

Cost of Dying

Report 2017

A complete view of
funeral costs over time

11th edition



Contents

| | |
|---|----|
| Foreword | 3 |
| About the report | 4 |
| Changes to the cost of dying | 5 |
| Changes to the average cost of a basic funeral | 6 |
| How the cost of a basic funeral adds up | 8 |
| Regional variation in the cost of a funeral | 9 |
| The difference between burial, cremation and direct cremation costs | 10 |
| Why do funeral costs rise? | 12 |
| Changes to the amount spent on discretionary costs | 13 |
| Trends and traditions | 15 |
| Finding the money to pay for funeral costs | 17 |
| Talking about funeral wishes | 18 |
| Conclusions | 20 |
| Notes | 21 |

Foreword

Our annual **Cost of Dying** report reveals that the cost of a basic funeral has risen for the 14th year in a row and now stands at £4,078, an increase of 4.7% in just one year and a huge rise of 112% since we started tracking funeral pricing in 2004.

The report also reveals that the overall cost of dying, that is, the cost of a funeral, the amount spent on the send-off (discretionary costs including the memorial, flowers and the wake) and the cost of hiring professionals to administer the estate, has also risen in the past year, from £8,802 to £8,905.

The only cost that has dropped is the amount spent on the send-off – it is down for the second year in a row, from £2,000 in 2015, to £1,976 in 2016 to £1,928 today, suggesting that people are trying to balance the ever rising cost of a funeral by cutting down on the costs they can control.

The report also shows that there is still a huge taboo around discussing death. When we asked those who have recently organised a funeral what they wanted for their own, they all had an answer – the most popular being 'as cheap as possible' (over a third).

However, when it comes to the crunch, very few of us actually share these preferences with anyone. This means many loved ones are left to organise a funeral without knowing what the person would have wanted, and quite possibly, spending a lot more money than they need to.

Last year to try and encourage people to make talk about their funeral preferences, we created 'My perfect Send-Off', an online tool to help people make their wishes known. This year, following the hugely positive response to that tool, this year we have looked at the issue of digital legacy. This is because, even though the vast majority of us shop online, store our photos digitally and use social media sites just 3% of us have made plans for what will happen to our online lives when we die. We have created 'My Digital Legacy', which offers a simple, free way to tell loved ones what you want to happen to your digital life when you die.



Dean Lamble
CEO, SunLife

“ the cost of a basic funeral
has risen for the 14th year in a row
and now stands at **£4,078**
an increase of 4.7% in just one year ”

About the report

The **Cost of Dying** report is a sector-leading research paper, providing a credible and complete view of funeral costs over time. SunLife has been tracking changes in funeral costs since 2004, while the specific data set compared in the **Cost of Dying** report, was established in 2007.

The **Cost of Dying** report is undertaken by Critical Research using two research methods:

- An online survey of 1,524 UK adults who were responsible for planning a funeral and administering an estate within the last four years.
- 100 telephone interviews of Funeral Directors from across ten UK regions.

Changes to the cost of dying

The cost of dying increased in 2017 by £103 to £8,905. This marks a 1.2% rise in a year and a rise of more than 50% since we first started tracking the total cost of dying ten years ago.

| Total cost of dying 2017 | Total cost of dying 2016 | Change from 2016 | Total cost of dying 2007 | Change from 2007 |
|--------------------------|--------------------------|------------------|--------------------------|------------------|
| £8,905 | £8,802 | +1.2% | £5,858 | +52% |

HOW THE COST OF DYING ADDS UP

Average cost of a basic funeral



This figure includes the fees for the funeral director, the cremation or burial itself, the doctor, and the minister or celebrant.

+

Average amount spent on the send-off



This figure is the combined cost of the memorial, death and funeral notices, flowers, order sheets, extra limousines, the venue and catering for the wake.

+

Average amount spent on hiring a professional



This is the average amount spent on hiring professionals to administer the estate.

=

THE TOTAL COST OF DYING



Assuming the services shown are used.

Changes to the average cost of a basic funeral

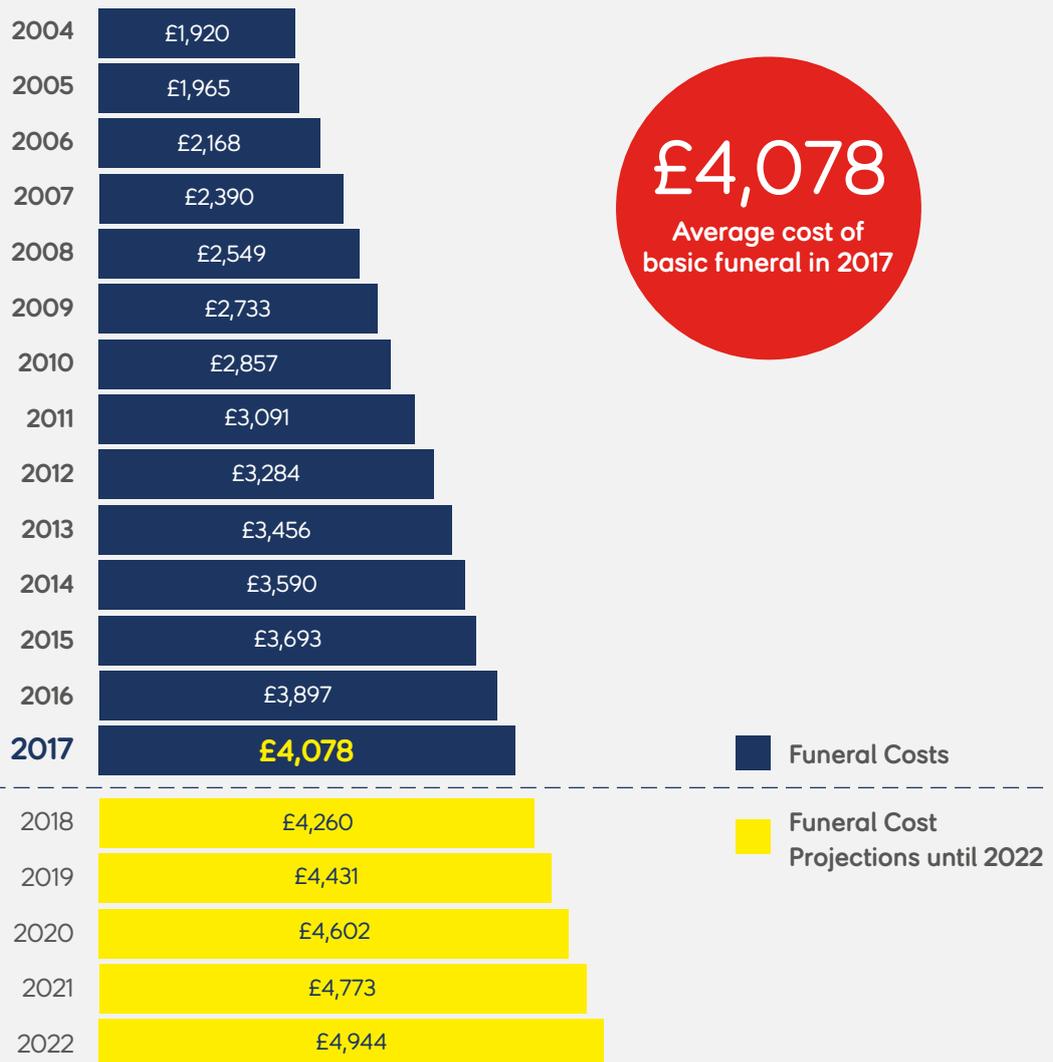
The cost of a basic funeral, which makes up 46% of the total Cost of Dying (up from 44% in 2016), has risen by 4.7% from £3,897 in 2016 to £4,078 in 2017.

This figure is calculated by taking the combined average cost of cremations and burials; the average cost of a burial in 2017 is £4,561, which is almost £1,000 (£965) more than the average cost of a cremation – £3,596.

The cost of a burial has risen by 4.7% in the past year and by 116% since SunLife began tracking costs in 2004.

The cost of a religious burial is even higher. The average is £4,715 which is more than two and a half times what it cost in 2004.

THE RISING COST OF A FUNERAL



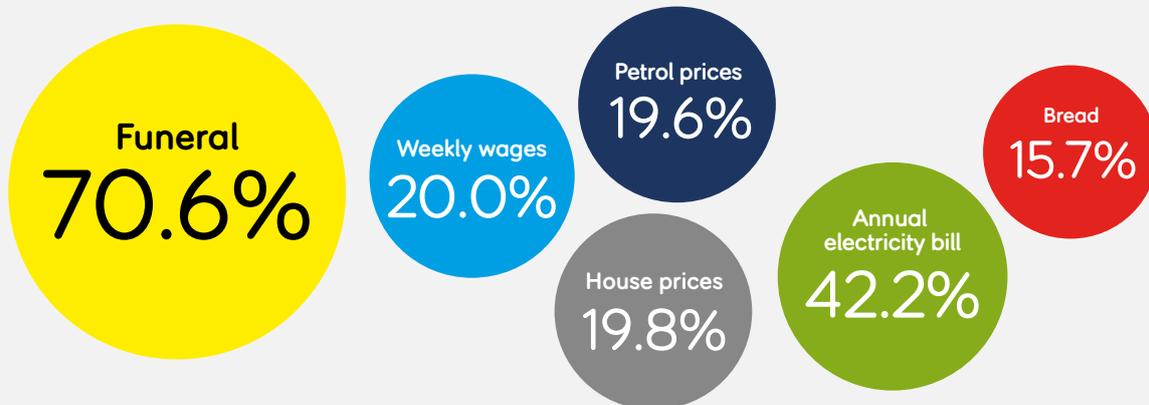
If funeral costs continue to rise at the same rate we have seen over the past decade the average funeral will cost almost £5,000, in five years' time.

Funeral costs are rising almost twice the rate of wages

Funeral costs have seen a 4.7% increase in the past year, and in the past decade, that is a rise of more than 70%.

This may not sound particularly shocking, but when you compare the increase in funeral costs over the past ten years to the increase in other costs – including petrol prices, electricity prices, house prices and weekly wages – the comparison is stark. Over the past decade, funeral costs have increased at more than triple the rate of the others.

RISE IN COSTS IN THE PAST DECADE



If wages had risen in line with funeral costs, the average weekly wage would be £714 today, but in reality, it is £503. And if the cost of bread had risen at the rate of funerals, it would now cost £1.52 for a 800g loaf rather than £1.03.

Even house prices have only risen at a third the rate of funerals; today, the average house price is £223,257, but if house prices had risen in line with funerals, the average home would now cost £94,696 more, an average of £317,953.

How the cost of a basic funeral adds up

The cost of a basic funeral is calculated by adding together the funeral director's fee and disbursements, which includes the cremation or burial fee, doctor's fee and clergy / officiate fee.

Funeral director's fees

Funeral director's fee, which usually cover the cost of the coffin, hearse, collection and care of the deceased plus the funeral director's professional guidance, make up the majority of the cost of a basic funeral. This cost has risen, but not by as much as the overall cost of a funeral – it is up 3.3% over the past 12 months from £2,411 to £2,491.

Disbursements

Cremation and burial fees

After the funeral director's fee, the second largest cost is the cremation or burial fee, and the 2017 report shows that both these costs have risen more steeply than the overall cost of a funeral. In 2016, the average UK cremation fee was £733. This has seen the largest increase of all costs – 7.9% to £791 – while the cost of a burial has risen by 5.6% from £1,950 to £2,059.

Funeral directors suggest that councils putting up their prices is the main reason for the steep rise in crematorium costs.

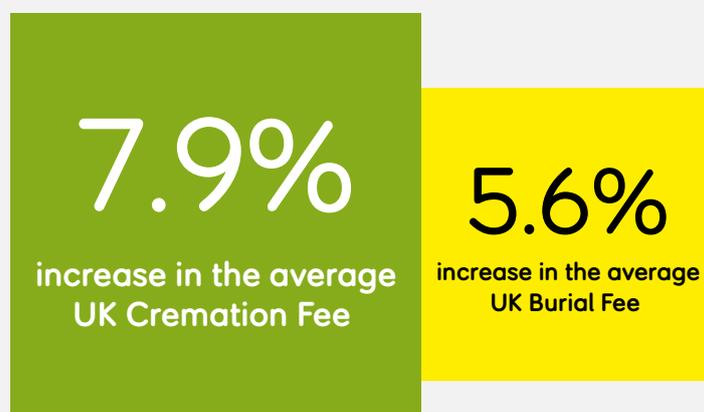
Doctor's fees

This year, doctor's fees for certification has remained unchanged at £164, but are £0 in Scotland.

Minister's fees

The average fee paid for a religious or secular service has increased by 2% from £152 in 2016 to £155.

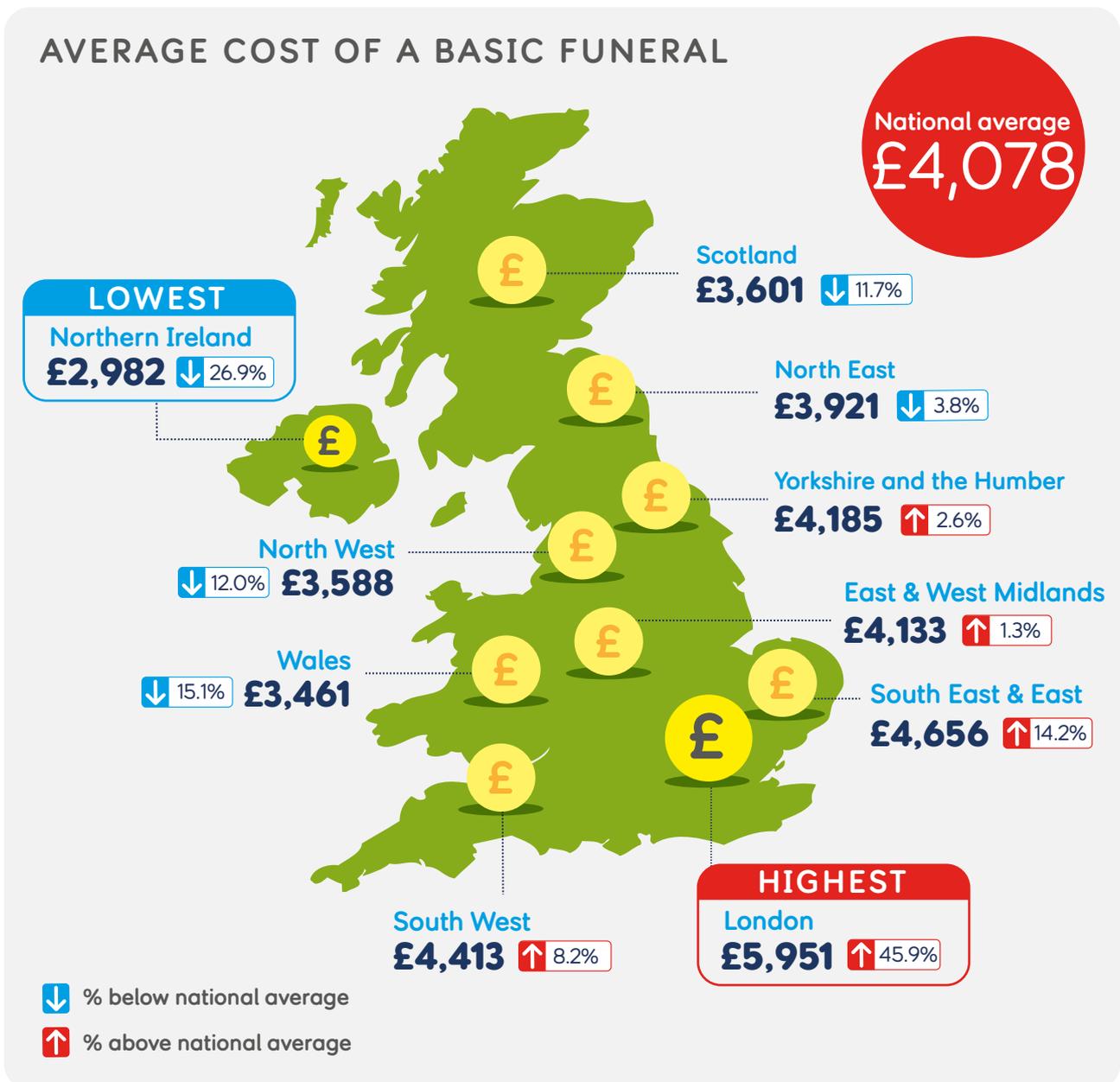
THE COST OF A BASIC FUNERAL



Regional variation in the average cost of a basic funeral

This year, as has been the case every year we have run the **Cost of Dying** report there are significant regional variations in funeral costs. London remains the most expensive place to die, with the average funeral costing £5,951; 46% more than the national average of £4,078.

The regions where funeral costs are lowest are Northern Ireland (£2,982) where funeral prices have actually dropped 9% in the past year, and Wales, which has seen a drop of 4.6%.



The difference between burial, cremation and direct cremation costs

In 2017, 25% of funerals were burials, 75% were cremations and of those cremations, 3% were direct cremations. A direct cremation is where the body is cremated immediately after death, without a funeral service.

Burials

Burial costs differ hugely across the UK. The average cost is £4,561 but in London, the average cost is more than half again at £7,311. At the other end of the scale is Northern Ireland, where the cost of a funeral with a burial is £2,895, less than half the cost of one in the capital and 36.5% less than the national average.

BURIAL COSTS



Cremations

Cremation costs also differ across the UK, but not as hugely as burial costs. The national average is £3,596, and once again, London has the highest cost at £4,591. However, the South East and South West are not far behind, with cremation funerals in both regions costing more than £4,000 on average.

CREMATION COSTS



Direct cremations

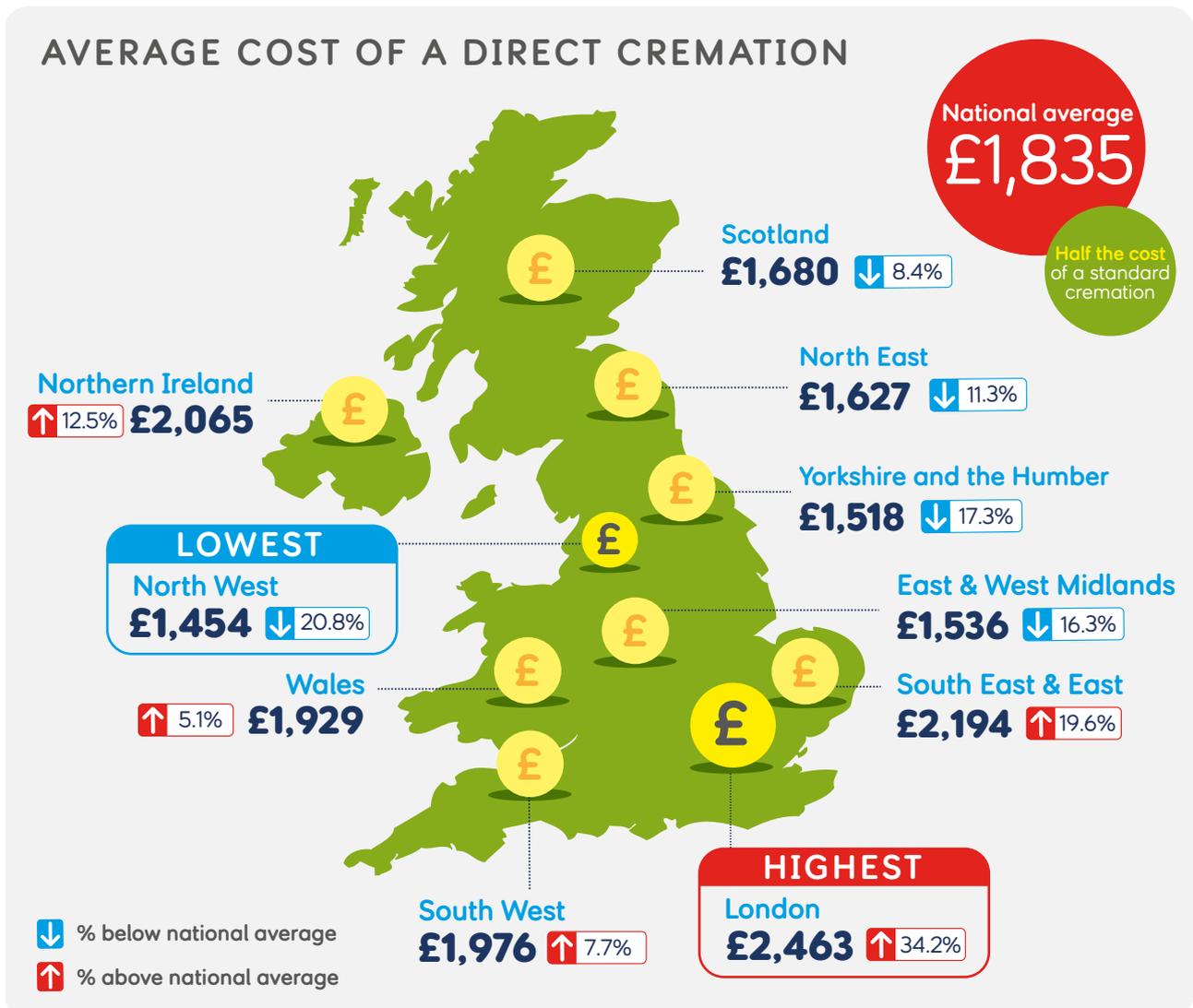
For the first time in 2017 we also looked at the growing trend for direct cremations; according to the funeral directors interviewed, one in ten (9.9%) cremations they organised were direct cremations.

The main reason for the rise in popularity is thought to be down to cost; a direct cremation is the most affordable option because there is no service, which not only reduces the costs related to the service itself, but also allows the cremation to take place at less sociable times of the day, which is cheaper.

It is also thought that the fact that some celebrities – including David Bowie in January 2016 – have opted for direct cremations could also have contributed to their rise in popularity.

The average cost of a typical direct cremation in the UK is £1,835, almost half the cost of a standard cremation.

Almost all (94%) of the funeral directors questioned said that they already offer direct cremations and of the ones that don't, a fifth plan to.



While some respondents said they had held a direct cremation because they couldn't afford anything else, most said they had done so because it is what the deceased had asked for.

Of those that did hold a direct cremation, 13% still held a service afterwards, suggesting that although the deceased may have wanted to cut costs, the family still wanted to hold a proper 'send-off'.

Why do funeral costs rise?

As we have shown on page 7, funeral costs are one of the fastest rising costs in the UK, rising 70% in a decade, and 4.7% in just a year, but why?

There is no one reason for the rise, as there are several factors which can affect the cost of a funeral, including:

- **Cuts to local authority budgets leading to**
 - a rise in crematoria costs in order to increase income
 - reduced subsidies for burials
- **Wage increases for**
 - local authority staff
 - crematorium staff
 - grave diggers
- **Increases in funeral director fees**
- **Rising fuel prices**
- **Mercury emissions abatement targets**
- **Lack of space for new graves**
- **Increase in cost of land for burial sites**
- **Shortage of woodland burial sites**
- **Increased investment in cemetery infrastructure including road repairs**
- **Modifications and improvements to crematoriums**

58% of funeral directors think cuts in central government funding is the main reason for the rise in crematoria costs

Changes to the amount spent on discretionary costs

While funeral costs have risen considerably over the years, discretionary costs – which are in essence, the added extras that turn a funeral into a ‘send-off’ – have not really changed, remaining at around £2,000 since 2008.

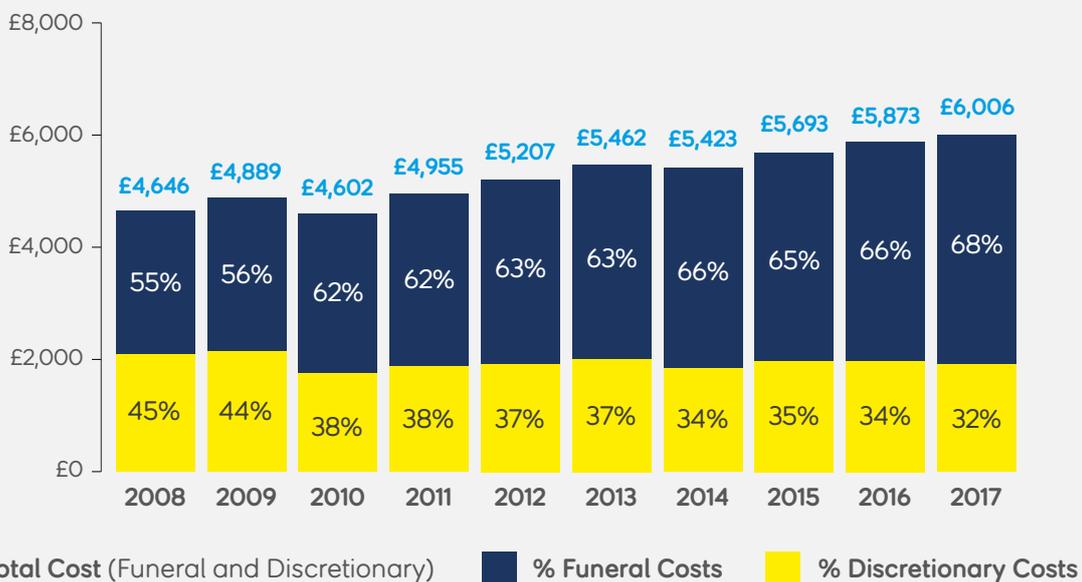
In fact, the amount spent on the discretionary costs has actually dropped for the second year in a row, from £2,000 in 2015, to £1,976 in 2016 to £1,928 today, suggesting that people are trying to balance the ever-rising cost of a funeral by cutting down on the costs they can control.

| Year | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Average discretionary cost | £2,097 | £2,156 | £1,745 | £1,864 | £1,923 | £2,006 | £1,833 | £2,000 | £1,976 | £1,928 |
| % change | 3.5% | 2.8% | -19.1% | 6.8% | 3.2% | 4.3% | -8.6% | 9.1% | -1.2% | -2.4% |

The fact that people are cutting back on the ‘send-off’ highlights even further the growing costs associated with the funeral itself. In 2008, the cost of a funeral and send-off was £4,646, and this was fairly evenly split between the funerals itself (55%) and the ‘send-off’ (45%).

But over the years, this split has become more and more weighted towards the funeral and today, the combined cost of a funeral and send off is £6,006 with the funeral making up 68% of that cost, and the ‘send-off’ just 32%.

TOTAL COSTS – FUNERAL AND DISCRETIONARY



How the 'send-off' adds up

As in previous years, the stand-out 'send-off' cost – which, at £782 accounts for 40.6% of the total – is the cost of the memorial.

HOW THE SEND-OFF ADDS UP

**THE EXTRAS
CAN ALL ADD UP**

| | |
|--------------------------------|------|
| MEMORIAL | £801 |
| CATERING | £397 |
| LIMO HIRE | £235 |
| FLOWERS | £151 |
| VENUE HIRE | £192 |
| DEATH NOTICE | £66 |
| FUNERAL NOTICE | £62 |
| ORDER SHEETS/ SERVICE CARDS | £72 |

**TOTAL AVERAGE
OTHER COSTS £1,976**

2016

**THE EXTRAS
CAN ALL ADD UP**

| | |
|--------------------------------|------|
| MEMORIAL | £782 |
| CATERING | £348 |
| LIMO HIRE | £235 |
| FLOWERS | £150 |
| VENUE HIRE | £214 |
| DEATH NOTICE | £63 |
| FUNERAL NOTICE | £62 |
| ORDER SHEETS/ SERVICE CARDS | £73 |

**TOTAL AVERAGE
OTHER COSTS £1,928**

2017

Trends and traditions

When it comes to the types of services that are popular, traditional services are falling further and further out of favour, with 68% of funeral directors saying they have seen a decrease in the number of religious funerals, and just 11% of those who organised a funeral for a loved one described the tone of the service as 'religious'.

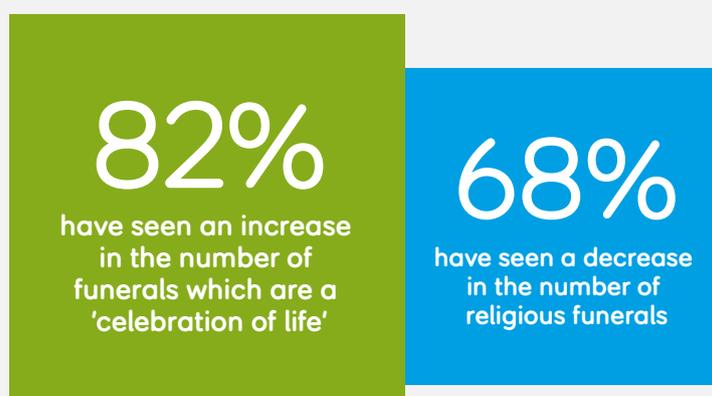
Eight in ten (82%) of funeral directors said they have seen an increase in the number of funerals that they would describe as a 'celebration of life' rather than mourning, and of those who organised a funeral, 31% described the funeral as a celebration of life.

Half of all funerals now include modern songs, music or anthems. Some of the songs chosen this year included Bob Marley's Don't Worry, Benny Hill music, Ding Dong the Witch is Dead from The Wizard of Oz, Another One Bites the Dust by Queen and Happy by Pharrell Williams. Another had only Cliff Richard songs throughout the service.

There has also been an increase in the number of eco, environmental and woodland funerals; in 2016, just one in 14 (7.2%) funerals were eco, environmental or woodland funerals; this year, the number has increased to one in 11 (9.1%).

This year, 77% of funeral directors said they have access to a woodland burial site, down from 82% last year and 90% in 2015, but up considerably from 60% in 2014. Though we do not know why availability has risen and then fallen again, it could show that the increasing popularity of woodland burials is putting pressure on the limited number of sites.

FUNERAL DIRECTORS OBSERVATIONS



Requests

This year, one in seven people said the funeral they organised included an 'unusual request'. These included things like asking people to wear bright colours, Hawaiian shirts or sports team kits, while one Glastonbury fan had even requested that everyone who attended their funeral wore wellies to commemorate their love of the festival.

Rather than the traditional hearse, many people now request alternative transport, and this year these requests included a milk float, a motorbike procession and a big rig lorry.

Another growing trend is to do something 'different' with the person's ashes; popular alternatives to scattering ashes include turning them into a diamond to be worn as part of a piece of jewellery, or putting them into a firework so the deceased can 'go off with a bang!'

People also have requests about the coffin; one man asked for flip flops to be placed on his, another asked for everyone to write a message on his coffin in marker pen, while one lady asked for a banana to be put on top of her coffin as her daughter explains:

"We put a banana on top of the coffin as my mam had a stomach condition most of her life and always carried a banana in her handbag when on days out in case there was nothing she could eat."

Others asked for things to be put in the coffin with them, like a photograph of a loved one or a pet's ashes. One man even requested to be buried with a whistle in case he woke up and needed to get someone's attention!

SPECIAL REQUESTS



Sport Team Kit



Wellington Boots



Hawaiian Shirts

Finding the money to pay for funeral costs

This year, our research found that 58% of people had made specific financial provision to pay for their funeral before they died; this is a fall on last year's figure of 62%.

Of those, more than half (52%) had made provisions through savings and investments, down from 56% last year, 29% had bought a prepaid funeral plan (up from 28% in 2016), 15% had a life insurance plan in place (down from 16%) and 15% had a guaranteed over 50 plan (up from 14%).

Of those who had put money aside for their funerals, 80% had made sufficient provision to cover the entire cost. This is down on last year when 81% had, which is down on the year before when 84% had. This means that overall, less than half (46%) left enough money to cover the total cost of their funeral, down from 51% last year. On average, families had to find £2,356 to make up the shortfall.

Two thirds (67%) of those families organising a funeral said the cost was less or in line with their expectations, up from last year when 59% said the cost was what they expected. The remaining third said they thought it cost more than expected, and of those, 36% said it cost a lot more.

This year **58%** of people had made specific financial provision to pay for their funeral before they died.

Cutting back

It is perhaps understandable then that two in five people organising a funeral said they actively tried to cut back on certain aspects to keep the costs down. Of those, 38% chose a cheaper coffin, 28% spent less on flowers, and one in five chose not to embalm the body.

One in four chose to hold the wake at home and 17% didn't use a hearse, instead choosing to use their own vehicles. One in six chose a direct cremation or a cheaper cremation time and one in 50 actually buried the deceased on their own land!

Financial problems

For one in nine families, finding the money to pay for their loved ones' funeral caused them financial problems, down from one in seven in 2016. This group had to find, on average, £3,102 and to pay for this, 27% had to borrow money from a friend or relative, 23% had to put the costs onto a credit card and 13% had to get a loan. A further 12% worked out an instalment plan with the funeral director while 12% actually had to sell belongings to cover the cost. The rest took money from their own savings.

Talking about funeral wishes

Loved ones' wishes

Of those surveyed, just 1% knew all of the deceased's funeral preferences; this means 99% of funerals may not be exactly as the deceased would have wished. A fifth (21%) didn't know any of the deceased's preferences. Just over half (55%) knew if their loved one would have wanted a burial or cremation (down from 59% last year) and only 25% knew if the deceased wanted their ashes scattered, interred or disposed of (down from 27%).

Only a quarter knew which funeral director the deceased would have preferred, just one in seven knew which coffin to choose while almost two thirds did not know the deceased's preferred cemetery or burial ground.

And when it came to the details of the service, only 36% knew whether to hold a religious or non-religious service (down from 39%) and only 22% knew which music or readings to have at the funeral (down from 26%).

Just over a fifth (21%) knew the deceased preferred charity for donations and even fewer knew which flowers to choose (12%), or the deceased's preference for where the wake should be held (11%).

Digital legacy

As we mentioned earlier, despite the fact the vast majority of us now have digital lives, whether it is online accounts or social media profiles, just 3% of the people surveyed said the deceased had made any plans at all for what would happen to their digital legacy.

“ When we write a Will (and 75% of the deceased in this year's study had) it will almost certainly include instructions of what will happen to our physical assets such as property, savings and valuables, but is unlikely to say what we want to happen to our digital assets.

In fact, many of us may not even know how many online accounts and assets we have, let alone think to pass on details on how to access them and what to do with them, leaving family members with the stress of trying to piece it all together when we die.

So we have created [My Digital Legacy](#), which offers a simple, free way to tell loved ones what you want to happen to your digital life when you die. ”

Dean Lamble, CEO, SunLife

Our own wishes

The research revealed that organising a funeral had prompted 65% of people to start thinking about their own plans, down from 71% last year.

Of those who said it had made them think about their own plans, 79% had started to make some arrangements; 49% said they had written their Will (down from 51% last year), 18% had made a record of their wishes in writing (down from 19%) and 40% had spoken to someone about their preferences (down from 44%).

A fifth (21%) of those who had started thinking about their own funeral admitted they had done 'nothing yet'. Amongst those yet to do anything about their own funeral plans 35% said this was something 'they planned to do but hadn't got around to yet'. But for a quarter (25%), the reason they have done nothing about their own funeral plans is because they don't feel comfortable talking about death.

But that doesn't mean they don't have ideas about the type of funeral they would like – they just haven't told anyone yet!

Two in five (38%) people who organised a funeral recently said they would want their own to be as cheap as possible and one in six said they would like a direct cremation; just 2% said they would want a lavish affair. One in 12 said they would prefer a woodland burial and the rest said they would want a 'standard funeral' (33%) or would want to leave it to their families decide (9%).

Conclusions

Our research shows that the cost of funerals has been steadily rising, much faster than inflation, for the past 13 years, and if the cost continues to rise at the same rate, the average funeral will cost almost £5,000 in five years' time.

The study also shows that people are struggling to cover this cost, as not enough of us are making provision for our own funerals, leaving our families to cover the shortfall.

And this is having a knock on effect on the type of funerals people are choosing to hold. The study shows a decrease in the amount spent on the 'send-off' as families try and curb the cost of the funeral, while we have also seen a rise in popularity of direct cremations and DIY style funerals.

Sadly, this year we have not seen any real change in attitudes to talking about death. We are still not talking about what our funeral preferences are, which means most people who organise a funeral do so without knowing the deceased wishes. And this is not because we don't know what we want; it is because we haven't told anyone what we want.

When we asked those who had recently organised a funeral what they would want for their own, everyone had a preference – the most popular was for the funeral to be 'as cheap as possible' – however, less than four in ten had told anyone what that preference was.

So, whether we want cheap or lavish, traditional or modern, we need to tell our families otherwise it will never happen.

We also need to be thinking about what will happen to our digital lives when we die. As we move more and more of our affairs online, we should also be thinking about what will happen to this information when we are no longer here to own it. At SunLife, we think the fact that just 3% have thought about their digital legacy is a huge issue, and that's why we have launched My Digital Legacy, a new tool which gives you everything you need to organise your digital legacy and leave your online affairs in order, ready for when the time comes.

The cost of funerals has been steadily rising,
much faster than inflation, for the past **13 years**

Notes

The **Cost of Dying** survey was undertaken by Critical Research. The quantitative side of this project consisted of an online survey carried out in May 2017 which was asked to 1,524 consumers. This was supported by 100 telephone interviews of Funeral Directors from across the sector. The questions asked were the same set of questions used in previous years of this project, with some additional questions added to understand the cost of Direct Cremations.

Funeral Pricing

This research has been conducted annually since 2004, using a consistent methodology to ensure data comparability over time.

- Ten funeral directors were contacted in each of the ten Government office regions (GOR) of England, plus Wales, Scotland and Northern Ireland. Interviews were conducted between the 20th April and 16th June 2017.
- Critical Research spoke to 100 funeral directors from across the sector with a spread of 10 companies in each of the ten regions.
- The funeral directors were asked to provide costs for a funeral so that differences across the country could be measured. Since no two funeral directors use the same terminology to explain their professional and supplementary charges, Critical Research asked them to provide these charges as one cost for burial and one for cremation.

The following costs make up the total cost for a cremation:

1. Professional Services – includes:

- collection of the deceased within 20-25 mile radius;
- all care of the deceased, robe and dressing;
- necessary arrangements;
- pre-paying of disbursements and attending to all essential documentation;
- making / receiving all necessary telephone calls;
- use of the chapel of rest for viewing of deceased during normal working hours;
- provision of a hearse and one limousine with attendants (1 director and 4 bearers) for deceased and family to and from cemetery / crematoria;
- a mid-range, oak veneer coffin as a standard.

2. Clergy or officiates fees – for conduction of service at a chapel

Clergy / Officiate fees are typically a separate cost item for funerals in a council-run cemetery, as the service would often be in the cemetery chapel. However, when the cemetery is "church" run, the clergy / officiate fee is normally included within the cost of cremation.

3. Doctors' fees for certification

If the deceased is in the hands of the coroner or the deceased is being buried then this fee does not apply.

4. Cost of cremation

This includes a service in church or chapel (including organist) and essentially the cremation process until the point where the deceased's ashes are at the polytainer stage (ready for scattering etc.). The funeral director was asked to quote for the local cemetery or the crematoria they used most frequently.

The cost of a church service varies in each regional area and depends upon the denomination and whether the deceased / family belongs to the parish. Where possible an average cost has been included to reflect the majority of the funeral directors' clients.

Burial Pricing Criteria

The following costs made up the basis of the total cost for the burial:

1. Professional Services – includes:

- collection of the deceased within 20-25 mile radius;
- all care of the deceased, robe and dressing;
- necessary arrangements;
- pre-paying of disbursements and attending to all essential documentation;
- making / receiving all necessary telephone calls;
- use of the chapel of rest for viewing of deceased during normal working hours;
- provision of a hearse and one limousine with attendants (1 director and 4 bearers) for deceased and family to and from cemetery / crematoria;
- a mid-range, oak veneer coffin as a standard.

2. Clergy or officiates fees for conduction of service at a chapel.

In most instances, the clergy / officiate fee is incorporated into the cost of burial fee, as both are from same supplier (i.e. the Church). Clergy / officiate fees are typically a separate cost item when the funeral takes place in a council-run property (usually a cemetery, where the service would often be in the cemetery chapel).

3. Cost of burial

This includes burial of the deceased in a new double-depth grave with the first interment. The funeral director was asked to quote for the local cemetery or the cemetery used most frequently. As most burials follow a service at a church Critical Research has added in the cost of use of church, verges and organist to this burial charge.

Doctors' fees for certification do not currently apply for a burial.

Notes

Other costs

During the previous funeral pricing research, some funeral directors interviewed mentioned costs that were not covered by the professional service fees or essential disbursements for a cremation or a burial. These costs, including funeral flowers, notices, memorials, etc., were discussed qualitatively, but not quantified.

As of 2007, demand by SunLife's internal product development initiatives led to an expansion of the annual funeral pricing research to quantify the average total cost of dying in addition to updating the average funeral pricing research.

The average costs for the following variables, associated with the cost of dying, were obtained through an online consumer survey run 3rd May to 17th May, against a sample of 1,524 UK adults (aged 18+) who were personally responsible for planning a funeral and the administration of the estate of the deceased within the past four years (NB. Before 2014 the time frame had been set as past five years). Each of the respondents was asked to provide an estimation of the cost they incurred for the following death-related variables:

- Funeral flowers
- Death notice
- Funeral notice
- Additional limo
- Order / service sheets
- Memorial
- Catering for wake / funeral reception
- Venue Hire
- Viewing of the body
- Embalming
- Live music
- Recorded music
- Administration of the estate of the deceased (Probate)

In addition, in 2017 we asked consumers who had organized a cremation what type of cremation this was, specifically whether it was a direct cremation, and whether they organized a memorial service after the direct cremation.

The full consumer survey can be found in the Appendix.

Critical Research has calculated the average cost for each death-related variable. For clarity, this report has calculated the average by taking the sum of the costs for each variable, divided by the number of responses for that variable, including values of zero but excluding 'don't knows'. Extreme outliers were also removed as they are considered atypical. Thus, the average cost is an average among those who had that variable.

The exception to this is for the probate cost. From 2013, all respondents were asked this question, unlike in previous years where a filtering question was asked to determine if they had been given a grant of probate or letters of administration etc. Hence, it was necessary to strip out zeros, as well as extreme outliers, and then work out the average cost.

Total Cost of Dying

The 2017 total cost of dying referenced in this report is the sum of the average costs for order sheets, venue hire, additional limo(s), funeral flowers, death notice, funeral notice, memorial, catering, viewing of the body, embalming, live music, recorded music and administration of the estate, plus the average cost for funeral, cremation or burial.

Regional Boundaries

The statistical regions used by the UK's ONS (Office of National Statistics) comprise the Government Office Regions for England, plus Wales, Scotland and Northern Ireland. These constitute 12 regions.

With the inclusion of Northern Ireland (to ensure UK coverage and not just GB), the following regions have been aggregated for research purposes to derive 10 regions:

- South East with East of England
- West Midlands and East Midlands

The research was therefore spread across the following regions:

| | |
|-----------|--------------------------------|
| Region 1 | Wales |
| Region 2 | South East and East of England |
| Region 3 | London |
| Region 4 | East and West Midlands |
| Region 5 | Yorkshire and the Humber |
| Region 6 | Scotland |
| Region 7 | South West England |
| Region 8 | North West England |
| Region 9 | North East England |
| Region 10 | Northern Ireland |