

Cost of Dying Report 2026

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



– Contents

How to navigate through this report

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Introduction from Mark Screeton, CEO SunLife

Welcome to the SunLife Cost of Dying Report 2026

With the price of funerals continuing to rise, many people these days are seeking cheaper alternatives or cost-cutting measures.

Consumers are demanding a wider range of funerals – and so this Cost of Dying Report highlights more options than ever before.

Families are prioritising personal touches over formality – opting for smaller, more meaningful services. These provide an important opportunity to celebrate a loved one's life without overspending. We're also seeing more people turning to simple attended funerals – a modern middle ground between traditional attended and direct options.

Crucially, having conversations about what we want for our funerals and how they will be paid for can make a real difference – both emotionally and financially.

Planning ahead allows families to create a meaningful farewell without unnecessary stress or cost, at what's already a difficult time.

The findings come after 22 years of SunLife's research into funeral prices and trends. Our industry-leading Cost of Dying Report explores how people are covering mounting funeral costs, changing attitudes towards final farewells, and the evolving landscape facing the industry.

On top of our usual questions, funeral directors this year reveal their thoughts on why costs are on the increase, the growing trend of woodland burials, and the continued rise of direct cremations.

As always, both funeral directors and those who've recently organised a send-off have given us plenty of tips and advice on what (and what not) to do. So whether you're planning a loved one's funeral or thinking ahead to your own, we hope our report can help make things just that little bit easier.

All this and more can be found throughout the pages of our Cost of Dying Report – I hope you find this 2026 edition useful.

Mark Screeton

Mark Screeton
CEO, SunLife



About the report

The Cost of Dying Report is an annual sector-leading research paper that's been running for 22 years, providing a credible and comprehensive overview of funeral costs.

It's undertaken by Critical Research on behalf of SunLife, using two research methods:

Interviews with 100 funeral directors across the UK (10 per region), conducted in May to July 2025.

Interviews with 1,500 individuals who have been involved in organising a funeral over the past four years, conducted in June to July 2025. 36% organised a funeral within the past 12 months.

This year, additional qualitative research was undertaken: a face-to-face discussion group with eight funeral organisers, and in-depth telephone interviews with six decision-making funeral directors.

We'd also like to thank The National Society of Allied and Independent Funeral Directors (SAIF) and Lindesay Mace (co-manager of Down to Earth) for their feedback and input into this year's report.

The report looks at:

Funeral price trends – For a range of attended and unattended burials and cremations.

Additional discretionary costs – Including send-off costs and professional fees.

Challenges facing the industry – Such as the rise of direct cremations.

Financing a funeral – How people are preparing, paying, and cutting costs.

Trends and traditions – How funerals are evolving.

About the report

Our methodology

Our funeral costs are calculated as a weighted average of burials and cremations in the UK (in 2025, 26% versus 74%). This change of methodology was introduced in 2020, and previous years' figures were updated to give a consistent comparison.

This year, we've measured an additional type of funeral: a simple attended funeral. This represents a more common, modern send-off – one that removes several extra elements from the traditional attended funeral that we've been tracking since 2004.

Image courtesy of:
www.goodfuneralguide.co.uk/gallery

How to reference the Cost of Dying Report

You are welcome to use these facts and figures. Please ensure you reference 'SunLife's Cost of Dying Report' and link to www.sunlife.co.uk/funeral-costs



The report at a glance

The cost of a simple attended funeral plus a send-off costs £5,140 in 2025.

Total funeral spend

Cost of a simple
attended funeral

£3,828

(New for this report)

+ Average spend
on a send-off

£1,312

+5.3% increase on 2024

= Total

£5,140

Cost of a simple attended funeral +
Average spend on a send-off
(New for this report)

Other funeral options

Cost of a traditional
attended funeral

£4,510

+5.3% increase on 2024

Cost of a direct
cremation

£1,628

+1.9% increase on 2024

The report at a glance

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Five key facts from the 2026 Cost of Dying Report



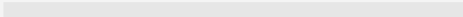
146%

rise in the cost of a traditional
attended funeral since our
first report 22 years ago



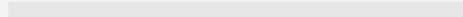
21%

of funerals are described
as a direct cremation



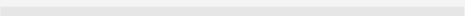
58%

of people don't put enough
aside to cover the whole
cost of their funeral



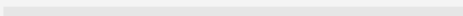
15%

of families experience
notable financial concerns
when paying for a funeral



18%

of funeral organisers don't know
any of their loved one's wishes



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Funeral costs



The changing land-scape of funerals

SunLife launched the first Average Funeral Pricing report in 2004. In the 22 years since then, funerals have changed significantly.

People have been choosing to move away from traditional send-offs and towards the more bespoke. The pandemic accelerated this shift, and the market now provides options to suit all budgets and preferences.

As such, this Cost of Dying Report introduces new figures to highlight the range of funeral costs available to consumers.

We now look at burials and cremations across three types: simple attended, traditional attended, and direct. Attended funerals are those with a service and mourners present, whereas direct funerals are unattended. Each of these varieties is explored across the next few pages.

Burials

Simple attended burial

£4,758

(New for this report)

Traditional attended burial

£5,440

+4.7% increase on 2024

Direct burial*

£1,628

+6.6% increase on 2024

*Direct burial cost doesn't include third-party fees.

Cremations

Simple attended cremation

£3,518

(New for this report)

Traditional attended cremation

£4,200

+5.5% increase on 2024

Direct cremation

£1,628

+1.9% increase on 2024

2

Simple attended funerals

A simple attended funeral is one that includes all commonly chosen elements. According to funeral directors, it's the most popular type these days – representing a modern service.

What does the cost of a simple attended funeral include?

Collection of the deceased

All care of the deceased, robe, and dressing

Pre-paying disbursements and attending to documentation

Provision of a hearse

A wood-effect coffin

Fees for the burial or cremation at the cemetery or crematorium

Note that doctor's fees are no longer applicable in England, Scotland, or Wales (but remain in Northern Ireland).

This contrasts with a traditional attended funeral, which includes a number of extras that are less commonly chosen nowadays (see next page).

The cost of a simple attended burial is £4,758, while a simple attended cremation is more affordable at £3,518.

Taking these separate prices and balancing it by their relative popularity, the average cost of a simple attended funeral sits at £3,828. All these figures are new for this report.

What are the costs of simple attended funerals?

Simple attended burial

£4,758

Simple attended cremation

£3,518

Simple attended funeral

£3,828

(Weighted average)

Traditional attended funerals

A traditional attended funeral expands on a simple attended funeral with a handful of extras, such as a limousine and a mid-range coffin.

This type of funeral was more common when we started tracking its cost in 2004. But these additional elements aren't chosen as often today as consumer behaviour changes and organisers look for ways to save money. However, the figures continue to give an indication of funeral cost inflation.

As expected, traditional attended funerals are pricier than their simple counterparts. A burial is the most expensive variety – £5,440 (up 4.7% on the previous year) – while a cremation comes in at £4,200 (up 5.5%).

Their weighted average shows an increase of 5.3% to £4,510, making it the highest year-on-year rise since 2016.

These figures highlight that an average saving of nearly £700 can be made by choosing a simple attended funeral over a traditional one.

Image courtesy of:
www.goodfuneralguide.co.uk/gallery



Traditional attended funerals

What are the costs of traditional attended funerals?

	2024		2025		Change
Traditional attended burial	£5,198	→	£5,440	↑	+4.7%
Traditional attended cremation	£3,980	→	£4,200	↑	+5.5%
Traditional attended funeral	£4,285	→	£4,510	↑	+5.3%

(Weighted average)

What does the cost of a traditional attended funeral include?

- All the elements of a simple attended funeral.
- Use of the chapel of rest for viewing of the deceased.
- Provision of a limousine with attendants (a funeral director and pallbearers).
- A mid-range oak-veneer coffin (instead of a wood-effect coffin).

Direct funerals

Direct cremations and direct burials are the unattended alternatives – the deceased is taken directly to the crematorium or cemetery, and there's no service or guests.

What are the costs of direct funerals?

	2024		2025		Change
Direct cremation	£1,597	→	£1,628	↑	+1.9%
Direct burial*	£1,527	→	£1,628	↑	+6.6%

*Direct burial cost doesn't include third-party fees.

Direct cremations have grown in popularity

Direct cremations have grown significantly in popularity since the pandemic – and now make up 21% of all funerals (see page 24).

Like traditional attended funerals, direct funerals have seen price increases across the board – but still remain the lowest-priced options. Both direct cremations and direct burials now cost £1,628 – up 1.9% and 6.6% respectively.

On the surface, direct cremations seem significantly cheaper than other funeral types. But it should be noted that 86% of these organisers still hold a memorial service or celebration of life of some kind, meaning the average amount spent on a direct cremation is £2,949.

Direct burials

Like a direct cremation, a direct burial is a type of funeral without a service. Instead, the deceased is taken straight to a cemetery and buried – making it lower priced than a burial with a service.

Direct burial costs

77% of funeral directors offer this type of funeral, with a cost of

£1,628

+ The cost of the burial plot itself – which averages

£2,374

= Total

£4,002

Facts about direct burials

2%

of funeral organisers describe the funeral they arranged as a direct burial.

67%

say they are aware of them.

Why have funeral costs increased?

83% of funeral directors believe that, in general, funeral costs have risen on the year before.

Insight from funeral directors

The price of a traditional attended funeral has increased by 5.3% – the biggest year-on-year rise since 2016.

We asked funeral directors why they think this is and what pressures they're facing. These are the common themes:

Third-party and wholesale costs, such as coffins and timber

Energy costs

Crematoria fees and availability

Burial site fees and availability

Staff costs, such as the increase in employer National Insurance contributions

General inflation and rising cost of living

“

Coffin manufacturers have generally put their fees up by 4% to 7% year on year. We had all the issues with worldwide logistics, with the container ships and air freight costs going up. So these manufacturers that import parts to build a coffin, they got hit.

”

“

Labour costs – we're in quite an expensive part of the world to live. When we occasionally look for new staff, you can't find the quality of staff for the wages you think you can pay for someone. Because the cost of living in Bournemouth is one of the highest in the UK, everything we ever supply, and everything we buy is costing more.

”

“

Outside costs, staff costs, National Insurance, wage hikes, tax hikes, business rates, energy costs. It's all the add-ons that aren't necessarily passed to the consumer directly to build up the funeral. It's all the extra costs on top – of basically running a business.

”



Traditional attended funeral costs over time

SunLife has been tracking the cost of a traditional attended funeral for 22 years. This price is sourced directly from funeral directors, and includes a standardised list of services (see page 12) to accurately reflect funeral cost inflation over time.

With a 5.3% rise from the year before, 2025 saw the highest year-on-year increase since 2016.

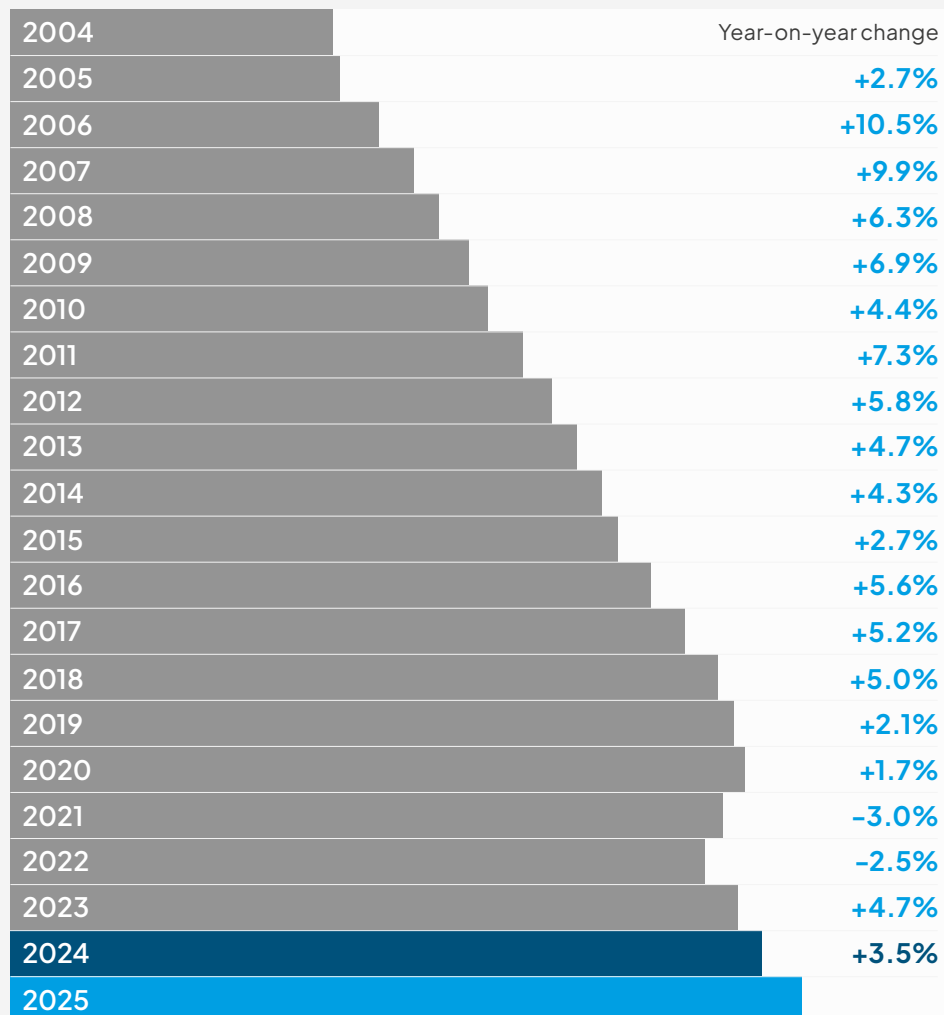
And since our first report in 2004, the cost has risen 146%. If it had grown at the same rate as inflation, this figure would only be 82%*.

Looking forward, our projection suggests that the cost of a traditional attended funeral could increase by a further 17% from 2025 to 2030.

*According to the [Bank of England's inflation calculator](#)

5.3%

rise from 2024 to 2025



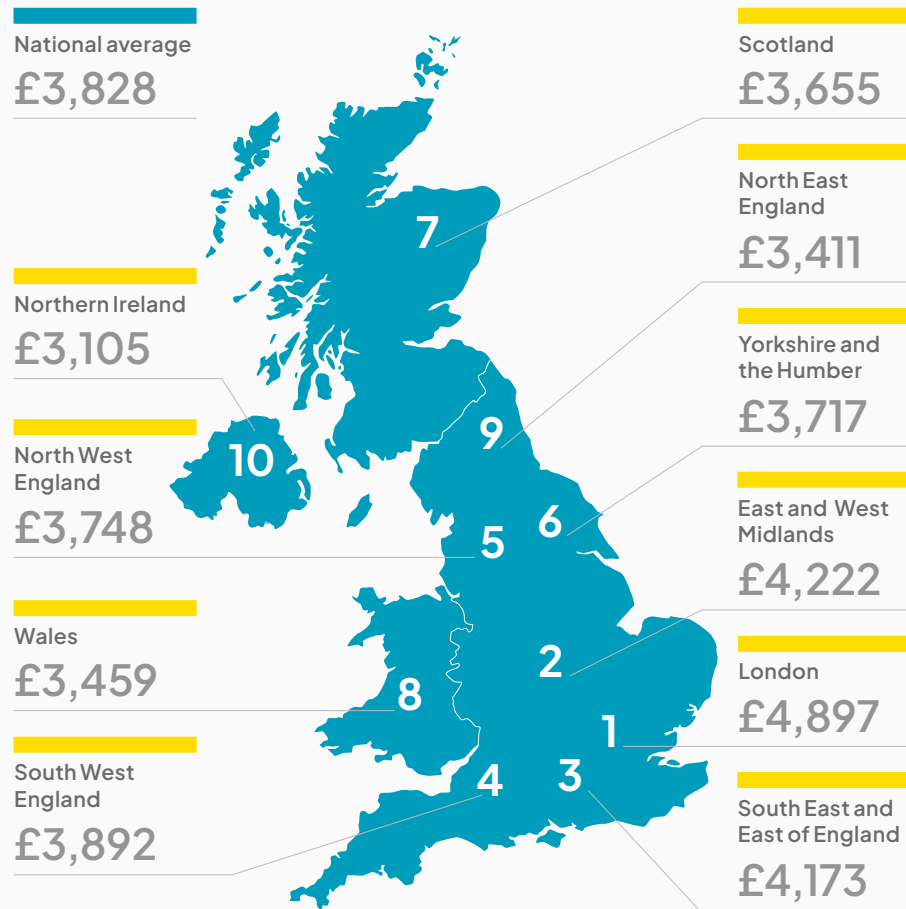
Simple attended funeral costs where you live

Where you live can make a big difference to the cost of a funeral. While the national average price of a simple attended funeral is £3,828, regional costs can vary by more than £1,000.

As we've found in previous years, Northern Ireland is the most affordable place to die in the UK, with a simple attended funeral averaging £3,105.

And at £4,897, London ranks as the highest price by some margin. That's a mark-up of 58% from the least to the most expensive region.

When it comes to burials, the regional differences are especially stark due to the cost of a burial plot, which ranges from an average of £886 in Northern Ireland to £4,863 in London.



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Send-off costs



Which send-off extras are we choosing?

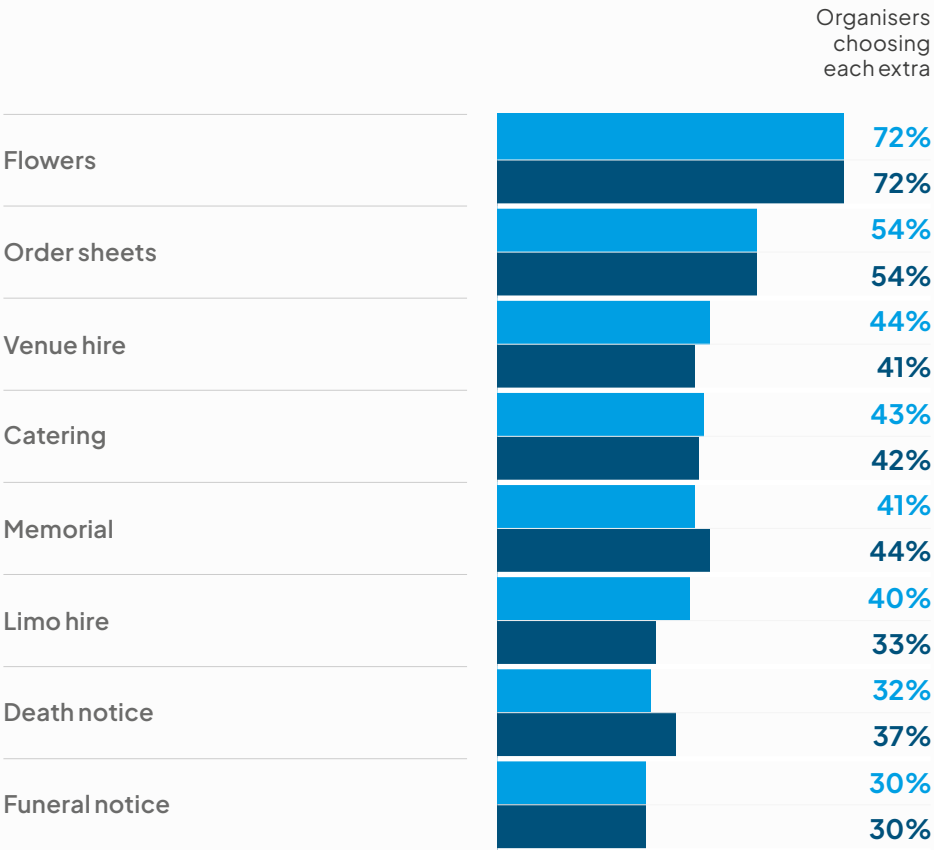
A send-off is all the optional extras that can make a funeral more personal to the deceased and their loved ones, like the transport, catering, and wake.

> [Send-off costs](#)

Popular send-off items

Flowers and order sheets are still the send-off extras that people most commonly choose.

In fact, every optional item is at least as popular as the year before – except for a memorial and death notice.



3

How much are we spending on a send-off?

A memorial is still the most expensive send-off extra, although it remains nearly unchanged from the previous year.

> Send-off costs

Send-off costs are rising

There have been rises in spend across the board – with the exception of a death notice, which has stayed the same. However, it's flowers that have seen the biggest jump – up 9.0% to £242.

If you were to choose all optional items, the total send-off cost would be £2,976 – an increase of 4.0% on 2024.

But not everybody chooses everything. When weighted by the percentage of organisers picking each extra (see previous page), the average send-off spend is £1,312. That equates to a rise of 5.3% year on year.

The average
send-off spend is

£1,312

That equates to a rise
of 5.3% year on year.



3

How much are we spending on a send-off?

> Send-off costs

	2024		2025	Change
Memorial	£1,038	→	£1,044	↑ +0.1%
Catering	£527	→	£564	↑ +7.0%
Limo hire	£431	→	£463	↑ +7.4%
Venue hire	£351	→	£362	↑ +3.1%
Flowers	£222	→	£242	↑ +9.0%
Order sheets	£123	→	£128	↑ +4.1%
Funeral notice	£87	→	£91	↑ +4.6%
Death notice	£81	→	£81	↑ +0.0%

3

What do we spend on a funeral in total?

Taking the most common funeral type – a simple attended one – and combining it with the average send-off spend, the total cost is £5,140.

> Send-off costs

Total funeral spend

Given the amount of choice now available to consumers, the price you might pay for a funeral could vary significantly.

For instance, cost savings could be made by opting for a direct cremation. Or choosing more of the send-off extras could push up the price. See page 37 for tips on keeping the costs down.

Cost of a simple attended funeral

£3,828

+ Average spend on a send-off

£1,312

= Total

£5,140

Professional fees

We also ask funeral organisers about professional fees. This is how much they spent on hiring a professional – most commonly a solicitor – to administer the estate.

65%

of people organising a funeral say they used a professional

£2,635

is the average spend on professional fees

4

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The future of funerals



What type of funeral are people choosing?

At 53%, an attended cremation is the most popular type of funeral, although it's decreased by 2% on the previous year. In contrast, the percentage of funerals that are burials has gone up by 1% to 26%.

21% of people describe the funeral they organised as a direct cremation – also up 1% on the year before. And awareness of this lower-priced option has risen yet again, with 85% now aware of it. That's an increase of 33% since 2019.

67% of people are aware of direct burials, but only 2% of organisers say that this was the option they chose for their loved one.

Types of funerals arranged in the UK (excludes public health funerals)

	Attended cremations	Burials	Direct cremations
2019	74%	23%	3%
2020	59%	26%	14%
2021	57%	25%	18%
2022	57%	25%	18%
2023	53%	27%	20%
2024	55%	25%	20%
2025	53%	26%*	21%

*2% of funerals are described as direct burials.

4

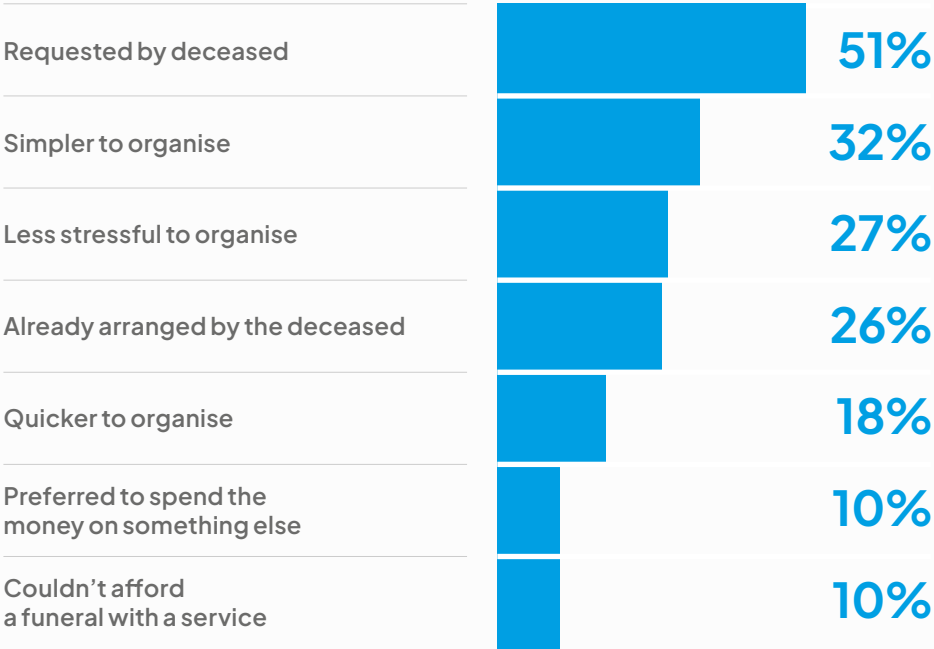
Why choose a direct cremation?

The number of direct cremations swelled during the pandemic – out of necessity – but they’ve remained popular even in the years after COVID-19 restrictions.

A direct cremation isn’t always the preference of the organiser. 51% choose this type of funeral because the deceased requested it.

A direct cremation also needn’t take place in isolation. 86% of these organisers say they held a small gathering, wake, memorial service – or combination of these – beforehand or afterwards. This highlights how important some kind of service can be to those grieving.

Here are some of the reasons people give for organising a direct cremation rather than a cremation with a service...



What's surprising about direct cremations?

Although awareness of direct cremations is now very high, not everybody may understand what such a funeral involves. In fact, 31% of funeral directors think consumers don't know all the facts.

Here are some of the things that organisers of direct cremations say surprised them about the process...

“

Compared to traditional funerals, I was taken aback by how easy, quick, and inexpensive the process is. No ceremony – just plain and respectful.

”

“

How quick and compassionate it was when the ashes were returned. They were beautiful packaged and handed over with dignity.

”

“

How simple and easy it was during an emotional time. One less thing to get stressed about.

”

“

Direct cremation skips everything – no viewing, no embalming, no service beforehand.

”

“

How impersonal it was. My dad was collected from home, then delivered back in a box in the form of his ashes.

”

“

How long we had to wait for the cremation.

”

Some of the lesser-known facts about direct cremation include:

Most local funeral directors offer a direct cremation service at a local crematorium – you don't have to choose an online provider.

Some report being surprised by extras costs, such as for a coffin or viewing the body.

The majority of people still hold a memorial, service, or wake in their own time, which can be an additional cost to consider.

There's often limited choice over the day or time of the cremation.

Public health funerals

A public health funeral is organised by the local council when no other suitable arrangements are being made – for example, when there’s nobody to organise the funeral or when the deceased and their relatives can’t afford to do so.

It’s a very simple service, and loved ones can’t usually make any decisions about what takes place. Local authorities are likely to recoup costs from any significant estate.

7% of funeral directors provide public health funerals, with 19% bidding for contracts with their local authorities.

Funeral directors on why they bid for public health funerals:

“Just to help really – someone has got to help them out. There’s no profit in it – it’s just a service, but everyone wants to have a decent send-off, don’t they?”

“Normally we’re asked to and have direct requests from the council.”

“It gives you a bit more business and more connections.”

“Because we have a sense of responsibility to help all families – not just the ones that can afford to have whatever they want. So it’s really a sense of responsibility.”

And why they don’t bid:

“To be honest, we’ve probably got enough on our plate as it is. We’d have to employ an extra pair of hands basically if we were to take something like that on. So it’s not really worth it.”

“The contract process is far too complicated.”

“We just don’t put in for the contract as the bigger companies do it. They put a lot more tender in.”

“Because the company know it wouldn’t be viable and wouldn’t be effective in producing a revenue.”

4

Woodland burials

In recent years, more and more people have been looking for environmentally friendly options for their funeral.

A woodland burial is one of the most popular eco alternatives

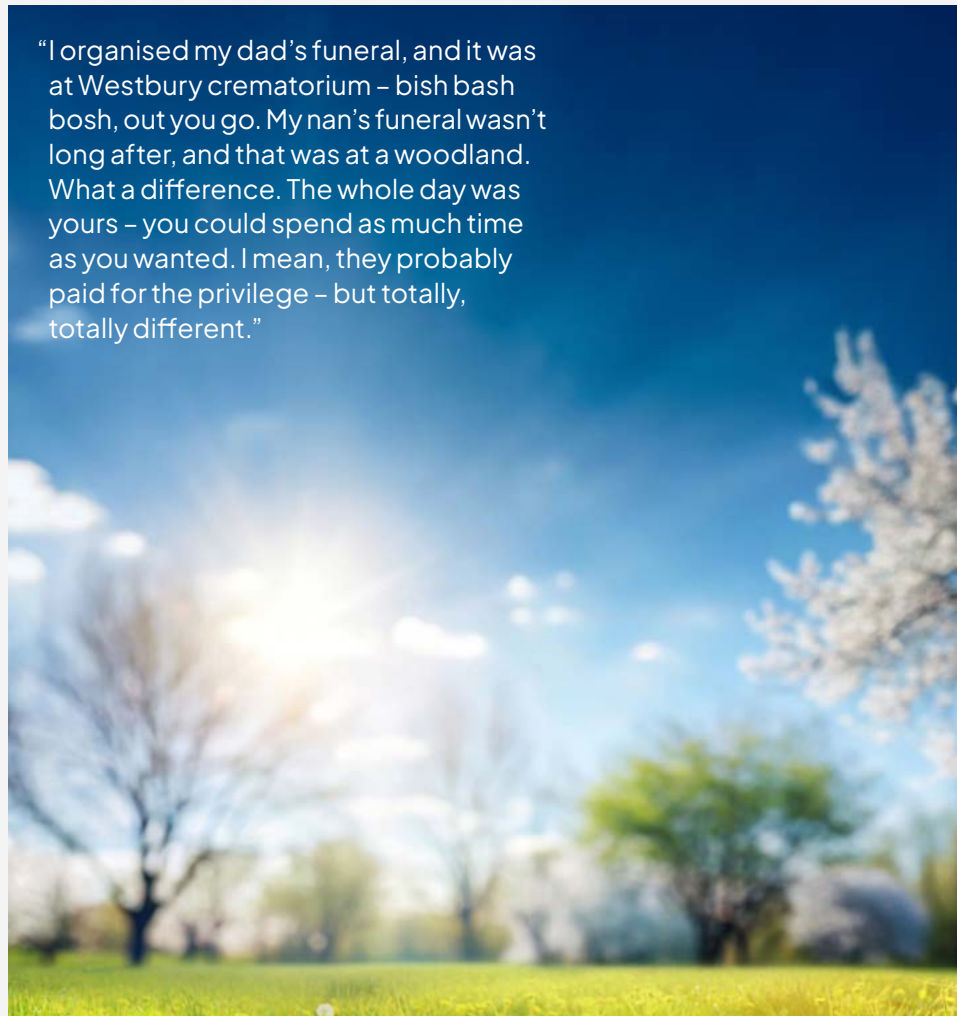
The body is laid to rest in its natural state (with no embalming chemicals), in a biodegradable coffin, among a rural setting. There are usually no headstones or permanent grave markers.

87% of funeral directors say they have access to a woodland burial site – although it's significantly less common in Northern Ireland. Overall, they estimate that 6% of funerals they undertake are woodland burials.

9% of those who have organised a funeral say they'd choose a woodland or other eco-friendly send-off for themselves.

The cost of a woodland burial plot averages £2,207 – just slightly less than the £2,374 for a cemetery burial plot. And the fee for a service is roughly £390.

"I organised my dad's funeral, and it was at Westbury crematorium – bish bash bosh, out you go. My nan's funeral wasn't long after, and that was at a woodland. What a difference. The whole day was yours – you could spend as much time as you wanted. I mean, they probably paid for the privilege – but totally, totally different."



What are the challenges facing the funeral industry?

When it comes to the future of the industry, funeral directors continue to be particularly worried about the rise in popularity of direct cremations. But other concerns vary widely – from local competition to the lack of burial plots.

Here's what funeral directors say are the biggest challenges...

“

Adapting to what our community needs from us. So pre-COVID, direct cremations weren't really a thing, and now they are. It's just continually changing with what they need from us to serve them.

”

“

I think the lack of regulation because it's still allowing anybody to set up and call themselves a funeral director in a retail shop unit with very little experience, knowledge, or expertise.

”

“

At the moment, it's a decline in the death rate to be honest – we've had somewhat fewer funerals.

”

“

Probably payments – just people generally promising that they're going to come back and pay you for your services, and then they disappear. It's such a sensitive business, and you can't go round and take goods for what they owe us.

”

“

I think direct cremation companies are the biggest threat as it's not truthful and it's false advertising most of the time. People don't know the crematorium their loved one is going to – it could be anywhere in the country.

”

“

There's more competition than there used to be – people opening up on their own. There used to be one funeral director in town here, and now there's about five.

”

“

A reluctance to talk about death within the general population.

”

“

In my local area, it's probably the lack of burial space.

”

“

Unattended funerals because there's not so much profit for us.

”

5

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Paying for a funeral



5

How are people preparing for the cost?

Most of us make some provisions for our own funeral costs, but few are putting aside enough.

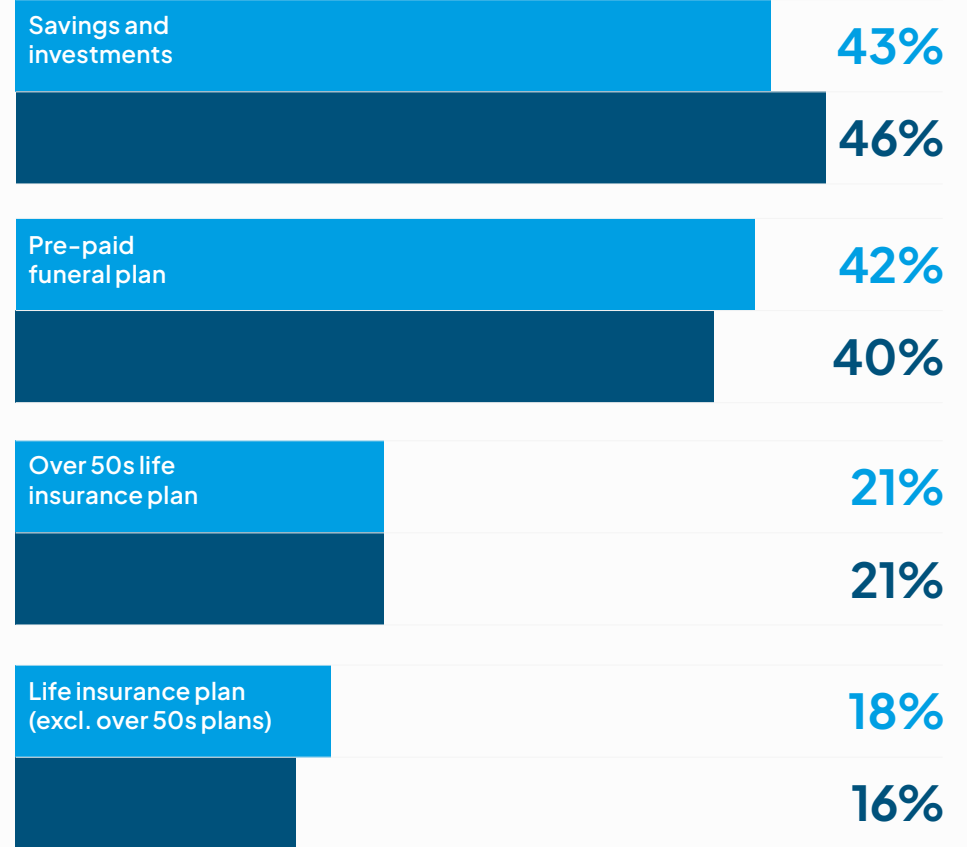
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Financial provisions made by the deceased to pay for their funeral

70% of people make provisions specifically to pay for their funeral before they pass away (up 2% on the year before).

But only 42% (down 1% on 2024) put enough aside to cover the whole cost.

Of those who make provisions, the number who do so with savings and investments has fallen by 3% on the previous year.



2025

2024

Who's paying?

On top of the deceased's provisions, many organisers are funding funerals through their own or alternative means.

How funerals are being paid for

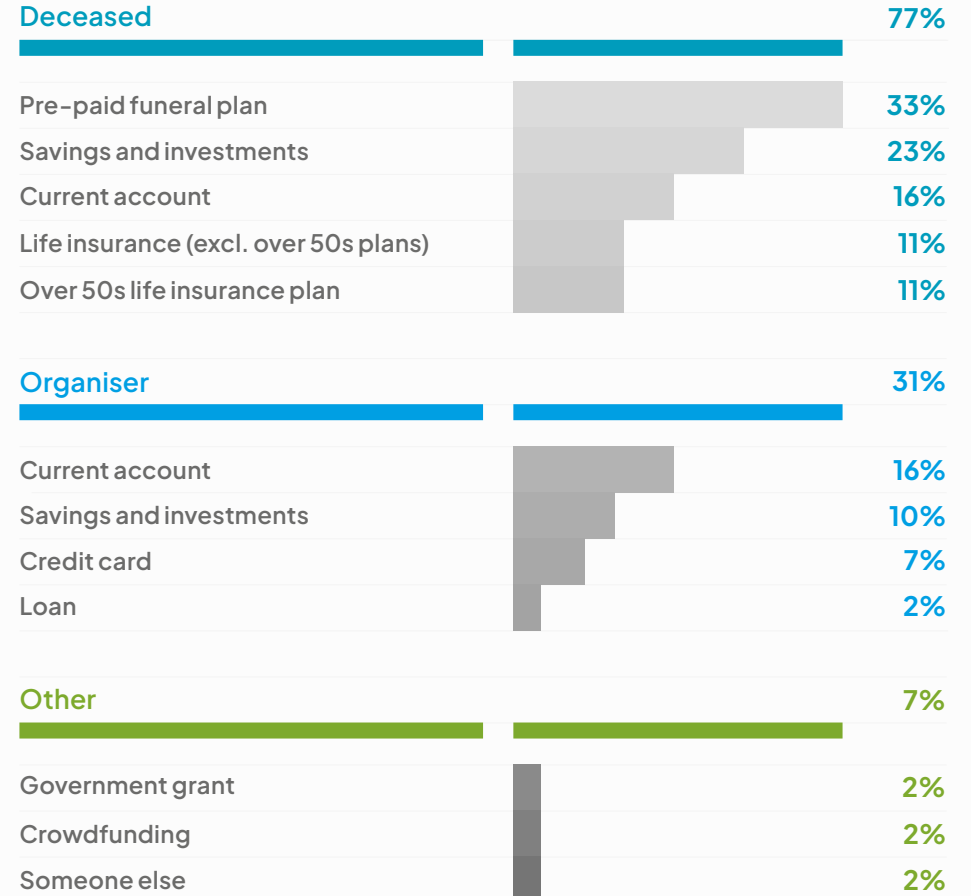
Of funeral organisers who cover at least some of the cost themselves, 21% expect or plan to pay for the funeral. For 25%, however, the death is unexpected, with no plan in place.

19% report having to contribute because the deceased didn't have enough in savings. 18% say that they couldn't access the funds or estate in time, and 16% that no money had been set aside for the funeral.

On the other hand, 15% pitch in because they want to give their loved one a better send-off than they'd planned themselves.

For those who haven't already got the money together for the funeral, it takes nearly four weeks on average to do so.

Figures represent percentage of funerals at least partially funded by these means (not percentage of funeral costs covered).



5

Money troubles

15% of families experience notable financial concerns when paying for a funeral. This is down from 18% in 2024 and the 20% we saw in 2023 at the height of the cost-of-living crisis. On average, they have to find £2,365 to cover the costs.

How people who report notable financial concern make up the funeral cost

Many of them find the money by delving into their savings and investments (37%), borrowing from a friend or relative (23%), or using a credit card (22%). The number of people paying the funeral director in instalments has jumped from 19% to 24%.

Of those who receive a Funeral Expenses Payment, the subsidy covers approximately 48% of the total funeral costs on average.

2025

2024

Took money from savings or investments

37%

33%

Paid the funeral director in instalments

24%

19%

Borrowed money from a friend or relative

23%

23%

Put the outstanding amount on a credit card

22%

24%

Sold belongings to cover the cost

12%

19%

Crowdfunded

12%

6%

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

11%

12%

Applied for a subsidy from government or local authority

8%

11%

Borrowed money from an unregulated lender (e.g. a 'loan shark')

8%

(New for this report)

Something else

2%

2%

Can't remember

4%

2%

5

Impact on standards of living and wellbeing

For 18%, paying for a funeral affects their standard of living. 5% struggle to pay essential bills or rent, and 7% have to cut back on essential items such as food.

How paying for a funeral impacts standards of living

The good news is that all of these figures have dropped from the previous year. In 2024, 22% reported an impacted standard of living – and in 2023, that number was 24%.

For some, paying for a funeral doesn't just cause money troubles – it also has an effect on wellbeing.

Of those who experience notable financial difficulties when covering the costs, 70% report an impact to their mental health. And 58% see an impact to their physical health.

I struggled to pay essential bills or rent

5%

I had to cut back on essential items such as food

7%

I had to cut back on non-essential items I would normally spend on

10%

Comparing prices

39% of people compare prices when organising the funeral. And of these, 86% say they found it easy to do so.

How many funeral directors do organisers compare prices for?

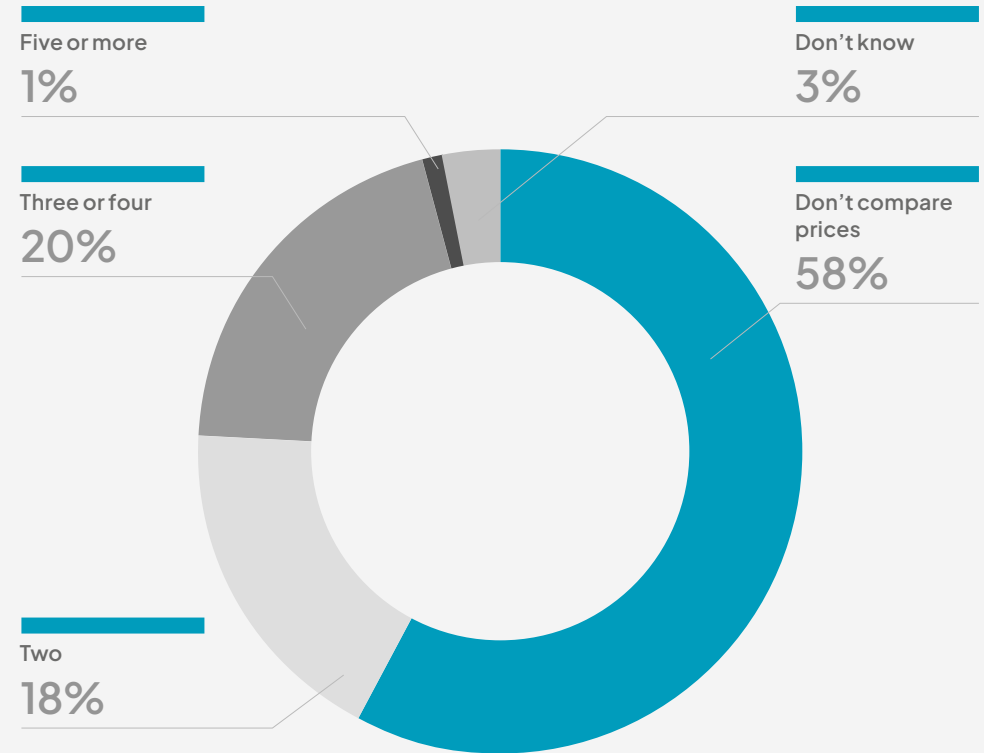
48% get their quotes in person with funeral directors, 61% online via their websites, and 24% by telephone.

However, 58% of organisers don't compare funeral director prices. This may be partially explained by the fact that 46% of the deceased specify which funeral director they want.

But even if your loved one specified the director, you can still shop around for more affordable options.

Some organisers mention that they feel under pressure and tend to choose their nearest funeral director. They also emphasise the importance of a good funeral director who's empathetic and guides you through the process.

Meanwhile, funeral directors estimate that only 3% of customers negotiate a discount on the price.



6

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Tips and advice

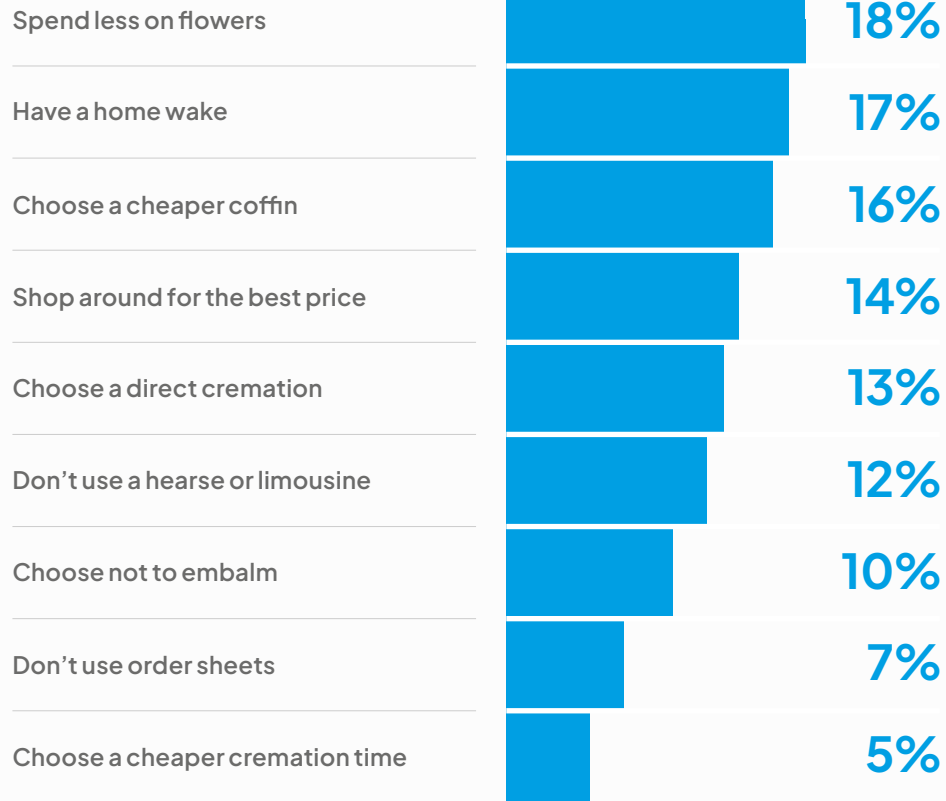


How to cut costs

With funerals costing so much today, many organisers look for ways to keep spending down.

How do people cut costs?

59% of organisers actively cut back on certain aspects of the funeral to keep costs low, with flowers being the most common choice.



How to cut costs

21% of funeral organisers say costs surprised them – but what costs surprise them the most?

“

I was surprised by the flowers. When I said ‘oh, how much is this?’ – it was for ‘mum’ – and she said ‘well, it’s £70’. I said ‘what, for the whole thing?’ She went ‘you pay per letter’!

”

“

The memorial costs – especially the headstone – caught me off guard.

”

“

Flowers and venue hire – I didn’t expect such simple things to cost much.

”

“

The venue hire and catering costs were around 30 to 40% higher than I initially expected.

”



6

Cutting costs: top tips

The costs you could save on, according to funeral organisers:

SunLife Cost of Dying
Report 2026

“

We spent quite a bit on elaborate floral arrangements, but later realised simpler flowers would have been just as meaningful and far less costly.

”

“

We paid for a professional videographer to edit the funeral recording into a polished ‘memorial film’ with music and transitions. But what people actually cherished was the raw event.

”

“

We spent money on printed order-of-service booklets, but later realised a digital version would have been sufficient and more convenient.

”

“

We ordered far too much food as my mother insisted!

”

8%

of organisers feel they spent money on the funeral that they didn’t need to – the same number as the year before.



Image courtesy of: www.goodfuneralguide.co.uk/gallery

Funeral directors' top tips to save money

Top tips

Travel in your own car instead of hiring limousines

Have the wake at home instead of hiring a venue

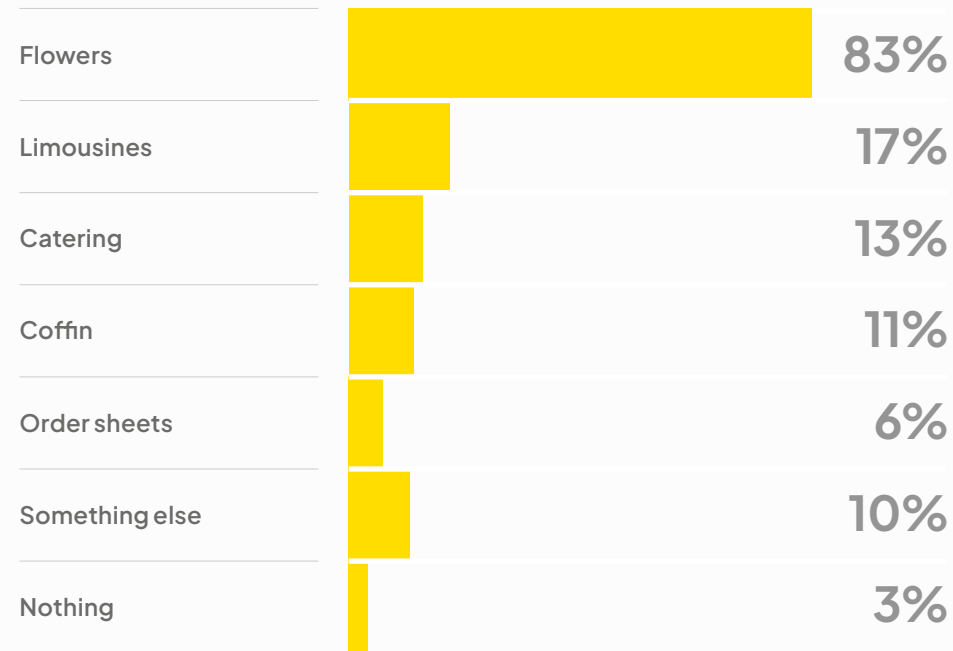
Don't print too many order sheets, as loved ones will share them

Choose a more affordable coffin over an expensive American-style casket

97%

of funeral directors say people spend more money than they need to

What people overspend on, according to funeral directors:



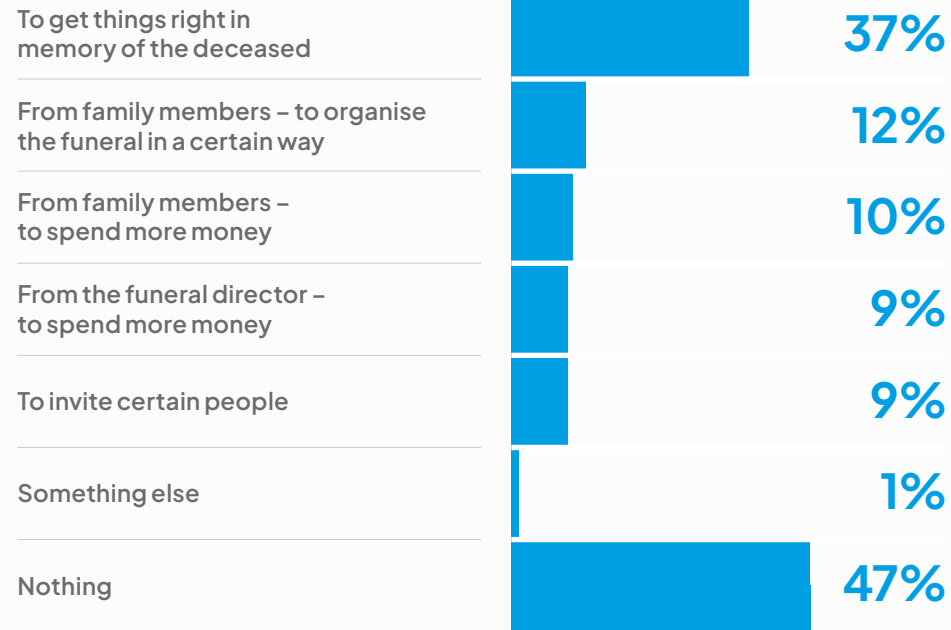
Under pressure

53% of people organising a funeral say they felt under pressure.

Funeral organisers feel under pressure

37% say this was to get things right in memory of the deceased. Like the year before, 12% say they felt pressure from particular family members to do things in a certain way.

16% of organisers have to make changes to funeral arrangements, with 7% doing so because they can't afford their original plans.



Under pressure

53% of people organising a funeral say they felt under pressure.

“

It was the first funeral I've ever had to organise, and even in my 50s, I felt I was still a child trying to arrange everything. Unfortunately, we didn't have a conversation about wishes or anything, so I just had to guess as to what sort of thing he would've liked. I hope I did him proud.

”

“

I think it's all very rushed, isn't it? When someone passes away, the timescale is usually two weeks maybe. And that's not a lot of time to take on what's happened, to inform everybody what's happened, to cope with the grief that you're feeling at the time, and then to think logically about things that are going to happen in a couple of weeks' time.

”



Planning a funeral: top tips

Planning a funeral can be difficult. Here are our top tips on how to give your loved one a special send-off while reducing stress...

From funeral organisers:

1

Take your time

“

Take your time and don't be afraid to ask for help.

”

2

Choose the right funeral director for you

“

Choose a funeral director who is patient, transparent, and willing to explain all your options – including more affordable ones like direct cremation.

”

3

Don't give in to pressure

“

Do not give into pressure to spend more than you've already budgeted. As long as you've done your best, leave the extras.

”

4

Get trusted friends and family involved

“

Involve trusted family or friends to share the responsibilities. And remember, it's okay to do things in a way that feels personal – not just traditional.

”

5

Talk about things in advance

“

Talk about these things as a family so everyone knows your wishes, and then there can't be arguments.

”

Planning a funeral: top tips

From funeral directors:

1

Don't be afraid to ask questions

“

Ask as many questions as you want.

”

2

Ask for a cost breakdown

“

Don't be afraid to ask for a clear breakdown of all costs. This can help avoid unexpected expenses and reduce stress during a difficult time.

”

3

Be diplomatic with your family

“

Agree not to fall out at the start. Consider other people's views and wants, and accommodate as best you can, so you're all on the same page and happy.

”

4

Do your loved one proud – without overspending

“

Do them proud. It's the last thing you can do for a loved one – give them a good send-off without it costing extreme amounts.

”

5

But ultimately, do what you think is right

“

Do what you think is right for the person, and don't listen to other people who think they know better.

”

Some of the best things to do

Here are just some of the ways people make organising a funeral a bit easier – and a bit more special...

For funeral organisers

“

I accepted help from my daughter and her husband. They checked out various funeral directors and told me their preferred option. My son-in-law had a gut feeling about one and I trusted him completely – and he was right!

”

“

Instead of wasting money on flowers, flower pins were available for people to donate for charity.

”

“

I found a lovely barn for us to gather, lit a big fire, and relaxed around it when our son was taken away to be cremated. Everyone said it was a special and quite beautiful occasion.

”

“

Asking everyone to share a memory during the service. It brought comfort, connection, and unexpected moments of joy.

”

“

We were able to have a little exhibition of Dad's artwork. It brought him into the space.

”

“

Creating a memory table with photos and personal items that reflected their life. It gave people a chance to connect, share stories, and remember them in a warm, meaningful way.

”

“

When I collected the ashes from the funeral director, I took them on a little journey before taking them home to my mother. I went in the betting shop and pub – two of his favourite places.

”

“

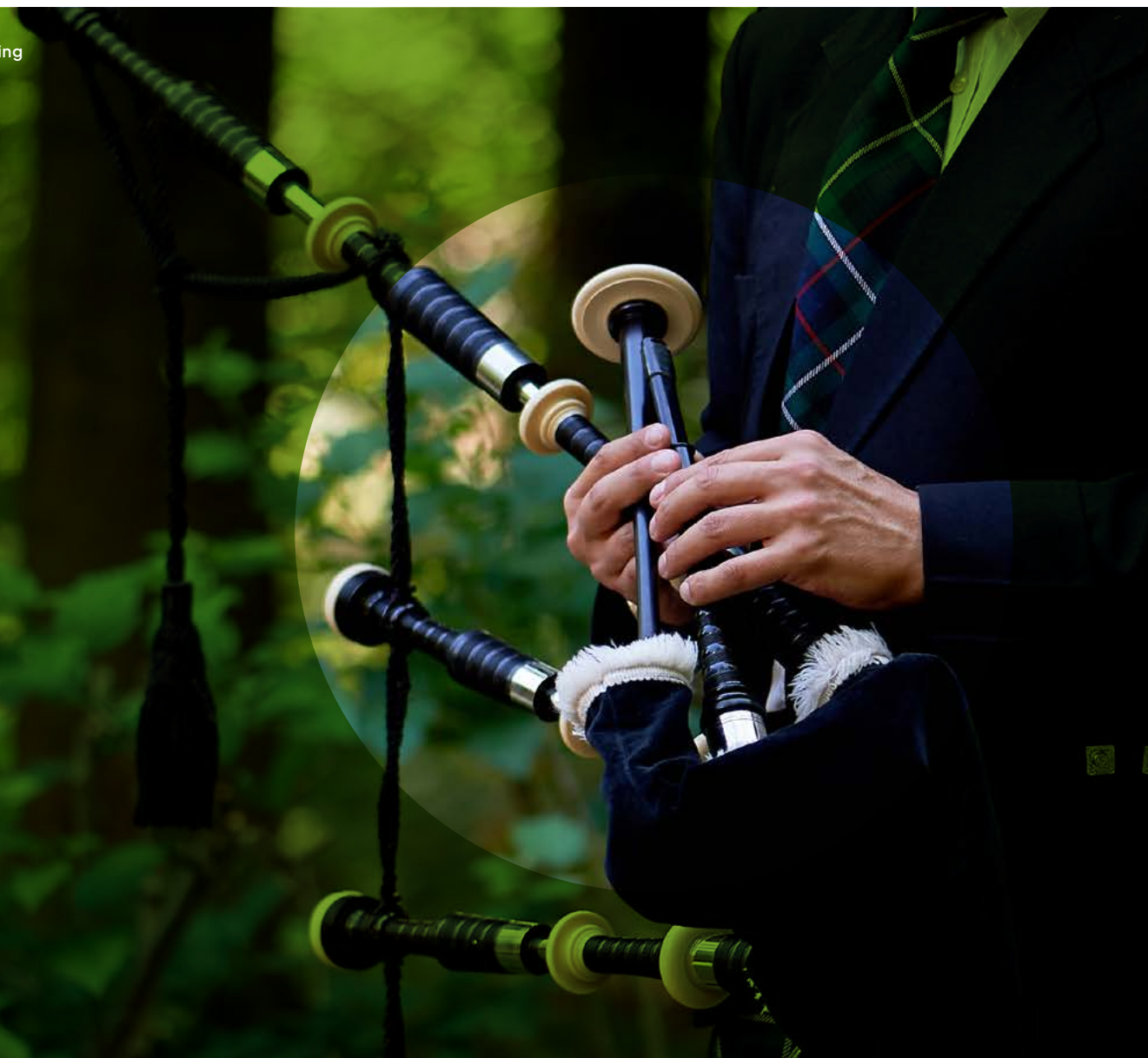
Booking a double spot at the crematorium so as not to be rushed by the next service.

”

7

SunLife Cost of Dying
Report 2026

Funeral wishes



Do we know what our loved ones want?

—
Brits still don't like talking about death and funerals. In fact, 53% (2% up on 2024) don't even know if their loved one wanted a burial or cremation.

What do organisers know about their loved one's funeral wishes?

As in previous years, 18% don't know any of the deceased's funeral wishes. And, once again, less than 1% know all their wishes.

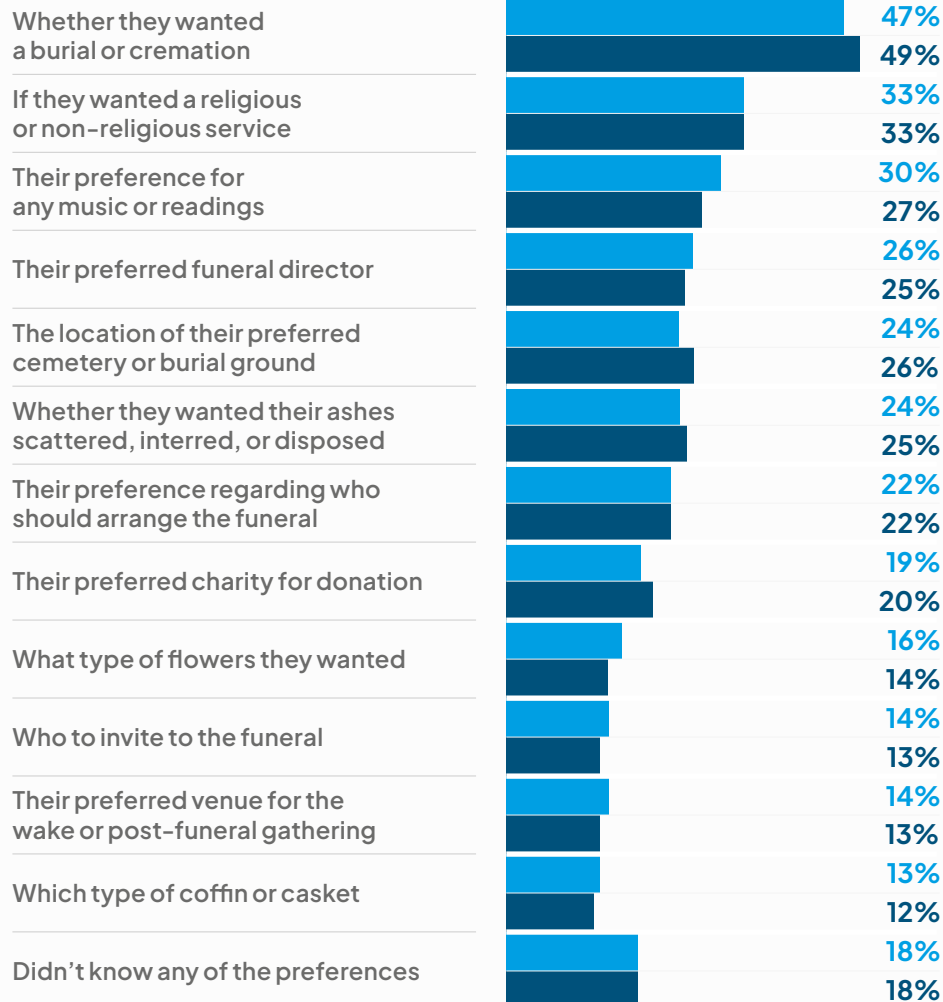
What's your perfect send-off?

Record what you'd like for your funeral with SunLife's free [My Perfect Send-Off](#) tool.

It only takes a few minutes to complete – and it could really help your family when the time comes.

2025

2024



How do we tell people what we want?

The number of people who are told their loved one's wishes directly is the same as the previous two years – 47%.

How people know about their loved one's funeral wishes

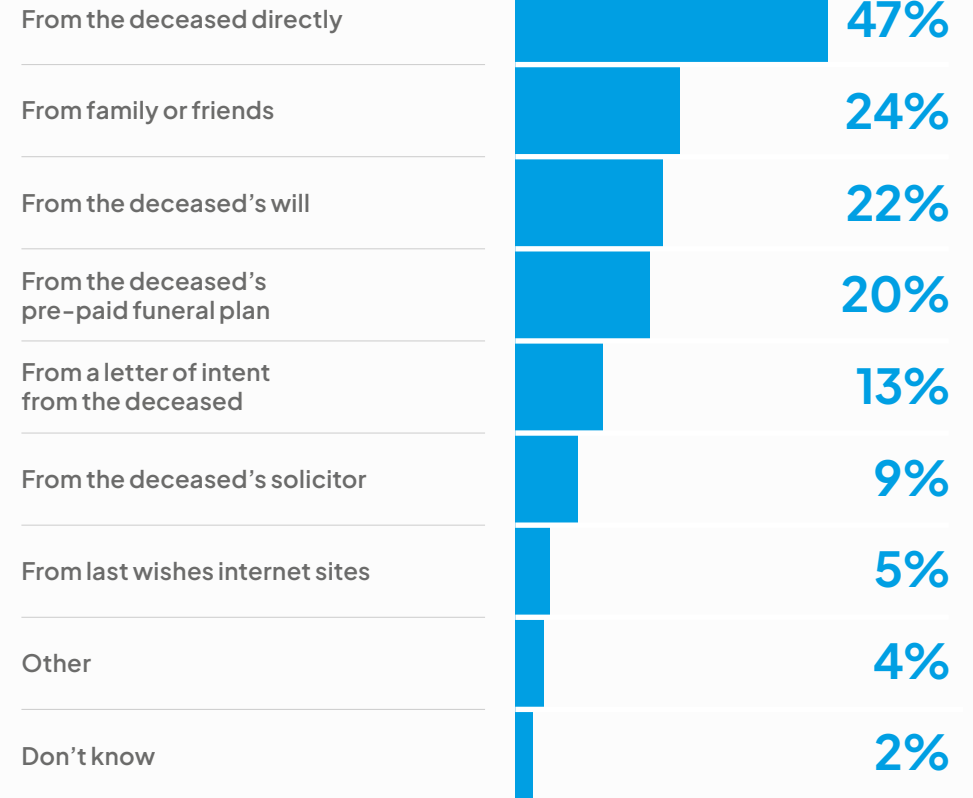
24% are told by family and friends, and 22% find out from their loved one's will.

Of those who don't know the deceased's preferences, 51% say it would have been useful to know. 82% of these say it would have been especially useful to know what type of funeral they wanted.

And in fact, organisers who know some of their loved one's wishes save an average of £335 on the send-off (versus those who don't know any).

What about your digital legacy?

Let your loved ones know how you want your social media, email accounts, subscriptions, and money online to be dealt with after you're gone with SunLife's [My Digital Legacy](#) toolkit.



Planning ahead

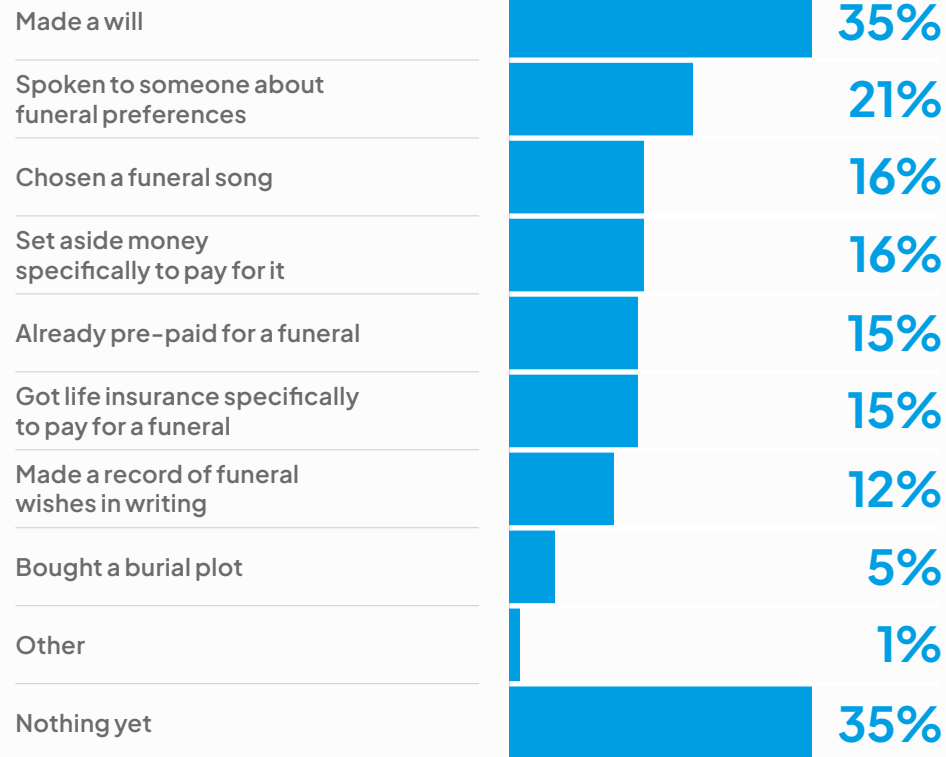
Despite the fact that we're still not talking about funerals much, organising one prompts 65% to start thinking about their own send-off – the same as the previous year.

How people who have arranged a funeral are planning their own

The number of funeral organisers who've made a will has risen to 35%, which is 7% up on 2024.

But fewer people – 21%, down 5% – have spoken to a loved one about their preferences. And those who haven't made any of their wishes known at all has risen from 21% in 2024 to 35% in 2025. So there's still work to be done.

Of those who haven't started thinking about their own funeral, 30% say it's something they plan to do but haven't got round to yet, while 18% prefer not to think about their death.

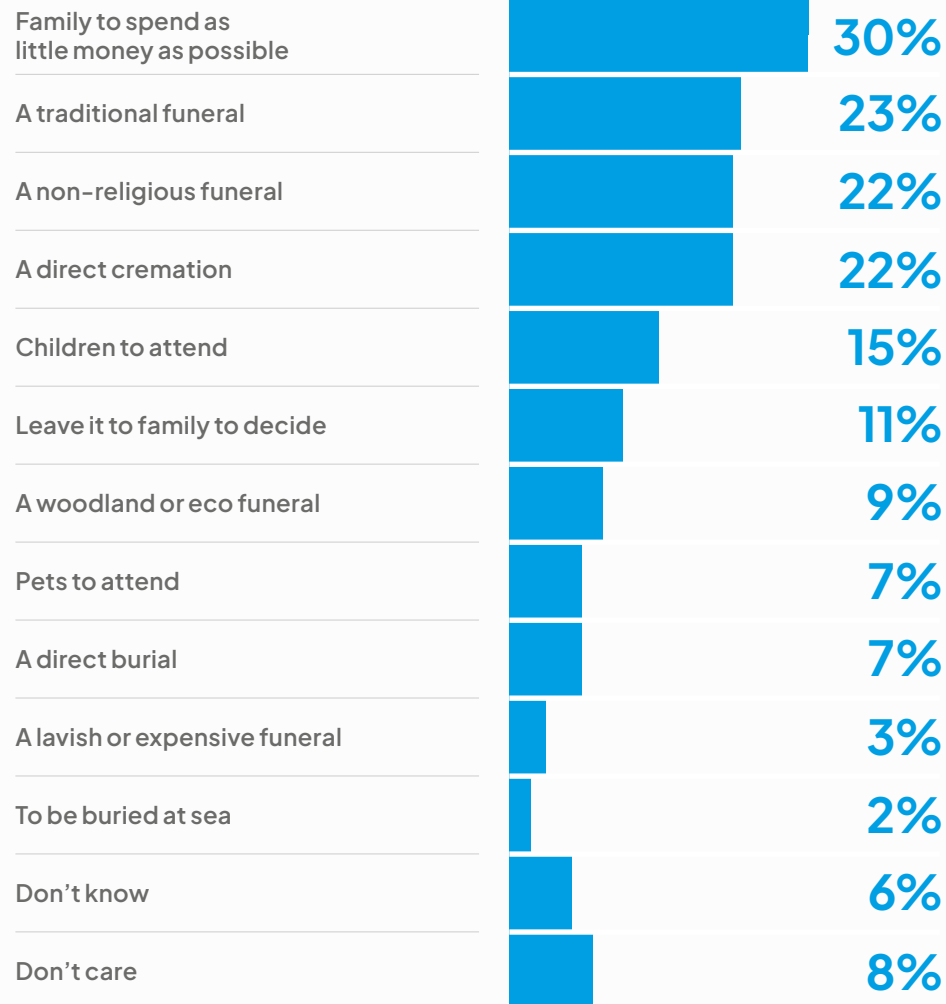


What do we want for our own funeral?

Although only 65% have started to think about their own funeral plans, most people (92%) do have some preferences when asked directly.

Lots of us clearly have strong ideas about what we want for our send-off

That's why it's so important to talk about our wishes, and about how our loved ones will cover the cost – whether it's life insurance, a funeral plan, or savings.



8

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Report 2026

Trends and traditions



8

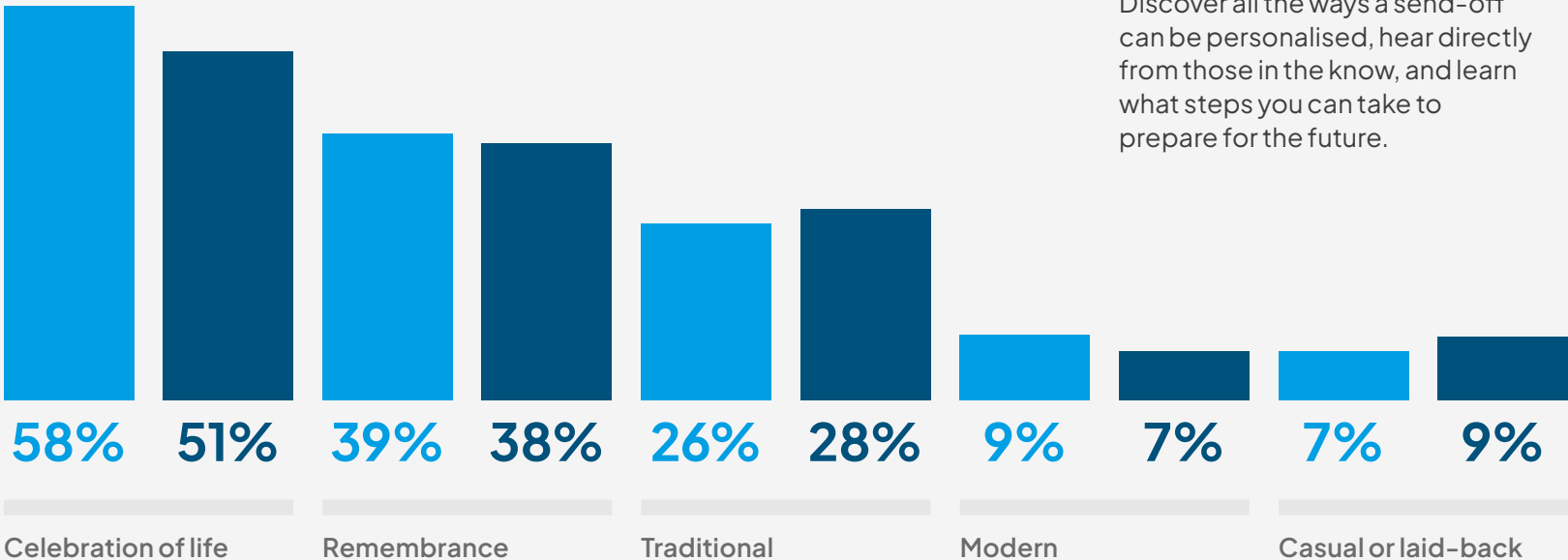
Celebrations of life are more popular than ever

2025 saw a jump in the number of funeral services described as a celebration of life.

How organisers describe the tone of the funeral service

58% of those who organised a funeral say it was a celebratory affair, compared to 51% the year before. That's a 27% rise since 2017.

And 70% of funeral directors say they've seen a rise in the number of these services.



Planning a personal send-off

If you're looking for creative ideas for your own farewell, download SunLife's free [Funeral Inspiration Guide](#). Discover all the ways a send-off can be personalised, hear directly from those in the know, and learn what steps you can take to prepare for the future.

Religious funerals

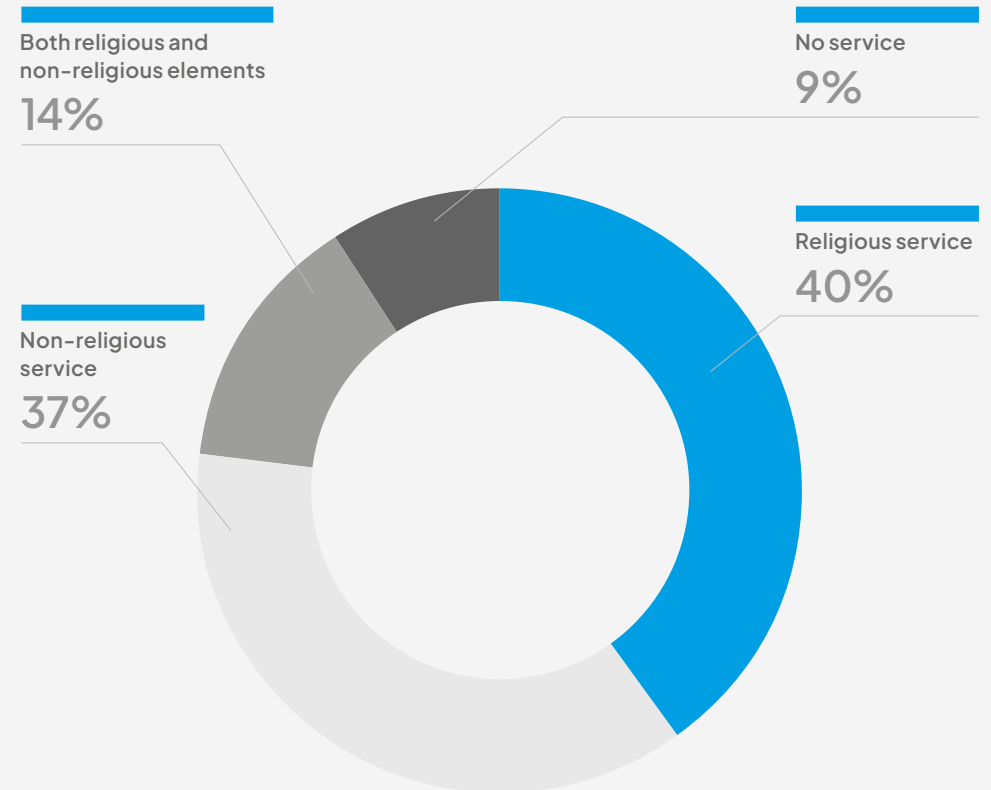
When funeral organisers are asked directly, 40% say the funeral they arranged was religious.

Religious and non-religious services

While 37% say the service was non-religious, 14% report including both religious and non-religious elements.

But despite two fifths of funerals being called religious, 62% of funeral directors say they've seen a drop in the number of traditional religious services.

While humanist celebrants conduct non-religious services, most other funeral celebrants are happy to include both religious and non-religious elements.



How to celebrate a life

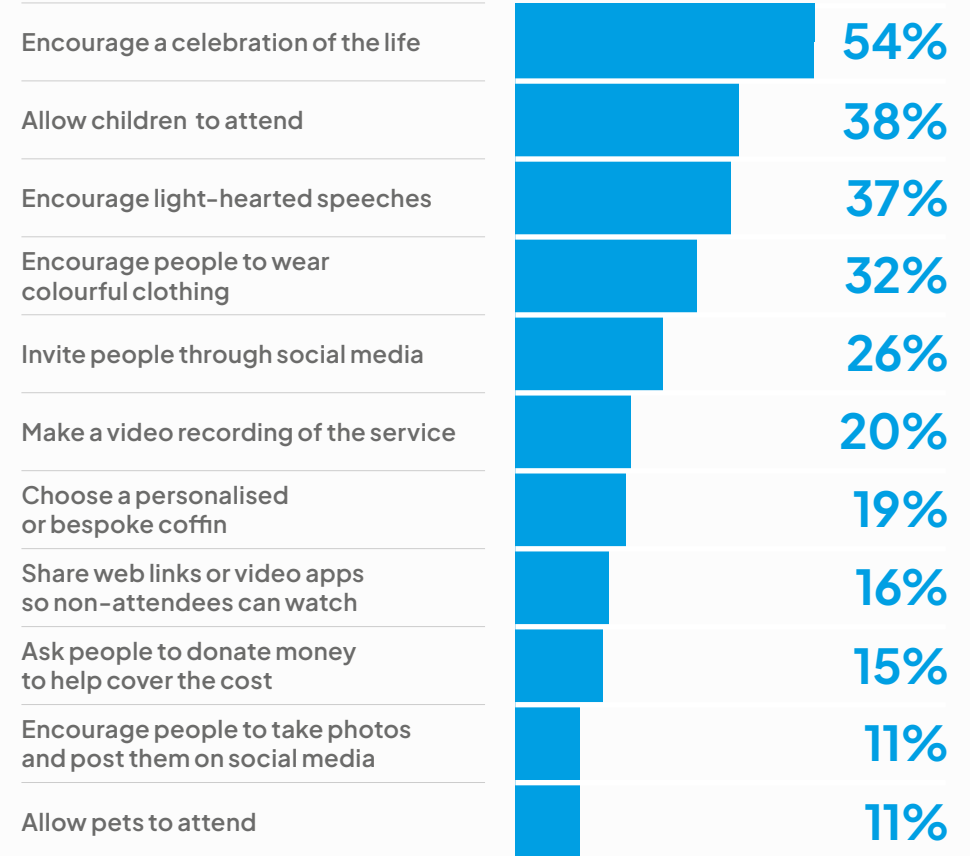
Common ways to tailor the service to a loved one's individuality include choosing music that's personal to them (62%), a particular dress code (22%), or a personalised coffin (8%).

How funeral organisers encourage something different or unusual at the service

16% of funeral organisers actively try to encourage something different or unusual at the service to make it more personal to the deceased.

Of these, 54% encourage a celebration of life when arranging the funeral - exactly the same number as the year before - and 11% even allow pets to attend.

What do organisers do when arranging the funeral?



How to celebrate a life

Here are just a few ways people
have chosen to celebrate their
loved one's life...

“

My husband was a Wolves fan, so I asked everyone who attended to wear a little emblem of the WWFC.

”

“

The coffin was printed using the deceased's own artwork and photos personal to the family.

”

“

Created a memory book, and we invited a local footballer who was his favourite while he was still alive.

”

“

The flowers came from their own garden – lavender, rosemary, and wildflowers.

”

“

I ordered a sapling of a tree she liked. I poured some of my mother's ashes under the roots as my friends dug a hole.

”

“A small, quiet service followed by fish and chips on the beach – her favourite.”



Wonderfully unique send-offs

What funeral directors tell us:

“

We recently had a steam punk theme funeral where people dress kind of in Victorian clothes.

”

“

The deceased wanted a blonde ladies' funeral, so the funeral director wore a blonde wig and a couple of the team did as well.

”

“

I've had a rainbow pride coffin.

”

“

We've played a football chant at the crematorium. The staff were wearing football ties with the football badge on.

”

“

We did a Star Trek funeral recently and built the coffin to look like a spacecraft.

”

“

We've had families requesting Hawaiian-style shirts.

”



Wonderfully unique send-offs

What funeral attendees tell us:

“

One service had guests dress in superhero costumes – he was a comic book fan. It turned a sombre day into something truly unforgettable.

”

“

At my mother-in-law's memorial service, the last song played was 'Last Christmas' by Wham. Her choice – funeral was in September.

”

“

Bright colours, sports kits, a lovely wrap on a coffin of photos.

”

“

Bagpipes playing the Star Wars theme.

”

“

One funeral had a stool at the bar with a reserved sign on it, in front of a tray of shot glasses and a bottle of a whisky, with a sign saying 'have a drink with John'.

”

“

At the funeral, her life story was retold – talk about a secret life! Most of us were stunned at what she'd been up to in her younger years.

”

“

For the scooter club of 200+ scooter riders to accompany the hearse.

”

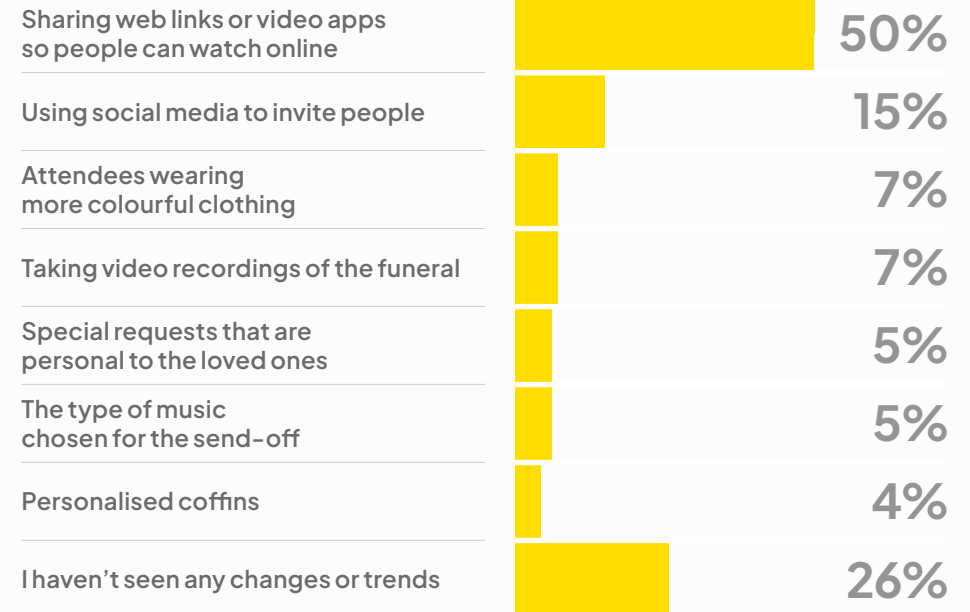


What other trends are funeral directors seeing?

In 2025, 74% of funeral directors say they've seen trends or changes in the funerals they're organising – 19% less than in 2024.

This may well be because more celebratory trends are becoming the 'new normal' – for example, streaming the service (50%), inviting people on social media (15%), and wearing colourful clothes (7%).

What changes have funeral directors seen since COVID-19?



What other trends are funeral directors seeing?

Funeral directors report increased instances of unusual and personalised elements, digitisation of services, and celebrant-led send-offs.

“

I had a gent pass away a few months ago, and he loved all things Spitfire and Battle of Britain – so we had a Battle of Britain custom coffin made for him.

”

“

I had a lady that absolutely loved pink, so we had a pink glitter coffin for her.

”

“

There's far more use of streaming services since COVID. People can log on to the internet and watch it online.

”

“

There's a trend towards humanist ministers.

”

“

We've had families with children painting the coffin with handprints or putting stickers and badges on them. And more willow or wicker choices for eco reasons.

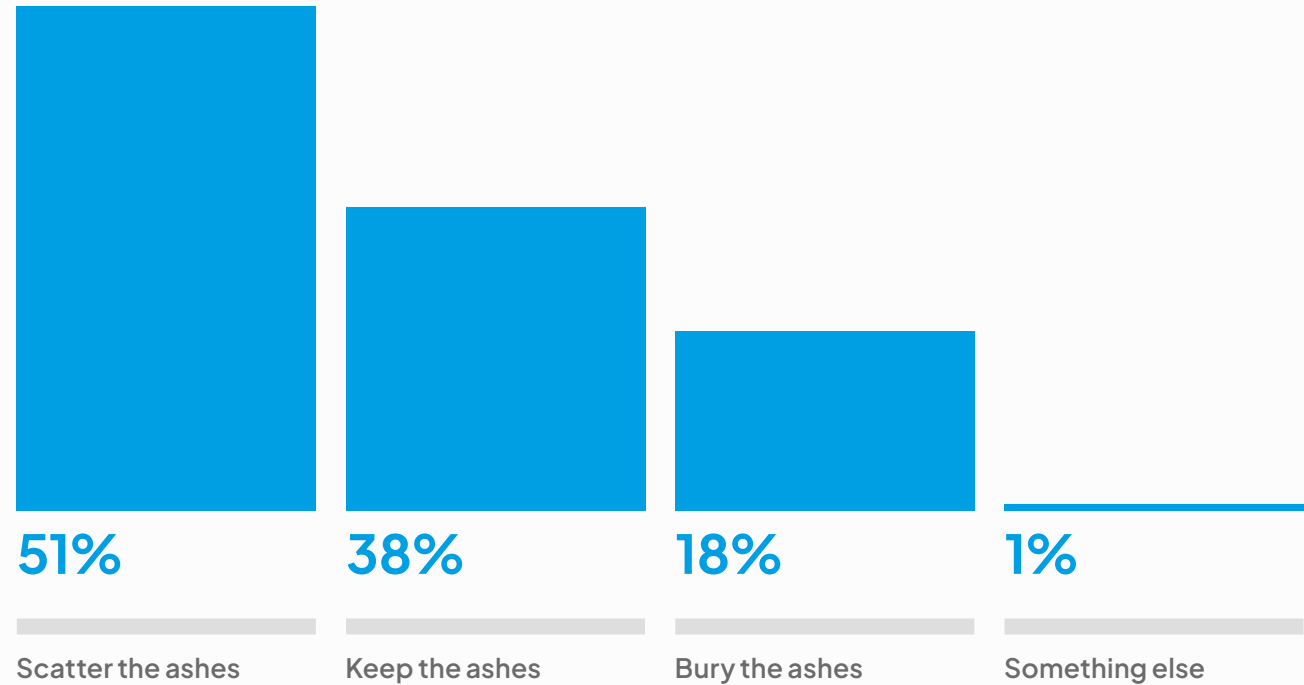
”



What are we doing with our loved one's ashes?

51% of cremation organisers scatter their loved one's ashes. 30% keep the ashes, and 18% bury them.

What funeral organisers do with loved one's ashes

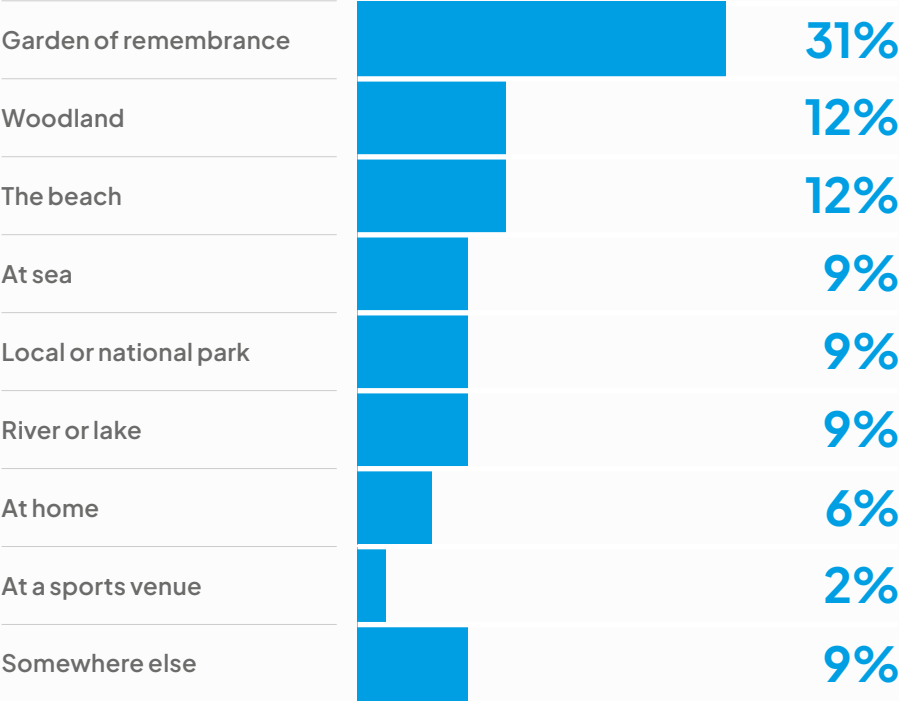


8

Where ashes are being scattered

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Report 2026

The most popular place to scatter a loved one's ashes is still in a garden of remembrance (31%). 12% of people choose a woodland or the beach, while 9% choose at sea, a park, or a river or lake. And just like in previous years, 2% scatter the ashes at a sports venue.



The most popular place to scatter a loved one's ashes is still in a garden of remembrance.

31%

Where did we say goodbye to our loved one's ashes?

Here are some of the places people say they've scattered – or plan to scatter – their loved one's ashes...

“

Some at Bristol Rovers football ground and some in his favourite fields where he walked his beloved dogs.

”

“

Into the Thames on a rented charter boat for my father following Hindu traditions.

”

“

Under a specially planted tree.

”

“

The ashes were scattered in the churchyard where other members of the family are buried.

”

“

In several places, from the gardens of family to a beach where we enjoyed many family holidays.

”

“

At their favourite spot along the Devon coast – a quiet cliffside they loved to walk, with a beautiful view of the sea.

”

“

Asked to have ashes put into a firework.

”

“

The local woods where we walked daily with our dogs. I can 'chat' to him when I go there.

”

“

Ashes were scattered at the top of Snowdon mountain.

”



The nation's favourite funeral songs

An easy way to make a funeral service more personal is to choose songs that mean something to you and your loved ones.

Songs to go out to

'Abide with Me' replaces 'My Way' by Frank Sinatra as the most played song at funerals. But 'My Way' is still the top choice for those who've given some thought to their own send-off.

Try SunLife's [Funeral Song Generator](#) to help you find the perfect music to go out to. Just answer a few questions about your favourite things, and we'll suggest a great funeral song!

Top 10 songs played at funerals

- 1 **Abide with Me**
Various
- 2 **Amazing Grace**
Various
- 3 **My Way**
Frank Sinatra
- 4 **All Things Bright and Beautiful**
Various
- 5 **The Lord Is My Shepherd***
Various
- 6 **Angels**
Robbie Williams
- 7 **Goodbye's (The Saddest Word)***
Celine Dion
- 8 **Over the Rainbow**
Judy Garland
- 9 **You'll Never Walk Alone**
Gerry and the Pacemakers
- 10 **Jerusalem***
Various

*New to the top 10

Top 10 songs we want for our own funeral

- 1 **My Way**
Frank Sinatra
- 2 **Angels**
Robbie Williams
- 3 **Jerusalem***
Various
- 4 **Abide with Me**
Various
- 5 **You'll Never Walk Alone**
Gerry and the Pacemakers
- 6 **Always Look on the Bright Side of Life***
Monty Python
- 7 **Amazing Grace**
Various
- 8 **Time to Say Goodbye**
Sarah Brightman and Andrea Bocelli
- 9 **Wind Beneath My Wings***
Bette Midler
- 10 **Spirit in the Sky***
Norman Greenbaum

Learnings



Learnings

2025 saw the price of final farewells continuing to rise. Let's take a closer look at this and other key learnings from SunLife's 2026 Cost of Dying Report...

1

Funeral costs are on the increase – but there are ways to save

Over 22 years of SunLife's research, the Cost of Dying Report has seen the price of a traditional attended funeral rise by 146%. And year on year, this type of send-off has gone up by 5.3% – the highest increase since 2016 – to £4,510.

But this is just one of many options available to consumers these days. The funeral landscape is changing rapidly, and more people are choosing send-offs to suit their budget and preferences.

Our new figure, a simple attended funeral, represents a more common, modern, reduced service – and at £3,828, offers a saving of nearly £700 compared to a traditional attended funeral.

What's more, direct cremations and direct burials – the unattended alternatives – remain at the lower end of the price range. Both sit at £1,628, although they have seen year-on-year increases.

However, these are just the base costs for a funeral. When the send-off is taken into account, average spend rises by £1,312. And depending on the extras you choose, this figure can be significantly more or significantly less.

2

**Direct cremations remain popular –
but aren't for everyone**

Direct cremations appear to have cemented their popularity. In 2019, before COVID-19 restrictions necessitated such minimalist funerals, uptake was just 3%. It surged during the pandemic, and perhaps surprisingly, has remained at the same high level in the subsequent years. 21% of all funerals are now described as a direct cremation.

Awareness of this type of send-off has moved hand in hand with popularity. Just 52% of people were aware of direct cremations in 2019. That figure has now grown to 85% – and we continue to see it increasing every year.

While the affordability of direct cremations can be a reason for the choice, more organisers report the ease, lack of stress, and speed as factors. Many also say that the deceased requested or arranged a direct cremation before they passed.

However, this type of funeral isn't for everyone. Anecdotally, organisers tell us they're surprised by what's excluded and how impersonal it can feel. Costs can also mount if extras are added, or if you choose to hold some kind of memorial service – which 86% do.

3

Funerals are continuing to become more personalised

If there's any evidence that the trend towards more personalised funerals is growing, it's that celebrations of life are at their most popular. 58% of send-offs are now described as this more light-hearted, bespoke type of funeral – marking a 27% rise since 2017. At the same time, traditional farewells have fallen to 26%.

Some popular ways of reflecting the deceased's individuality include specific music, readings, dress codes, and even coffins. Nowadays, many organisers also allow children and pets to attend the service.

According to funeral directors, other trends that have emerged in recent years – particularly since the pandemic – involve increased technology. They report seeing more use of social media to invite people before, live-streaming during the service, and recordings to share after.

4

Brits still don't like talking about death and funerals

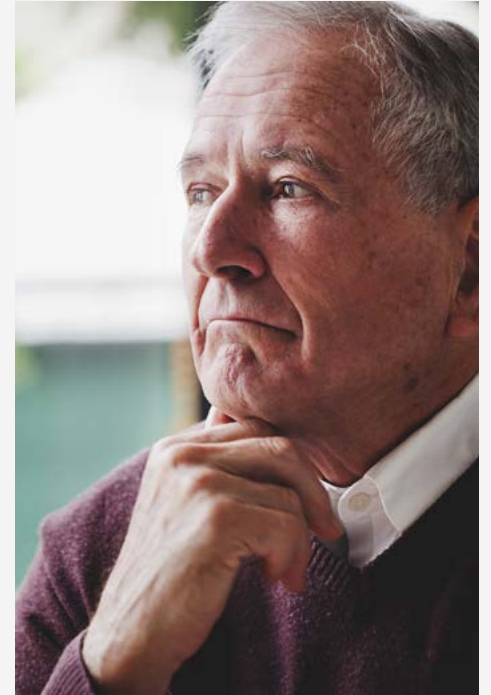
Every year, our research finds the same thing: we don't know what our loved ones want when it comes to funeral wishes. A shocking 53% of organisers aren't sure if the deceased would've preferred a burial or cremation. And in fact, 18% don't know any of their funeral wishes at all, with less than 1% claiming to know them all.

When asked how they know about their loved one's preferences, 47% say the deceased told them directly. But only 21% of funeral organisers have spoken to someone about their own wishes. This figure is down on the year before, showing Brits aren't changing their attitudes to 'that conversation'.

Our research also reveals that, of those who don't know their loved one's preferences, the majority would've found it helpful – especially what type of funeral they wanted. So it's best to get talking sooner rather than later.

And if you don't feel like chatting, why not complete SunLife's [My Perfect Send-Off](#) tool or [My Digital Legacy](#) pack?

Both are free, simple, and help you write down what you want to happen after you're gone – ideal for sharing your funeral and digital wishes with your family and friends.



Thank you

—
If you have any questions about the
SunLife Cost of Dying Report 2026,
or any of our past reports, contact
pressoffice@sunlife.co.uk