



The Cost of Dying

2021 Report



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



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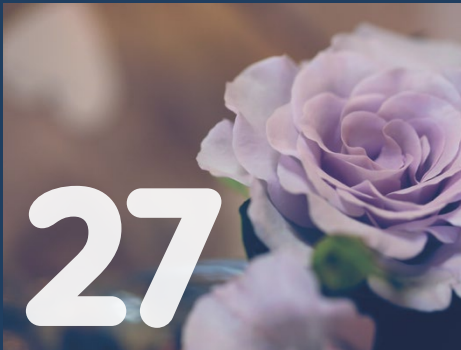
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Welcome to the SunLife Cost of Dying Report 2021

With the COVID-19 pandemic affecting every walk of life in 2020, we knew that 2021's Cost of Dying report was going to be a little different.

One thing that hasn't changed, however, is that the cost of a basic funeral has gone up. It's now £4,184 – the highest it's ever been.

While this figure has risen, our wider focus on the funeral market shows that the rate at which funeral costs are increasing has slowed each year, for the last four years. And this year shows the lowest ever year-on-year increase.

In addition, the pandemic has changed the funeral industry dramatically, perhaps permanently. Most notably, direct cremations (where family do not attend the cremation, but can arrange their own, separate service) are becoming ever more popular.

This increase in direct cremations can't be solely because of the pandemic. But the lower cost, and the fact that many people couldn't organise a more traditional funeral due to government regulations, are likely to have been significant factors.

To help people during such difficult times, we've included practical tips from both funeral directors and people who've recently organised a send-off. They've given us a wealth of insight into how to cut costs and alleviate the stresses of organising a funeral.

I'd also like to draw attention to another development: our new method of calculating the cost of a funeral.

We now take the percentage of cremations vs. burials into account, to reflect the changing habits of the nation – as cremations are now far more common than when our Cost of Dying research began. You'll notice we've also updated previous years' figures, so you can clearly see the change over time.

So read on to find out more about funeral costs, trends and changes in 2021 – and to hear what the future of funerals may hold.



Justin Cole Director, SunLife

The report at a glance

The cost of dying

How much the cost of dying has risen between 2019 and 2020

2020 - **£9,263**

2019 - **£9,192**

+0.8%

(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 risen between 2019 and 2020

2020 - **£4,184**

2019 - **£4,115**

+1.7%

£5,044

How much a funeral could cost in 5 years' time

24%

of people who arranged a funeral between February-July 2020 said the death of their loved one was related to COVID-19

About the report

The Cost of Dying Report is an annual sector-leading research paper, providing the credible and comprehensive overview of funeral costs since 2004. It's undertaken by Critical Research on behalf of SunLife, using two research methods:

- 100 funeral directors across the UK (10 per region), conducted in June to August 2020
- 1,506 individuals who have been involved in organising a funeral over the past 4 years, conducted in June to July 2020

How to reference the Cost of Dying Report 2021

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 full report, too.

Please reference the report as follows:

SunLife (2021), Cost of Dying Report, sunlife.co.uk/costofdying2021

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 has already changed funerals



Our new methodology

We've made some changes to the way we calculate the average cost of a funeral.

Since we first started tracking funeral costs in 2004, we based our average funeral cost on a simple average of cremation and burial prices.

But the percentage of cremations continues to rise versus the more traditional burial – as you can see below. And our average funeral cost figures will now take into account that there are more cremations than burials.

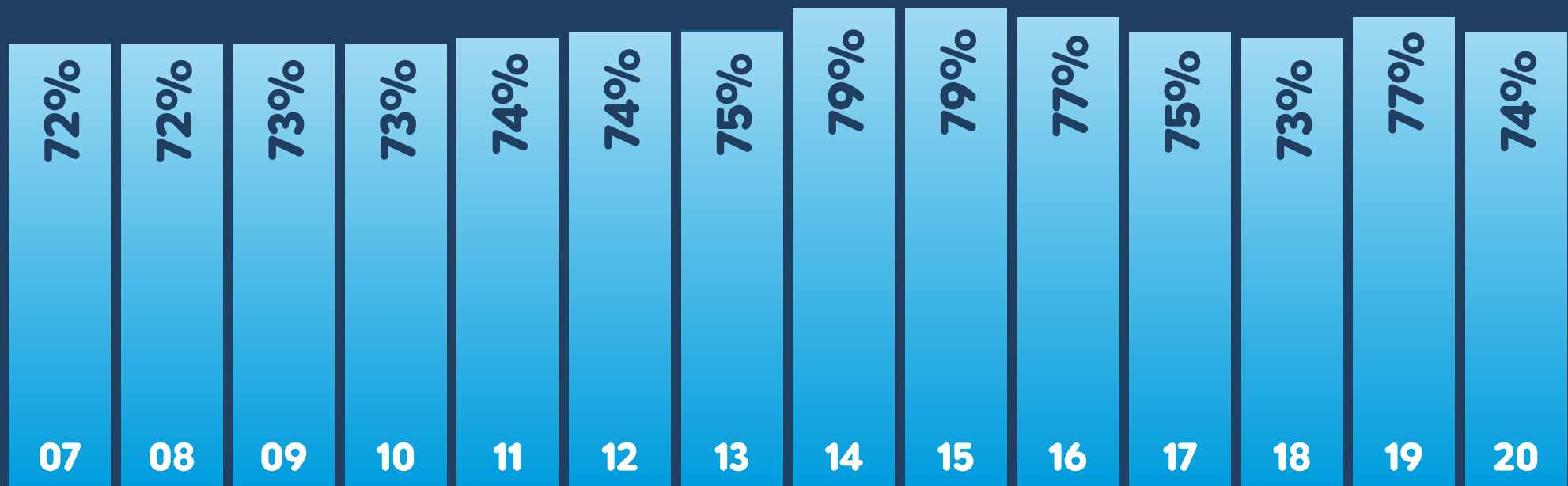
To address this, our average funeral cost is now also weighted by the percentage of burials and cremations in the UK.

Historical figures

To give a consistent comparison of funeral costs over time, we've updated the previous years' figures to reflect this change in our calculation. For example, the cost of a basic funeral in 2019 using our old calculation was £4,417. But now, with our new method, it's £4,115.

% of funerals which are cremations

Source: 2014 onwards SL consumer survey. Prior to 2014 figures sourced from www.cremation.org.uk



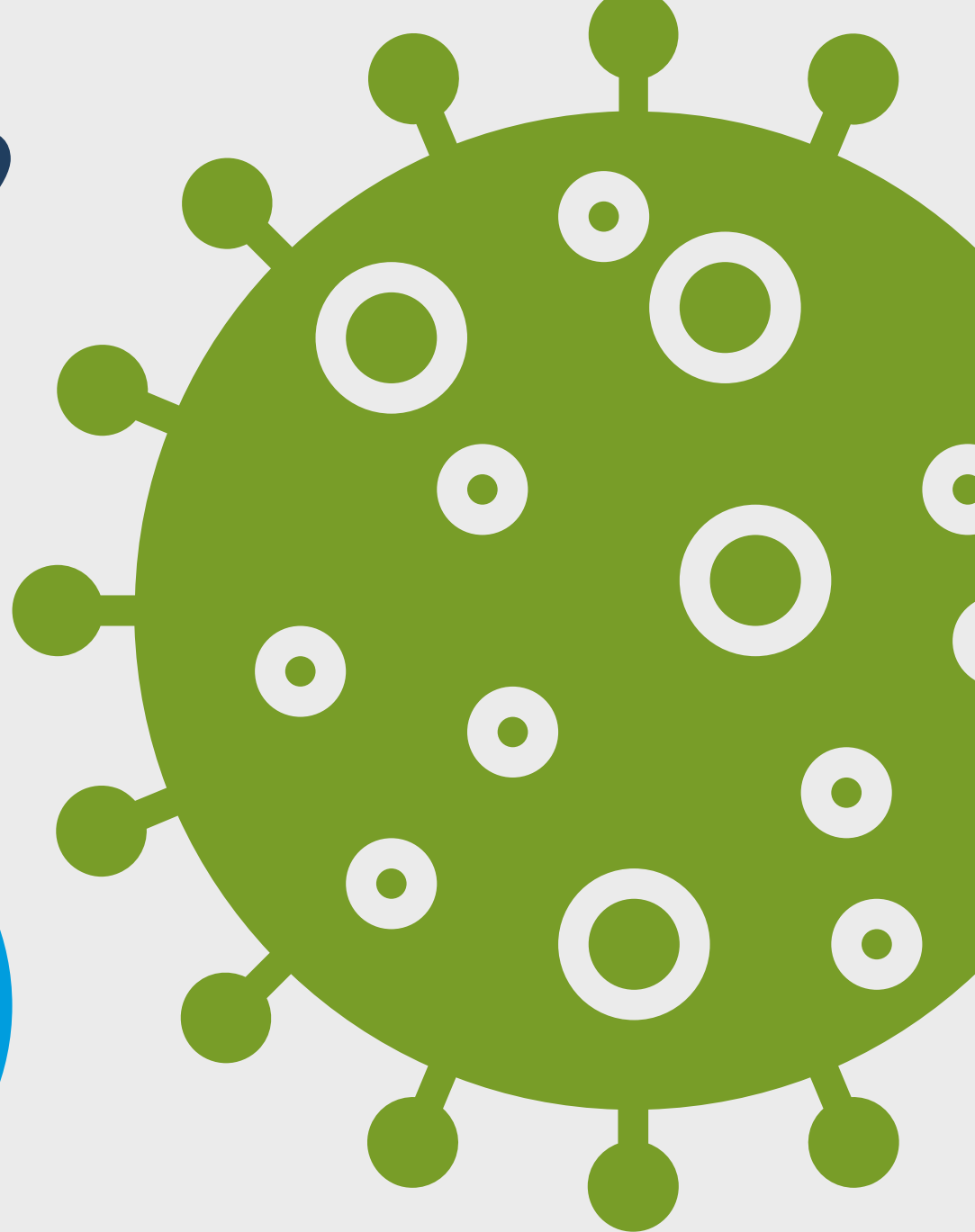
A note on COVID-19

Our research for the Cost of Dying 2021 report was undertaken during the COVID-19 pandemic (from June to August 2020).

To help understand the overall impact that COVID-19 has had, both on people organising a funeral and on the funeral industry as a whole, we asked participants:

- If the death of the deceased was due to COVID-19
- What support they received from the government when organising a funeral during the pandemic
- To what extent the funeral they organised was influenced by government restrictions

For a full breakdown of COVID-19's impact on funeral organisers and the funeral industry, go to page 21.

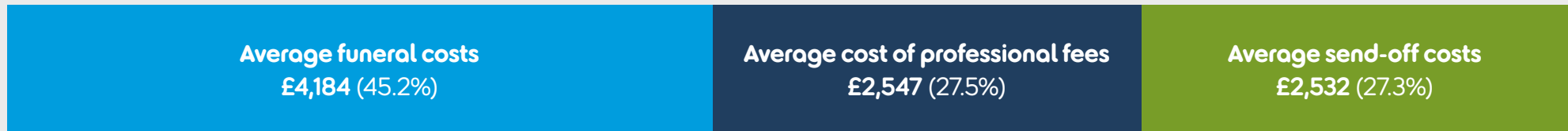




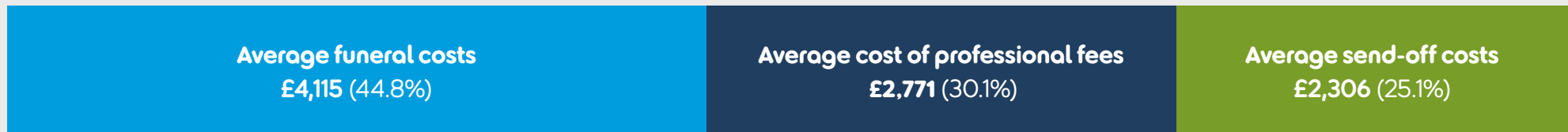
The cost of dying in 2020

What's changed?

£9,263 – Average cost of dying in 2020



£9,192 – Average cost of dying in 2019



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 wake or gathering. So it's the overall average cost someone pays if they are dealing with the person's estate and organising their funeral.

In 2020, the cost of dying was £9,263 – up £71 (+0.8%) since 2019.

However, this is a small rise compared to previous years. (For example, between 2018-2019, it went up by 3.1%.) Despite this, the cost is still likely to come as a shock to many.

The cost of dying has risen by 39% in the last decade, from £6,668 in 2010 – that's 10% higher than the rate of general inflation*.

*The Office for National Statistics composite price index

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. But what do these services include? Let's take a look:

Average cost of a basic funeral: £4,184 (+1.7%)

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

Average amount spent on the send-off: £2,532 (+9.8%)

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

Average amount spent on professional fees: £2,547 (-8.1%)

Hiring a professional to administer the estate.



Due to COVID-19, the medical certificate needed when someone dies has been temporarily suspended, meaning doctors' fees now cost £82 – down from £164 in 2019. (This doesn't include Scotland, where it's still free.)

The funeral is still where most of the money goes

With an average cost of £4,184 (up 1.7% since 2019), the basic funeral costs make up 45.2% of the total cost of dying in the UK.

Once again, send-off costs have risen the most

While send-off costs didn't rise as sharply as last year, they still went up the most, with a 9.8% rise to £2,532. They now make up 27.3% of the total cost of dying.

Professional fees are still going down

Perhaps the most dramatic change is the fall in professional fees, which have gone down 8.1% since 2019 – but they still make up 27.5% of the total cost of dying.





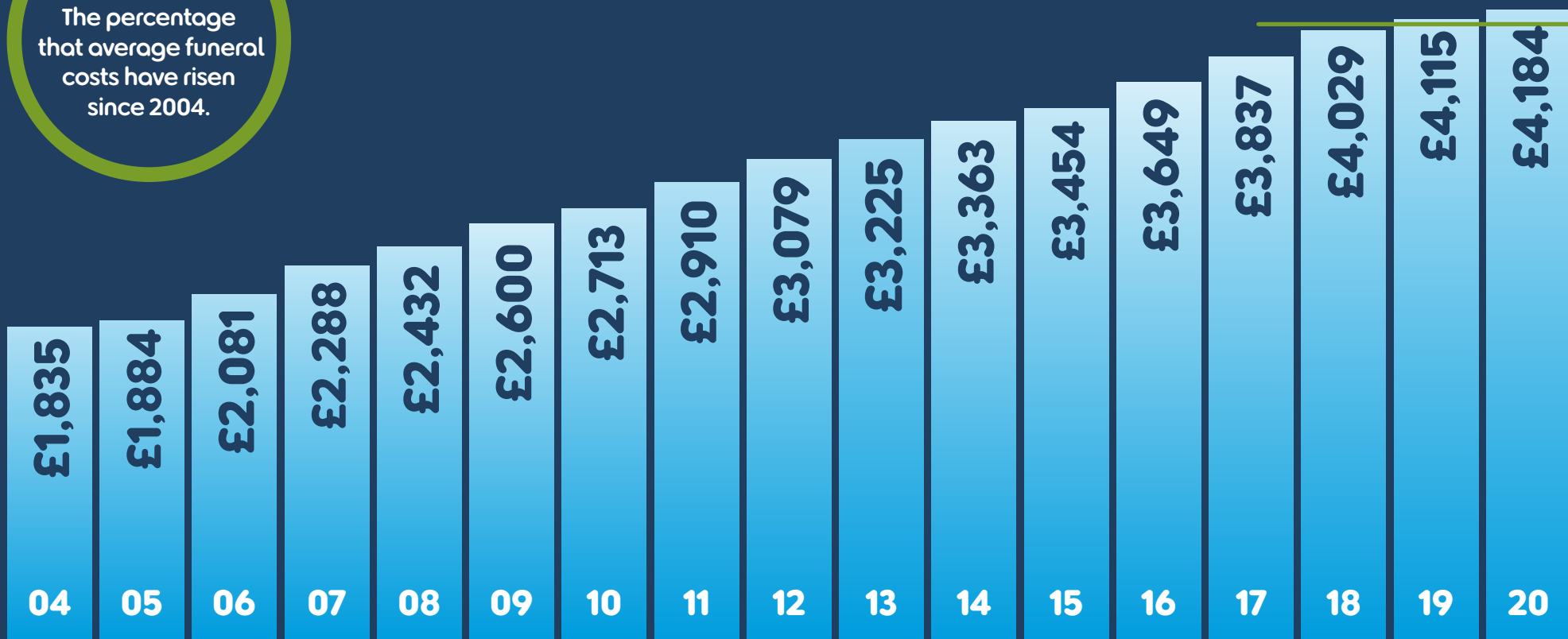
Funeral costs in 2020

Funeral costs have risen again

Like the cost of dying, the average cost of a basic funeral is higher than ever before.
At £4,184, it's up 1.7% since 2019, when it was £4,115*.

*Our average funeral cost is now weighted by the proportion of burials and cremations in the UK.
We've updated the previous years' figures to reflect this change in our calculation.

128%
The percentage
that average funeral
costs have risen
since 2004.

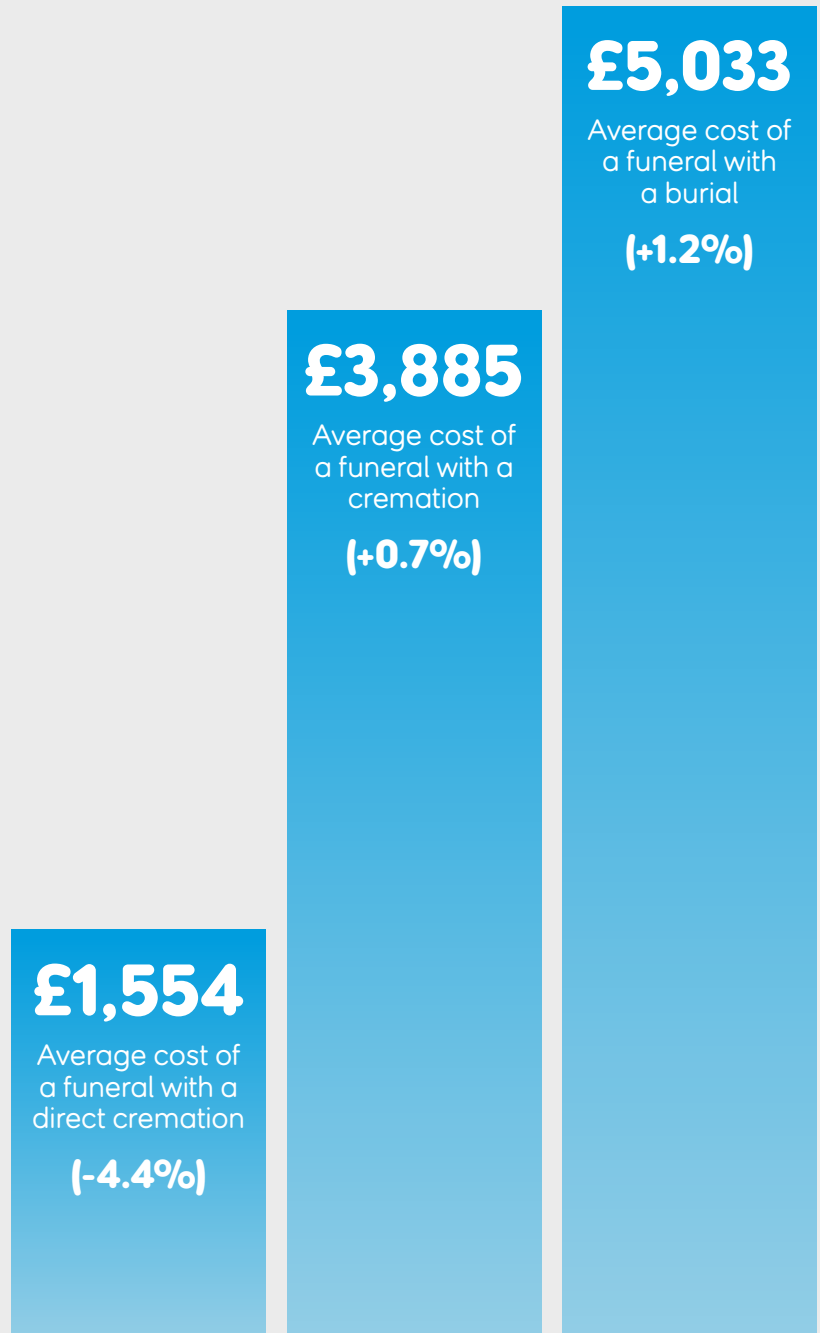


Burial, cremation and direct cremation costs

The cost of a basic funeral may be higher than ever. But when we look at the average cost of a basic funeral with a burial, it actually goes up to **£5,033 (+1.2% since 2019)**.

With a cremation, the average basic funeral costs **£3,885 (+0.7% since 2019)**. And with a direct cremation, a basic funeral costs just **£1,554 – down 4.4% since 2019**.

So a burial is still the most expensive option, while a direct cremation remains the most affordable choice. (See page 18 for more about direct cremations.)



| 2020 average funeral cost: £4,184 (+1.7%) | 2019 average funeral cost: £4,115 |
|---|-----------------------------------|
| Burial: £5,033 (+1.2%) | Burial: £4,975 |
| Cremation: £3,885 (+0.7%) | Cremation: £3,858 |
| Direct cremation: £1,554 (-4.4%) | Direct cremation: £1,626 |

Funeral costs where you live

Where did funeral costs rise?

| | |
|--------------------------------|--------------|
| – Wales | +0.4% |
| – London | +3.4% |
| – North West England | +5.2% |
| – Scotland | +5.7% |
| – East and West Midlands | +3.9% |
| – South East & East of England | +9.8% |

And where did they drop?

| | |
|----------------------------|--------------|
| – Yorkshire and the Humber | -3.6% |
| – South West England | -2.4% |
| – North East England | -1.8% |
| – Northern Ireland | -7.4% |

The most expensive places to die

| | |
|--------------------------------|-----------------------|
| – London | £5,235 (+3.4%) |
| – South East & East of England | £5,007 (+9.8%) |
| – East and West Midlands | £4,488 (+3.9%) |
| – Yorkshire and the Humber | £4,270 (-3.6%) |

Four regions are above the national UK average in 2020 – down from five in 2019, thanks to average funeral costs dropping in South West England.

The most affordable places to die

| | |
|----------------------|-----------------------|
| – Northern Ireland | £3,222 (-7.4%) |
| – Wales | £3,718 (+0.4%) |
| – North West England | £3,785 (+5.2%) |
| – North East England | £3,826 (-1.8%) |

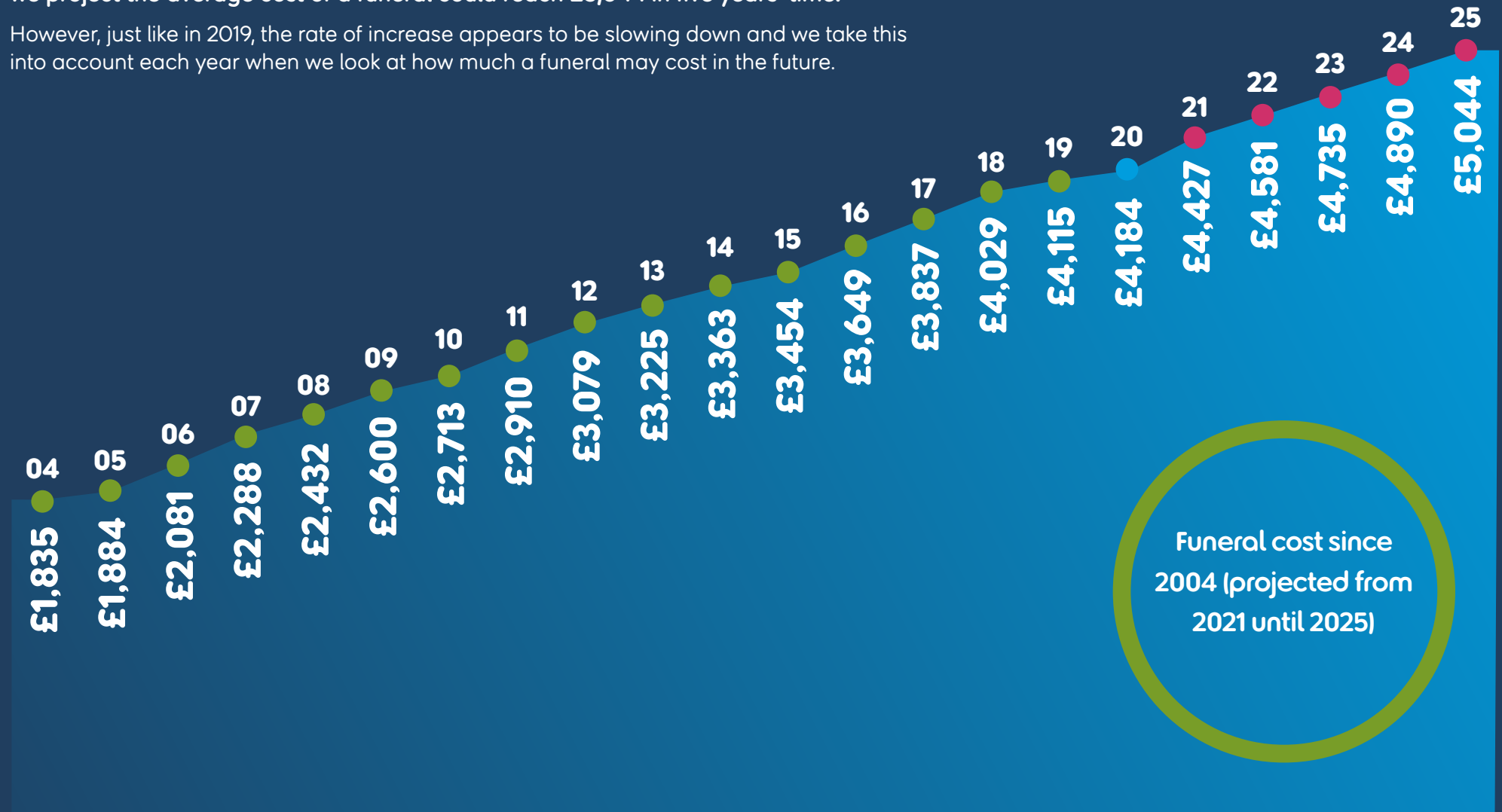
Northern Ireland has the biggest drop in costs (-7.4%), making the average funeral in that area 23% below the national average. Meanwhile, Wales has seen very little rise in costs compared to 2019 (when it saw a 9.4% rise).

Where you live can make a big difference to the average cost of a basic funeral. At **£5,235** London is still the most expensive place to die.

Will funeral costs keep rising?

If the cost of a basic funeral rises at the same rate as it has since 2004, we project the average cost of a funeral could reach £5,044 in five years' time.

However, just like in 2019, the rate of increase appears to be slowing down and we take this into account each year when we look at how much a funeral may cost in the future.



The cost of a send-off

While many of us consider a proper send-off to be an important part of any funeral, the COVID-19 pandemic has made it difficult for us to give our loved ones a celebratory farewell. Despite this, we've seen a 9.8% rise in overall send-off costs.

In fact, average send-off costs rose from £2,306 in 2019 to £2,532 in 2020.

At £1,016, the memorial has seen the biggest rise in price, making up 40.1% of the total send-off costs. And, like 2019, catering (17.8%), limo hire (13.3%) and venue hire (11.1%) make up the next three most expensive costs.

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.



A woman with long dark hair, wearing a dark coat, a brown beanie, and a striped scarf, is kneeling on a large, mossy rock by the edge of a lake. She is scattering a cloud of brown soil or ash from her right hand into the air. A blue ceramic urn sits on the rock next to her. The background shows a calm lake, a line of trees, and a cloudy sky.

The future of funerals

What type of funeral are people choosing?

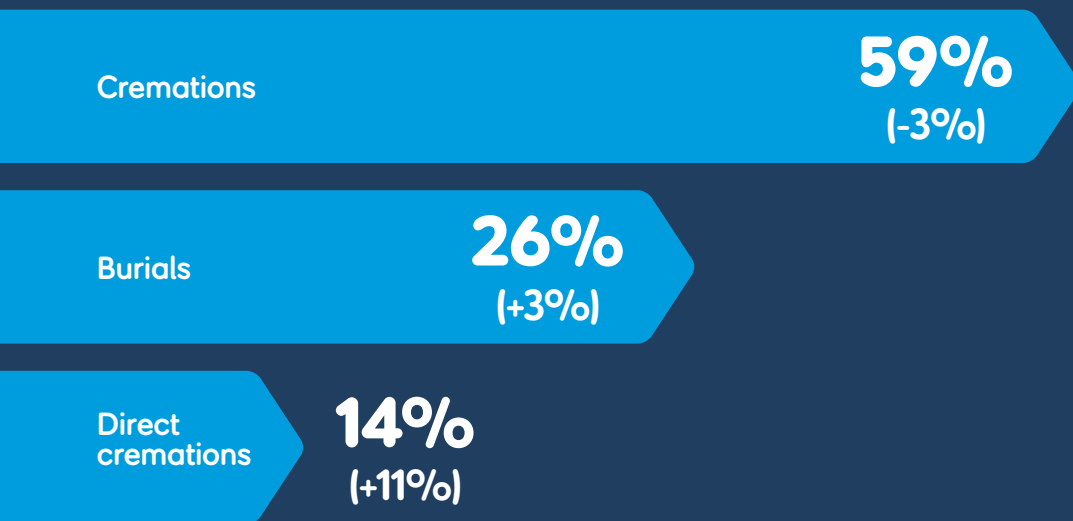
While burials have become slightly more popular in 2020, cremations are once again the most popular choice – with the number of direct cremations increasing substantially.

In 2020, 26% of funerals were burials and 74% were cremations.

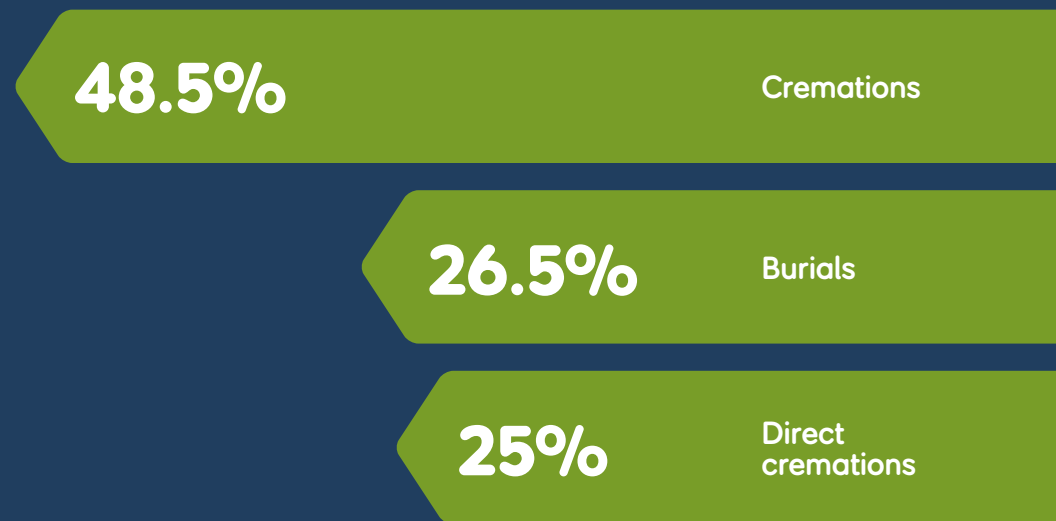
14% of people described the funeral they organised as a direct cremation (up from just 3% in 2019).

But from February to July 2020, when the COVID-19 pandemic hit the UK, the number of people who described the funeral as a direct cremation rose to 25%.

Type of funeral (2019-2020)



Type of funeral February to July 2020, during lockdown



The rise of direct cremations

What's a direct cremation?

With an average cost of £1,554 in 2020, a direct cremation is by far the most affordable choice for a funeral. Why? Because a direct cremation is a cremation without a funeral service.

The deceased goes straight to the crematorium to be cremated. You collect the ashes or get them returned to you, either to keep or scatter. You can choose to have a celebration of your loved one's life, whenever and wherever you like.

A direct cremation is also undertaken without any mourners, so there's no need to spend money on flowers, limousines or other extras that could increase the overall costs.

As there's also no need for expenses like hearses, embalming or officiant's fees, direct cremation is becoming an ever more popular option.

COVID-19 and direct cremations

With social distancing, lockdowns and quarantine restrictions in force throughout most of 2020, a direct cremation was the most practical option for 25% of people organising a funeral between February and July 2020.

And awareness of direct cremations is growing, with 59% of people now aware of them (+7% since 2019) and 93% of funeral directors offering direct cremations.

Only **59%** of people are aware of direct cremations
(+7% since 2019)

93% of funeral directors now offer direct cremations

Why choose a direct cremation?

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

"We wanted to remember him alive, and it was too painful to have a funeral in person."

"The local authority and the funeral director guided me in this direction due to COVID-19."

"Cost less and the fact that social distance needed to be observed."

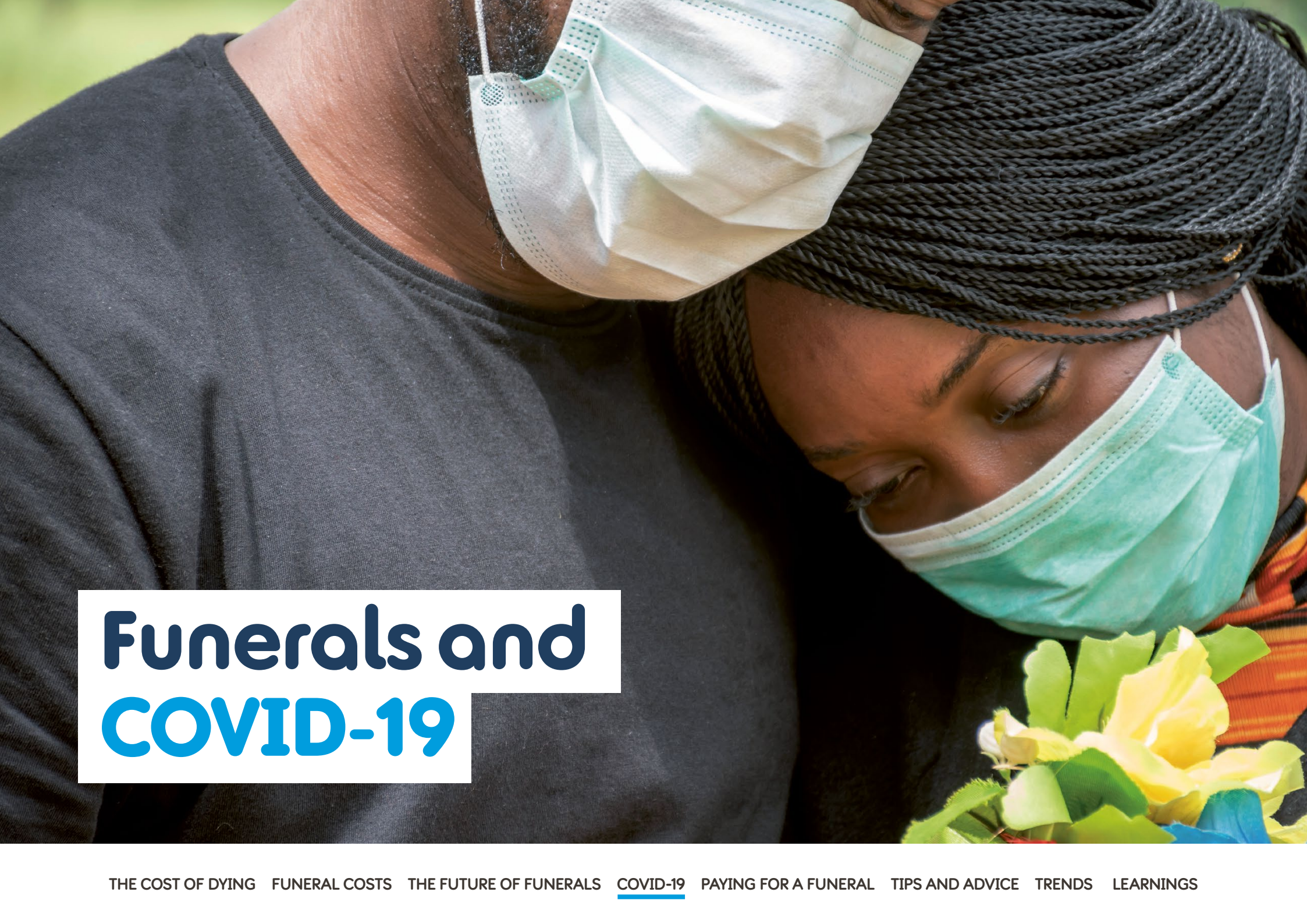
"Straight up cost, it was £2,000 cheaper."

"He was not religious or sentimental and wanted money spent on a wake, not a funeral."

"We would not have been able to have a traditional cremation in any case, due to the lockdown."

“

I am glad I chose to have a direct cremation because our memories now are of him alive, and we have no sad memories of a funeral.



Funerals and COVID-19

At a glance

The percentage of people who organised a funeral between February and July 2020 and describe the death of their loved one as COVID-19-related

24%

82%

82% said the funeral they organised was affected a lot by COVID-19.

33%

33% described the funeral they organised as a direct cremation.

71%

71% said that not everyone who wanted to attend the funeral could, due to social distancing guidelines.

86%

86% said there were things they couldn't do or had to cut back on – most commonly catering, limousines and venue hire.

34%

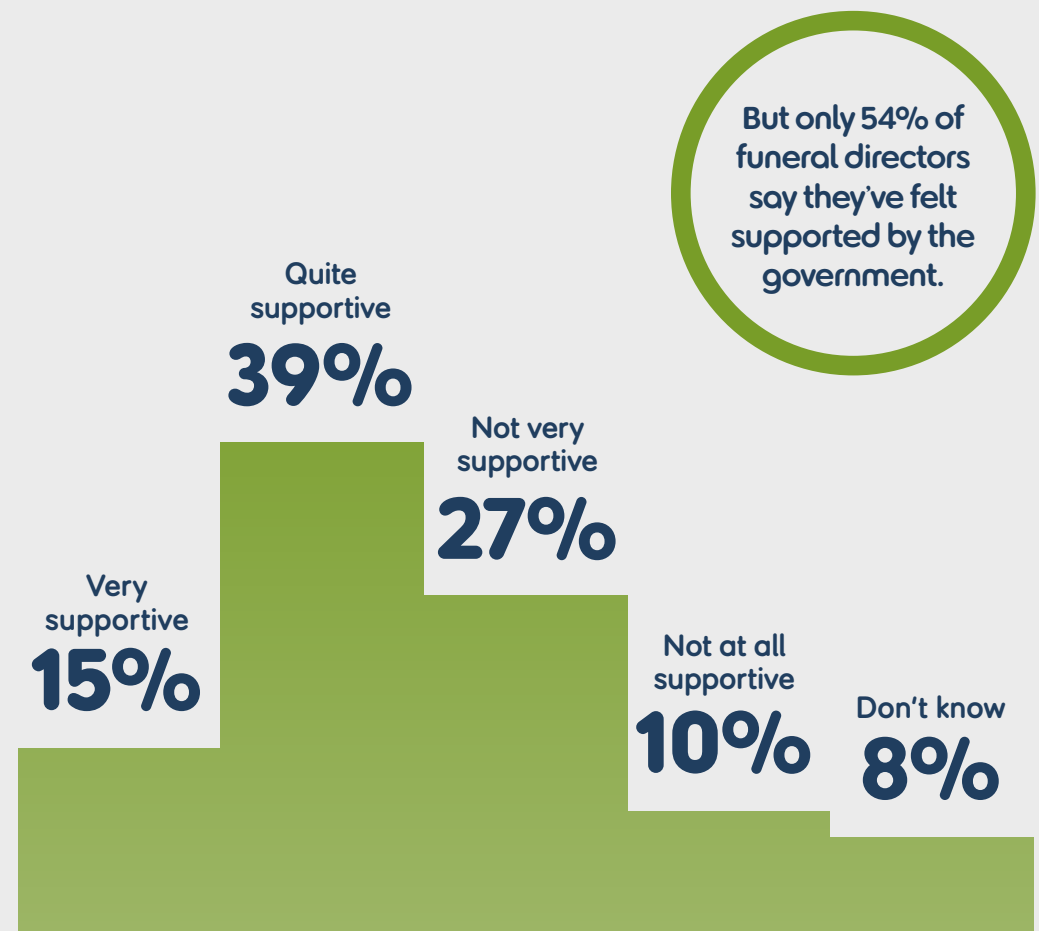
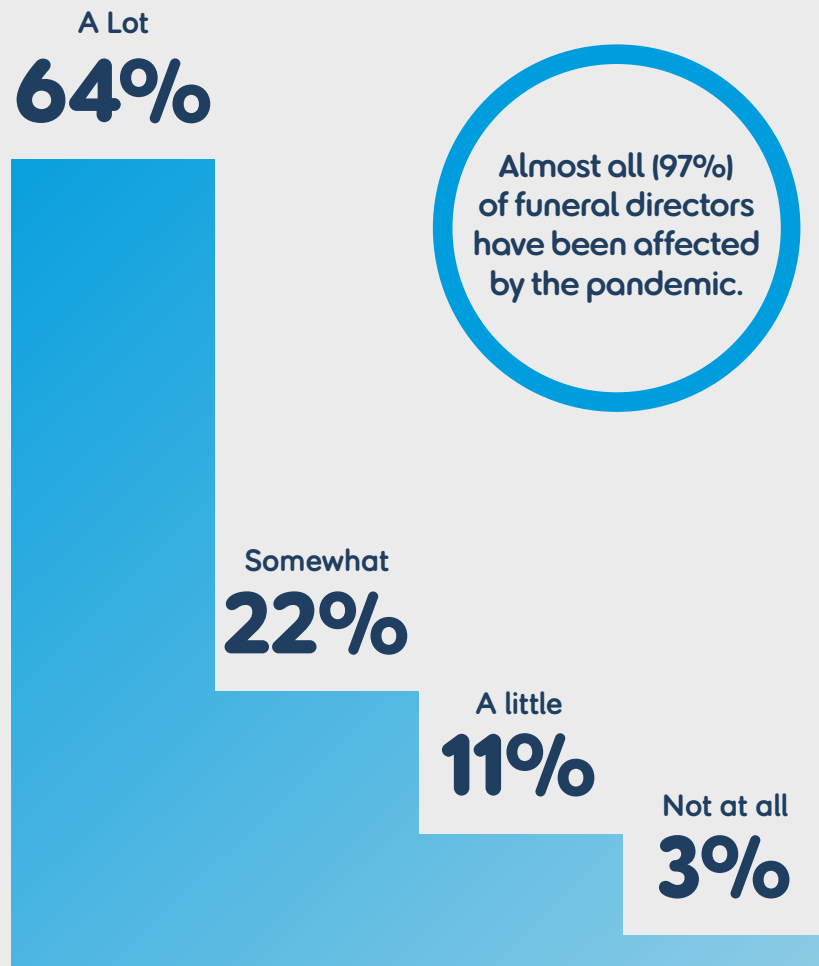
34% said the funeral caused them notable financial concerns.

How is the funeral industry coping?

Government restrictions in 2020 have changed funeral services drastically, so the funeral industry has been operating under challenging conditions.

Only a limited number of people can attend a funeral, and there are social distancing restrictions and mandatory face coverings to consider.

This has made saying goodbye to our loved ones especially hard during the pandemic. What's more, funeral directors can't offer comfort as they used to – even a handshake is off-limits.



What the funeral directors say

We asked funeral directors what the difficulties of organising a funeral during a pandemic are...

"It has been hard to control people in an emotional state in a funeral, they want to hug and want that contact...They need children or close friends and that has hit families hard."

"The guidance has been misleading and disorganised. There was a document that was published about care of the deceased...We were told we had to wear hazmat suits and it was very contagious so I read it all, went out, bought it, and lo and behold I went to find that document and it disappeared. There was a new one telling us not to worry, a mask and apron is enough."

"I've not been able to meet families face to face with COVID-19, and some people are self-isolating and can't meet you if they are older. Lot of people are doing it virtually, on the phone, Skype or Facetime or any media."

“

It is mainly down to the government's guidelines and legislations. Families are not having a proper grieving process.

Saying goodbye in a pandemic

We asked people who had organised a funeral between February and July 2020 what it was like for them and their families...

"My mother died of Covid-19 and because of that her body couldn't be embalmed, so we couldn't see her at the chapel of rest. That would have meant so much to us as we only had a 10-minute video call to say our goodbyes."

"There were less people there than I anticipated because of the coronavirus pandemic. I am truly heartbroken by the idea that one cannot visit their loved one's grave and mourn with family members."

"We filmed the very short service so other family and friends could watch it. It was very sad to only have 6 people there as Susan was very well known and popular."

"It affected mostly the amount of people who could attend, so we only invited close friends, and close family members...The other mourners who aren't as close with the deceased person, we would do an after-party for them after the virus."

“

Only 5 mourners – no church service or singing permitted. Social distancing prevented hugging and handshakes, and no reception.

COVID and the future of funerals

When we asked funeral directors how they think the COVID-19 pandemic will affect funerals in the future, they said:

- Job losses will mean people opt for simpler funerals
- Paperwork will go digital, as it's more hygienic and efficient
- Direct cremations will continue to gain popularity

“

Funerals will be simpler as people do not have the money.

We see direct cremations continue to rise, because people don't just see it as a cheaper option now but as another choice.

“

I hope that registration of death remains over the phone and online.



Paying for a funeral

Were we prepared for the cost?

What costs did people find most surprising?

"Flowers – I knew they would cost a lot but seems pointless when you only see them for 30 minutes."

"Order of service cards. It's so difficult to predict how many you will need."

1 in 4
said there were certain funeral costs that surprised them



How are we paying?

65% of people made provisions specifically to pay for their funeral before they passed away (+2% since 2019).

But only 66% (+2% since 2019) had made a sufficient contribution to cover the whole cost of the funeral.

How people helped pay for their funeral

Savings and investments



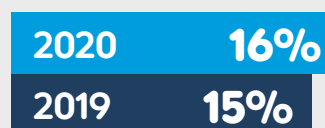
Pre-paid funeral plan



Over 50s life insurance



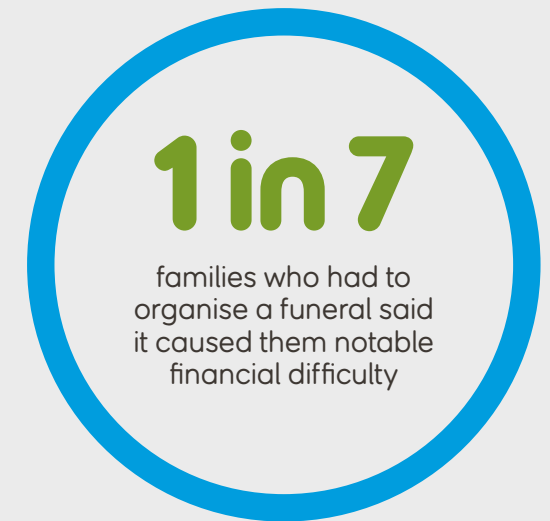
Life insurance (excluding over 50s plans)



Finding the money to pay

For 14% of families, finding the money to pay for the funeral they organised caused them notable financial problems (+2% since 2019).

On average, they had to find almost £1,800 to cover the costs. So, how did they find the money? Most delved into their savings and investments (38%), used a credit card (25%) or borrowed from a friend or relative (25%).



| How people made up the funeral cost | 2019 | 2020 |
|---|------|------|
| Took money from savings or investments | 30% | 38% |
| Put the outstanding amount on a credit card | 25% | 25% |
| Borrowed money from a friend/relative | 22% | 25% |
| Paid the funeral director in instalments | 16% | 16% |
| Sold belongings to cover the cost | 15% | 17% |
| Borrowed money from a loan provider (e.g. a bank) | 10% | 13% |
| Applied for a subsidy from government or local authority (Funeral Payment Expenses) | 8% | 9% |
| Other | 12% | 6% |
| Can't remember | 5% | 3% |

Exploring options

Less than one in five (18%) people got more than one quote when organising a funeral (+1% since 2019).

This could partly be because 41% of the deceased specified which funeral director they wanted.

Even so, you don't have to go with the director your loved one names. You can still shop around for more affordable options.

How many quotes did you get?

Two
14%

One, and we chose
that funeral director

55%

Three or four
4%

None
26%

81% of people got
either no quote, or
just one quote from
funeral directors



Practical tips and advice

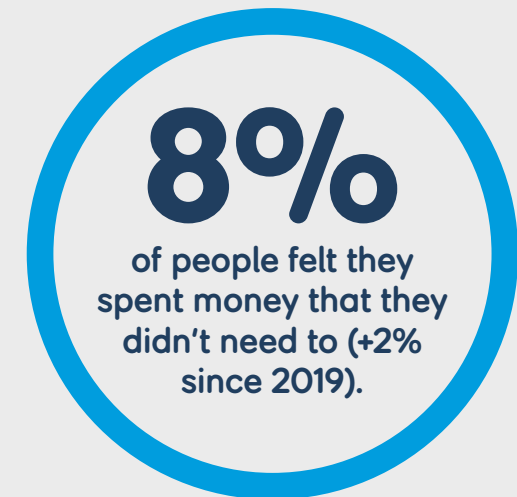
How are we cutting costs?

With the cost of dying higher than ever before, it's no surprise that more than half (53%) of the people we asked tried to cut back and keep funeral costs down (+2% since 2019).

Feeling the pressure?

66% of people organising a funeral said they felt under pressure – 53% to get things right, 16% from friends and family, 10% to invite people they didn't want to, and 10% to spend more money than they wanted to.

| Where did they cut costs? | 2019 | 2020 |
|--|------|------|
| Chose a cheaper coffin | 20% | 18% |
| Spent less on flowers | 17% | 15% |
| Had a home wake | 12% | 14% |
| Didn't use a hearse/limousine | 10% | 11% |
| Chose not to embalm | 13% | 10% |
| Shopped around for the best price | 10% | 10% |
| Did not use order of service cards | 9% | 9% |
| Chose a direct cremation | 5% | 7% |
| Chose a cheaper cremation time | 4% | 5% |
| Asked the funeral director to use fewer pall bearers | 3% | 4% |



Cutting costs: top tips

We asked people who had organised a funeral in the last four years how to save money...

1

Choose a cheaper coffin

2

Spend less on flowers

3

Have the wake at home

And we asked them what they wished they'd skipped...

"The limousine was costly and not really needed."

"The notification in the local press only brought in people who barely knew the deceased. It was unnecessary."

"We catered for and ordered booklets for twice the number of people who attended."

"Flowers – seems pointless when you only see them for 30 minutes."

“

Didn't need a fancy coffin as she was cremated, didn't need cars for family and didn't need to buy flowers.

What the funeral directors say

What are the best ways to save money?

1

Opt for a cremation or direct cremation

2

Don't splash out on unnecessary items e.g. an expensive coffin or flowers

3

If you're up to it, take on some of the tasks yourself

What do funeral directors say people overspend on?

13%

Nothing

11%

Something else

10%

Press notice

10%

Catering

11%

Limousines

14%

The coffin

81%

Flowers

Almost 9 in 10 (87%) funeral directors say people spend more money than they have to – usually on flowers.

“The cheapest way to have a funeral is a cremation.”
“Don't spend money on things you have no need for [like] expensive coffins and flowers.”
“Some people provide their own coffin. One person took his dad to the crematorium in his own car and did not pay for a hearse.”

What mistakes are we making?

Almost half (48%) of funeral directors say people try to save money on things they regret later. But what did people regret the most?

"Making their own coffin, doing their own flowers and service sheets themselves."

"Purchasing a coffin online."

"Burying someone in an existing grave."

On the other end of the spectrum, 87% of funeral directors also said that people tend to overspend on certain things, which can lead to financial difficulty. But what are people overspending on?

"Cutting out the order of service. Someone printing it themselves takes a long time and does not look good."

"The catering, a lot of money is wasted on over providing."

"Having multiple floral tributes if money is tight."

“

Some people get carried away and start ordering cars and elaborate flowers and it all adds up.

Planning the funeral: top tips

Funerals have changed a lot in 2020, what with social distancing and other restrictions. But we can still honour the memory of our loved ones in an appropriate and respectful way.

To help, we asked people what they did to make the send-off one to remember, as well as how they made the planning process easier...

Ask for help

"Asked different members of the family for their opinion. My grandad was very family oriented...so it felt appropriate that they all had their say."

Collect special memories

"Asking relatives and friends for their memories of mum before writing our speeches."

Make it personal

"Make a speech and play Mambo number 5. It got everyone smiling and dancing and was a talking point and it made it a celebration of my dad's life."

Do something special with the ashes

"I chose to use some of the ashes to make a piece of art."

Don't let the pressure get to you

"Do not feel any pressure to make the ceremony more expensive than it needs to be. The person that you are sending off is gone and will not experience the ceremony."



Don't panic
Even if you've never planned a funeral before there are plenty of people along the way to help and advise.

What the funeral directors say

What to do first

When someone is organising a funeral, getting started can be the hardest part. So we asked funeral directors what they recommend to get plans underway...

Shop around

"There are big companies and independents, prices vary as well as packages."

Get the family together

"Just talk to family members...find out what they want before booking anything."

Talk to a funeral director

"Talk to a funeral director...and get an idea of options, you don't have to commit to using the funeral director."

Notify the doctors' surgery

"The sooner we have the paperwork the sooner the funeral can be."

Things to remember

We also asked for their advice for making the planning process as stress-free as possible...

You don't have to include everyone

"People tie themselves in knots about what great uncle might think and trying to provide transport for everyone and have 10 limousines."

If you're not sure about cost, ask

"The funeral director will help and be flexible with the family needs."

Trust that your loved one is in safe hands

"We are looking after loved ones when they pass away, either from the hospital or home."

Don't rush

"Rushing to make decisions and not making the whole thing personal enough."

And don't worry about what others think

"That leads to them spending more money...There is no need for a coffin full of bling if it costs thousands of pounds."

What could we do differently?

We also asked people what they'd do differently if they ever have to organise another funeral...

"I probably would have had a smaller, family funeral."

"Find a way to get the immediate family to the venue in time. On this occasion the pressures of COVID unintentionally added a pressure to get it done quickly. I should have delayed the cremation another week to give time for family to make arrangements to attend."

"I wish I had known that direct [cremations] were an option as this might have saved a lot of money."

"Pay for a basic, cardboard coffin, it will be burned and they look just like the real thing."

"I would have had the ashes put in a nice box...they were given to us in a plastic container."

And what they wish they'd known before organising a funeral...

"I wish my partner had been able to discuss his preferences with me... I felt under enormous pressure to get everything right."

"If you can't afford something, ask for it differently, a personalised experience sometimes costs less than a standard package."

“


I wish I had known how much could be done by the funeral director and covered in a pre-paid plan, it would have been less stressful.

Let's talk about funeral wishes

As a nation, we're still not keen on talking about death and funerals.

In fact, just like in 2019, less than 1% of people knew all their loved one's funeral wishes. Nearly half (45%) of people didn't know whether their loved one wanted to be buried or cremated. And almost 1 in 5 (17%) didn't know any of their wishes at all.

| What do we know about our loved ones' funeral wishes? | 2019 | 2020 |
|--|------|------|
| Whether their loved one wanted a burial or cremation | 58% | 55% |
| If they wanted a religious or non-religious service | 38% | 41% |
| The location of their preferred cemetery or burial-ground | 30% | 32% |
| Whether they wanted their ashes scattered, interred or disposed | 28% | 29% |
| Their preferred funeral director | 26% | 27% |
| Who they wanted to arrange the funeral | 26% | 14% |
| Their preference for any music/readings | 25% | 26% |
| Their preferred charity for donation | 24% | 22% |
| Which type type of coffin or casket (e.g. wood, wicker, cardboard) | 13% | 16% |
| Who to invite to the funeral | 12% | 14% |
| Their preferred venue for the wake or post-funeral gathering | 12% | 12% |
| What type of flowers they wanted | 11% | 13% |
| No, I did not know any of the preferences | 17% | 17% |



The good news is, 62% of people who organised a funeral recently say they've started to think about their own.

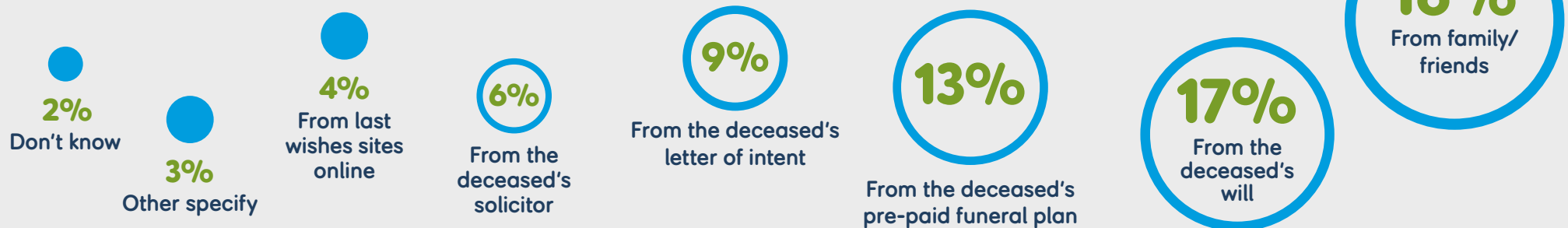
How do we know what they want?

Of those who knew about their loved one's funeral wishes, 65% had been told directly by their loved one, 18% were told by family and friends, and 17% found out from the will – all the same as 2019.

"If you know you are likely to be arranging a funeral...try to discuss with your loved one what they would like when the time comes. While very difficult, try to keep the tone of the discussion lighthearted. Suggest something silly, like whether they would want clowns at the funeral to keep the tone light and make it easier to discuss."

Not sure where to start when it comes to organising your legacy?

My Digital Legacy is our 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.



How people knew about their loved one's funeral wishes

65%

From the deceased directly

18%

From family/friends

17%

From the deceased's will

13%

From the deceased's pre-paid funeral plan

9%

From the deceased's letter of intent

6%

From the deceased's solicitor

4%

From last wishes sites online

3%

Other specify

2%

Don't know

Are we planning ahead?

Awareness of funeral wishes may still be low, but 62% of people who organised a funeral recently say they've started to think about their own (+2% since 2019).

But only 38% of these people have made a will – down from 46% in 2019. So there's still a way to go when it comes to letting our loved ones know what we want.

Stay one step ahead

With the cost of dying higher than ever before, and with COVID-19 changing how we say goodbye to our loved ones, it's more important than ever to talk about our funeral wishes – and to get a financial plan in place.

It could be a funeral plan, life insurance or savings. Whatever you choose, make sure to keep your loved ones in the loop.

How people are planning for their own funeral

Nothing yet

21%

Other

2%

I've already pre-paid for my funeral

14%

I've made a record of my wishes in writing

17%

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

27%

I've spoken to someone about my funeral preferences

34%

I've made a will

38%



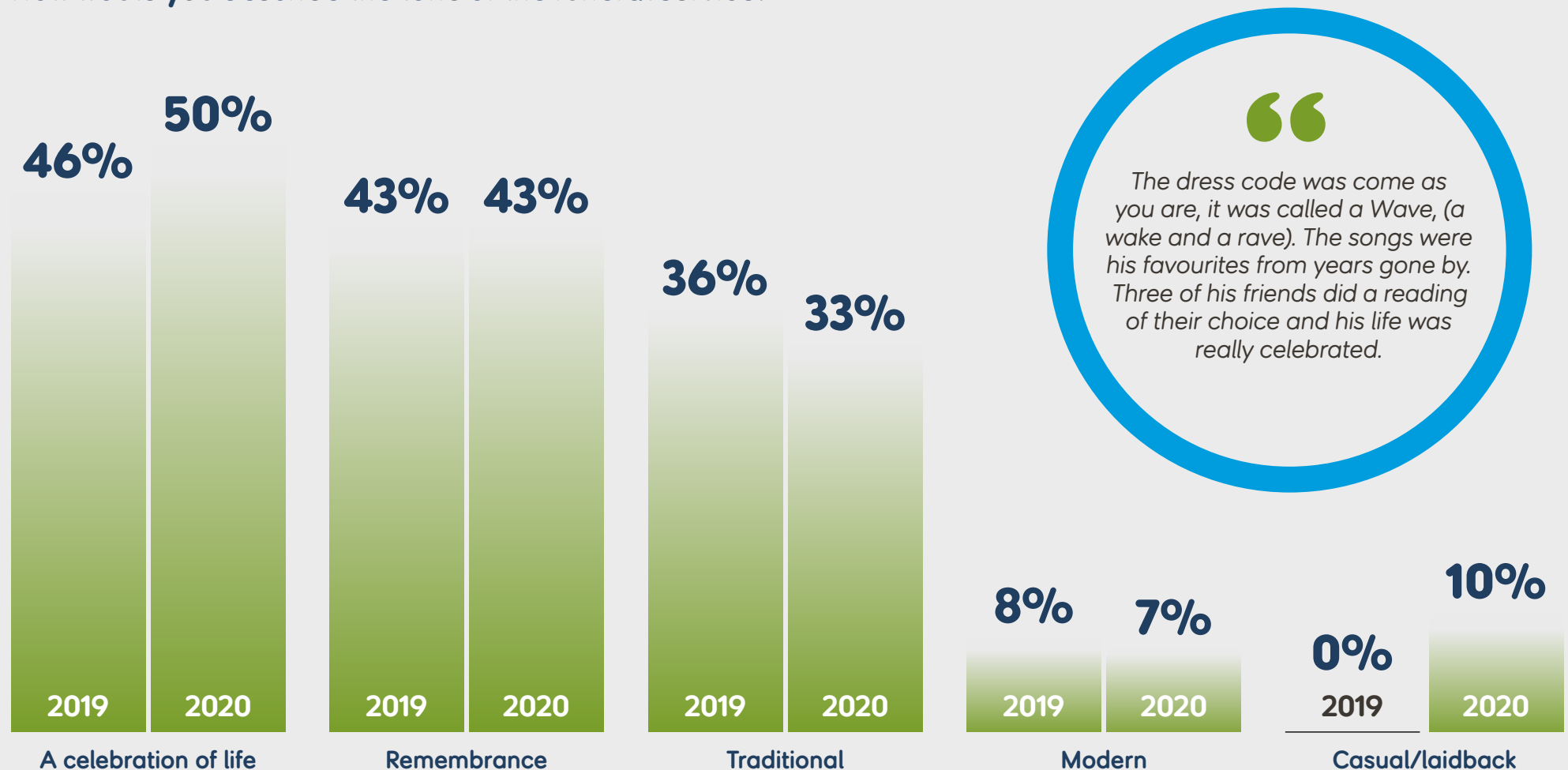
Trends and traditions

Attitudes continue to change

In 2019, almost half of all funeral services were described as a celebration of life. And it seems that this upbeat trend is continuing.

Exactly half of all funeral services were described as celebration of life in 2020 – up 4%. So, more people than ever before want to celebrate the life of the deceased.

How would you describe the tone of the funeral service?



What changes are funeral directors seeing?

In 2020, 80% of funeral directors saw an increase in the number of celebration of life funerals (+1% since 2019).

And 63% said they've seen a drop in the number of religious services, although this has fallen from 68% in 2019.

| | More | Same | Less |
|--|------|------|------|
| Number of traditional religious services | 5% | 32% | 63% |
| Tone is more celebration of Life | 80% | 20% | 0% |

"Funerals are generally becoming personalised and obviously getting more humanist. Quite often people are going for simpler funerals and direct cremations."

"More people are celebrating life, as well as shopping around and not looking for something traditional."



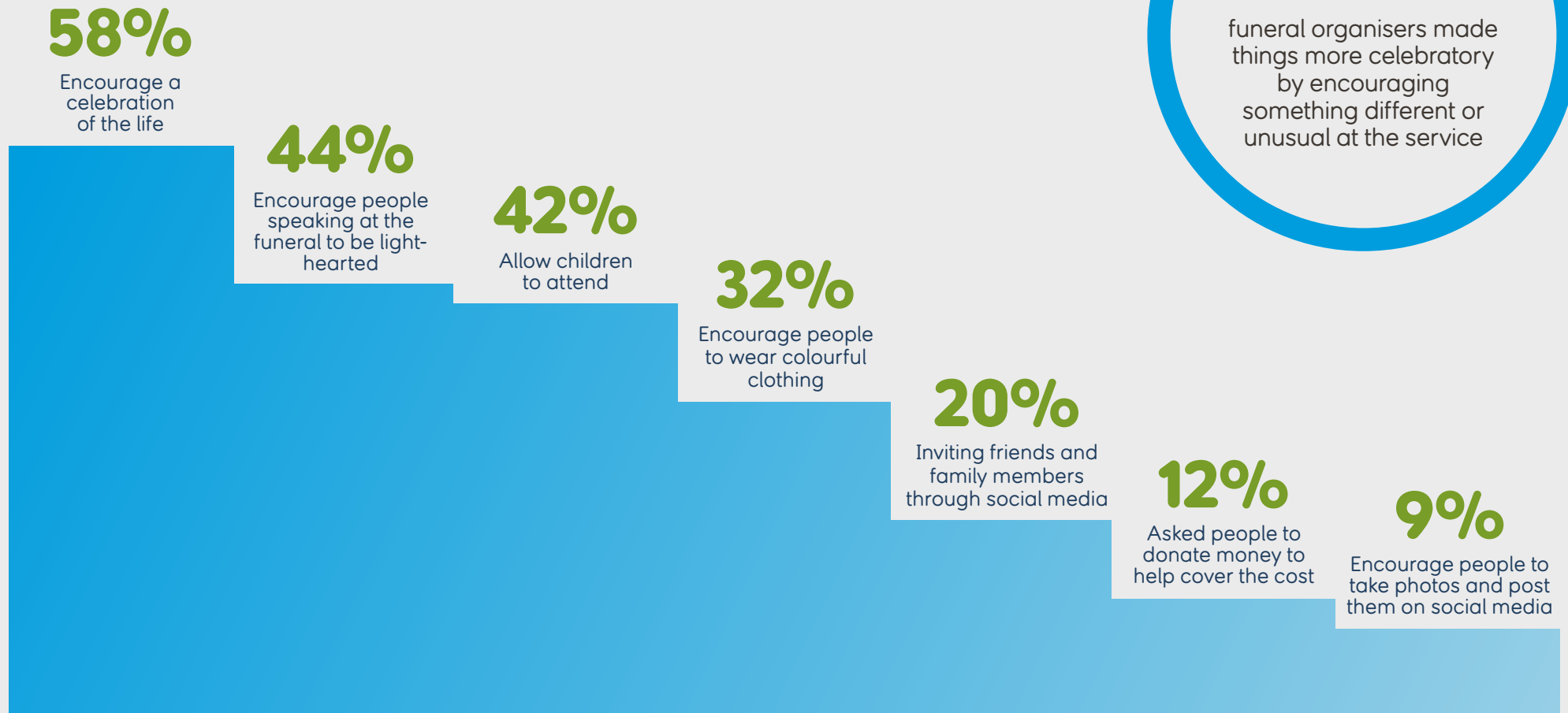
80%

of funeral directors saw an increase in the number of celebration of life funerals

Changing the tone

How do you make a funeral celebratory rather than sombre?

When we asked people who had organised a funeral, 19% said they encouraged something 'different or unusual' – including colourful dress codes and light-hearted speeches.



Weird and wonderful requests

There are all kinds of ways to make a funeral celebratory and personal.

Here are just a few unusual examples of how a send-off can truly honour the life of your loved one...

"My uncle had the theme song from the channel 4 horse racing as it was his favourite thing to watch!"

"The congregation singing Waltzing Matilda as his coffin went down the conveyor belt. Also, he was known for his massive collection of crazy, colourful hats, and it was lovely to see both men and women wearing them in tribute to him."

"Everyone had to wear novelty jumpers."

"Everyone was requested to wear something pink."

"My sister was a Druid so she had a full pagan funeral."

“

My parents ashes were scattered at sea – the vessel was turned to face England.

The nation's favourite funeral songs

A simple way to make a funeral more personal is to choose the right music.

In 2020, 'Amazing Grace' was the most popular song to be played at a funeral. But when we asked people what song they'd like played at their own send-off, more modern songs came out on top...

Top 10 songs played at funerals in 2020

| | |
|--|--|
| Number 1 Amazing Grace Various | Number 6 The Lord is My Shepherd Various |
| Number 2 My Way Frank Sinatra | Number 7 Jerusalem Various |
| Number 3 Abide With Me Various | Number 8 We'll Meet Again Vera Lynn |
| Number 4 All Things Bright and Beautiful Various | Number 9 Somewhere Over the Rainbow Eva Cassidy |
| Number 5 Time to Say Goodbye Sarah Brightman & Andrea Bocelli | 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 Lord of All Hopefulness Various |
| Number 2 Imagine John Lennon | Number 7 Time to Say Goodbye Sarah Brightman & Andrea Bocelli |
| Number 3 You'll Never Walk Alone Gerry & the Pacemakers | Number 8 Stairway to Heaven Led Zeppelin |
| Number 4 My Way Frank Sinatra | Number 9 Wind Beneath My Wings Bette Midler |
| Number 5 What a Wonderful World Louis Armstrong | Number 10 There You'll Be Faith Hill |

Name that tune Only 26% of people tell their loved ones which songs they want played at their funeral. So don't be shy – ask your nearest and dearest what music they'd like at their send-off, and let them know what tune you'd like at yours.

What are the new trends?

89% of funeral directors noticed some key trends in 2020, in addition to the increasingly popular modern music choices and celebration of life send-offs.

The most common? People using social media sites like Facebook to invite loved ones to the service.

They also said that funerals are becoming more tailored to the individual, with special requests, personalised transport and unusual venues. Others also pointed out that more people are choosing simpler, affordable send-offs like a direct cremation.

"Using social media (e.g. Facebook) invites rather than newspaper notices."

"A lot of people are thinking outside the box and having services at other places instead of the crematorium."

"People have awareness and can have the funeral they want, so funerals are not dictated by the church rites."

"A lot more humanist funerals...more people just want a nice service with family and friends."



49%

of funeral directors said the biggest change they saw in 2020 was the use of social media invitations in place of newspaper notices.

- 49% – Use of digital/social media
- 46% – Personalisation and special requests
- 41% - Music & readings
- 38% - Cost of the funeral
- 21% - Attendees
- 11% - No, have not seen any changes or trends

Unusual requests

As send-offs are becoming ever more tailored to the individual, funeral directors are used to getting unusual requests.

Here are some of the most memorable send-offs they've organised...

"A wagon with a massive screen broadcasting it live, a direct result of COVID-19 because of restrictions in size."

"They all came dressed as gladiators and that was interesting."

"There was a farmer that lived in his wellies...we cut the bottoms off and screwed them to the coffin so it looked like his feet were sticking out."

"We have taken a coffin to a green burial ground in the back of a ford transit...It was exactly what his wife wanted."

“

*A Buddhist funeral...
They have to be buried
facing the sun and the
eldest son had a parade
to the funeral
banging drums.*

What do we want for our own funeral?

I want my family to spend as little money as possible



I want a standard/typical funeral



I would like a direct cremation



I would like a humanist funeral



I would rather leave it to my family to decide



I would like a woodland or eco/environmental funeral



I don't care, it's not going to be my problem



When we asked people what kind of funeral they'd like, the main response was 'the less fuss, the better', with 42% saying they wanted their loved ones to spend as little as possible.

Supporting this sentiment, 15% said they'd like a direct cremation, which is the most affordable option for a send-off.

Whatever people choose for their funeral, it's always best to let friends and family know. That way, their send-off can be exactly as they wished.

The challenges facing the funeral industry?

Even before the COVID-19 pandemic, there were plenty of challenges facing the funeral industry in 2020.

To better understand these challenges, we asked funeral directors what they consider to be the biggest problems right now.

Unregulated funeral directors

"Not being regulated and not having qualified funeral directors."

Competition

"More competition generally, there is an increase of independent funeral directors setting up."

Risings costs

"I think it's funeral poverty and bad debt. People can't afford it as the prices are increasing."

Lack of transparency

"The notion that there are rules, lots of people think you have to sing the Lord is my Shepherd."

Lack of government support

"Everyone should get £2,000 and be able to go to any funeral director and pay extra if they want more."

“

COVID-19

Must keep adapting and changing, it is a challenge for some funeral directors and this pandemic changes things.

41%

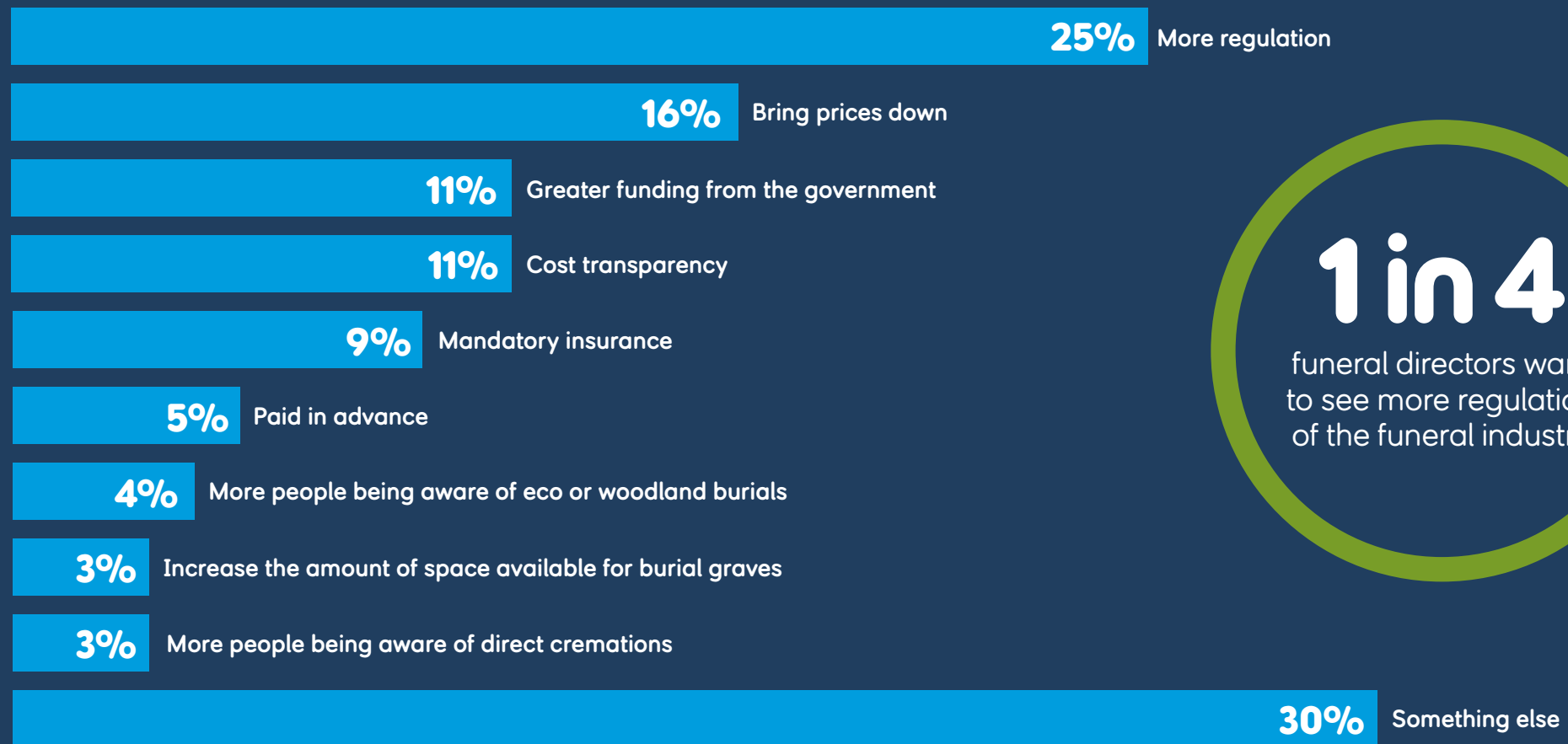
of funeral directors said COVID-19 had an impact on the funeral industry in 2020

What can be done?

A quarter of funeral directors say they want to see more regulation of the industry.

Proper regulation will lead to professional qualifications and accredited training becoming mandatory for all funeral directors – meaning people using their services can be reassured they'll be treated fairly.

What changes do funeral directors want to see?





Learnings

Conclusions

This year, we've seen more changes to the cost of dying, including the cost of burials, cremations and direct cremations.

We've also seen how COVID-19 has affected both the funeral industry and how the British public are saying goodbye to their loved ones.

Now it's time to take a look at the key learnings from SunLife's 2021 Cost of Dying Report.

What we've learned

Overall costs have increased again

The SunLife Cost of Dying Report 2021 has highlighted that overall costs have risen yet again. However, with a rise of 0.8%, the rate costs are going up appears to be slowing.

The cost of an average funeral has also risen (+1.7%), which is the smallest rise to date in the last four years.

The COVID-19 pandemic may be a factor in why cost increases are lower, as more people have had to organise a direct cremation to meet government restrictions. But we can't assume this is the only reason.

Despite all this, the average cost of a send-off has risen by 9.8% since 2019, although professional fees have fallen by 8.1%.

COVID-19 has changed how we say goodbye

Of the people we spoke to, every single one of them who organised a send-off between February and July 2020 said the funeral was affected by the pandemic.

97% of funeral directors say their business has also been affected, with only 54% saying they've had government support.

From an emotional and financial perspective, this may be the biggest change to funerals we've seen in many years. And it's likely to affect the future of funerals for years to come.

Job losses and government restrictions mean that people may have to opt for simpler funerals, such as direct cremations.

Direct cremations may be the solution

Once again, a direct cremation is the most affordable option for a funeral, with an average cost of £1,554.

Of everyone who organised a funeral in 2020, 14% described it as a direct cremation. That's 11% more than in 2019.

And for those who organised a funeral between February and July 2020, 25% described it as a direct cremation.

This is no doubt due to the COVID-19 pandemic, and the ensuing regulations limiting the type of send-off available.

Despite this, only 59% of people said they were aware of direct cremations, so some people may have spent more than they had to.

Now's the time to talk about funerals

Just like in 2019, 99% of us don't know all our loved ones' funeral wishes. In fact, 17% of us don't know any of their wishes at all.

With this in mind, it's impossible to know whether or not we're giving our loved ones the send-off they wanted.

So, with funeral costs projected to reach £5,044 in 2025, now is the time to start talking about what want, and to put financial plans in place – both for your family's sake and for your own peace of mind.

Thank you

If you have any questions about the SunLife Cost of Dying Report 2021, or any of our past reports, contact:

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