



# Cost of Dying **2025 Report**

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



# Welcome to the SunLife Cost of Dying Report 2025

**Both the price of a simple attended funeral and the total cost of dying are now at an all-time high in the UK.**

We saw a dip in attended funeral costs during the pandemic, but they've since been on the rise again – now reaching £4,285 and overtaking 2020's record price. Meanwhile, the cost of a direct cremation has also increased year on year by almost 7%, to £1,597. Both have risen above the rate of inflation over the same period.

The record-breaking figures come after 21 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, we've asked organisers of direct cremations what surprised them about the process. For the first time, we've also looked into which religious traditions are most commonly followed at funeral services, as well as continuing our new research into direct burials and public health funerals.

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 2025 edition useful.



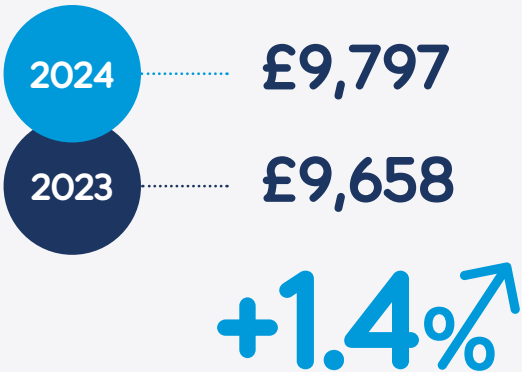
*Mark Screeon*

**Mark Screeon** CEO, SunLife

# The report at a glance

## The cost of dying

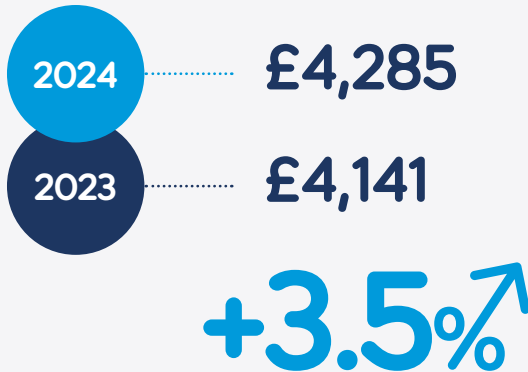
How the cost of dying has changed between 2023 and 2024



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

## The cost of a simple funeral

How the cost of a simple attended funeral has changed between 2023 and 2024



This includes a burial or cremation with a service, all funeral director fees, a mid-range coffin, one funeral limousine, as well as doctor and celebrant fees

## The cost of an unattended funeral

**£1,597** (+6.7%) – Direct cremation

**£1,527** (-7.8%) – Direct burial  
(Not including the cost of a burial plot)

## 1 in 3

say organising or paying for a funeral has been impacted by the cost-of-living crisis



# 134%

rise in funeral costs since our first study 21 years ago

# About the report

The Cost of Dying Report is an annual sector-leading research paper that's been running for 21 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 2024.
- Interviews with 1,511 individuals who have been involved in organising a funeral over the past four years, conducted in June to July 2024. 39% organised a funeral within the past 12 months.

## This report looks at:

### Funeral price trends

For burials, cremations, direct cremations, and direct burials

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### Total cost of dying

Including send-off costs and probate fees

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### Challenges facing the funeral industry

Such as the cost-of-living crisis, 2021 CMA regulations, and the rise of direct cremations

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### Financing a funeral

How people are preparing, paying, and cutting costs

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### Funeral trends and traditions in the UK

How funerals are evolving

## How to reference the Cost of Dying Report 2025



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

## Our methodology

In 2020, we changed the way we calculate the average cost of a funeral to reflect the higher number of cremations vs burials in the UK. To give a consistent comparison of funeral costs over time, we've also updated the previous years' figures to reflect this change in our calculation.

# Contents

# 1. Funeral costs



# The cost of a simple attended funeral reaches all-time high

2020 previously marked the highest-ever price of a simple attended funeral. But due to the pandemic (among other things), funeral costs fell in the following two years.

2023 saw the first price rebound, but it's 2024's increase of 3.5% that pushes the average to a new all-time high of £4,285. This record-breaking figure comes after 21 years of SunLife's funeral cost index.



134%

The percentage average funeral costs have risen since SunLife launched the first Average Funeral Pricing report in 2004.

**If costs had risen at the same rate as inflation, this figure would only be 75%\*.**

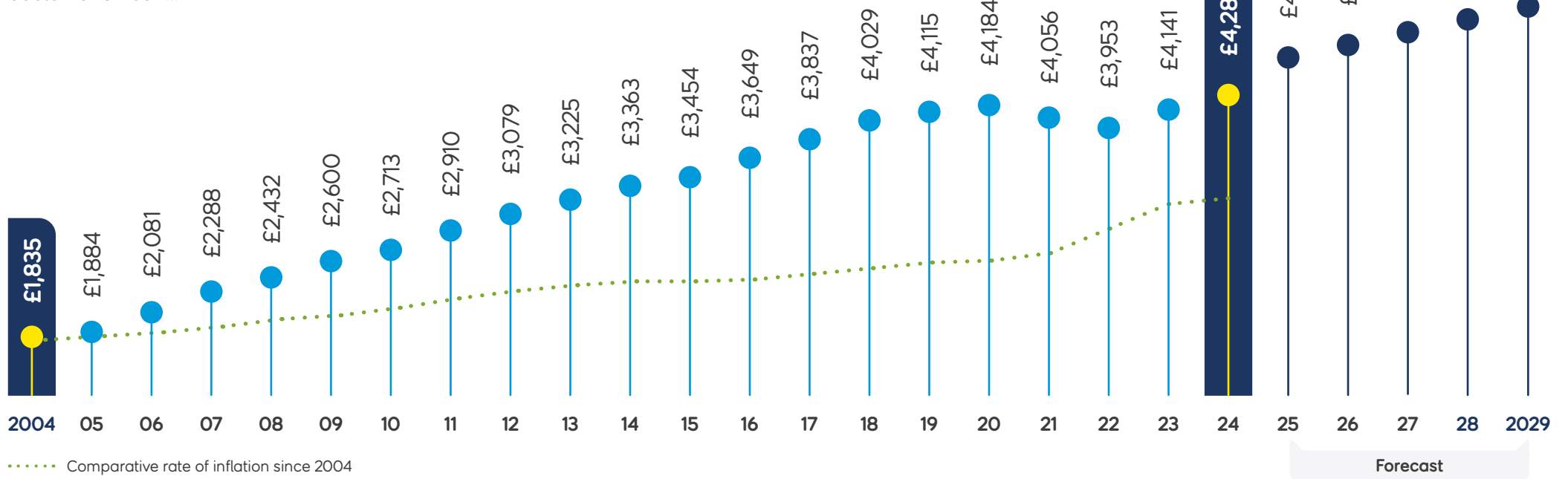
\*According to the [Bank of England's inflation calculator](#)

# Funeral costs over time

SunLife has been tracking the cost of a simple attended funeral for 21 years. This price is sourced directly from funeral directors, and includes a standardised list of services to accurately reflect funeral cost inflation over time.

A lot's changed in this time. Let's take a look at just how much costs have risen...

Since 2004, average simple attended funeral costs have risen by **134%**



Funeral costs



# Burial and cremation costs

Our simple attended funeral cost is a weighted average of attended burials and cremations – taking their separate prices and balancing it by their relative popularity. But we also look into direct cremations and direct burials – the unattended alternatives.

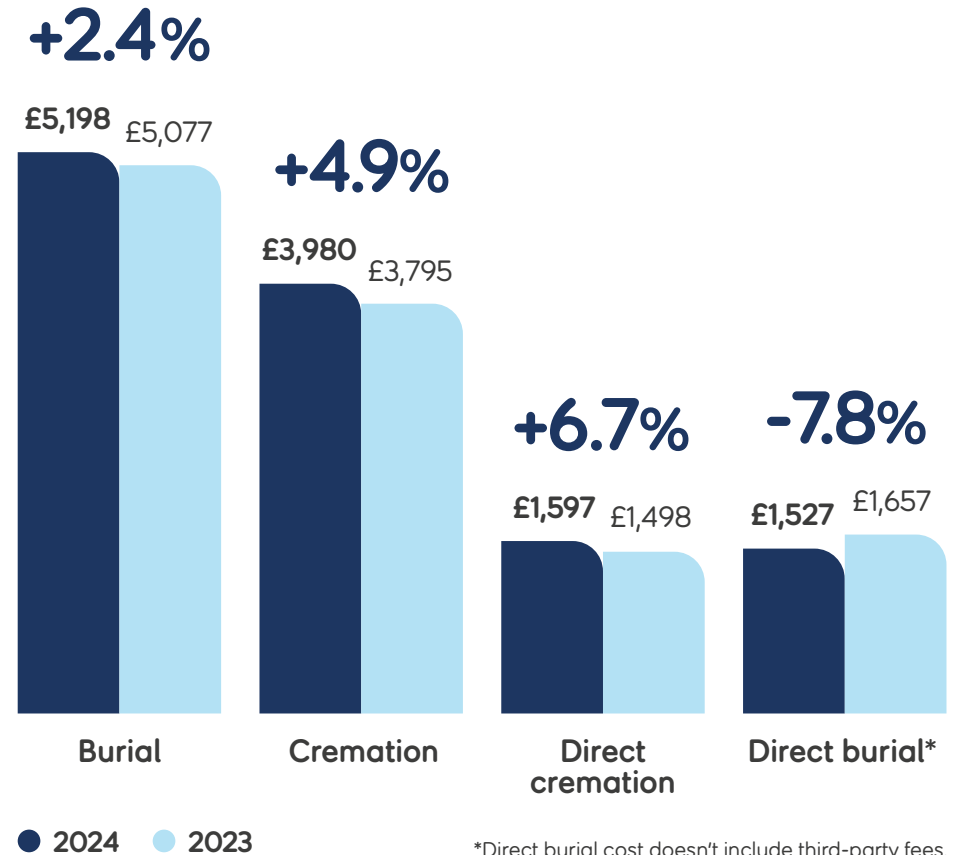
At £1,597, direct cremations are still more affordable than standard burials and cremations. However, after a couple years of falls, their cost is now on the rise – and at a rate higher than all other types of funeral (+6.7%).

## Direct burials

For only the second time, we asked people if the funeral they'd organised was a 'direct burial'. Like a direct cremation, this is a kind of funeral without a service. Instead, the deceased are taken straight to a cemetery and buried – making it a more affordable option.

Over 3 in 4 (77%) of funeral directors say they offer this type of funeral, with an average cost of £1,527 (not including third-party fees such as the burial plot).

2% of funeral organisers describe the funeral they organised as a direct burial, and 59% say they are aware of them.



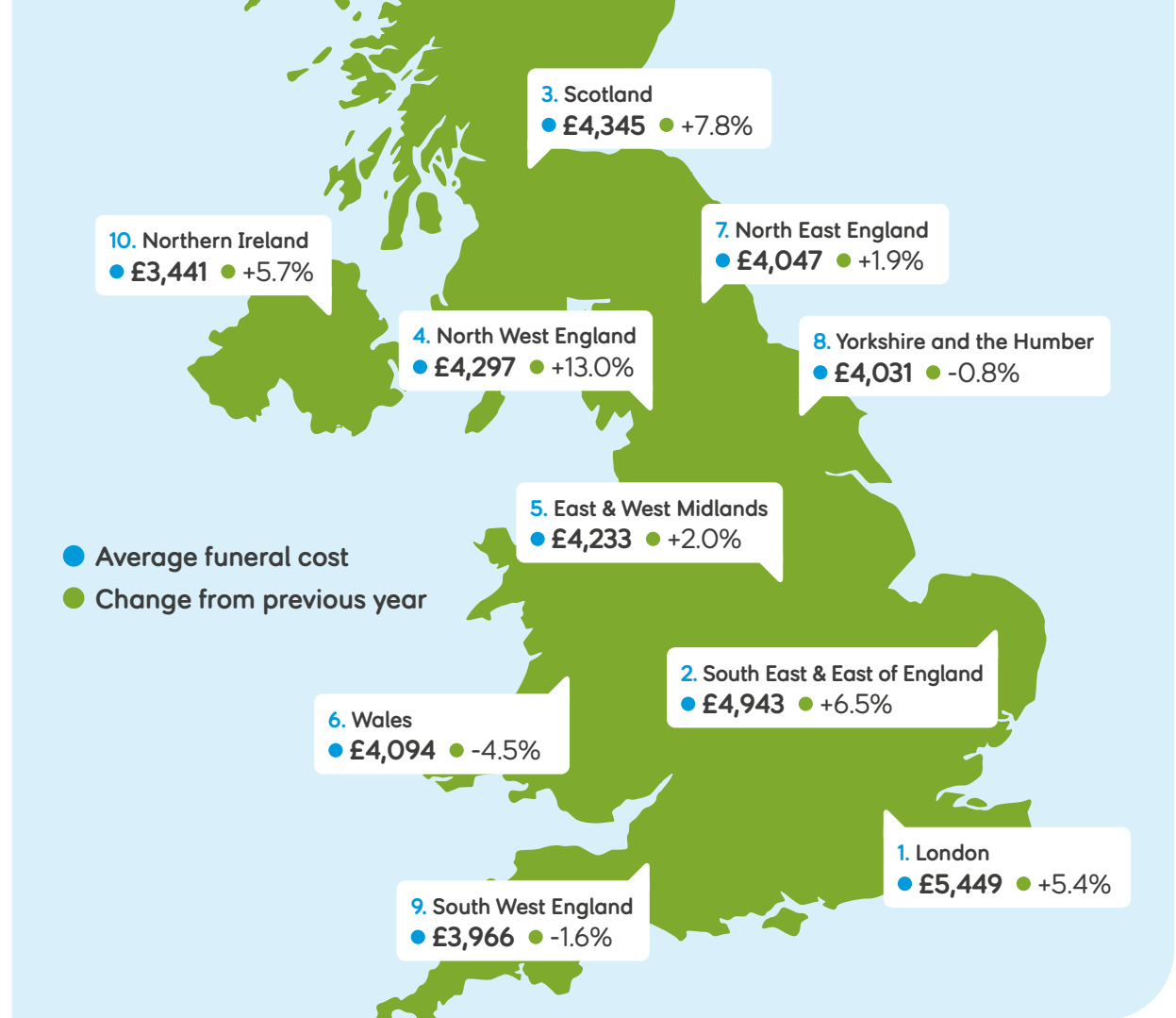
\*Direct burial cost doesn't include third-party fees.

# Funeral costs where you live

Like the year before, seven of our 10 UK regions saw average simple attended funeral costs rise in their area in 2024. Only Wales, Yorkshire and the Humber, and South West England saw price drops.

Yet again, Northern Ireland remains the most affordable place to die in the UK, with the average funeral there costing £3,441. And at £5,449, London continues to have the highest price by some margin. That's a mark-up of 58% from the least to the most expensive region.

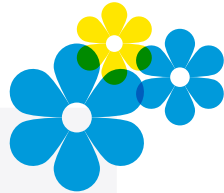
Meanwhile, North West England saw the greatest year-on-year increase, of a whopping 13% – leaping from 9th position in 2023 to 4th in 2024. Funeral directors from the region attribute this to rises in crematoria fees and wages.



# The cost of a send-off

2024 marked another year of rises for send-off costs, now totalling £2,861 – up 3.4%.

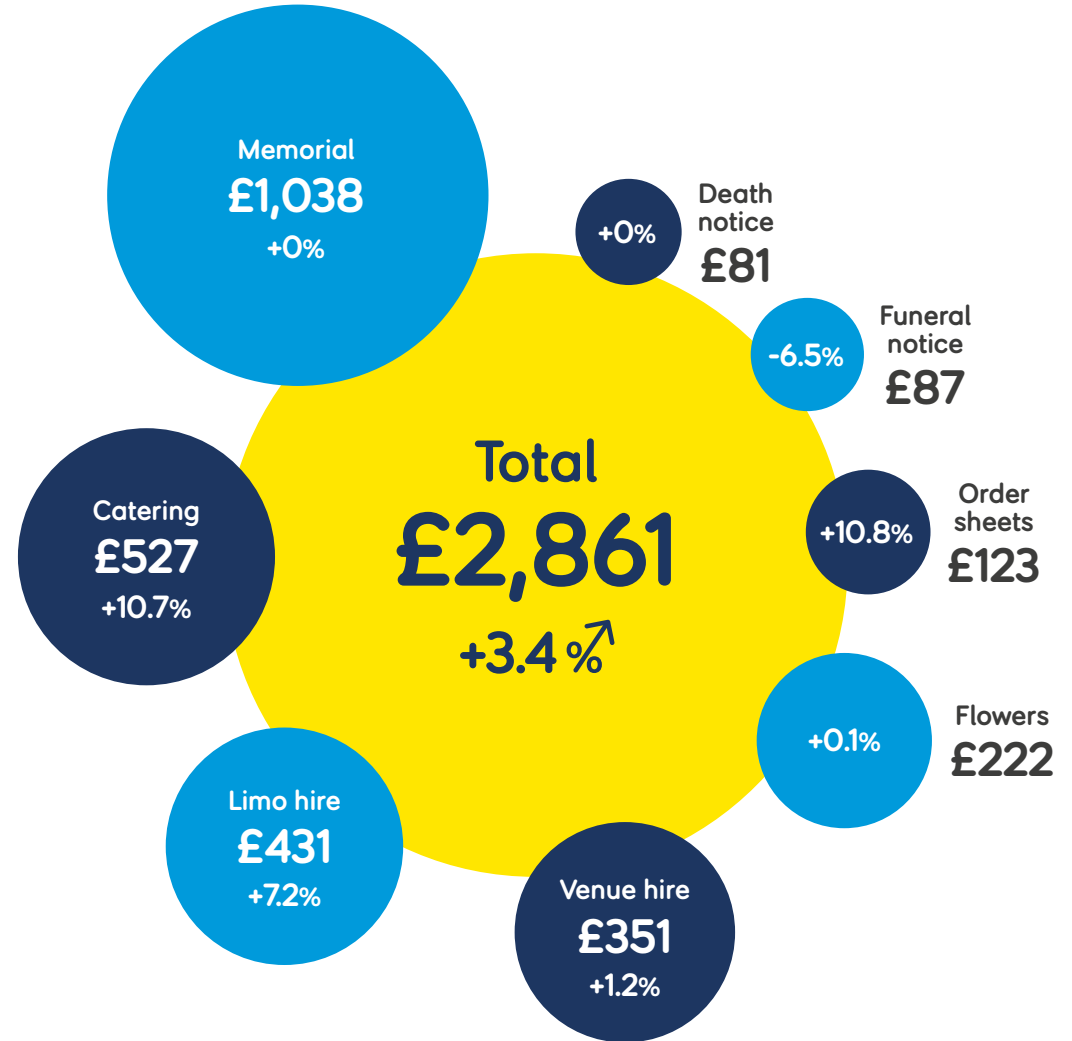
The memorial is still the most expensive extra, although its price remains nearly unchanged from the previous year. Catering (+10.7%) and order sheets (+10.8%) saw the most significant increases in 2024, while only the funeral notice dropped (-6.5%).



## What exactly is a send-off?

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, wake, and flowers.

Our average cost includes **all these extras**, but not every funeral organiser chooses each one.



# What extras are we spending on?

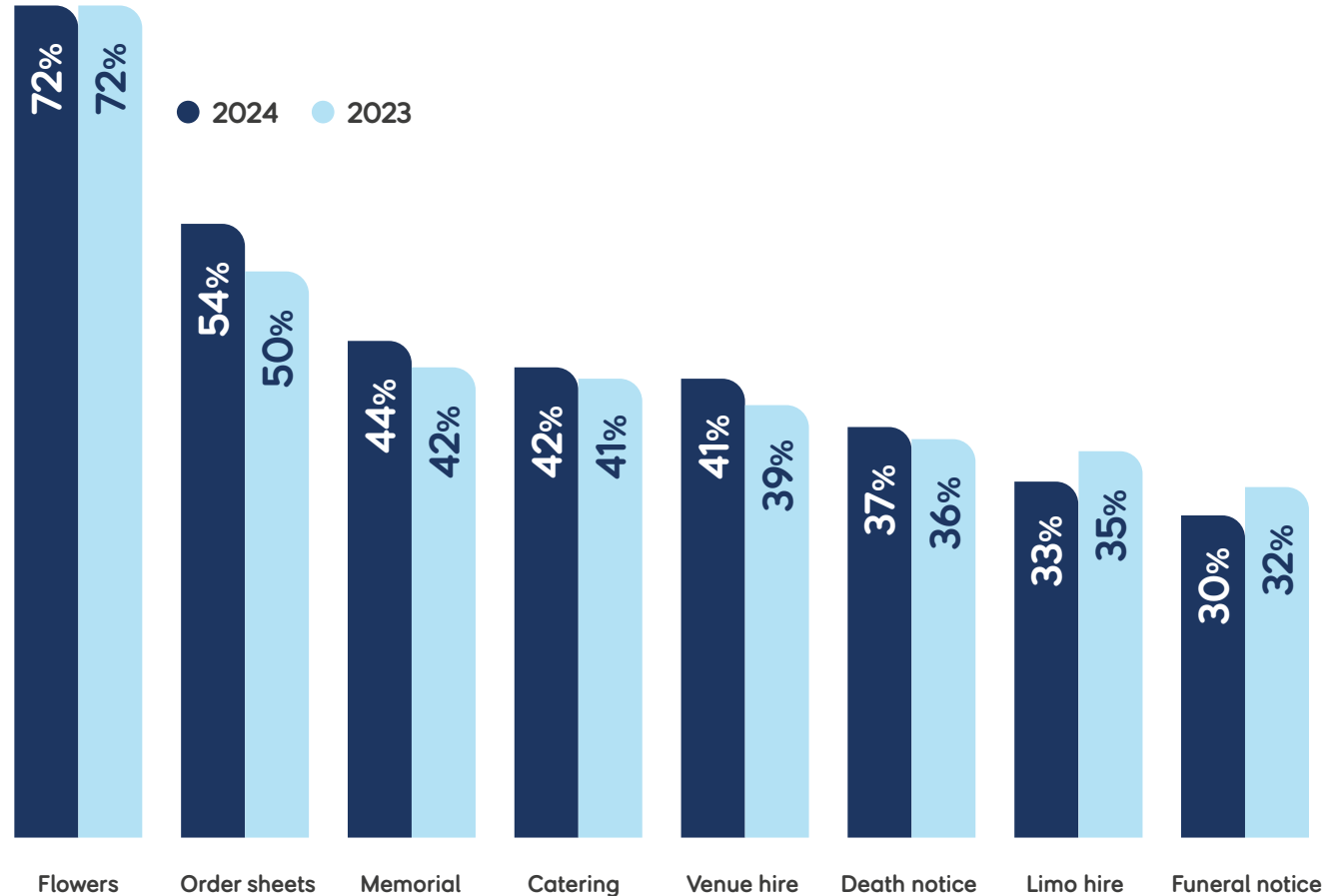
Except for additional limo hire and the funeral notice, every send-off extra is at least as popular as the year before.

Flowers and order sheets are still the items people are most commonly spending on. And over 4 in 10 (44%) choose to pay for the most expensive optional extra: a memorial.



# 44%

spend on the priciest extra: a memorial

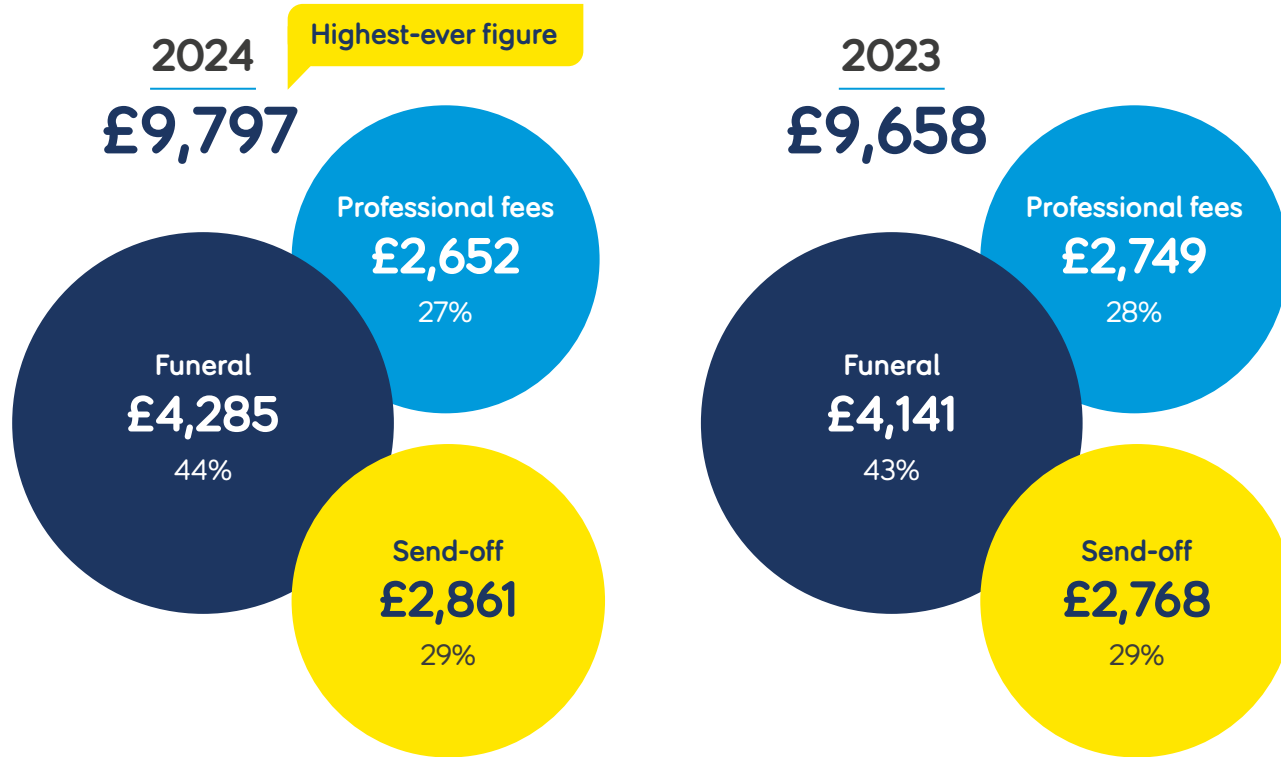


## 2. The cost of dying



# What's changed?

## Average cost of dying



## What is the 'cost of dying'?

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

# 1.4%

**In 2024, the cost of dying was £9,797 – up £139 (+1.4%) since 2023**

2024 saw the total cost of dying go up by 1.4% to £9,797 – another all-time high. While professional fees have fallen, increases in both funeral and send-off costs mean we're now paying an average of £139 more than we were in 2023.

# How does the cost break down?

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

## Average cost of a simple attended funeral

Funeral director fees, including a cremation or burial with a service, limousine, mid-range coffin, doctor, and minister or celebrant.

£4,285

+3.5%

## Average amount spent on professional fees

How much funeral organisers spent on hiring a professional to administer the estate.

£2,652

-3.5%

## Average cost of a send-off

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

£2,861

+3.4%

## Total cost of dying

£9,797

+1.4%

## Funeral costs reach an all-time high

In 2021 and 2022, the price of a simple attended funeral fell. However, following increases in 2023 and 2024, funeral costs have overtaken 2020's record – now reaching an all-time high of £4,285.

-3.5%

## Professional fees have decreased

After a couple years of sharp rises in professional fees (they went up 6.6% in 2023 and 10.9% in 2022), 2024 saw them decrease by 3.5% to £2,652.

### 3. The future of funerals



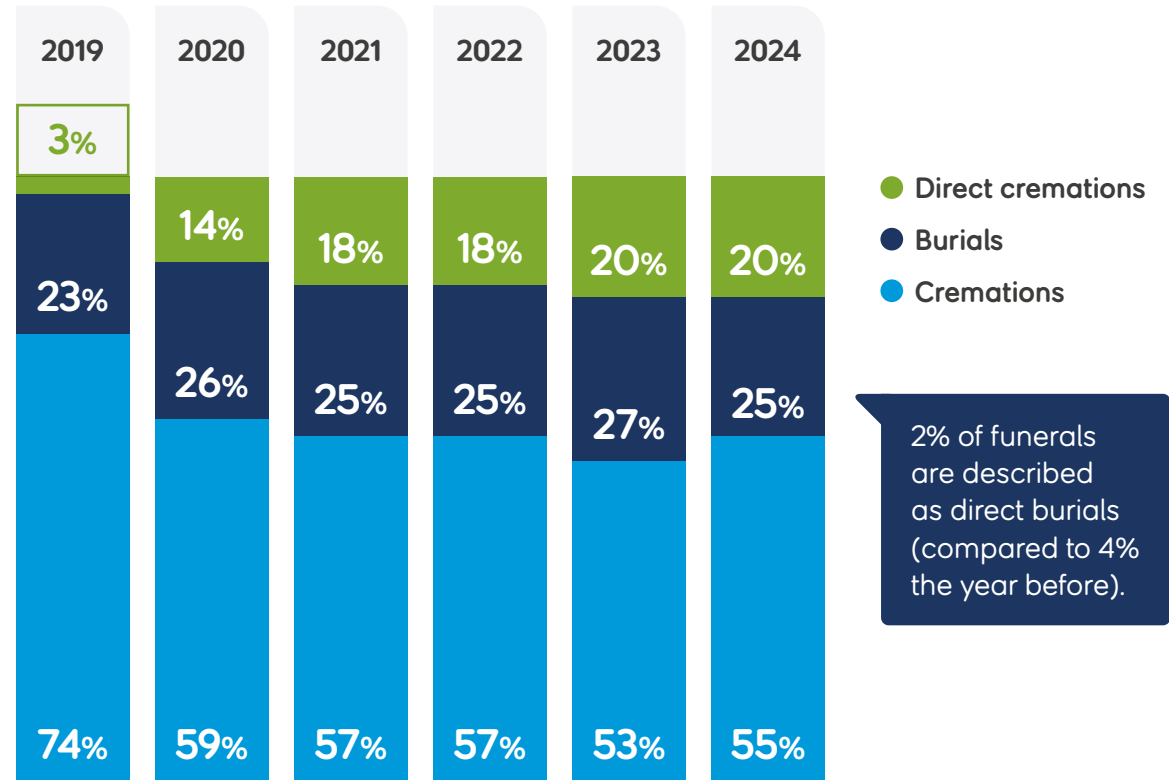


# What type of funeral are people choosing?

At 55%, a simple attended cremation with a service is the most popular type of funeral, increasing by 2% on the previous year. In contrast, the percentage of funerals that are burials has gone down by 2% to 25%.

1 in 5 (20%) people describe the funeral they organised as a direct cremation – the same as the year before. And awareness of this affordable option has risen yet again, with 80% of people now aware of it. That's an increase of 28% since 2019.

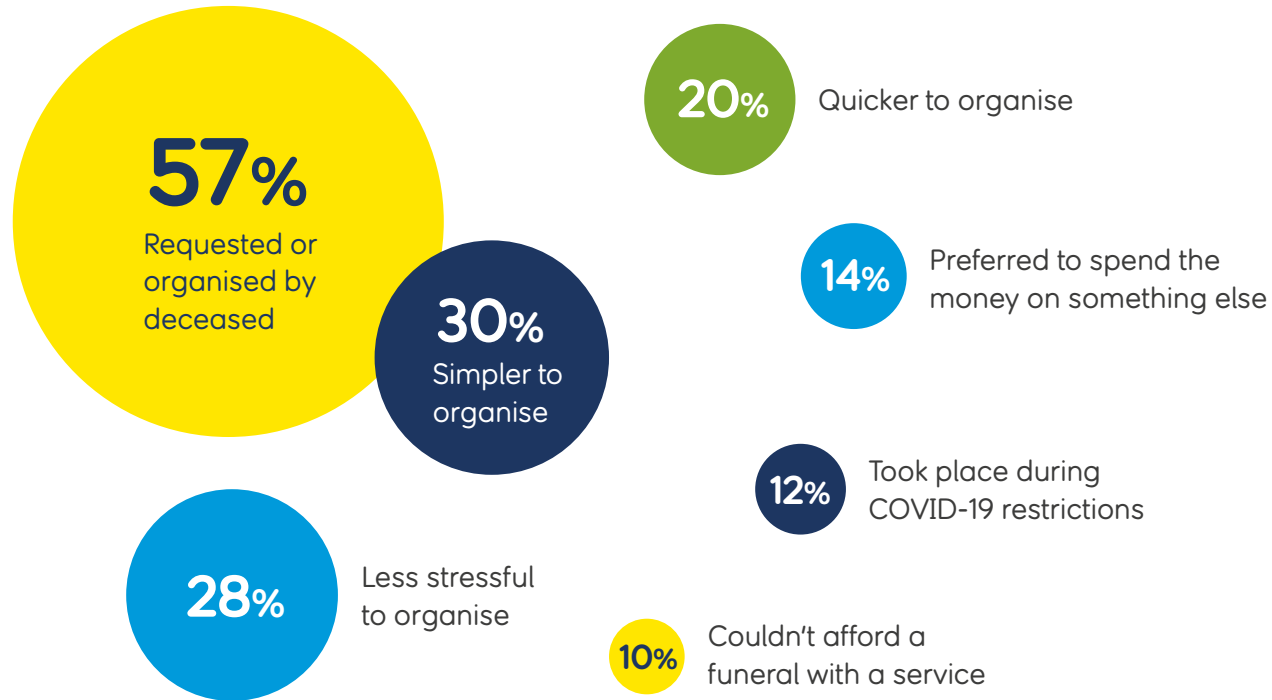
3 in 5 (59%) of people are aware of direct burials, with 2% saying this was the option they chose for their loved one.



Type of funeral (2019–2024)

# Why choose a direct cremation?

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



The number of direct cremations swelled during the pandemic – out of necessity – but they've grown and remained popular even in the years after COVID-19 restrictions. This may in part be down to cost-of-living pressures.

A direct cremation needn't take place in isolation though.

## 89%

of organisers say they held a small gathering, a wake, a memorial – or a combination of these – beforehand or afterwards.

# What's surprising about direct cremations?

Although awareness of direct cremations is now very high, not everybody may understand what such a funeral involves. So for the first time, we asked organisers of direct cremations whether there was anything that surprised them about the process...

"I just felt it wasn't personal."

"How far away the crematorium was, and no time [for the cremation was] given."

"It was quick and straightforward, and much less stressful than traditional cremations."

"Not much – it was not too dissimilar from a normal cremation, apart from the attendees."

"It was very simple and easy, but it seemed very lacklustre and clinical."

"It was not as sad or upsetting as I thought it would be."

"The day of the actual cremation was full of guilt for not doing a full service."

"How easy it was to make the arrangements if you have a written wish from the deceased."

# What about public health funerals?

A public health funeral is arranged 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 22% bidding for contracts with their local authorities.

## ✓ Funeral directors on why they bid for public health funerals:

“We’re an independent funeral director and we hold the contract here. We don’t make any profit from it, but we like to give something back to the people.”

“When I opened this business, I was aware of funeral prices going up. I wanted to bid for them because of money reasons.”

“Because we’re asked by the council.”

“It’s just common courtesy – to support and look after a person when they’ve passed away.”

## ✗ And why they don’t bid:

“Because the current bids are very low, and it wouldn’t be feasible to try and undercut.”

“Because the contract that’s being offered is far too big for us to handle.”

“Locally there’s a competitive company who have done them for years.”

“Very little money is offered for the amount of work involved.”

## 4. Paying for a funeral



# How are people preparing?

68% of people make provisions specifically to pay for their funeral before they pass away (-2% since 2023).

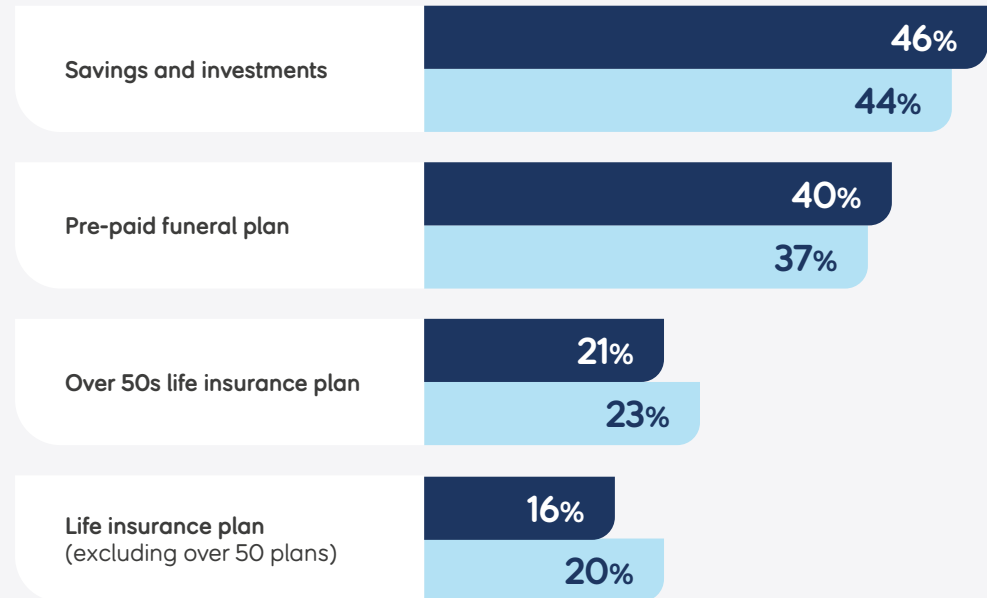
But only 56% (+2% since 2023) of those put enough aside to cover the whole cost of the funeral.

Of those who make provisions, the number who do so with savings and investments has risen by 2% in since 2023.



## Financial provisions made by the deceased to pay for their funeral

● 2024 ● 2023



# Who's paying?

On top of the deceased's provisions, many organisers have to fund the funeral through their own or alternative means.

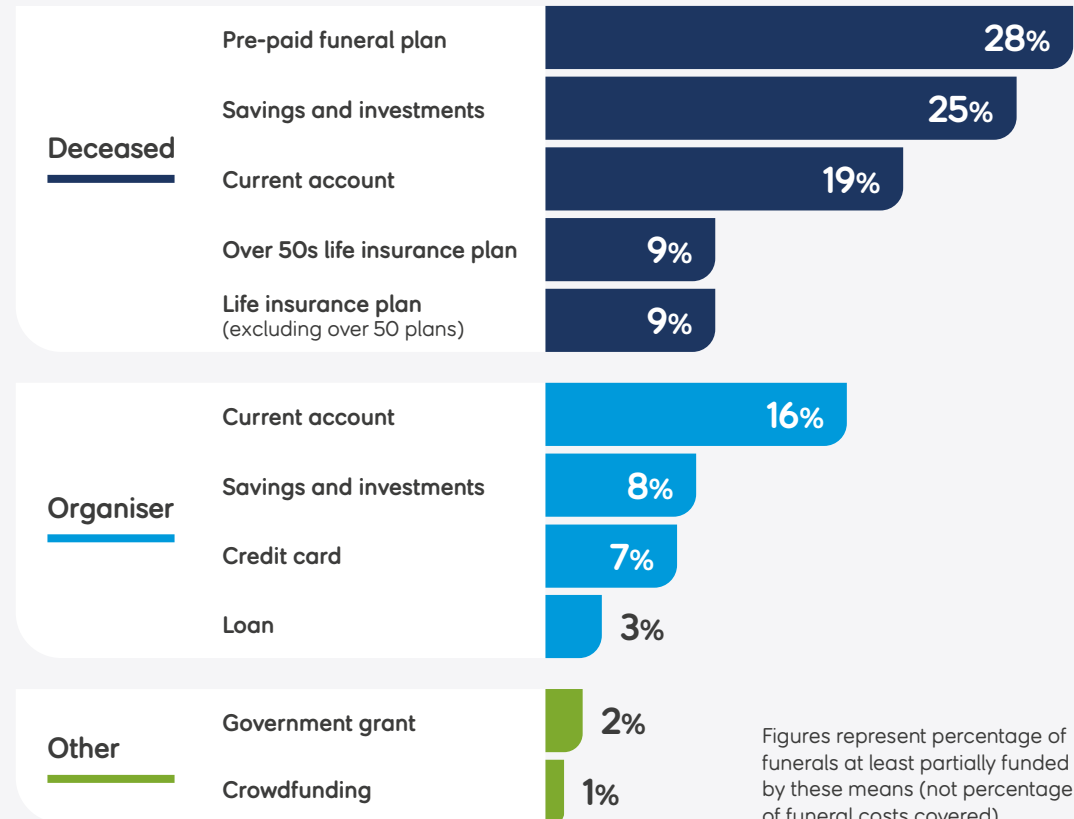
Of funeral organisers who cover at least some of the cost themselves, 22% expect or plan to pay for the funeral.

14% pitch in because they want to give their loved one a better send-off than they'd planned themselves.

However, 22% report having to contribute because the deceased didn't set aside any money for the funeral. 19% say that they couldn't access the funds or estate in time, and 12% that the funeral plan or life insurance didn't cover everything.

8% find that costs have increased since the deceased put money aside, and 7% find the money has to be used for other things.

## How funerals are being paid for



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

# Money troubles

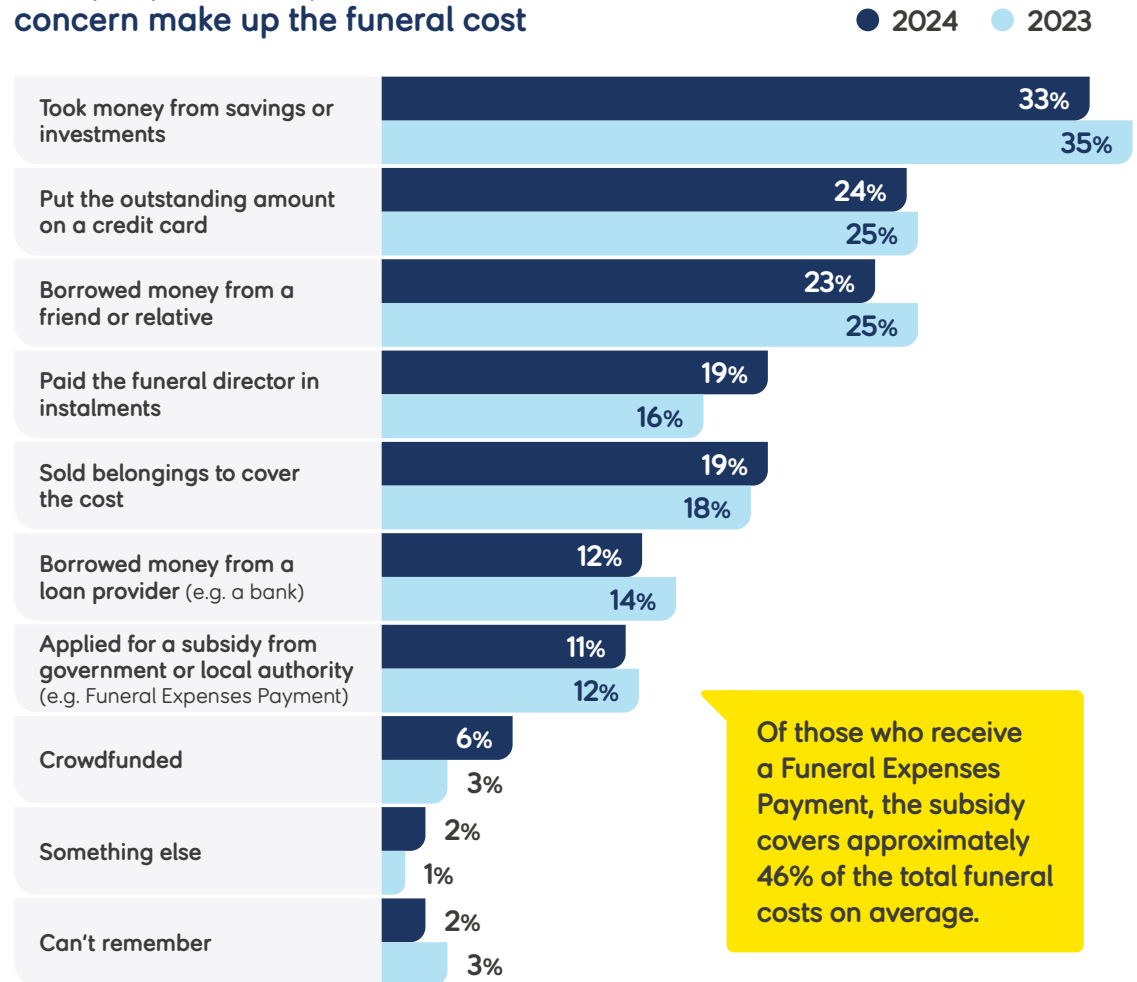
18% (-2% from 2023) of families experience notable financial concerns when paying for a funeral. On average, they have to find almost £2,371 to cover the costs.

Most of them find the money by delving into their savings and investments (33%), using a credit card (24%), or borrowing from a friend or relative (23%). The number of people selling belongings to cover the cost has risen again, now at 19%.

58% of organisers actively try to cut back on certain aspects of the funeral to keep overall costs down (-1% from 2023).

And over 1 in 5 (22%) people say certain funeral costs surprised them (-5% from 2023). Beyond the usual culprits such as flowers and the coffin, organisers mentioned VAT and order sheets.

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



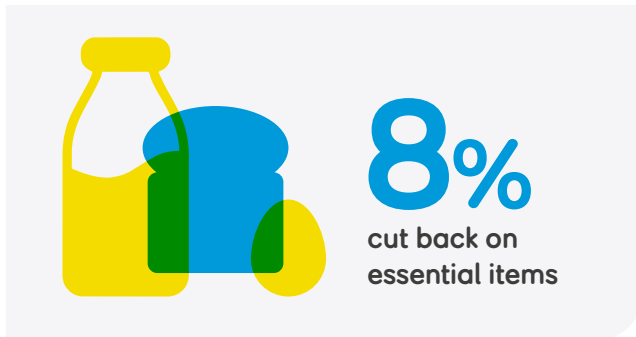
Of those who receive a Funeral Expenses Payment, the subsidy covers approximately 46% of the total funeral costs on average.



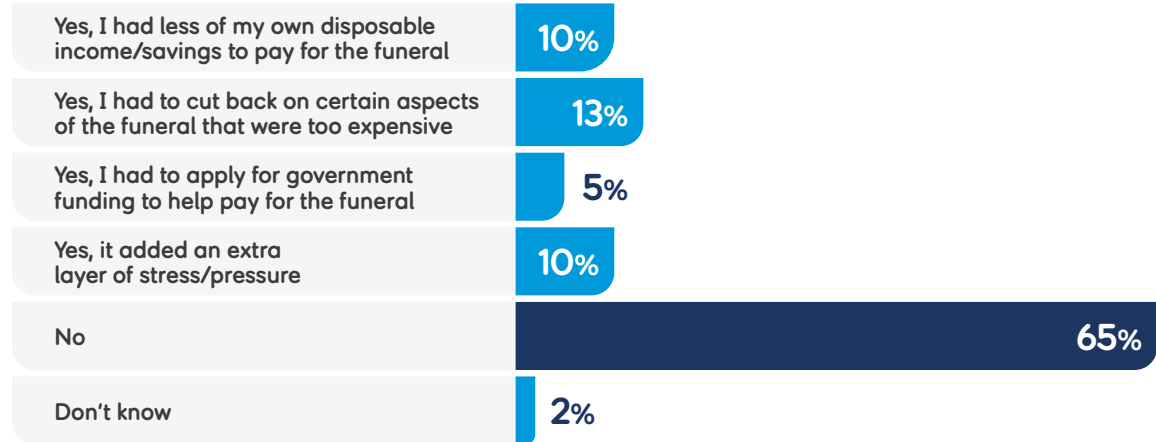
# Paying for a funeral during the cost-of-living crisis

A third (33%) of people say the cost-of-living crisis impacted how they organised and/or paid for the funeral.

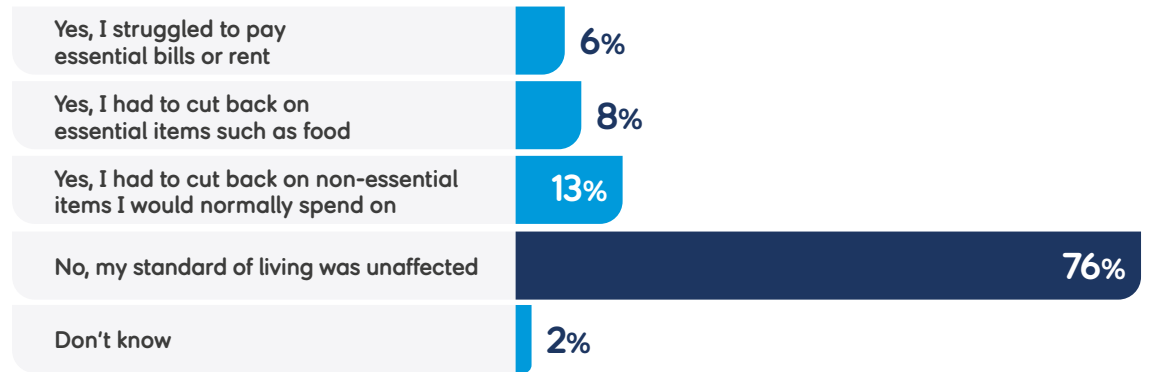
And for more than 1 in 5 (22%), paying for a funeral affects their standard of living. 6% struggle to pay essential bills or rent, and 8% have to cut back on essential items such as food.



## Did the cost-of-living crisis impact how people organised/paid for the funeral?



## Does paying for the funeral impact standards of living?

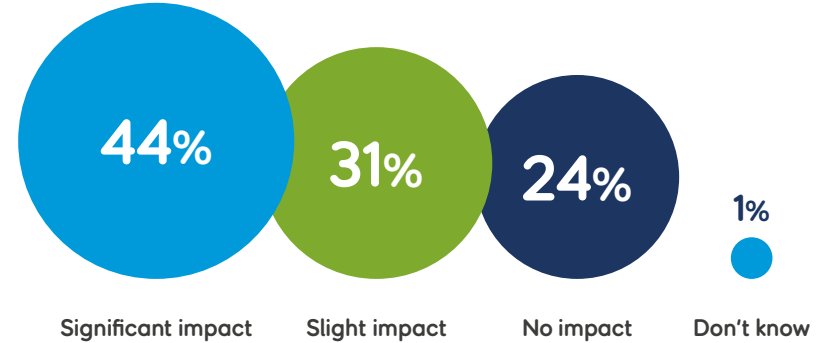


# Impact of paying for a funeral on our wellbeing

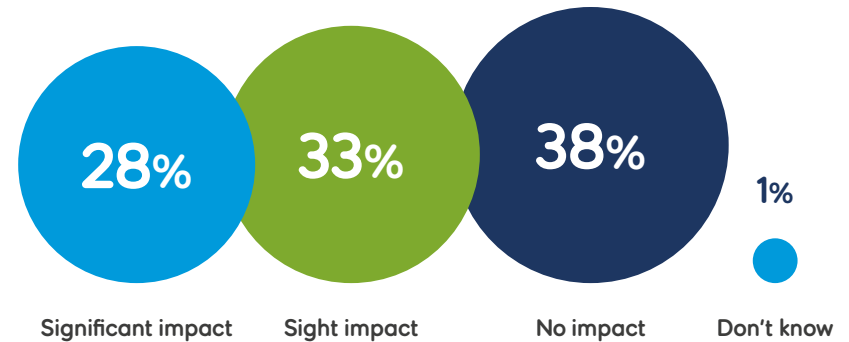
Of those who experience notable financial difficulties when paying for the funeral, 3 in 4 (75%) report an impact to their mental health. And 60% see an impact to their physical health.



Impact of paying for a funeral on mental health



Impact of paying for a funeral on physical health



# Comparing prices

## According to funeral directors:

Just under half (47%) of funeral directors have noticed an increase in the number of customers who are shopping around and getting quotes from different funeral directors.

But only 6% say they've seen an increase in the number of people negotiating a discount (down from 16% in 2023).

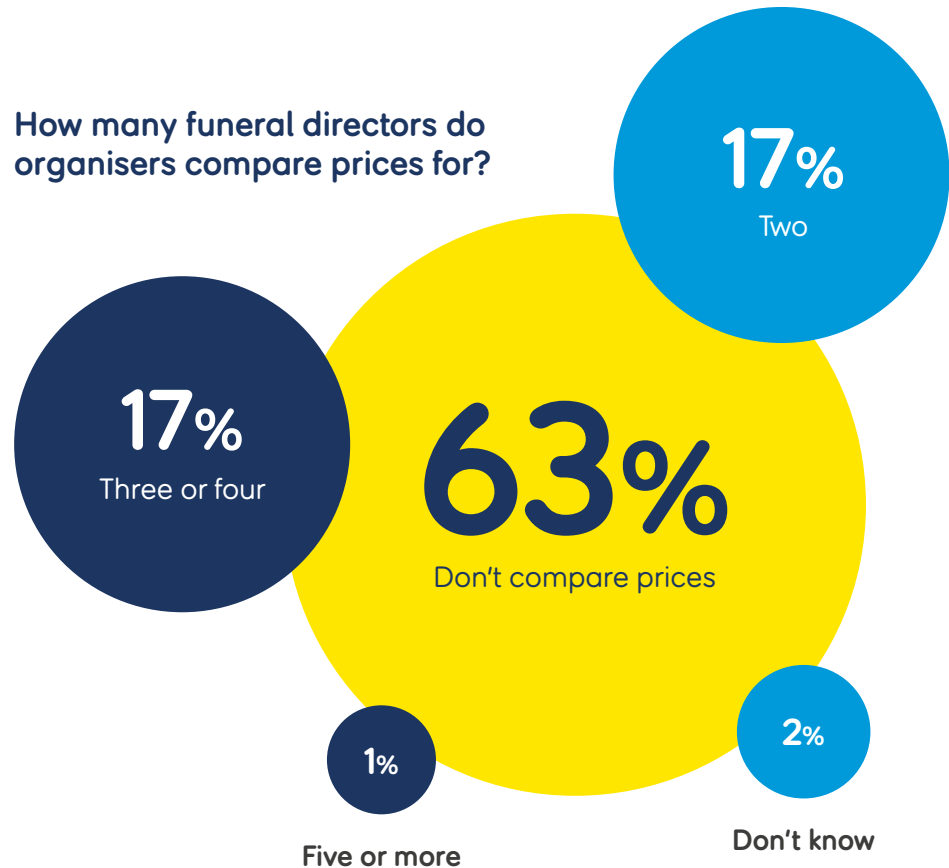
## According to funeral organisers:

More than a third (35%) of people compare prices when organising the funeral. And of these people, almost 9 in 10 (87%) say they found it easy to do so.

49% get their quotes in person with funeral directors, 55% online via funeral director websites, and 26% by telephone.

However, 63% of organisers don't compare funeral director prices. This may be partially explained by the fact that 45% of the deceased specify which funeral director they want.

## How many funeral directors do organisers compare prices for?



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

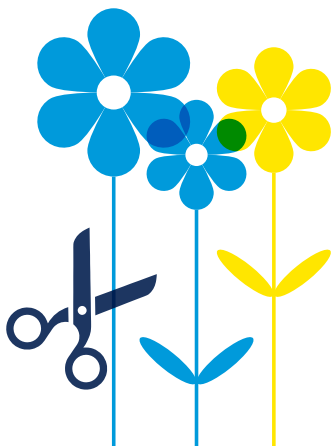
## 5. Tips and advice



# How are we cutting costs?

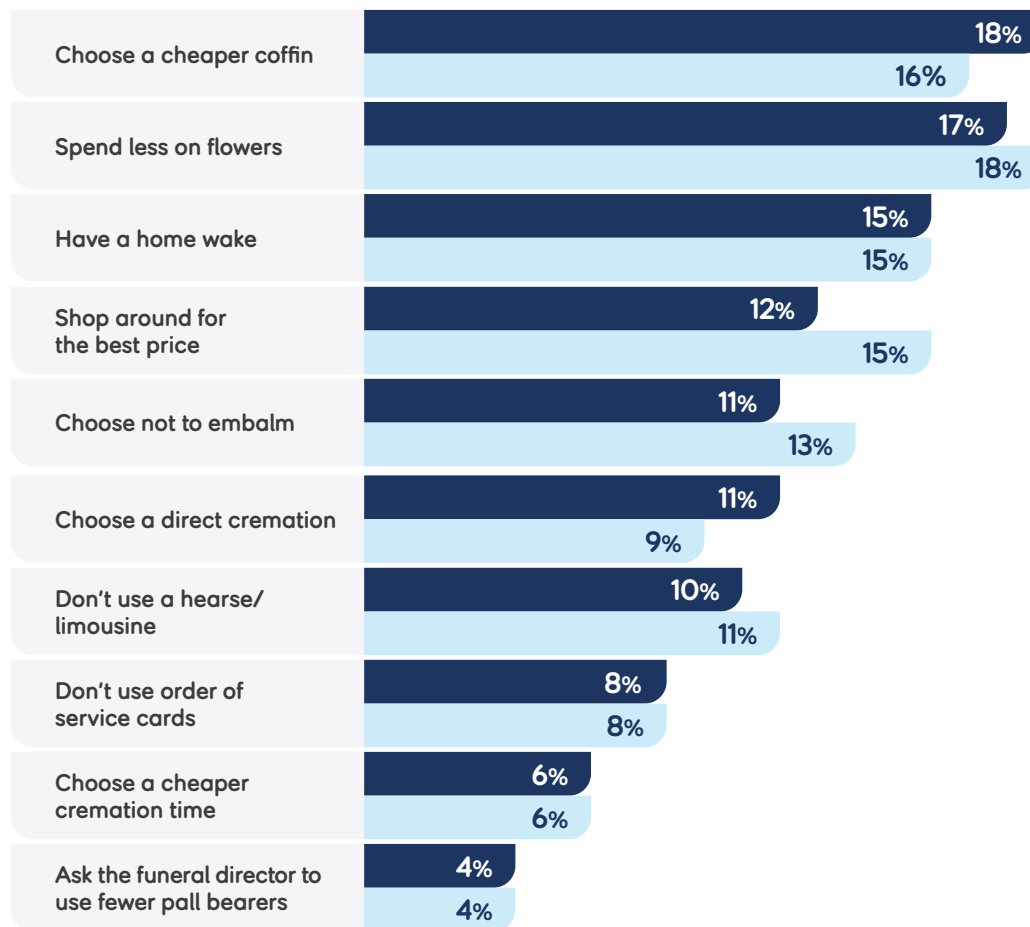
With the cost of dying higher than it's ever been, organisers are looking for ways to keep their spending down.

58% (-1% since 2023) of people report actively cutting back on certain aspects of the funeral to keep costs down.



## How do people cut costs?

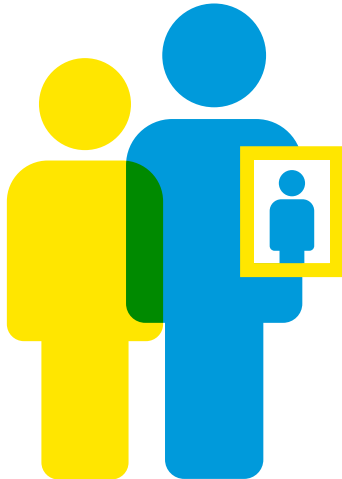
● 2024 ● 2023



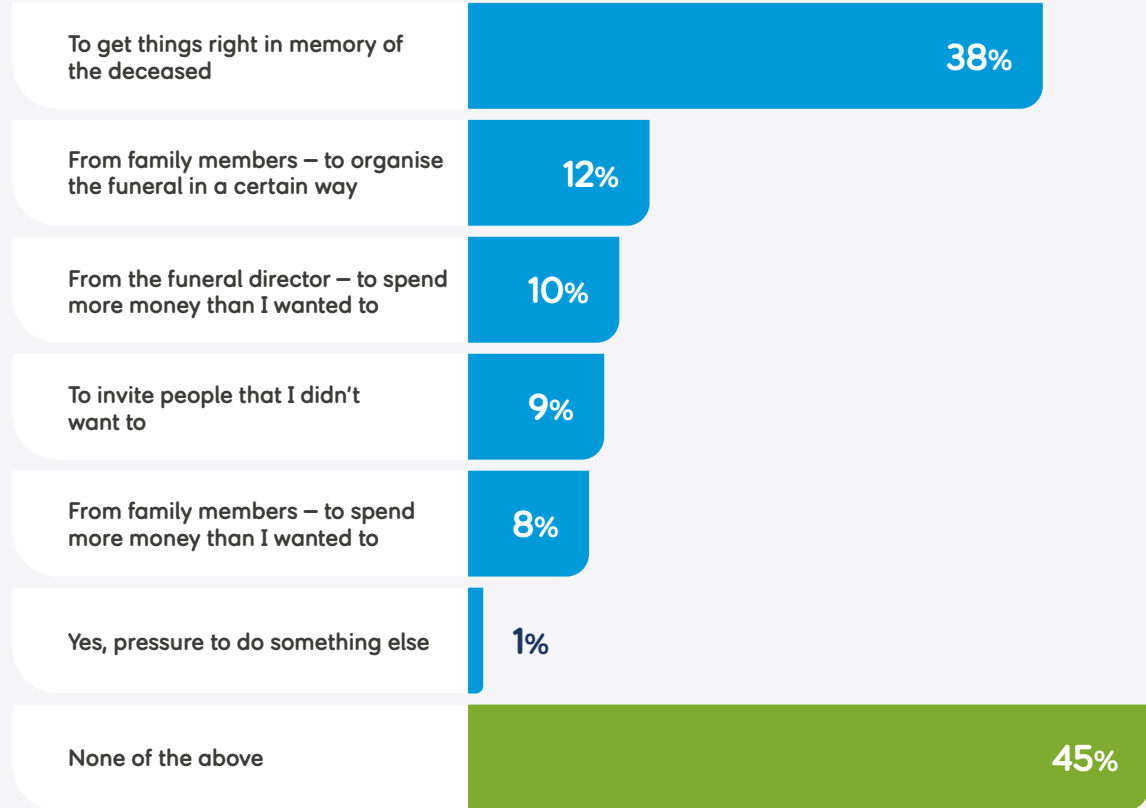
# Under pressure

55% (down 2% on 2023) of people organising a funeral say they felt under pressure.

38% (the same as the year before) say this was to get things right in memory of the deceased, and 12% (-2%) to do things a certain way by family members.



## Do organisers feel pressure to do any of the following?



# Cutting costs: top tips

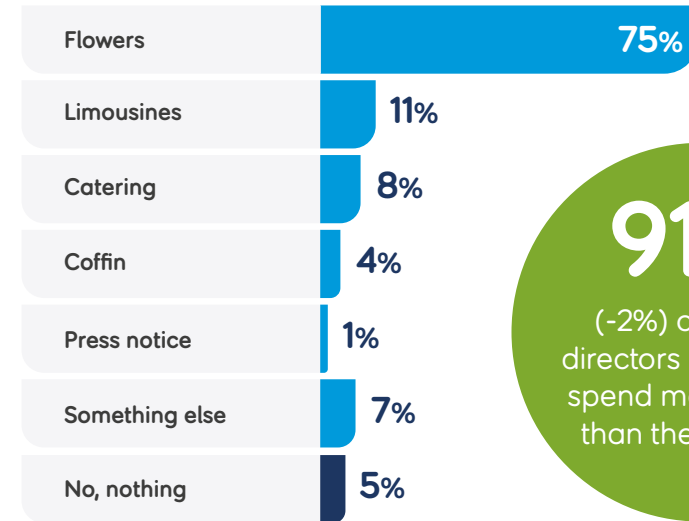
The costs you could save on, according to funeral organisers:

- ✓ “Embalming. We didn't know we didn't need it, and didn't understand what it was and what it would do.”
- ✓ “Death and funeral notices in local papers. No-one saw them anyway. It's not how things are done nowadays.”
- ✓ “Buying so many flowers. Didn't really need them because lots of people brought flowers themselves.”
- ✓ “Too many copies of the death certificates.”
- ✓ “The hiring of two limousines – only needed one.”

**8%**

(-4%) of people feel they spent money on the funeral that they didn't need to

And according to funeral directors:



**91%**

(-2%) of funeral directors say people spend more money than they need to

- ✓ Use social media instead of newspaper notices.
- ✓ Go to a local florist instead of the funeral directors.
- ✓ Shop around different funeral directors.
- ✓ Instead of spending hundreds on flowers, do one simple tribute from everyone.

# Planning a funeral: top tips

Planning a funeral can be difficult. Here are some tips on how to give your loved ones a special send-off while keeping the stress down...

## From funeral organisers:

"Know as much about what the individual wanted and have it written down, preferably in a list. This way if there are any disagreements, you have a document to refer to."

**"A funeral doesn't need to be expensive if money is an issue. It's no reflection on the deceased's life. They aren't here to see it and will never know."**

"Take your time. I was upset organising and I should've taken time between calls."

**"The most important thing is to remember your loved one for who they were and the memories you shared. The more lavish funeral doesn't make you a better person."**

"It can be difficult to please everyone. Delegate separate tasks to close family members so they know they had a part in the funeral."

**"Look for reviews on funeral directors. Nothing was too much trouble and their advice was helpful."**



## From funeral directors:

"Slow right down. Just know that there's no rush, especially if the person has died at home."

**"Speak to different companies and see what they can offer."**

"Speak to friends and family for recommendations, and look at reviews."

**"Be comfortable with the funeral director you're using – don't necessarily go to the one that's nearest to you."**

"Ask for information and as many questions as you want."

**"Make sure you're certain of what the deceased wanted as sometimes it can lead to arguments."**



## 6. Funeral wishes



# Do we know what our loved ones want?

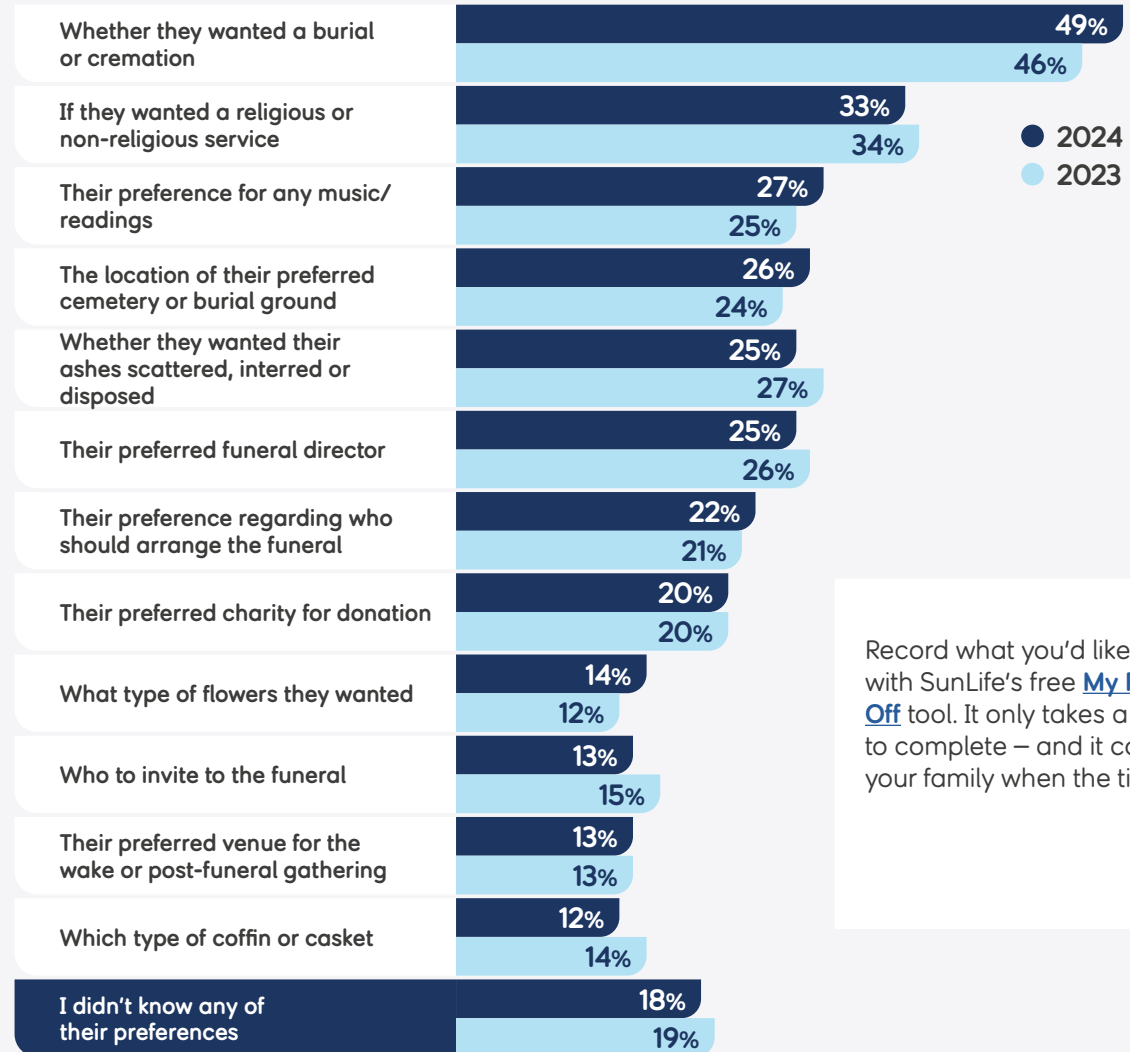
Brits still don't like talking about death and funerals.

Over half (51%) don't even know if their loved one wanted a burial or cremation – although that's 3% less than in 2023.

Once again, 1 in 5 (18%, down 1% since 2023) don't know any of their loved one's funeral wishes. And less than 1% know all their loved one's funeral wishes.

**1** Less than 1% of people know all of their loved one's funeral wishes

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



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.

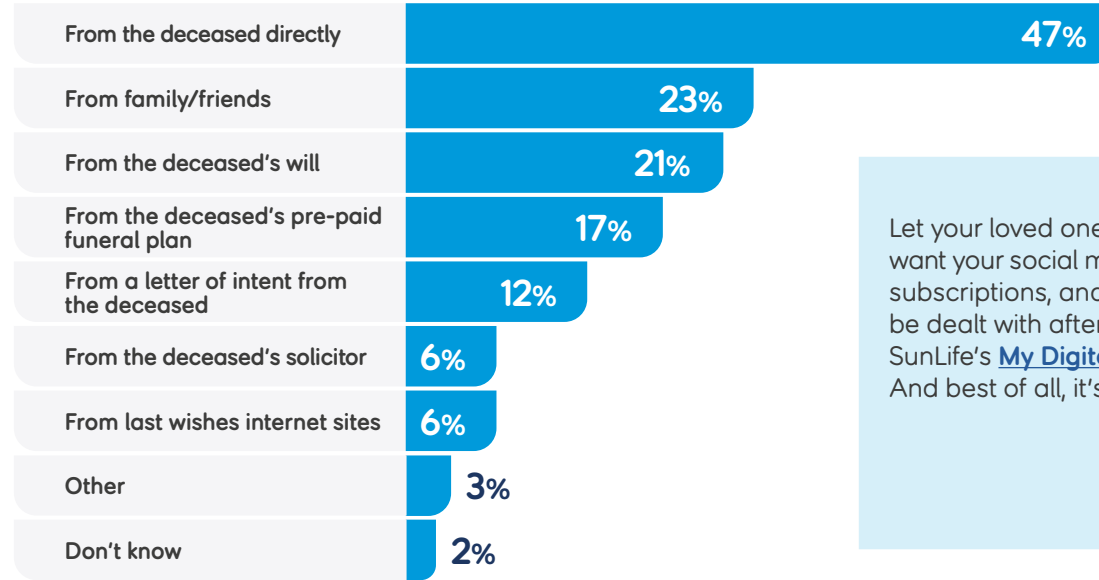
# How do we tell people what we want?

The number of people who are told their loved one's wishes is the same as in 2023 – 47%. That's 12% less than in 2022 though.

23% (+1%) are told by family and friends, and 21% (the same as in 2023) find out from their loved one's will.

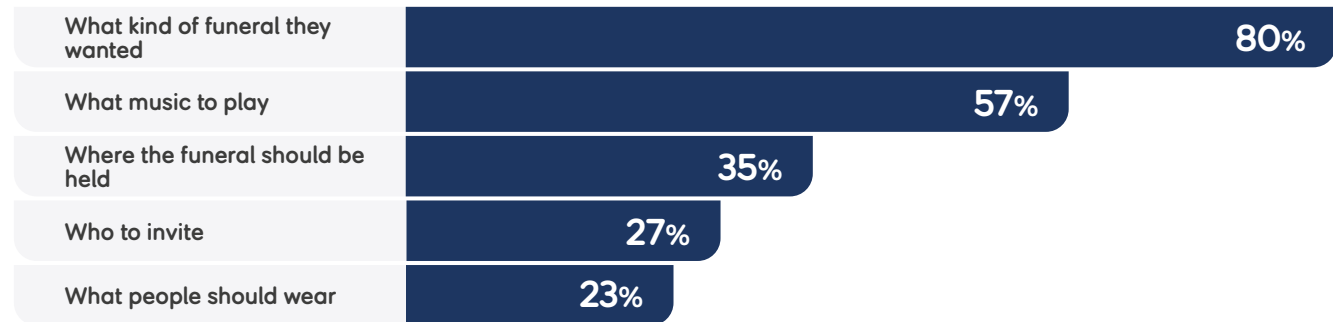
Of those who don't know the deceased's funeral preferences, over half (51%) say it would have been useful to know – especially what kind of funeral they wanted, and what music.

## How people know about their loved one's funeral wishes



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. And best of all, it's completely free.

## What would have been useful to know when organising the funeral?



# Are we planning ahead?

Despite the fact that we're still not talking about funerals much, organising one prompts 65% to start thinking about their own funeral (down 1% since 2023).

The number of people who've made a will has risen to 28% (+4%) since the previous year, while those who've spoken

to someone about their preferences has stayed at 26%.

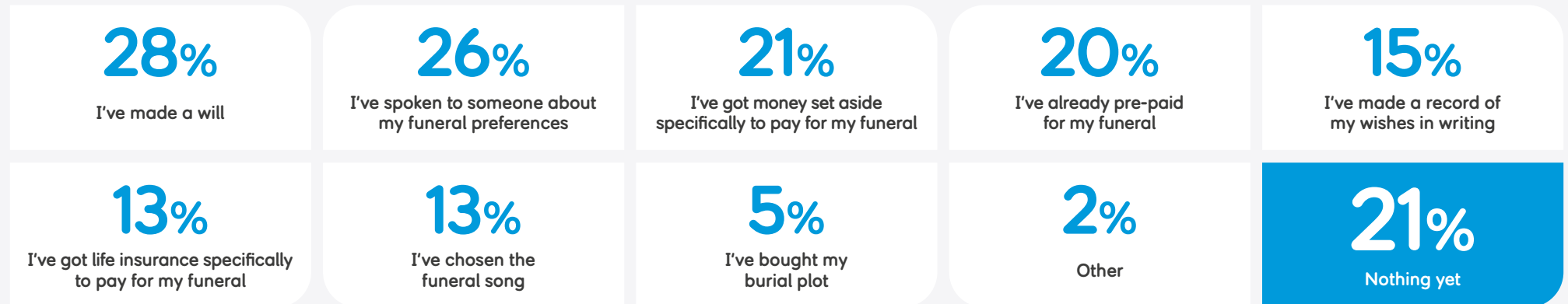
The number of people who haven't made any of their wishes known yet is also the same as the year before at 21%. So there's still work to be done when it comes to keeping our loved ones in the loop.

Of those who say they've made 'other' plans known, the most common wish is for their body to be donated to science.

From the 35% of organisers who haven't started thinking about their own funeral, 25% (-2%) say it's because they prefer not to think about their death, and 12% (-1%) say it's uncomfortable or unlucky to talk about death.

For 16% (-2%), it's something they plan to do but haven't got round to yet, and 13% (+1%) believe their family can deal with it without the need for discussion.

## How people who have arranged a funeral are planning for their own



# What do we want?

Although only 65% have started to think about our own funeral plans, 92% of us (the same as in 2023) do have some preferences when asked directly.

35% (-2%) want their family to spend as little as possible. 28% (-2%) want a 'typical' funeral, 26% (+5%) want a direct cremation, and 16% (+7%) would like a humanist funeral.

## What is a humanist funeral?

Humanist funerals are non-religious services, usually conducted by humanist celebrants. Independent celebrants are sometimes thought to be exclusively humanist, but can conduct a broad range of funerals including religious and non-religious elements.



I want my family to spend as little money as possible

35%

I want a standard/typical funeral

28%

I would like a direct cremation

26%

I would like a humanist funeral

16%

I would like a woodland or eco/environmental funeral

8%

I would rather leave it to my family to decide

8%

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

6%

I would like a direct burial

5%

I want a lavish/expensive funeral

2%

I would like to be buried at sea

2%

Don't know

8%

Lots of us clearly have strong ideas about what we want for our funeral. 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.

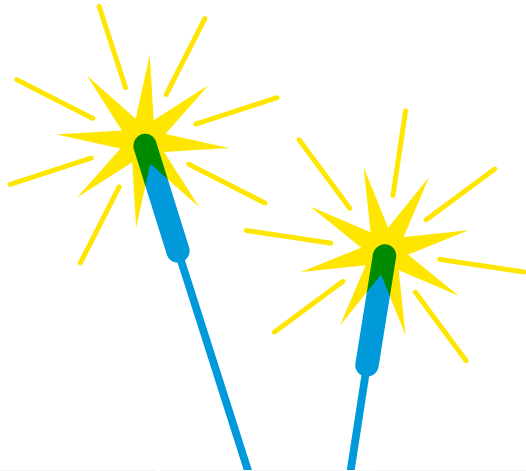
## 7. Trends and traditions



# We still prefer a celebration of life

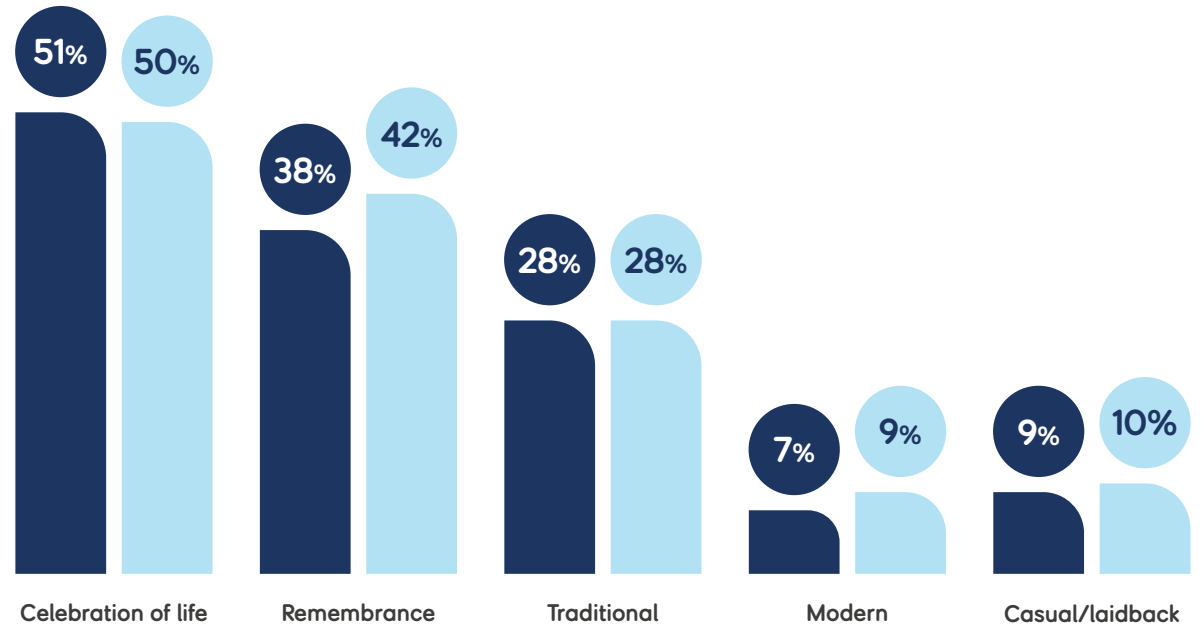
As in recent years, half of all funeral services (51%, up 1% since 2023) are described as a celebration of life, according to those who organised them.

However, this figure is up significantly from 31% when we first reported on celebrations of life in 2017. And 79% (+2%) of funeral directors say they've seen a rise in the number of these funerals.



## How organisers describe the tone of the funeral service

● 2024 ● 2023



# Religious funerals

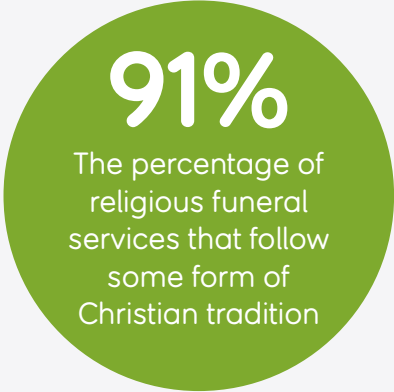
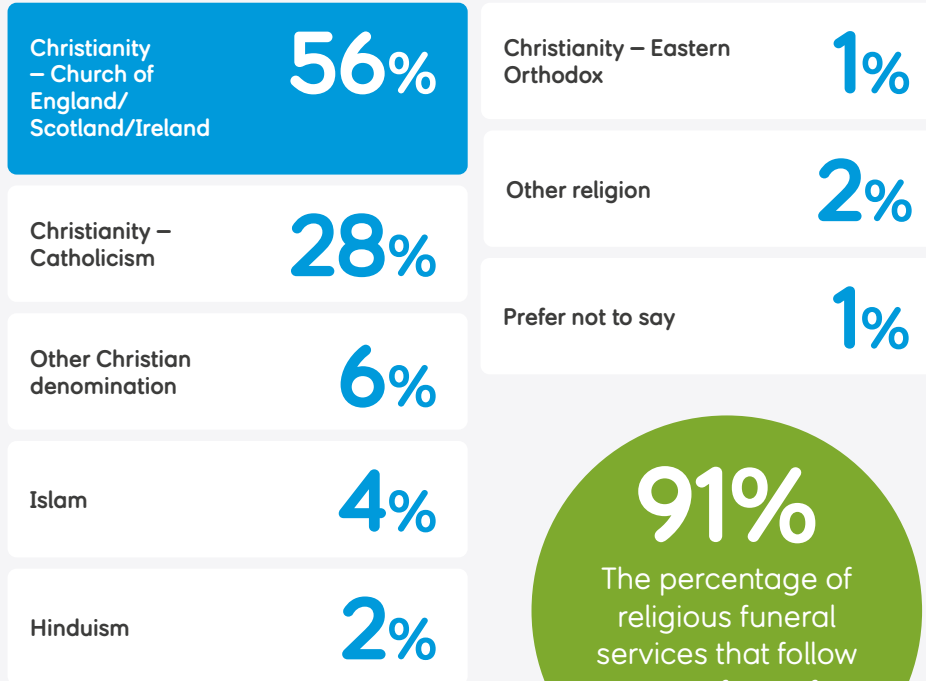
When funeral organisers are asked directly, 51% (-2%) say the funeral they arranged was religious.

Of the funeral organisers who say the service was religious, 91% follow a Christian denomination of some kind, 4% follow Islamic tradition, and 2% follow Hindu tradition.

But despite over half of funerals being called religious, 69% of funeral directors say they've seen a drop in the number of traditional religious funerals – 13% more than in 2023.



## Which religious tradition do funeral services follow?





# How to celebrate a life

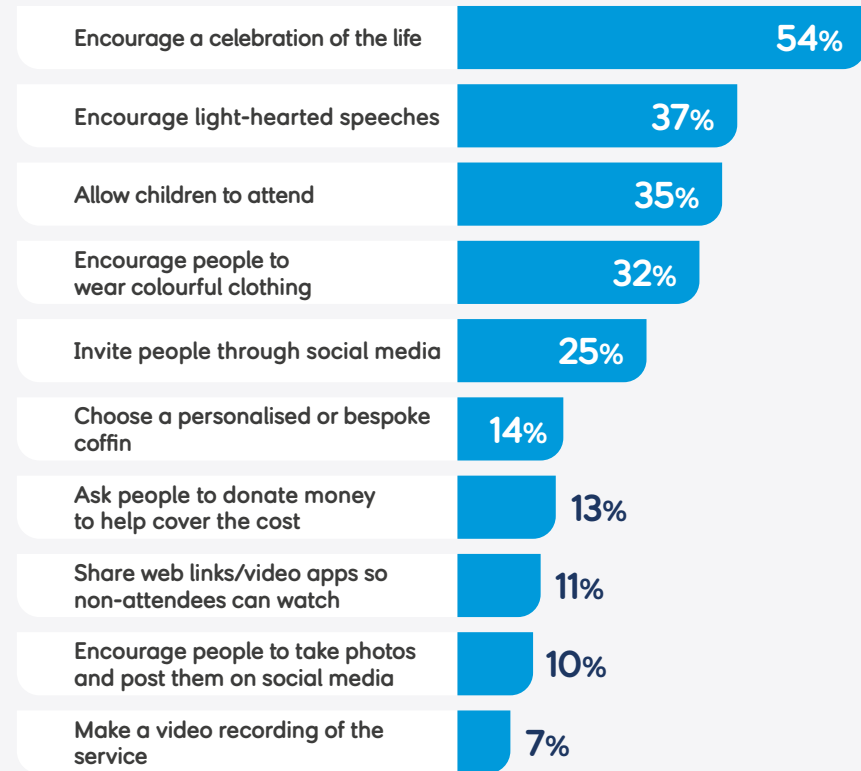
15% (-6% since 2023) of funeral organisers encourage something different or unusual at the service – from light-hearted speeches to allowing children to attend.

As in previous years, the celebration-of-life trend is getting ever more popular. The number of people who now encourage this type of send-off has risen from 46% in 2023 to 54%.



Some common ways to tailor the service to a loved one's individuality include using music personal to the deceased (61%), particular readings (48%), dress codes (17%), and even personalised coffins (9%).

## What do organisers do when arranging the funeral?



# Weird and wonderful send-offs

With send-offs continuing to become more personal, both funeral directors and attendees are seeing some truly memorable requests...

What funeral directors tell us:

"I was asked to do a Wild West theme funeral. I dressed up as a sheriff and the celebrant dressed as a cowgirl. There was a specialised coffin as well as a horse and cart."



"I had to do Time Warp at the crematorium. Another funeral director and the celebrant had to do it at the front for everyone to copy."

"On Friday we're doing a funeral for a lady who was 36 years old. She has a little 4-year-old daughter and we're having a tea party at the crematorium with Disney music playing."

"The deceased loved Fruit Pastilles, so there'll be a floral tribute in the form of Fruit Pastilles and everyone will be given them to eat after the service."

"Odd music choices – we've had things like Sylvester and Tweety, and last week we had The Bare Necessities from The Jungle Book. We don't see the requests as strange, as long as it fits with the person who has passed away then we're on board with everything."

# Weird and wonderful send-offs

What funeral attendees tell us:

"Bowling team came dressed in bowling attire."

"My sister was a druid high priestess, so had a very lively and colourful pagan funeral."

"During COVID we were given masks made out of my deceased cousin's shirts, made by his partner!"

"My friend had a cardboard coffin and we were all asked to write messages on it."

"People wear tweed and bring their gun dogs."

"Pork pies in the flowers."

"The deceased was taken from church to burial strapped to the roof of a Mini."



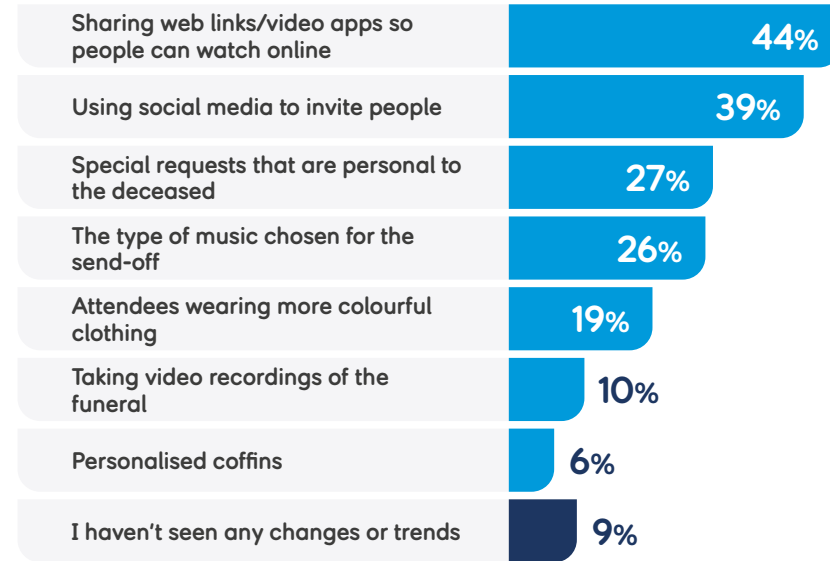
# What other trends are funeral directors seeing?

9 in 10 (91%) funeral directors say they've seen trends or changes in the funerals that they're organising (-1% since 2023).

In 2023, the most common trend they mentioned was the use of social media to invite people to the funeral. But now the top trend is people sharing video links and apps so that non-attendees can watch remotely.

The number of directors who name this as the most common new trend has risen from 31% to 44%.

## What changes are funeral directors seeing?



**“Older people have more traditional music and younger people have up-to-date music, including clubbing songs.”**

“Coffins being engraved with certain things, for example a football club they supported.”

**“Stickers and messages being written on coffins.”**

“Increase in photo presentations during a service.”

**“An increase in catering at the service or immediately after. When I started that was rare, and now it’s almost a given.”**

“Projected images being used. Online tributes.”

“We use WhatsApp quite a bit in funeral arrangements. Quite a lot of our correspondence with families is through WhatsApp and families seem to like that – and that has surprised me.”

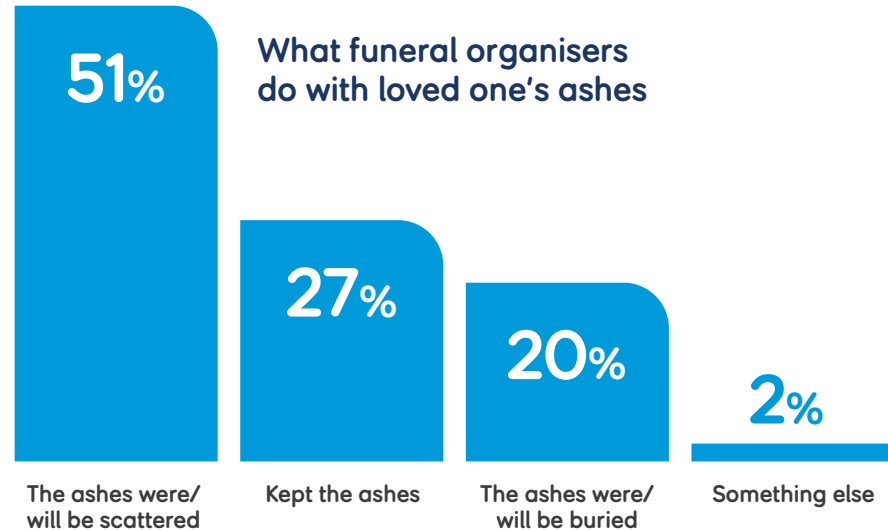
**“The use of live-streaming at crematoriums since COVID.”**



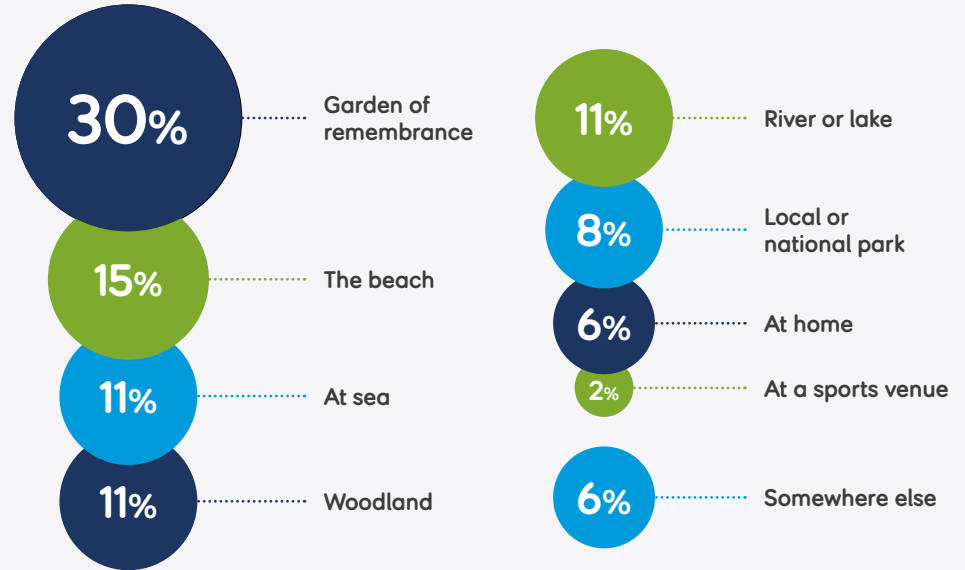
# What are we doing with our loved one's ashes?

Over half (51%) of funeral organisers have scattered their loved one's ashes or will be scattering them (+4% since 2023).

Over a quarter (27%, -3% since 2023) keep the ashes, and one fifth (20%) bury them.



## Where ashes are being scattered



The most popular place to scatter a loved one's ashes is still in a garden of remembrance (30%, -1%). 15% of people choose the beach, while over 1 in 10 choose at sea, a woodland, or a river or lake. And like the year before, 2% say they scattered the ashes at a sports venue.

# 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...

"At the local tip as per the instructions of the deceased."



"We hired a boat from a company in Leicester to scatter the ashes in a river."



"Some down in Clacton-on-Sea near where my daughter lives, some at a beauty spot near me, and son has a bit to put in a tattoo."



"Half near her home here in Yorkshire in the graveyard of the local village where she lived, and half on her olive grove in Italy where she also had a home."



"Her favourite woodland where she used to walk her dog."



"Cliffs of Dover and pyramids of Giza."



"On the summit of Cat Bells in the Lake District."



"On the deceased's vegetable garden as per his instructions."



"They were scattered in the grounds of Lewes Priory where my mother played as a child."



# 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.

Frank Sinatra's 'My Way' is the most played funeral song, overtaking the hymn 'Abide With Me'. And like the year before, it's still the most popular choice when choosing a song for our own funeral.



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!

★ New to the top 10

Top 10 songs played at funerals	
1	<b>My Way</b> Frank Sinatra
2	<b>Abide With Me</b> Various
3	<b>You'll Never Walk Alone</b> Gerry and the Pacemakers
4	<b>Time to Say Goodbye</b> Sarah Brightman and Andrea Bocelli
5	<b>Amazing Grace</b> Various
6	<b>Angels</b> Robbie Williams
7	<b>We'll Meet Again</b> ★ Vera Lynn
8	<b>All Things Bright and Beautiful</b> Various
9	<b>Ave Maria</b> ★ Various
10	<b>Over the Rainbow</b> ★ Judy Garland

Top 10 songs we want for our own funeral	
1	<b>My Way</b> Frank Sinatra
2	<b>Time to Say Goodbye</b> Sarah Brightman and Andrea Bocelli
3	<b>Amazing Grace</b> Various
4	<b>You'll Never Walk Alone</b> Gerry and the Pacemakers
5	<b>Angels</b> Robbie Williams
6	<b>Highway to Hell</b> AC/DC
7	<b>Abide With Me</b> ★ Various
8	<b>Bat Out of Hell</b> ★ Meat Loaf
9	<b>I'll See You Again</b> ★ Various
10	<b>Another One Bites the Dust</b> ★ Queen

## 8. The future of the funeral industry





# Regulation of the funeral industry

In 2021, the Competition and Markets Authority (CMA) ordered funeral directors and crematorium operators to make prices clear for customers or risk court action.

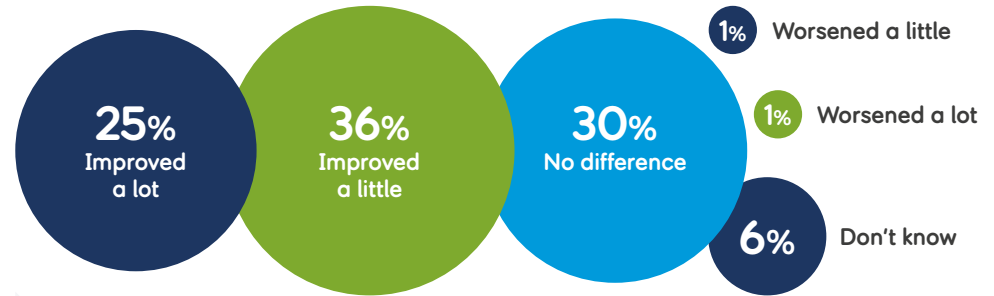
All funeral directors must now display a Standardised Price List at their premises and on their website. This list must include the headline price of a funeral, plus that of individual items and additional products and services.

Added to this, funeral directors may not make payments to incentivise institutions to refer customers to them, or solicit for business through coroner and police contracts.

Crematorium operators also have to give specified price information to funeral directors and customers.

Like the previous year, 61% of funeral directors think the funeral industry has improved as a result of the new CMA order.

Have the introduction of regulations improved the funeral industry?



## Funeral directors on the biggest impact of the CMA regulations:

“We have a lot more prices on show in the branch, and the prices are broken down a lot more so it’s clearer for people to understand.”

**“We’re having to continually change our fees, on our literature, on our window displays... So it’s reprinting things all the time and constantly updating prices – and it’s a cost to our business.”**

“I feel that the CMA order doesn’t go far enough – the price list has loopholes.”

**“There’s now more paperwork to give the family.”**

# What are the challenges facing the funeral industry?

Similar to previous years, funeral directors continue to be worried about the affordability of funerals and the rise of direct cremations. New concerns have also arisen following the scandal in Hull in March 2024\*.

\*Arrests were made after a report of 'concern for care of the deceased' at an independent funeral home. A number of bereaved families in the area now remain unsure whether the ashes they received are of their loved ones. This and other recent incidents have led to calls for further regulation of the funeral industry, with the government currently reviewing the recommendations of an independent report.



“Getting more trust back in the funeral industry following the recent events in Hull.”

“People paying the funeral bill. They pay the disbursements but not the rest, and then we have to follow up with letters and debt collectors – which is hard as it’s a sensitive subject.”

“Direct cremation providers are much cheaper and aggressive with their advertising.”

“Rising costs and trying to keep our prices down in line with competition.”

“The increase in direct cremations offered by internet-based companies.”

“Staffing – 50% of staff in this industry are over 70. Hard to get young people on board as wages low. We need to do apprenticeships.”

“CMA regulations – they need to engage with independents more.”

“Stories in the media about the funeral directors in Hull. It tends to put doubt in people’s minds.”



## 9. Learnings

A close-up photograph of a hand holding a single yellow buttercup flower. The hand is positioned in the lower right quadrant, with the thumb and index finger gently gripping the stem. The flower is bright yellow with five petals and a visible center of stamens. The background is a soft-focus field of many other yellow buttercup flowers and green foliage, creating a sense of a large field. The lighting is bright and natural, suggesting an outdoor setting.

2024 saw record-breaking prices for final farewells. Let's take a closer look at this and other key learnings from SunLife's 2025 Cost of Dying Report...

# 1 Both funeral costs and the cost of dying are at an all-time high

Following 21 years of SunLife's research, the Cost of Dying Report 2025 has seen funeral costs reach their highest-ever level. The price of a simple attended funeral in the UK now averages £4,285 – a year-on-year increase of 3.5%, and overtaking the previous record set in 2020.

What's more, the overall cost of dying – taking into account professional fees and all send-off costs as well – is at an all-time high. This currently stands at £9,797 – a rise of 1.4% on the previous year.

While COVID-19 restrictions coincided with a dip in funeral costs in 2021 and 2022, the past two years have seen them on the up again thanks to a different crisis: the rising cost of living. A return in demand for 'normal', pre-pandemic send-offs has continued to push prices.

These increases are being felt widely too. Standard burials, standard cremations, and direct cremations have risen in price – as have average costs in all but three of our UK regions.

# 2 Money worries are easing – but still big

18% of families experience notable financial concerns when paying for a funeral, having to find almost £2,371 to cover the costs. Although these figures are slightly lower than the previous year, they're still not insignificant.

And it seems inflationary pressures are still being felt. 33% of people say that the cost-of-living crisis impacted how they organised and/or paid for the funeral – cutting back on the service, reduced personal savings, applying for government funding, or increased stress.

As well as this, 22% report that their standard of living was affected – from struggling to pay bills, rent, or for food, to cutting back on non-essential items.

The effect on our wellbeing is also undeniable. Of those reporting notable financial concerns, 75% say paying for the funeral impacted their mental health, and 60% their physical health.



## 3 Direct cremations remain as popular as ever

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. 20% 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 80% – and we continue to see it increasing every year.

The affordability of direct cremations may partially explain their sustained popularity, especially as we face cost-of-living pressures. At £1,597, they're cheaper than attended burials and cremations. They have however increased in price for the first time in a few years, and at the highest rate of all funeral types (+6.7%).

Anecdotally, organisers of direct cremations have told us that the process can be surprisingly simple and stress-free – but can feel impersonal and cause guilt.

## 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. In 2024, a shocking 51% of people weren't sure if they would've preferred a burial or cremation. And in fact, 18% didn't know any of their funeral wishes at all, with less than 1% claiming to have known them all.

When asked how they knew about their loved one's preferences, 47% of funeral organisers say the deceased told them directly. But only 26% of these same people have spoken to someone about their own wishes. Both of these figures are the same as the previous year, showing Brits aren't changing their attitudes to 'that conversation'.

Our research also reveals that, of those who didn't know their loved one's funeral wishes, the majority would've found it helpful – including what type of funeral, what music, and where to hold it. 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 2025, or any of our past reports, contact [pressoffice@sunlife.co.uk](mailto:pressoffice@sunlife.co.uk)

