



How much does a funeral cost in the UK today? Posted on 6 January 2020

Sun Life's Cost of Dying Report shows that the average cost of a UK funeral in 2019 was £4,417.

It also shows that the total cost of dying in 2019 was £9,493.

(This includes the funeral, plus extras like the send-off and professional fees). That's an all-time high.

In fact, since we started our yearly Cost of Dying Report in 2004, prices have been steadily increasing. And these costs look set to keep going up.

Read on for more about UK funeral prices, how they could affect you, and how you can plan ahead to help cover these costs.

How much does a burial, cremation and direct cremation cost?

Funeral Type	Average cost (2019)
Burial	£4,975
Cremation	£3,858
Direct cremation	£1,626

A burial is still the most expensive send-off, and [direct cremation](#) is still the most affordable option. (The cost of a direct cremation is actually down from 2018, when it would have set you back £1,712.)



What's the average cost of a funeral where I live?

Area in the UK	Average funeral cost (2019)
London	£5,963
South West	£4,522
South East & West	£4,881
Yorkshire & The Humber	£4,656
East & West Midlands	£4,582
North East	£4,155
Scotland	£4,229
North West	£3,816

As you can see, where you live can make a big difference in the cost of a funeral.

The main reason behind the difference in price is down to the average cost of burials.

In 2019, it cost an average of £7,635 to be buried in London, while the cost is lowest in Northern Ireland at £3,507.

The price of cremations also went up in 7 out of 10 regions in 2019, with the South West overtaking London as the most expensive area at £4,365.



Why are funeral prices so high? The cost of a funeral is usually made up of:

Basic funeral costs	Average cost
Funeral director's fees	£2,771
Doctor's fees	£164
Clergy or officiate fees	£169
Cremation fees	£860
Burial fees	£2,288

And on top of this, there's the cost of the send-off:

Additional funeral costs	Average cost
Memorial	£910
Catering	£408
Limo hire	£313
Venue hire	£245
Flowers	£184
Order sheets/service cards	£88
Death notice	£82
Total additional costs:	£2,306



Along with professional fees, which add another £2,771 on average, these prices make up the total cost of dying: £9,493. This means that the average cost of dying has gone up by 3.1% since 2018.

How have funeral costs changed over the years?

Since we started our research in 2004, funeral costs have risen dramatically. If they continue to rise in the same way, the average cost of a funeral could reach over £5,000 in just four years' time. So it helps to be prepared.

How have funeral costs changed over the years?

Since we started our research in 2004, funeral costs have risen dramatically. If they continue to rise in the same way, the average cost of a funeral could reach over £5,000 in just four years' time. So it helps to be prepared.



How can I get help with funeral costs?

With funeral prices being so high, the cost can come as a huge shock to loved ones.



In 2019, only a quarter of people had put money aside for their funeral. And 21% of people admitted they haven't done anything to prepare for their funeral yet.

If you're thinking about covering your own funeral costs, you could look into taking out [over 50 life insurance](#) or a [funeral plan](#).

If you find yourself organising a funeral and don't know how you'll pay for it, there are ways you can get help:

- Speak to the deceased's local council about a Public Health Funeral
- Ask your funeral director for advice, and check if they accept any government/charity benefits that could help you
- See our [list of charities](#) that may be able to offer advice and support
- Check if you're eligible for [Funeral Expenses Payment](#) (England, Wales and Northern Ireland) or [Funeral Support Payment](#) (Scotland)
- Speak to your bank or building society to see if they could settle the funeral bill from the deceased's bank account
- Get in touch with [Citizens Advice](#) to check the benefits you could be entitled to

Read our [help with funeral costs](#) article for more guidance.

How do I plan my funeral?

Planning your funeral doesn't have to be stressful, for you or your family. Here are a few things that can really help take the pressure off:

- [Talk to your loved ones](#) about what you want, and what they want. (Less than 1% of people we surveyed knew all the funeral wishes of the deceased.)
- Use our [Funeral cost calculator](#) to work out how much your ideal funeral would cost in your area.
- Make financial plans to help pay your funeral costs, so your family aren't caught out.
- [Plan your perfect send-off](#), so people know what to do when the time comes.

And if you need help planning someone else's funeral, here's some useful links to guides and organisations which can provide support and guidance.

Source: [Cost of Dying report 2020](#)

<https://www.sunlife.co.uk/siteassets/documents/cost-of-dying/sl-cost-of-dying-report-2020.pdf>

Burials at Sea.co.uk Professional Family Support Services – February 2020



Our Standard Needles Sea Burial Charter start from £2185 including MMO licence & logistics - with up to 10 Passengers aboard accompanying their loved one on their final journey.

We now offer a Budget Low Cost inclusive Combined Boat and Funeral Directors Service Package for £3995** (vat zero rated as a transport charter)

Fixed Price boat services Packages

- England:
 - The Needles (W1090) • £2185 *
 - North Tyneside Quotation Required
 - Newhaven • £2830 *
- Scotland:
 - Oban West Scotland Quotation Required
 - John O’Groats • £2990 *



* Vat is Zero rated as a transport charter

Other Designated Sites for UK Burial at Sea - by quotation Ring John 07721978053

(Off Tynemouth, North of Tyneside & Oban West Scotland)

All Our fixed price* Boat services for families requesting a burial at sea include:

Obtaining the MMO/Marine Scotland Licence and associated fees, all logistical /liaison support from notification of death through the licence period to the final committal at sea with a certificate of burial at sea location.

Fixed Price low cost budget Burial at Sea Option £3995**

Combined Boat and Funeral Directors services **

We are now able to offer a low cost budget all-inclusive Burial at Sea combining Boat and Funeral Director Services for a fixed price (January 2020) - based on using The Needles and MMO Licensing Authority with deceased not being within 50 miles of Lymington (January 2020). Funeral Director services by recommendation from one of our growing partner funeral directors companies.

Optional Extra Costs

Wake Celebrations - aboard or ashore

Religious Service Celebrants - aboard or ashore Minister of Religion Shore Side Services prior to going to sea

Additional passenger capacity - charter in of either another cruiser a rib or both



FORWARD PLANNING CLIENTS



Some Clients like to prepare ahead of their own death and put arrangements in place to ensure that their last wishes are respected and delivered

This will involve your solicitor writing your Will expressing your specific wish to be buried at sea, appointing an executor who you have confidence will ensure your wishes for a Burial at Sea takes place.

You should also consider nominating a specific funeral director and Mamarine.com Llp so they can be included in your Will to provide the sea burial.

Clients also consider at this time taking out a funeral plan to cover the costs of a Sea Burial thus ensuring the finances are in place to enable your wishes are carried out – as this is a regulated product you will need to speak to qualified FCA adviser.

DECEMBER 2017

I took part in a BBC Radio 4 Program presented by Dame Joan Bakewell “We Need to Talk About Death” - Series 2, Bury Me at Sea, Episode 3 - @bbcradio4
<http://www.bbc.co.uk/programmes/b09jvp31>



**I WOULD BE PLEASED TO ADVISE AND FACILITATE THE LAST WISHES
OF YOUR LOVED ONE - LETS SPEAK - JOHN MCKENZIE 07721978053**

