Catering services

16%

31%

Limousines

19%

29%

■ Last 18 months ■ All organisers

Compared to people who organised a funeral in the past four years, they spent less on extras such as venue hire, catering and limousines.



The future of funerals



What type of funeral are people choosing?

A cremation is still the most popular type of funeral. And 2021 saw another rise in the number of direct cremations – in part due to the pandemic.

Overall, 25% (-1%) of funerals were burials and 75% (+1%) were cremations.

18% (+4%) of people described the funeral they organised as a direct cremation.

This is a dramatic increase from 2019, when direct cremations made up just 3% of all funerals.

And among those who organised a funeral in the last 18 months (during the pandemic), 24% described the funeral as a direct cremation.



Type of funeral (February 2020 to July 2021)

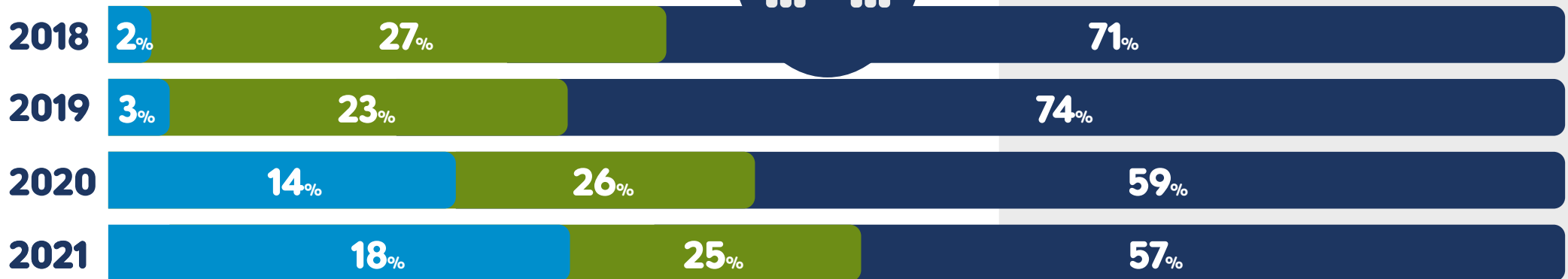
49%
Cremations

27%
Burials

24%
Direct cremations



Type of funeral (2018-2021)



■ Direct cremations
 ■ Burials
 ■ Cremations

The rise of the direct cremation

Due to COVID-19 restrictions in 2021, direct cremation has become an ever more popular – and practical – option for many.

A direct cremation is the most affordable choice for a funeral, because it's a cremation without a service.

The deceased goes straight to the crematorium to be cremated, and you can either keep or scatter the ashes.

There are no mourners, and there's no need to spend money on flowers, limousines, embalming, or any other extras.

18%

of all funerals in the last four years were direct cremations (+4%)

64% of people are now aware of direct cremations (+5%)



Here are some of the reasons people gave for choosing a direct cremation...

"A direct cremation was chosen because of COVID-19 restrictions...I plan to hold a celebration of life event once all restrictions are lifted."

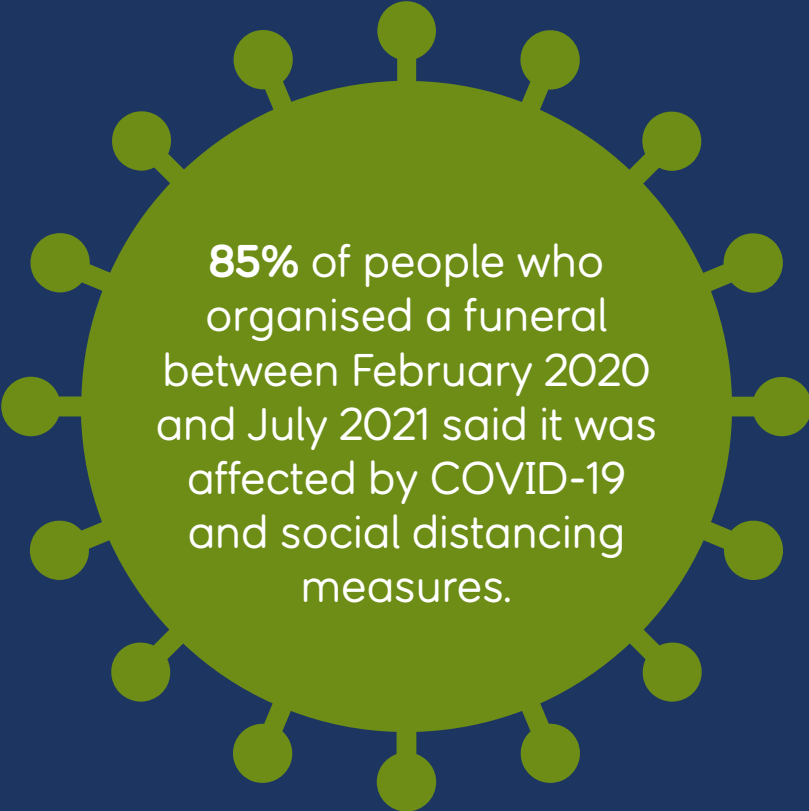
"My Dad didn't want a fuss. Neither did he want to have my Mum face large costs."

"My husband asked me to organise a direct cremation, so that the pressure was taken off of me."

Funerals and COVID-19



At a glance



85% of people who organised a funeral between February 2020 and July 2021 said it was affected by COVID-19 and social distancing measures.

And among these people...

53% said the funeral they organised was affected a lot by the pandemic

55% said there were things they couldn't do or had to cut back on (such as catering, limousines and venue hire)

20% said the funeral caused them notable financial concerns

How has COVID-19 affected funerals?

Fewer attendees

83%

Social distancing applied

79%

No hugging/comforting

75%

No wake

56%

No singing

47%

No limousines

27%

Service took longer to organise

25%

No flowers

20%

Had to take place virtually

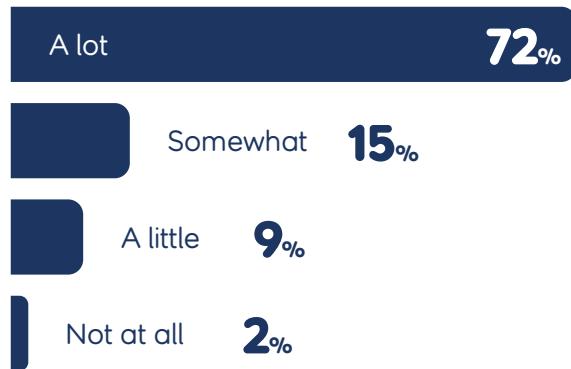
14%

How is the funeral industry coping?

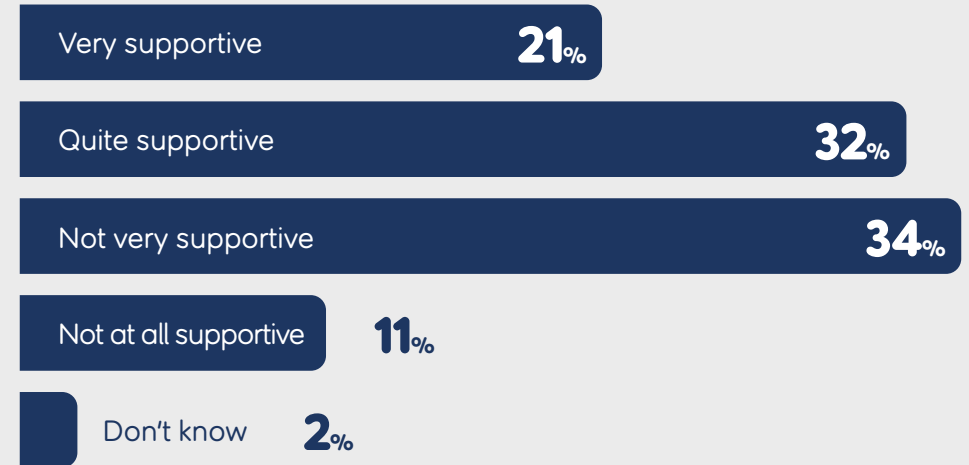
In 2020, funeral services changed drastically due to the pandemic.

And while government restrictions weren't always in place throughout 2021, it's likely that some of the changes we've seen will become more normal going forward.

97% of funeral directors say they've been affected by COVID-19



Only 53% of funeral directors felt the government was supportive



What the funeral directors say

We asked funeral directors what the main challenges have been since COVID-19 hit the UK...

"The biggest challenge for us is not being able to provide the compassionate services that we as a profession want to give a family, due to COVID-19 restrictions."

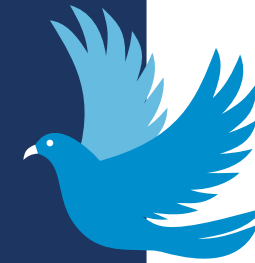
"Families not being able to see their loved ones when they were in hospital. The deceased being in a sealed coffin. It has been heart-breaking."

"The government restrictions on the number of attendees. And instead of traditional funerals, more people are going for direct cremations."

"We have had to provide a very impersonal service with no hugs."

"For a while there was no face-to-face contact. We had to do everything over the phone or by e-mail, which proved difficult."

"Families aren't allowed to be with the deceased or give them the send-off they want. And there is no real support from the clergy due to social distancing measures."



COVID-19 and the future of funerals

We also asked funeral directors what they think the long-term impact of COVID-19 will be on the funeral industry...

"I don't think funerals will ever be attended in the same way again. People have become used to small gatherings and there are now webcast options, which is especially great for people living far away."

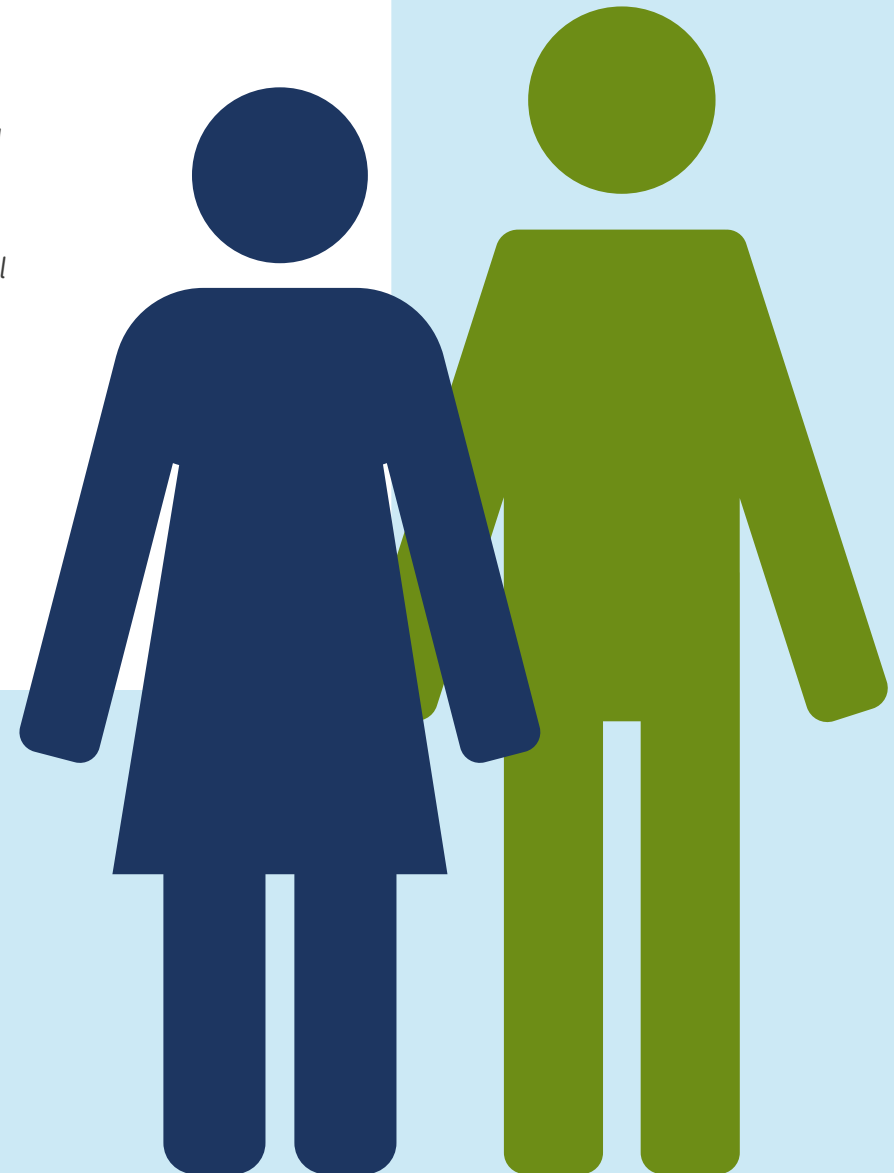
"I don't think there will be as many large funeral services. And funeral donations have suffered terribly so the charities aren't receiving as much anymore."

"Costing may go down. Also, because direct cremations have been used more, we may see this become a trend as a simple or straightforward funeral option."

"People will still continue using the webcasts. People have found doing things over the phone and emails a lot easier."

"I think it will accelerate the medical referee role and the doctor's role. No second doctor will be required."

"I think it has had a beneficial impact on the funeral industry, because now we have taken things away, people have realised how important their loved ones are."



Paying for a funeral



Paying for a funeral



But only 63% (-3% since 2020) put enough aside to cover the whole cost of the funeral.

How people helped pay for their funeral

Savings and investments



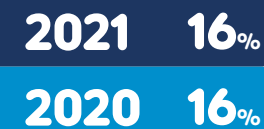
Pre-paid funeral plan



Over 50s life insurance



Life insurance*



*(excluding over 50s life insurance)

Money troubles

How people made up the funeral cost in 2021

Took money from savings or investments

38%

Used a credit card

22%

Borrowed money from a friend/relative

27%

Paid the funeral director in instalments

17%

Sold belongings

16%

Borrowed money from a loan provider (e.g. a bank)

10%

Applied for a subsidy from government or local authority

7%

Other

3%

Can't remember

2%

In 2021, 17% (+3%) of families experienced notable financial concerns when paying for a funeral. On average, they had to find almost £1,800 to cover the costs – the same as in 2020.

Most of them found the money by delving into their savings and investments (38%), borrowing from a friend or relative (27%), or by using a credit card (22%).

How people made up the funeral cost in 2020

Took money from savings or investments

38%

Used a credit card

25%

Borrowed money from a friend/relative

25%

Paid the funeral director in instalments

16%

Sold belongings

17%

Borrowed money from a loan provider (e.g. a bank)

13%

Applied for a subsidy from government or local authority

9%

Other

6%

Can't remember

3%

1 in 6 families who organised a funeral said it caused them notable financial difficulty.

And 1 in 5 people said certain funeral costs surprised them. The most common culprits were flowers, embalming, the funeral director and the coffin.



Exploring options

Less than 1 in 5 (17%) people got more than one quote when organising a funeral (-1% since 2020).

This may be because 2 in 5 (42%) of the deceased said which funeral director they wanted.

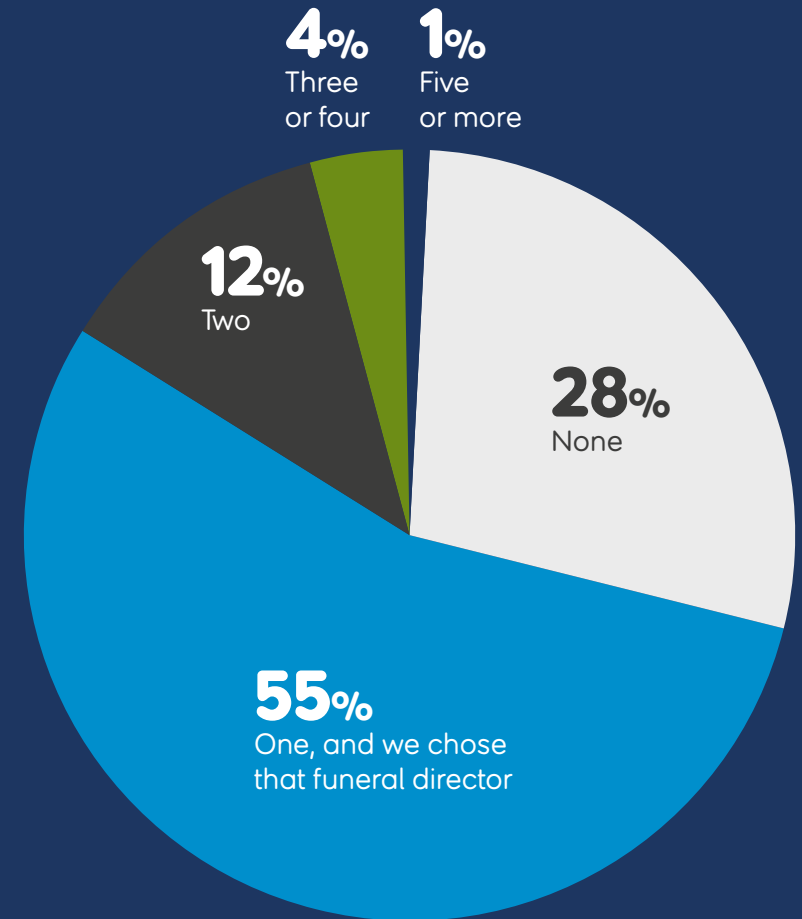
But even if your loved one specified which funeral director they wanted, you can still shop around for more affordable options.

54% of funeral directors say they've noticed an increase in the number of people getting quotes from different funeral directors.

"People are shopping around a lot more. They're not afraid to question funeral directors. People wouldn't question the costs before, but now they are more aware of the costs."

83% of people got either no quote, or just one quote from funeral directors

How many quotes did you get?

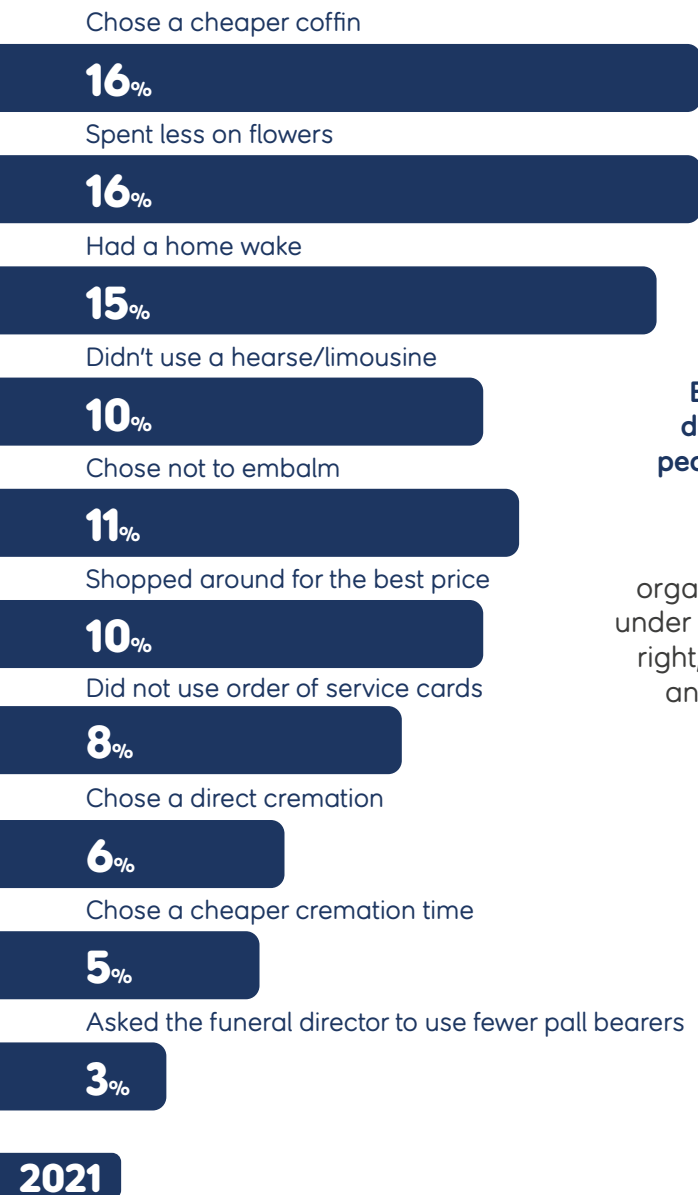


Tips and advice



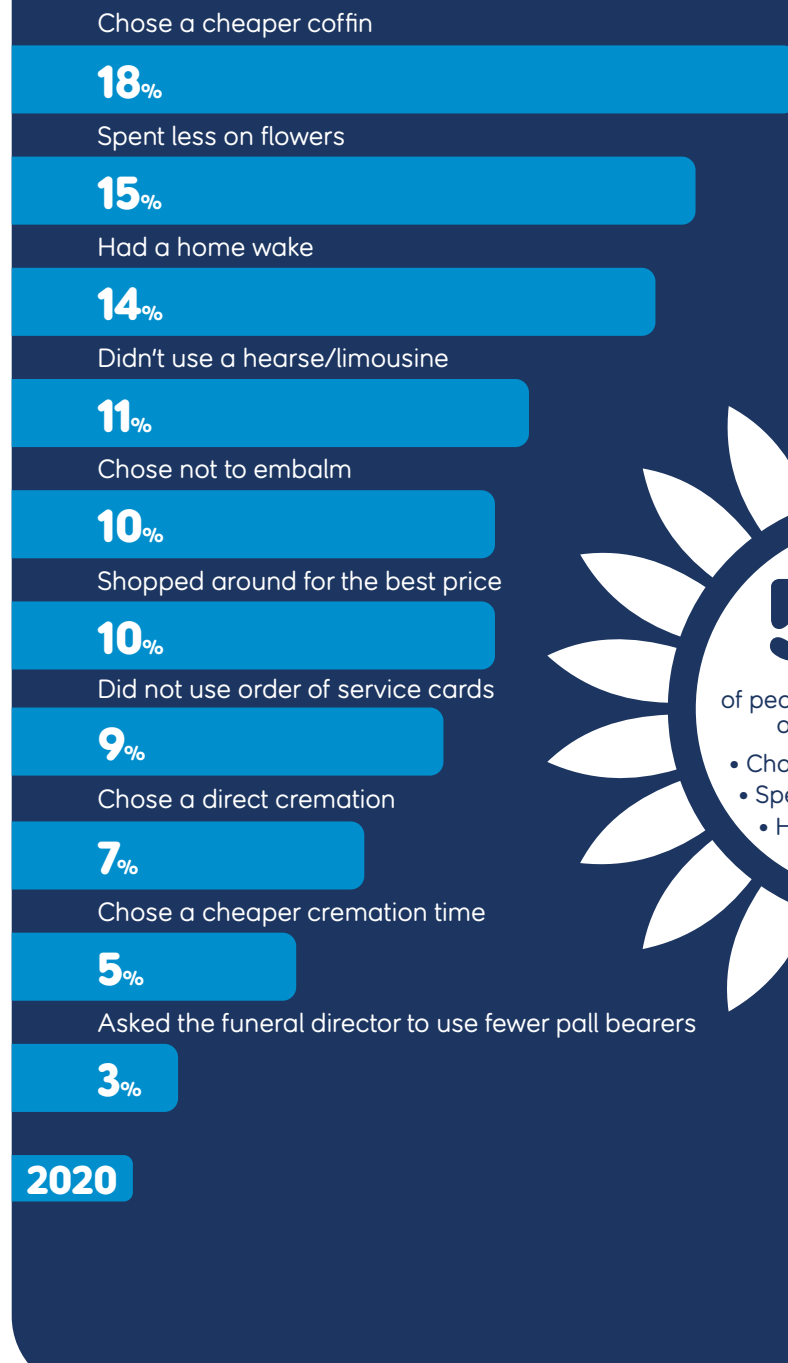
How are we cutting costs?

Where did people cut costs?



Even though the cost of dying dropped in 2021, 50% (-3%) of people still tried to cut back and keep funeral costs down.

And 62% (-4%) of people organising a funeral said they felt under pressure – 50% to get things right, 13% from friends and family, and 10% to spend more money than they wanted to.



Cutting costs: top tips

6%

of people (-2%) feel they spent money they didn't need to, especially on:

- Flowers
- The coffin
- Death notice
- Order of service
- Ashes box

"Funerals are very expensive and costs can spiral. I was in a fortunate position that my loved one had insurance to pay for their funeral, but I understand not everyone is so fortunate. So, I would say be organised and set a budget – however difficult."



89%

of funeral directors also say people spend more money than they need to, especially on flowers, the coffin and limousines.

But what do funeral directors say people regret trying to save money on?

"Cremating rather than burying."

"Ordering the coffin online."

"Using their own vehicle rather than the hearse...And doing their own bearing. It looks bad when they're staggering."



Top tips

Funerals continued to change in 2021, with virtual services and smaller gatherings becoming commonplace. But there are still ways we can give our loved ones a special send-off while keeping the stress to a minimum...

*"Far too many people just go to one undertaker. There is no reason to not follow normal practice and **get a few quotes.**"*

*"I felt pressure writing a eulogy and choosing songs. **Don't pressure yourself** too much – I'm sure the deceased would be happy with your words and choices."*

*"**Talk to your loved one** before to get their wishes, music, charities, etc. and **don't go overboard on cost.**"*

*"I wish I had known that [I could] **contact the funeral director earlier.** They would have done most if not everything for me."*

*"People don't talk about the cost. Don't be afraid to **ask how much it will be.**"*

What the funeral directors say

*"Don't worry about people saying 'that's not right' or telling you what to do and not do. **What is right is what feels right to you.**"*

*"Speak to a funeral director. [You'll] **get advice** straight away. I think that is essential, which will help lessen grief."*

*"**Get into the finer details later.** A standard funeral takes about two weeks to organise, so we have plenty of time to sort out the finer details."*

*"**Register the death** and then decide what type of funeral you want."*

*"Step back – **don't rush into anything.** Some people rush in but...when they reflect on it they might not have done certain things."*

*"**Don't worry about other people** and if they will attend. People will get there if they want to come."*



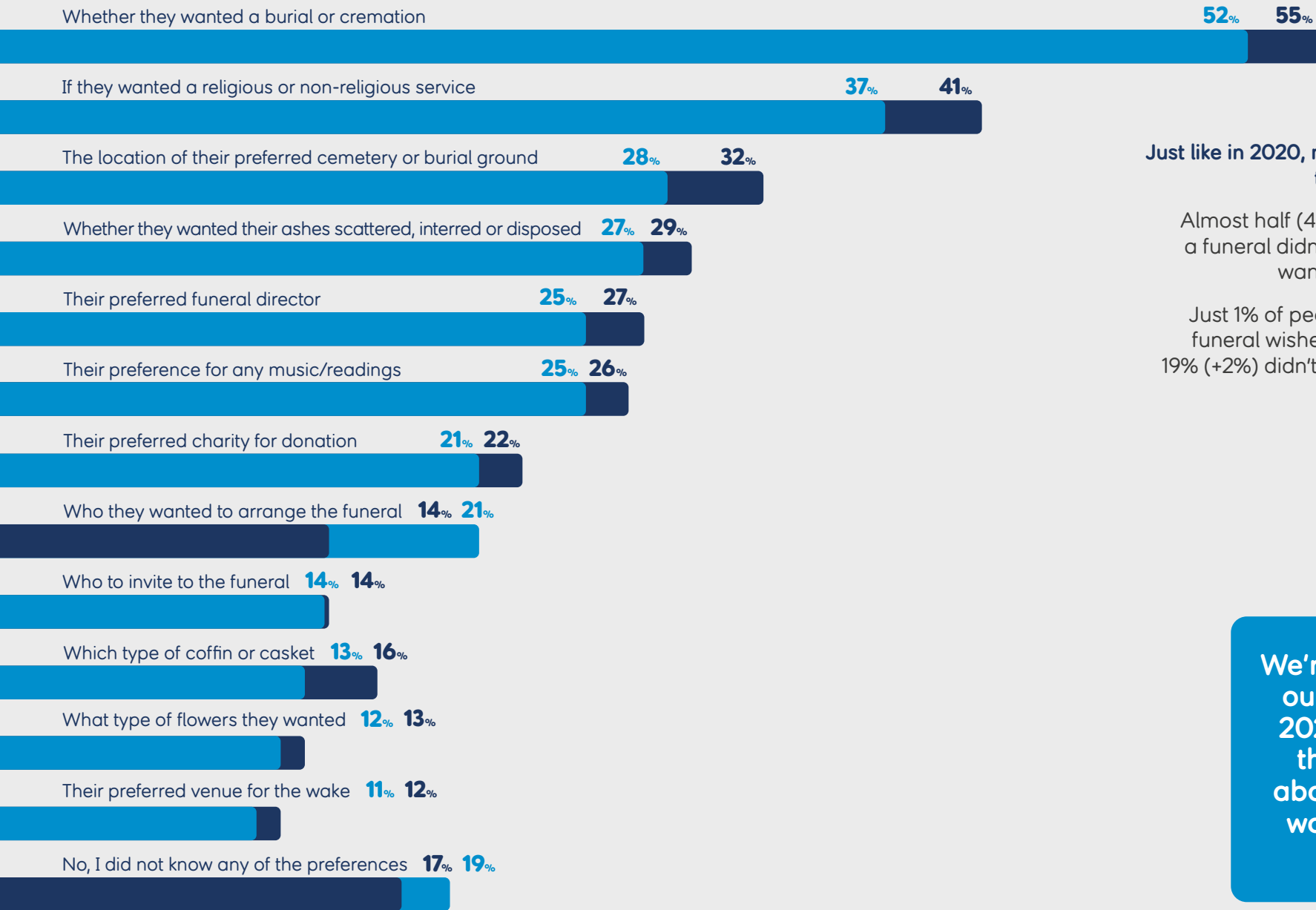
Funeral wishes



Let's talk about funeral wishes

What did people know about their loved one's funeral wishes?

2021
2020



Just like in 2020, most people still aren't keen to talk about death and funerals.

Almost half (48%) of people who organised a funeral didn't even know if their loved one wanted to be buried or cremated.

Just 1% of people knew all their loved one's funeral wishes – the same as in 2020. And 19% (+2%) didn't know any of their loved one's funeral wishes at all.



We're talking less about our funeral wishes in 2021. In fact, the only thing we're talking about more is who we want to arrange our funeral.

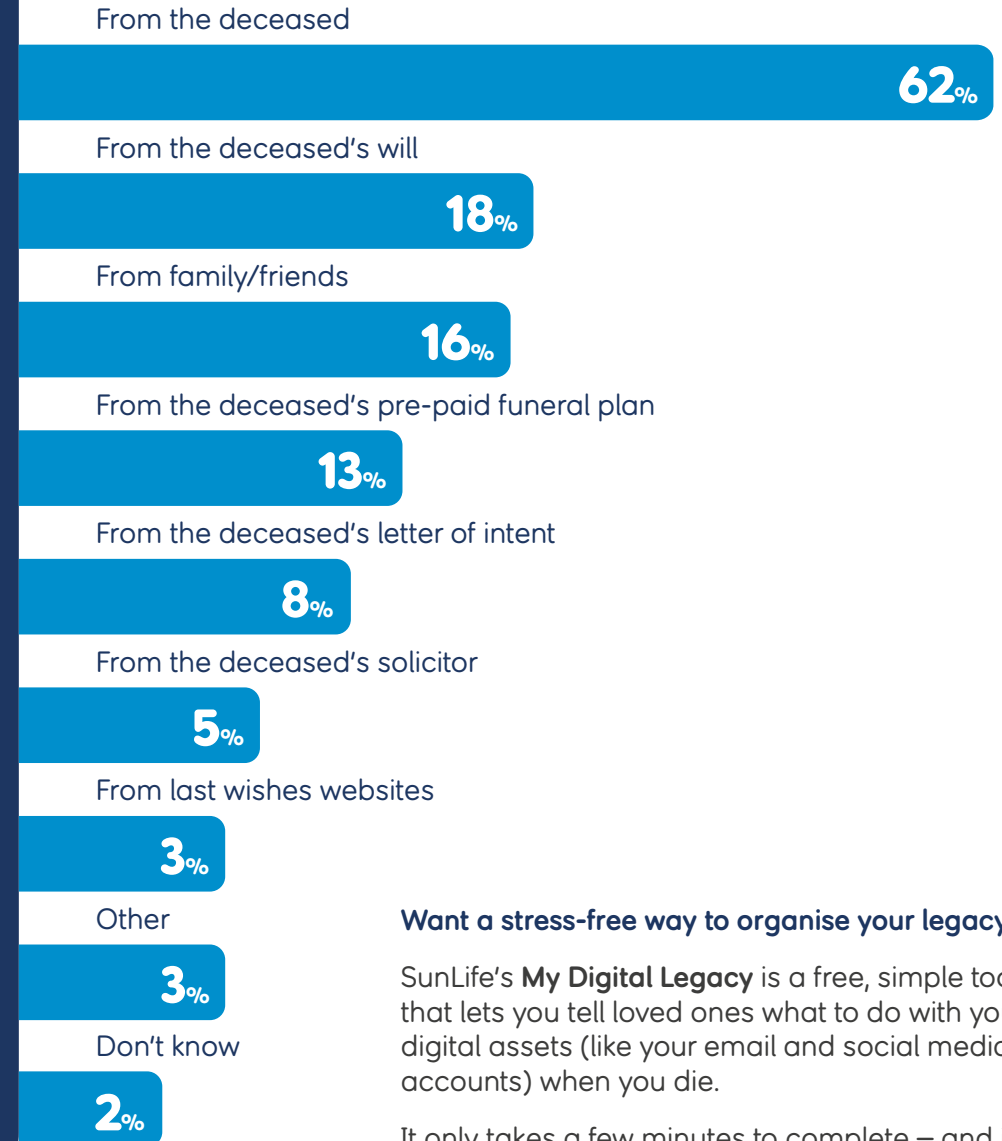
How do we tell people what we want?

This year, the number of people who were told their loved one's funeral wishes directly has gone down to 62% – 3% less than in 2020.

18% were told by family and friends, and 16% (+1%) found out from their loved one's will. So there's still some way to go when it comes to telling our family and friends what we want.

"Find out their wishes and estate – it makes the funeral, and wrapping up the estate, much easier."

How people knew about their loved one's funeral wishes in 2021



Want a stress-free way to organise your legacy?

SunLife's **My Digital Legacy** is a free, simple tool that lets you tell loved ones what to do with your digital assets (like your email and social media accounts) when you die.

It only takes a few minutes to complete – and it could make things much easier for your loved ones when the time comes.

Are we planning ahead?

The number of people who've started to think about their own funeral has also gone down in 2021 to 61% (-1%).

And the number of these people who've made a will has dropped even more, from 38% in 2020 to just 33% in 2021.

How people are planning for their own funeral

I've made a will

33%

I've spoken to someone about my funeral preferences

31%

I've got money set aside to pay for my funeral

24%

I've made a record of my wishes in writing

17%

I've pre-paid for my funeral

15%

I've chosen the funeral song

14%

Other 2%

What do we want?

Like in 2020, lots of people want their funeral to be fuss-free.

39% (-3%) say they want their loved ones to spend as little as possible, 35% say they want a typical funeral, and 15% would like a direct cremation.

Whatever you'd like for your send-off, it's important to talk about your wishes, record them, and get a financial plan in place – be it life insurance, a funeral plan or a savings account.

"Let your family know your wishes before illness or death. If you have a large family, write it down – it will stop arguments later!"



Trends and traditions



Attitudes are still changing

How would you describe the tone of the funeral service?

A celebration of life



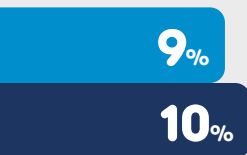
Remembrance



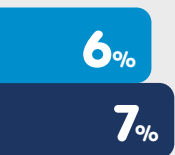
Traditional



Casual/laidback



Modern



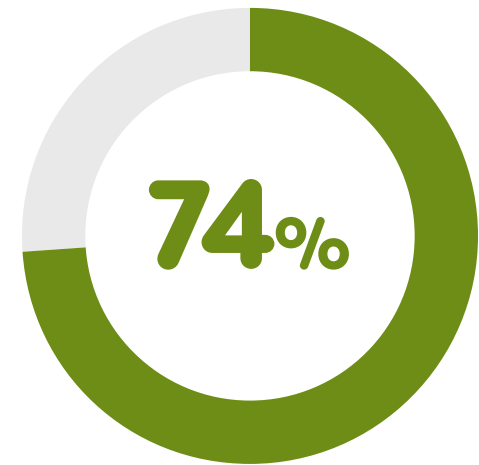
Like in 2020, almost half of all funeral services were described as a celebration of life in 2021.

So, even with disruption from COVID-19, plenty of us still want to give our loved ones a more upbeat send-off.

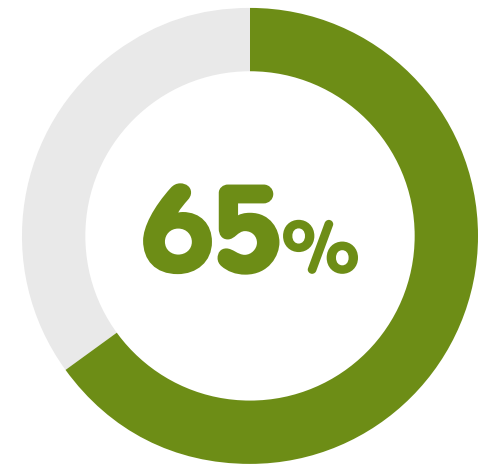
"One friend had his two dogs as guard of honour for the arrival of his coffin; another had the choir sing a selection of ABBA hits!"

2021

2020



74% of funeral directors have seen a rise in the number of celebration of life funerals (although this is down 6% since 2020)



65% have seen a drop in the number of traditional religious festivals (+2% since 2020)

How to have a celebration of life

17% of people who organised a funeral said they encouraged something different or unusual – from colourful dress codes to light-hearted speeches.

"My friend played in a rock band – his coffin was towed to the crematorium on an open-top carriage pulled by Hells Angels on massive motorbikes".

"The photo montage was special. My sister and I also wrote our own memorials about our mum. We also wrote the words that the priest said, as we knew our mother better than anyone. "

"My sister was a Druid, so she had a pagan funeral which was very lively and interspersed with David Bowie tracks."

"Playing Ken Dodd's 'Happiness' very loudly, and having a wicker coffin that the young people thought looked like a picnic basket!"

"No black worn. Pall bearers were family. Photos reeled on PowerPoint at church before service. Union Jack on coffin. Flag bearers and bugler at crematorium."



Encourage a celebration of the life

53%

Encourage light-hearted speeches

35%

Allow children to attend

33%

Encourage people to wear colourful clothing

28%

Invite people through social media

24%

Shared web links/video apps so that non-attendees can still watch

12%

Ask people to donate money to help cover the cost

10%

Make a video recording of the service

8%

Encourage people to take photos and post them on social media

6%

Weird and wonderful requests

As send-offs become more and more personal, funeral directors are getting some truly memorable requests. Here are a few of the most unusual...

"The family had a giant plaster on the coffin with writing on it saying "see, told you it was serious!"

"A family had a sparkly coffin for the deceased, as the lady was into the theatre. All the attendees wore hats and feather boas. It was a glitzy affair."

"The deceased was a magician. The family wanted the curtain closed, and the coffin disappeared with the flowers – and then the curtain opened with only the flowers there."

"The curtains closed at the chapel and the music was Doctor Who."

"A young guy wanted reggae music played at the funeral. All the attendees wore Hawaiian shirts and they had someone dressed as Bertie Bassett."

"There was a lady who wanted to be driven into the bingo car park because that's where she always was."



Technology and funerals

9 in 10 funeral directors say they saw new trends emerge in 2021 – such as the use of web links, apps and video to record and stream funeral services.

This new use of technology has made it possible for people to attend their loved one's funeral digitally if government restrictions are in place.

The benefits of saying a digital goodbye

"Given the COVID situation, it was invaluable in allowing people to share or feel part of the funeral – especially family overseas."

"Live stream was excellent, and allowed those not able to attend to be part of the service. It was my children's first experience of a funeral and it was a good experience for them."

"People who couldn't attend were able to dial into the funeral and watch it remotely. The photo montage was downloaded so we have a reminder of the day."

"The church allowed us to use a professional video recordist, as did the crematorium. The whole thing was broadcast live over the internet. It was easy."

"When the time is right, it's nice to look back and watch. You would a wedding, so I don't see why not for a funeral."

What do funeral directors say is the biggest new tech trend?

69%

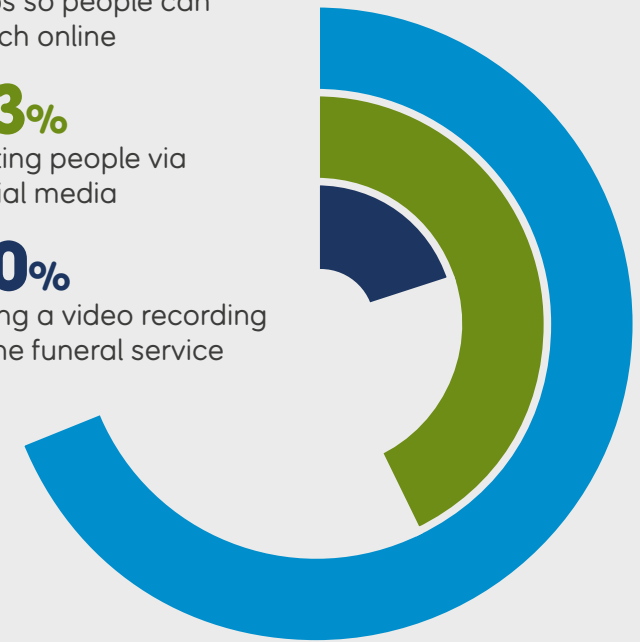
sharing web link/video apps so people can watch online

43%

inviting people via social media

20%

taking a video recording of the funeral service



The nation's favourite funeral songs

One of the easiest ways to make a funeral more memorable is to choose music that means something to you and your loved ones.

In 2021, 'Abide With Me' was the song most played at funerals. But when we asked people what song they'd like played at their own send-off, their choices were a little different...

Top 10 songs played at funerals in 2021

Number 1 Abide With Me Various	Number 6 You'll Never Walk Alone Gerry & the Pacemakers
Number 2 My Way Frank Sinatra	Number 7 Jerusalem Various
Number 3 Time to Say Goodbye Sarah Brightman & Andrea Bocelli	Number 8 Always Look on the Bright Side of Life Eric Idle
Number 4 Amazing Grace Various	Number 9 The Lord is My Shepherd Eva Cassidy
Number 5 All Things Bright and Beautiful Various	Number 10 Wind Beneath My Wings Bette Midler

Top 10 songs we want for our own funeral

Number 1 Always Look on the Bright Side of Life Eric Idle	Number 6 The Lark Ascending Vaughan Williams
Number 2 You'll Never Walk Alone Gerry & the Pacemakers	Number 7 Angels Robbie Williams
Number 3 Abide With Me Various	Number 8 Wonderwall Oasis
Number 4 Amazing Grace Various	Number 9 Time to Say Goodbye Sarah Brightman & Andrea Bocelli
Number 5 Spirit in the Sky Normal Greenbaum	Number 10 Don't Look Back in Anger Oasis

The future



What are the challenges facing the funeral industry?

Competition

"There are too many funeral directors in our area now. You have to be mindful of what you're charging because people do shop around."

Reputation

"The reputation of funeral directors as a whole from the big companies. It is a negative reputation as they are just out to make money."

Pricing

"Prices. Big groups keep lumping prices up and you get others following suit. It ends up as a spiral. It's not good for the industry."

Standards

"Competition is charging less for a funeral, but their standards and service aren't very good."

Changing trends

"The rise of the direct [cremations] will impact the funeral directors a lot."

Transparency

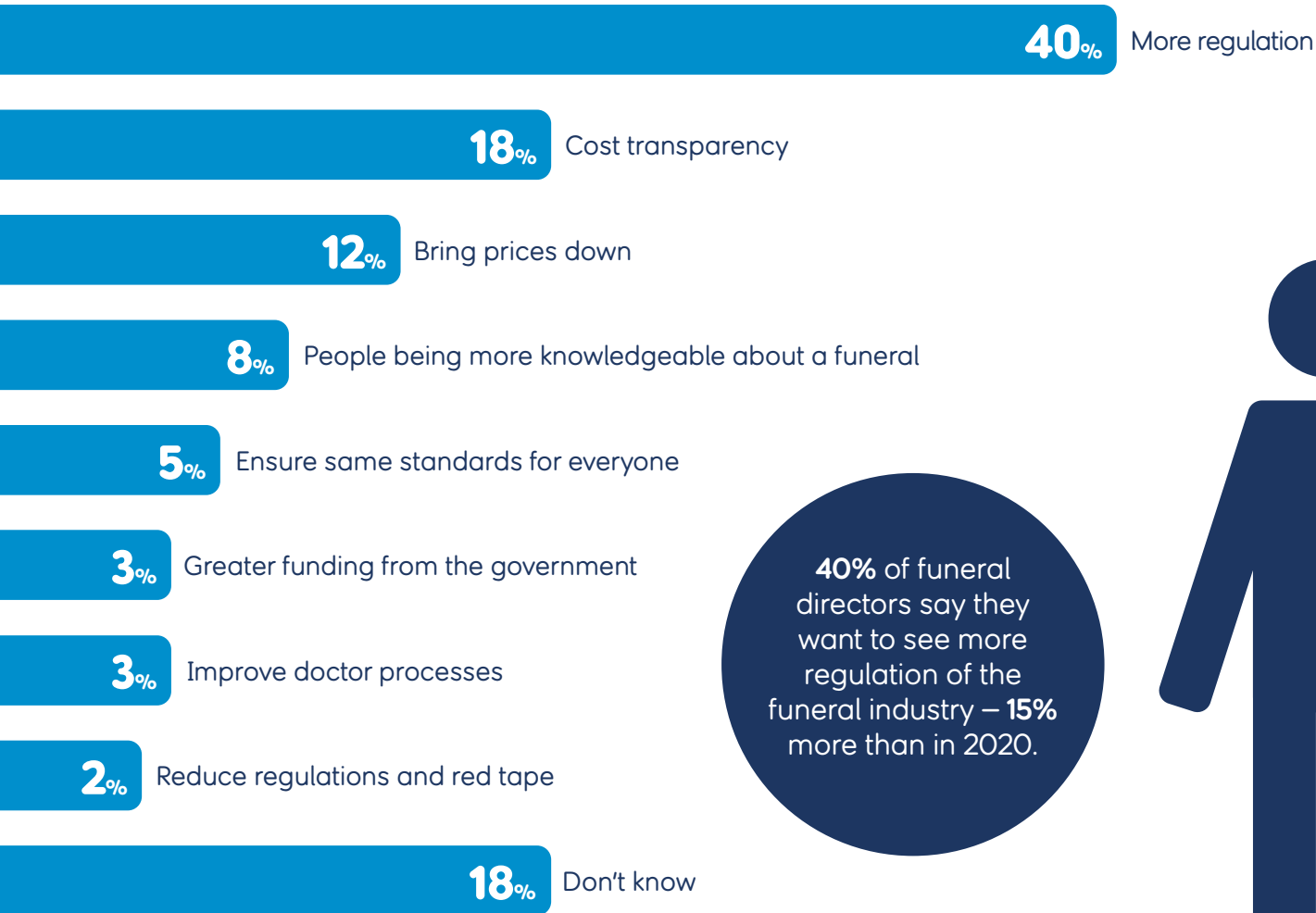
"We have funeral directors in our area advertising the costs, but it doesn't include disbursement. Then when people look at ours it looks like we're more expensive."

We asked funeral directors what they consider to be the biggest problems facing the funeral industry right now...



What can be done?

What changes do funeral directors want to see?



40% of funeral directors say they want to see more regulation of the funeral industry – 15% more than in 2020.

"Make all funeral directors transparent on pricing equally...I think that should be a legal requirement. That way people can choose based on what options they have, rather than feeling pressured in their time of need."

2 in 5 say more regulation of the funeral industry is needed



Learnings



What we've learnt

2021 saw big changes to the cost of dying – especially when it came to funeral costs.

We also saw a huge shift in how we say goodbye to our loved ones due to COVID-19. And it looks like some of these changes might be here to stay.

Let's take a closer look at the key learnings from SunLife's 2022 Cost of Dying Report.

Costs have actually gone down

The SunLife Cost of Dying Report 2022 has highlighted that overall costs have gone down. This is mainly due to a drop in the cost of a basic funeral, which now stands at £4,056 (-3.1%).

But this fall in cost hasn't come as a complete surprise, as COVID-19 has prevented many from being able to organise a typical funeral service. And the last few years saw a downward trend in the rate of funeral cost increases.

For these same reasons, we've also seen a drop in send-off costs, which are now £2,484 (-1.9%).

But one exception to the drop in costs is the price of a direct cremation...

Direct cremations are still increasing in popularity

Of everyone who organised a funeral, 18% (+4%) described it as a direct cremation.

But of those who organised a funeral between February 2020 and July 2021 (during the pandemic), this figure jumps to 24%.

It's not surprising that direct cremations became more popular because of COVID-19. As this type of funeral doesn't include a service, it was often the most practical (and sometimes the only) option when government restrictions were in place.

Technology is playing a bigger role in how we say goodbye

85% of people who organised a funeral between February 2020 and July 2021 said it was affected by COVID-19 – most commonly by a limit on who could attend and by social distancing.

So, to help people say goodbye to their loved ones, funerals went digital.

69% of funeral directors said streaming the service online was the biggest new trend of 2021. And 20% said people recorded the service for loved ones.

What's more, it doesn't look like things will go back to how they were before. "I don't think funerals will ever be attended in the same way again," says one funeral director. "People have become used to small gatherings and there are now webcast options, which is especially great for people living far away."

We're getting worse at talking about funerals

Just like in 2019 and 2020, 99% of us don't know all our loved ones' funeral wishes. And now, 19% don't know any of their wishes at all – an increase of 2% since 2020.

What's more, 61% of people who organised a funeral recently said they've started to think about their own. However, only 33% (-5%) of these people have made a will.

So now really is the time to start thinking about what you want – and asking your loved ones what they want – so you can put the right plans in place.



Thank you

If you have any questions about the SunLife Cost of Dying Report 2022, or any of our past reports, contact:

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