



ARE WE LOSING THE PLOT?

**Funeral costs and poverty rise as an out of date
state support system continues to erode**

The Royal London National Funeral Cost Index Report 2014

*In association with the Institute of Cemetery and
Crematorium Management (ICCM)*

CONTENTS

Executive Summary	3
Introduction and summary of research methods	4
Funeral Poverty: The state of the nation	6
A postcode lottery: huge local and regional differences in funeral costs	10
Losing the plot: Future drivers of Funeral Poverty	12
A time for action: Practical steps to tackle a growing problem	14
Appendix: Find the cost of a funeral in your area	16

EXECUTIVE SUMMARY

The average cost of a funeral in the UK now stands at £3,551. The average cost of a cremation is £3,163 and the average cost of a burial is £3,933.

All the evidence suggests that the cost of funerals has risen rapidly in recent years, with a resultant increase in funeral poverty (the problem of people getting in to debt and struggling to pay for a funeral). Research commissioned especially for this report* indicates that funeral poverty now affects almost 110,000 people in the UK, with the total value of funeral debt amounting to £142 million.

Experts interviewed for this report point out that funeral poverty is often hidden because of the social stigma associated with not being able to give a loved one 'a good send-off'. People suffer in silence often with knock-on effects, for their health and work lives that result in further costs for public services.

Our research revealed that the poorest UK households spend virtually the same amount on a funeral as the wealthiest UK households. However, the poorest households are much more likely to be surprised by the cost of a funeral, and much more likely to find it a problem to pay for the funeral. For example, one in three people in households with an annual income of less than £10,000 had problems paying.

The picture painted by our research is of an increasingly polarised society – divided between those who can and those who cannot afford a funeral, but a society that is willing to take on funeral debt if necessary when it comes to paying for a funeral.

Despite the cost pressures, our results show that nine out of ten UK adults do not opt for a cheaper funeral (only 11% do this). Rather, the desire to give someone a 'good send off' means 35% use their own savings to pay for it; 28% borrowed money from family and friends to pay for it and 20% go into debt using credit cards or loans.

Adding to the national picture of a polarised society is a pattern of hugely varying costs at the local level. The data gathered for this report by the ICCM (from the crematorium and cemetery operators) reveals a funeral cost postcode lottery. Charges ranged from a low of £2,859 (for a cremation in Belfast) to £6,899 (for a burial in Beckenham, Kent).

If the current picture on funeral costs and funeral poverty is not bad enough, all the evidence points

to future cost pressures that will see funeral costs rise ahead of both inflation and wages in the future. The factors driving up costs include 'macro' drivers such as the continuation of austerity measures that will see increasing pressure on local authority budgets and an increase in the number of deaths in the UK in the coming decade because of demographic trends.

Micro drivers specific to the funeral sector will also see increases in costs. Of particular significance among these is the increased cost of burials as a result of a shortage of burial plots in many areas. Our research found that the majority of people (54%) support the responsible re-use of abandoned burial plots to help alleviate this problem.

Royal London would like to see an immediate index linking of the £700 Social Fund Funeral Payment for "other funeral costs" that has been capped since 2003 and a fundamental review of the whole Social Fund Funeral Payment system. Had the cap increased in line with inflation (as measured by the Retail Price Index) since 2003, it would now be worth £966, rather than £700.

*Royal London National Funeral Cost Index 2014 Research conducted by YouGov and Institute of Cemetery and Crematorium Management October 2014, Commissioned by Royal London Group

INTRODUCTION

I commissioned this study to understand how people in the UK pay for funerals. I wanted to shed particular light on the issue of Funeral Poverty, and the large numbers of people in the UK who get into financial difficulty as a result of paying for a funeral, or who cannot afford to pay for a funeral at all.

Founded in 1861 to help people pay for their funerals, this is a key focus for Royal London as it continues to provide life insurance to people today. For the first time, this report brings together insights from two major pieces of research, and perspectives from a wide range of stakeholders, with ideas for how to tackle this growing problem, that affects the most disadvantaged in society when they are at their most vulnerable.

Not only do the findings in this report suggest that large numbers of people in the UK currently suffer from funeral poverty, they also suggest that the problem is set to increase significantly because of a number of macro and micro drivers:

- At the macro level, the public sector deficit and austerity measures mean that local authority budgets will be under continued pressure, potentially driving up charges for burials and cremations. Further, demographic trends will see an increase in the numbers of deaths in the UK in the coming decade, adding to the demand placed on already stretched resources.

- These pressures have been resulting in above inflation increases in funeral costs, the Social Fund Funeral Payment (the UK's funeral state safety net) has been capped for "other funeral costs" since 2003 at £700 (intended to contribute to costs for Funeral Directors and ministers fees). Today this makes its real term value of the payment closer to £500. Had the cap increased in line with inflation (as measured by the Retail Price Index) since 2003, it would now be worth £966, rather than £700.

- The macro trends are combining with many specific challenges affecting the funeral sector at the moment. These include the unsustainability of cemeteries and shortage of burial plots in certain regions; the growth of private crematoria which is having an inflationary effect, either through the new build taking services away from public crematoria without reducing their costs, or by private crematoria charging rates that are, on average, 10% higher than public crematoria. The proposed

introduction of death certification fees for burials will further impact the already costly nature of burials, potentially making a burial the disposal method for the affluent.

Given this context, Royal London believes a full and fundamental review of the Social Fund Funeral Payment system is required, but there are immediate ways to ease the pressure. For example, the Fund's cap of £700, in place to meet 'other funeral expenses', should be index-linked to inflation, and adjusted to reflect current UK living costs.

Simon Cox —
Consumer Protection
Proposition Lead,
Royal London Group

Summary of research methods:

The information presented in this report is based on two new major pieces of quantitative survey research. On behalf of Royal London, YouGov surveyed 1,988 people who had arranged a funeral in the last five years. The research was conducted between 14th and 22nd August 2014.

ICCM surveyed all of the c. 270 crematoria in the UK to ascertain their costs for cremation. They also conducted survey research to ascertain the costs of burial at two cemeteries in close proximity to the crematoria to allow us to analyse the comparative costs of cremations and burials.

Finally, contributions were sought from the following experts and stakeholders, both on the nature of the Funeral Poverty problem and potential solutions:

- **Anne Cordon** –
Honorary Fellow, Social Policy Research Unit, University of York
- **Heather Kennedy** –
Campaigner, Quaker Social Action
- **Emma Lewell-Buck** –
MP for South Shields
- **Poppy Mardall** –
Founder of Poppy's Funerals and Independent Funeral Director
- **Tim Morris** –
Chief Executive, Institute of Cemetery and Crematorium Management
- **Alan Slater** –
Chief Executive, National Association of Funeral Directors

Royal London Group would like to thank all of the above for their time and contribution to this report.

FUNERAL POVERTY: THE STATE OF THE NATION

“People don’t want to talk about funeral poverty. They are more open to talking about other poverty issues, like food banks and food poverty. But when it comes to burying a loved one, and giving them a good send off, they feel a sense of shame that they cannot afford it. Funeral poverty is the last poverty taboo.”

Emma Lewell-Buck, MP

“Of all the issues around poverty I can think of, funeral poverty is the issue people are least likely to tell their friends and neighbours about. That’s why we don’t hear about it and it’s not on the radar. People are suffering in silence.”

Heather Kennedy, Campaigner,
Quaker Social Action

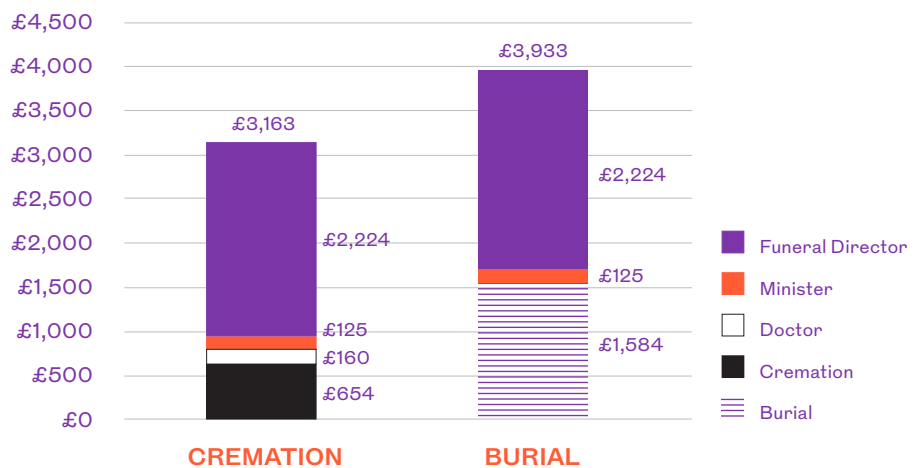
Funeral poverty is often a hidden problem, but it affects tens of thousands of people. In our research, almost one in five (19%) respondents said that they struggled to meet funeral costs. This means that across the UK there are around 110,000 people facing funeral poverty each year.

The total level of funeral debt stands at £142m, based on an average debt of £1,300 faced by the respondents who struggled to meet funeral costs.

More than one in five respondents (22%) said that the deceased left no financial provision for the funeral. This figure should be set against an average cost of a funeral which is £3,551.

Chart 1 below breaks down the cost of both an average cost cremation funeral and an average cost burial funeral into its constituent parts to illustrate where costs are incurred and how they mount up.

Chart 1. Breaking down the cost of a funeral:



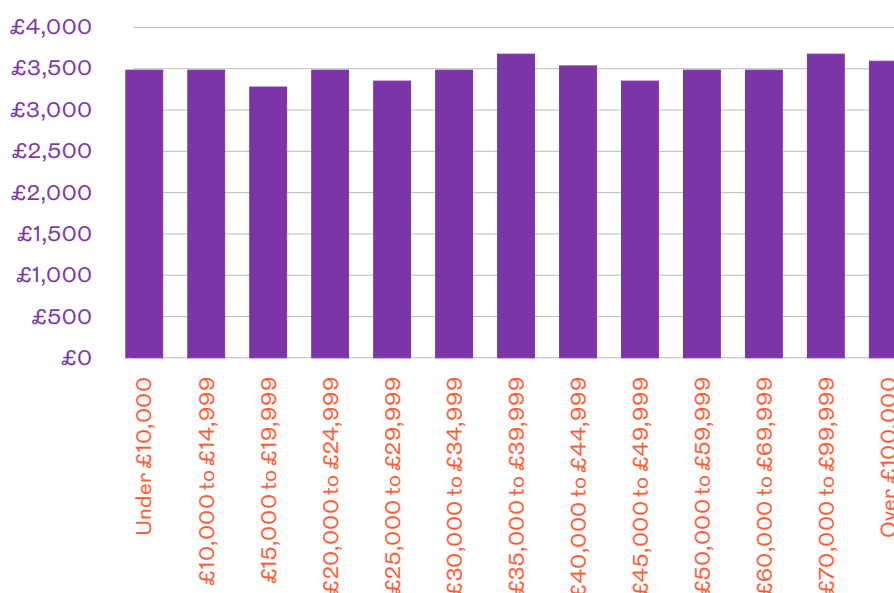
Source: Royal London National Funeral Cost Index

In total 46% of our respondents said that the funeral cost more than they expected and 42% of these (or 19% of the total sample) had problems meeting the cost.

Why a significant proportion of the sample should struggle to meet these costs becomes apparent when looking at the data in chart 2. It shows the amount spent on a funeral does not vary significantly by households with different income. Indeed, the amount spent on a funeral is remarkably consistent from the poorest households, earning less than £10,000 per year to the wealthiest earning over £100,000 per year.

This consistent level of spending on a funeral, regardless of income and, in some cases, the ability to pay for it, supports the points made by our experts and stakeholders that people want to be seen to be giving their loved one a ‘good send-off’ even if they cannot afford it. **The £3,500 average funeral price is at least a third of the annual income of someone earning £10,000 or less.** People living on less than £200 per week also tend not to have access to these amounts of cash through savings.

Chart 2: Average (mean, £s) spent on a funeral (by household income)



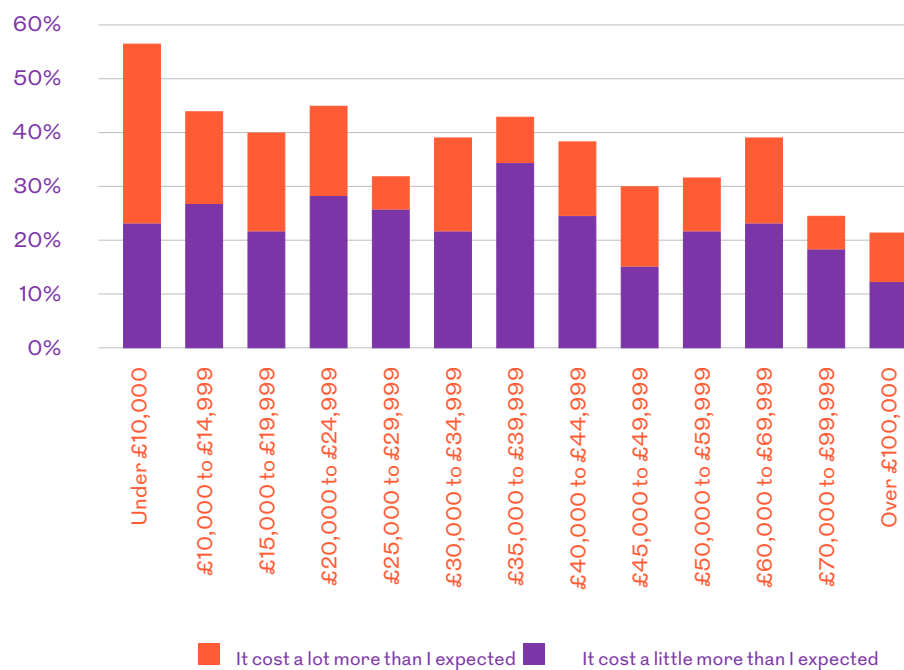
Source: Royal London National Funeral Cost Index

Despite the cost pressures, our research found that nine out of ten UK adults do not opt for a cheaper funeral (only 11% do this). Rather, 35% use their own savings to pay for it; 28% borrowed money from family and friends to pay for it and 20% go into debt using credit cards or loans.

Further support for the idea of poorer households stretching their finances and struggling to pay for funerals is provided by the data

presented in charts 3 and 4. Chart 3 shows that the households with the lowest incomes are much more likely to have been surprised by the cost of the funeral. In particular, people from households with less than £10,000 income per annum are much more likely than others to agree with the statement that “It cost much more than expected”, indicating that the funeral costs came as a significant financial shock to a third of these households.

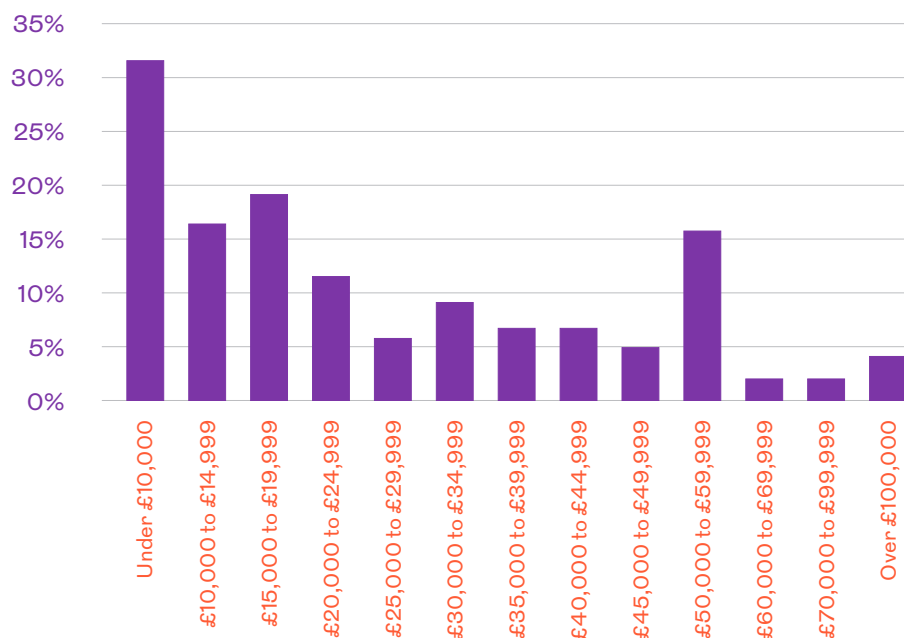
Chart 3: Poorest households much more likely to be surprised at the cost of a funeral



Source: Royal London National Funeral Cost Index

Chart 4, perhaps not surprisingly, shows that people from households with less than £10,000 annual income were also more likely to agree that cost of the funeral had presented them with a financial problem.

Chart 4: ...and to find the cost of the funeral a problem



Source: Royal London National Funeral Cost Index

The picture painted here is one of an increasingly polarised society – divided between those who can and those who cannot afford a funeral.

Expert views and opinions on the state of the nation

In addition to the hard statistics provided by our research, our expert contributors were able to add more personal stories about the impact of funeral poverty on the people they have encountered in the course of their work:

“Research by University of York showed that people grieving the death of their partner usually did not want to use their energy searching hard for ‘best buys’ when arranging the funeral, especially when they also had to deal with several, sometimes many, different organisations and government departments. Funeral expenses payments from the Social Fund were important to some on the lowest incomes but, for others, experience here of delay, or discovering they were not entitled increased distress. Arranging their partner’s funeral meant, for some people, facing debts to funeral directors, selling personal belongings, unwanted financial obligations to relatives or friends, or high interest commercial loans.”

Anne Cordon – Honorary Fellow, Social Policy Research Unit, University of York

Of course, funeral poverty also results in funeral debt which has an impact on the funeral industry, as bills go unpaid and, funeral directors in particular, are left to decide whether and how to pursue those who cannot pay.

“This problem came to our attention when a young man we helped through our homelessness project, who had been coping well, stopped paying his rent. It turned out his father had died and he was the only family member around to pay for the funeral. He actually took on quite an expensive funeral which put him in to debt and he was ultimately evicted. It is one of those house of cards financial moments, when you get an unexpected financial outgoing, and it makes everything else tumble.”

Heather Kennedy, Campaigner,
Quaker Social Action

“Death of a family member often sets major emotional, social and economic challenges for bereaved people. Problems in paying for funerals have wide and long-lasting social and health implications. Most people whose partner dies are elderly, and research by York University showed that one quarter of people over state pension age whose partner died were already living below the official poverty line (defined as less than 60 per cent of median household income). Our work showed that feeling worse off financially after a partner’s death increased the chances of women reporting symptoms of anxiety and depression for two years or more. When funeral expenses had to be met by increasing indebtedness, effects were passed on within households, including those with children.”

Anne Cordon — Honorary Fellow,
Social Policy Research Unit,
University of York

“Just as funeral poverty is increasing, so is funeral debt. The victims of this are funeral businesses. A conservative estimate of debt owed to funeral directors in this country would be in the region of £130 million. Of course, it is right that most of the attention on this issue goes on the bereaved - rightly so. But funeral businesses are victims too. It is not wrong for a funeral business to make a profit on a funeral. Funeral directing is a tough job for the 20,000 plus members of the profession in this country and they all have to be paid. They all have families to support.

Alan Slater MBE, Chief Executive
Officer, National Association of
Funeral Directors

A POSTCODE LOTTERY: HUGE LOCAL AND REGIONAL DIFFERENCES IN FUNERAL COSTS

Adding to the national picture of a polarised society is a pattern of hugely varying costs at the local level.

The data gathered for this report by the ICCM, directly from the crematorium and cemetery operators, reveals **a funeral cost post code lottery**. Charges ranged from a low of £2,859 (for a cremation in Belfast) to £6,899 (for a burial in Beckenham, Kent).

The appendix to this report will allow you to identify the costs at your nearest local crematorium and the average of the costs of burial at two cemeteries close to your nearest crematorium.

The table below illustrates the top ten most expensive locations for a funeral in the UK. It is interesting to note that all of the most expensive locations are in London and the South East and are for burials rather than cremations. London and the South East have a particular problem with a shortage of burial plots.

THE TOP 10 MOST EXPENSIVE LOCATIONS TO HAVE A FUNERAL IN THE UK

LOCATION	Funeral	Value
Beckenham, Kent	Burial	£6,899
New Southgate, London	Burial	£6,854
Putney Vale, London	Burial	£6,707
Twickenham, London	Burial	£6,539
Enfield Cemetery and Crematorium, London	Burial	£6,359
Lambeth, London	Burial	£6,017
Leatherhead, Surrey	Burial	£6,011
Redbridge, London	Burial	£5,754
Merton, London	Burial	£5,747
Kingston-upon-Thames, Surrey	Burial	£5,724

Experts, such as Tim Morris of the ICCM, are well aware of the problems being faced by local authorities in their management of cemeteries across the UK. London is experiencing particular difficulties in relation to cemeteries and burials.

“Cemeteries are unsustainable. Local authorities are having to face the choice of whether or not to provide the service in future, and perhaps simply maintain existing cemeteries, rather than providing new ones at considerable cost. In London, Tower Hamlets and Hackney have already ceased to provide the service as land in London is not available or affordable. Alternatively, you can build a new cemetery, whilst maintaining the old ones, but this adds extra cost without increasing income. No other party involved in funerals has this massive perpetual burden of maintenance costs.

Many local authorities subsidise their burial service with some applying inflation busting fee increases in order to reduce existing deficits. Whenever this is reported it is the local authority that is blamed for increasing funeral poverty however this is a direct effect of cuts in central government funding. Local authorities have no commercial interest in cemeteries”

Tim Morris,
Chief Executive, ICCM

The cheapest locations for a funeral in the UK are listed in the table below. Given that the most expensive places for a funeral are in the South East and London, it is perhaps not surprising to see locations from Wales, Scotland, and the Midlands in this list. However, just to emphasise the true postcode lottery of funeral costs we also see representation from southern counties of England in Berkshire, Buckinghamshire and Sussex. This creates the prospect of families living only a few miles apart facing drastically different costs for a funeral.

THE TOP 10 CHEAPEST LOCATIONS TO HAVE A FUNERAL IN THE UK

LOCATION	Funeral	Value
Thatcham, West Berkshire	Burial	£2,995
Greenock, Scotland	Cremation	£2,986
Nottingham	Cremation	£2,981
Alford, Lincolnshire	Burial	£2,978
Bangor Crematorium, Wales	Cremation	£2,961
Woodvale Crematorium (Brighton & Hove), West Sussex	Cremation	£2,952
Downs Crematorium (Brighton, West Sussex)	Cremation	£2,948
Amersham, Buckingham	Burial	£2,924
Gwent Crematorium, Wales	Cremation	£2,875
Thatcham, West Berkshire	Cremation	£2,859

LOSING THE PLOT: FUTURE DRIVERS OF FUNERAL POVERTY

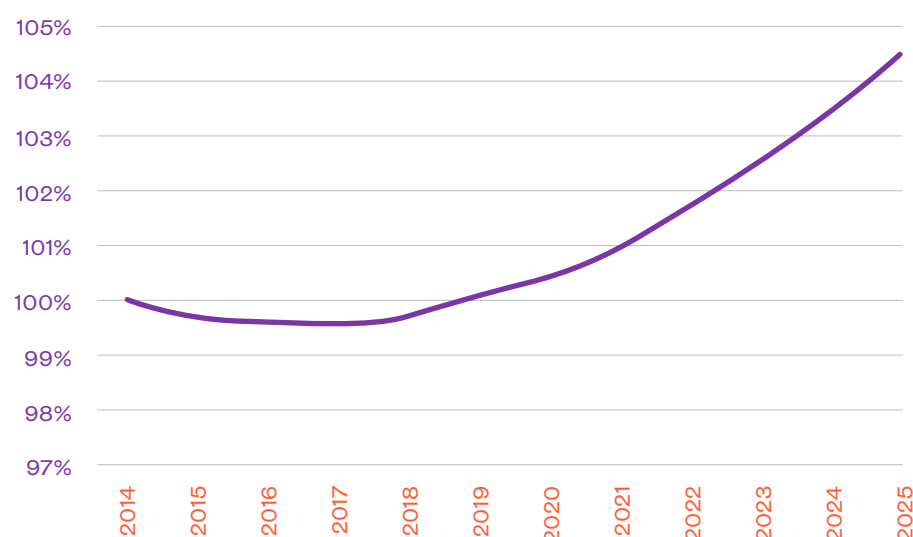
As highlighted in the introduction to this report there are a range of reasons to assume that funeral poverty will increase in future.

We know it is taking longer than expected to reduce the public spending deficit. Austerity measures which were originally forecast to end in 2015 will continue well into the next parliament, even assuming that the recent economic recovery continues and is not knocked off track by further global economic disruption.

This means that central government financing of local government will continue to be squeezed. This has already impacted on the provision of cremation and burial services by local authorities.

We have experienced a modest amount of fortune given the current pressure on the provision of these services that it has come at a time when deaths have been at historically low levels per annum in the UK. However, because of changing demographic trends and the overall increase in the size of the population, the number of deaths in the UK is set to rise over the coming decade. This will put increasing pressure on already stretched services provided by local authorities.

**Chart 5: Change in number of deaths per year in the UK
(576,000 deaths in 2013 = 100%)**



Source: Data - GAD, Forecasts - GAD

“This is a problem that is set to get a lot worse. This problem is not going away. At our local level we are getting more people coming to us month on month.”

Heather Kennedy, Campaigner,
Quaker Social Action

“The cuts in central government funding to local authorities are really starting to bite. We have never seen it like this before. Even flower beds are being turfed over to save money. It’s getting that bad.”

Tim Morris, Chief Executive, ICCM

In addition to these macro-level trends there are a range of issues affecting the funeral sector directly that can only lead to an increase in costs. For example, it has already been noted in this report that when a cemetery is full, local authorities still face the cost of maintaining the grounds.

In this situation they have two options: either to add to their costs by providing a new cemetery or to withdraw the service. Both options lead to extra costs for the customer.

In the first option, the local authority is likely to increase its fees for burials because their costs have increased (and there is no extra revenue). If the local authority has to resort to withdrawing burials as an option, those people wanting a burial have to use services provided by another local authority that will charge additional fees to a non-resident (this non-resident's fee is sometimes 2 or 3 times the cost to a resident).

Burials are also to be subject to death certification reform. Previously, those opting for cremation were charged for two certificates from doctors however with the introduction of the Medical Examiner system an equivalent fee will be applied to both burial and cremation. This is a new and extra burden to those opting for burial.

In areas of the country where burial space is running out, one possible future strategy for keeping costs down would be to allow the re-use of abandoned burial spaces. This happens routinely in other countries across Europe. In our research a clear majority of respondents were in favour of this policy. For example, 54% of people agreed with local authorities re-using abandoned burial spaces, whilst one in four (26%) were against, with the remaining 20% saying "Don't Know".

There are also reasons to assume cremations will increase in price as fees are used to subsidise more expensive burials and make up for reduced central government funding. Potentially, there may be future new costs associated with stricter environmental legislation

"There is a problem with new crematoria being built close to existing ones, rather than in areas without them. This is a problem because they don't generate any new business. They often take business off of the existing public sector crematorium. So competition is not reducing fees, it's increasing them because the public sector crematorium has to run its operation at the same cost, but with fewer cremations."

Tim Morris, Chief Executive, ICCM

"Are costs going up? Well I certainly think people are paying more for funerals. But they don't realise that when they get a quote from a big corporate funeral director, if they then ring round they could save £1,000, maybe £2,000 off of that. It is not so much that costs are going up."

Poppy Mandall, Independent Funeral Director

"If things get more expensive, then logic says they are only available to a decreasing number of people. There are more people who cannot afford it. Funeral poverty is likely to increase and affect more bereaved people."

Tim Morris, Chief Executive, ICCM

"It is not in a funeral director's interest to sell a funeral to someone that they cannot afford. There is already £130 million of bad debt in the sector and that is because funeral directors trust in their clients. There aren't many businesses that I can think of where a person can walk in and get £3,500 of unsecured credit. That is what happens in the funeral business. They offer unsecured credit to a total stranger and hope they are going to pay."

Alan Slater MBE, Chief Executive Officer, National Association of Funeral Directors

from the EU. In addition, it seems that even competition from private sector crematoria is not having the expected impact of reducing prices in public sector.

Perhaps more controversially, there was some suggestion among our expert contributors that structural changes within the funeral sector were also responsible for driving up costs.

Of course, others in the sector see things differently.

Opinion can obviously differ, but the remainder of the trends highlighted in this chapter all point to funeral costs rising rapidly in future, both ahead of inflation generally and ahead of incomes. As Tim Morris from the ICCM points out above, there is a simple logic to the consequences of rising prices.

A TIME FOR ACTION: PRACTICAL STEPS TO TACKLE A GROWING PROBLEM

These findings should serve as a wake-up call to government, local authorities and everyone involved in the funeral sector. Action is needed now.

Listed below are the preferred actions from the stakeholders and experts who contributed to this report, in their own words:

Immediate action on the Social Fund Funeral Payment:

“The Social Fund Funeral Payment needs a complete overhaul. The amount is inadequate, leaving a shortfall, but just as important is the administration of the system. People don’t know if they will qualify for support until after they have signed up for the cost of the funeral. So the funeral will have happened and people may later find out that they are not eligible for any help.”

Emma Lewell-Buck, Member of Parliament for South Shields.

“The Social Fund is totally inadequate. Only a small number benefit from it, and when they do it is after the funeral when they are facing final demands for bills. And you take a massive risk as to whether you are going to get any money at all. That sort of stress can damage someone’s health, especially the elderly.”

Tim Morris, Chief Executive, ICCM

“The cap of £700 for ‘other costs’ has not changed since 2003 and we would like to see this increase. This figure has to cover all other costs in connection with the funeral, including a minister to conduct the service, which leaves funeral directors with little over £500 to cover their professional fees for arranging the funeral, provision of a hearse and other transport, a coffin, bearers and much more. In reality funeral directors’ costs average at around £1,500 now. That’s why there is this shortfall. The ‘other costs’ payment covers less than half the cost of even the most basic funeral. This shortfall gets bigger every year. The cap should be at least index linked. It would not solve the problem, but it would be a step towards fairness in the system.”

Alan Slater MBE, Chief Executive Officer, National Association of Funeral Directors

Fundamental review of government strategy

“This area needs a fundamental review by government and all the relevant agencies. We need a better understanding of the problems from a strategic viewpoint. This issue is not going to go away; it is only going to get worse. I do not want to see anyone in my constituency or anywhere else going through the pain of not being able to afford to bury a loved one.”

Emma Lewell-Buck, Member of Parliament for South Shields.

“We need a fundamental national review of funeral poverty. It needs a strategic approach. The government is running out of time.”

Heather Kennedy, Campaigner, Quaker Social Action

Clearer information for the bereaved and greater 'consumer' empowerment

"We need clear information for people about exactly what everything costs. People need to be made aware of the lower cost options that exist."

Tim Morris, Chief Executive, ICCM

"Culturally we need to get to a place where a good friend or some other advocate can act on your behalf. They could ring round and make a few calls for the relative. Just as people help out with other tasks, they could help here. Obviously, you would need to write down what you wanted (as part of the funeral) on a piece of paper. But if you did that, and handed it to a bullish friend to make a few calls, funeral costs would not be what they are."

Poppy Mardall, Independent Funeral Director

Support for a simple low cost funeral

"The government can ignore it. The voluntary sector can ignore it. The one group of people who cannot ignore it is the funeral industry. They have to deal with the issue and there are many, many good examples of funeral directors adapting to meet the needs of their communities on this issue. They're adjusting their business practices to meet the needs of people at the poorest end of the market. But in other parts of the industry there is an unwillingness to acknowledge the problem – even though funeral debt is bad for the industry financially and reputationally."

Heather Kennedy, Campaigner, Quaker Social Action

"Look at the options for a family with no funds. They either go into debt for a traditional funeral or the local authority arranges a public health funeral for which it pays. That means the family lose control of the funeral and there's the stigma attached to a 'paupers funeral'. For most, there is nothing in between. For example, a better option would be a low cost, fixed price funeral organised via the local authority or funeral director, but paid for by the family. That way the family of little means maintains control and dignity, are relieved of the stigma of a 'pauper funeral' and the authority is relieved of having to pay for the public health funeral. Things have to change."

Tim Morris, Chief Executive, ICCM

Re-use of abandoned burial plots to take pressure off burial space

"Of course, cemeteries could become sustainable if the re-use of graves became a lawful option across the UK. The Institute fully agrees with the recommendation made in the report of the Select Committee following its inquiry into cemeteries in 2000 - If the public are to continue to have access to affordable, accessible burial in cemeteries fit for the needs of the bereaved, there appears to be no alternative to grave reuse."

Tim Morris, Chief Executive, ICCM

"In London the costs of burial are so high, that for most normal people burial is not an option. Having said that, it simply reflects land values in London. The only solution is to push on the re-use of graves front which just makes total logical sense. It's done in lots of other countries without any trouble at all."

Poppy Mardall, Independent Funeral Director

As an immediate action designed to alleviate the current Funeral Poverty problem within the UK, Royal London is calling for the Social Fund Payment for "other costs" to be linked to inflation. The current £700 cap on the Social Fund payment has been in place since 2003. In this time inflation (as measured by the Retail Price Index) has eroded the real terms value of the payment to a little over £500 in 2003 prices. Alternatively, had the £700 risen in line with inflation, rather than being held at its 2003 level, the Social Fund payment cap would now be at £966. The real value of this payment needs to be protected as soon as possible. In the longer term, Royal London also supports the call for a fundamental strategic review of funeral poverty by government and other stakeholders.

APPENDIX: FIND THE COST OF A FUNERAL IN YOUR AREA

LOCATION	Burial	Cremation
Aberdeen Crematorium	£3,699	£3,089
Aberystwyth Crematorium	£3,181	£3,169
Accrington Crematorium	£3,469	£3,049
Agecroft Crematorium (Salford)	£4,209	£3,189
Aldershot (The Park Crematorium)	£5,266	£3,269
Alford Crematorium	£2,978	£3,029
Altrincham Crematorium	£3,924	£3,119
Amersham (Chilterns Crematorium)	£2,924	£3,029
Anfield Crematorium (Liverpool)	£3,899	£3,220
Banbury Crematorium	£3,181	£3,246
Bangor Crematorium	£3,279	£2,961
Barham Crematorium	£3,711	£3,204
Barnsley Crematorium	£3,861	£3,122
Barnstaple (North Devon Crematorium)	£3,320	£3,109
Basildon (Basildon and District Crematorium)	£3,814	£3,204
Basingstoke Crematorium	£3,526	£3,334
Beckenham Crematorium	£6,899	£3,409
Bedford Crematorium	£3,092	£3,176
Belfast Crematorium	£3,044	£2,859
Bentley Crematorium	£3,402	£3,256
Birmingham (Perry Barr)	£5,109	£3,225
Birtley Crematorium	£4,184	£3,129
Blackley Crematorium (Manchester)	£3,946	£3,224
Bodmin (Glynn Valley Crematorium)	£3,999	£3,269
Borders Crematorium	£3,474	£3,194
Boston Crematorium	£3,680	£3,109
Bournemouth Crematorium	£3,486	£3,144
Bracknell (Easthampstead Park Crematorium)	£4,220	£3,234
Bradwell Crematorium (Newcastle-under-Lyme)	£3,599	£3,120
Bramcote Crematorium	£3,399	£3,042
Breakspear Crematorium (Ruislip)	£4,861	£3,084
Bretby Crematorium	£3,452	£3,392
Bristol (Canford Crematorium)	£3,904	£3,129
Bristol (South Bristol Crematorium)	£3,904	£3,129

LOCATION	Burial	Cremation
Burnley Crematorium	£4,110	£3,103
Bushbury Crematorium (Wolverhampton)	£4,462	£3,176
Camborne (Treswithian Downs Crematorium)	£3,999	£3,104
Cambridge City Crematorium	£3,296	£3,154
Canley Crematorium (Coventry)	£4,285	£3,139
Cardiff and Glamorgan Crematorium (Vale of Glamorgan)	£3,459	£3,153
Cardross Crematorium	£3,429	£3,017
Carleton Crematorium (Blackpool)	£3,739	£3,134
Carlisle Crematorium	£3,565	£3,221
Carmountside Crematorium (Stoke-on-Trent)	£4,299	£3,054
Charing Crematorium	£3,436	£3,204
Charnock Richard Crematorium (Chorley)	£3,797	£3,314
Chelmsford Crematorium	£3,489	£3,109
Cheltenham Crematorium	£3,657	£3,126
Chester Crematorium	£3,847	£3,099
Chesterfield and District Crematorium	£3,922	£3,104
Chichester Crematorium	£4,489	£3,409
City of London Crematorium	£4,537	£3,159
City Road Crematorium (Sheffield)	£3,879	£3,134
Clydebank Crematorium	£3,443	£3,079
Colchester Crematorium	£3,494	£3,151
Colwyn Bay Crematorium	£3,132	£3,070
Cottingley Crematorium (Leeds)	£4,487	£3,257
Counties Crematorium (Northampton)	£3,293	£3,389
Cowpen Crematorium (Blyth)	£3,634	£3,181
Coychurch Crematorium (Bridgend)	£3,529	£3,109
Craigton Crematorium (Glasgow)	£3,221	£3,129
Croydon Crematorium	£4,827	£3,204
Daldowie Crematorium (Glasgow)	£4,311	£3,071
Darlington Crematorium	£4,184	£3,190
Derby (Markeaton Crematorium)	£3,209	£3,048
Dewsbury Crematorium	£3,691	£3,159
Distington Hall Crematorium (Whitehaven)	£3,599	£3,286
Downs Crematorium (Brighton)	£3,547	£2,948

LOCATION	Burial	Cremation
Dukinfield Crematorium (Tameside)	£3,754	£3,134
Dundee Crematorium	£4,185	£3,134
Dunfermline Crematorium	£3,490	£3,128
Durham Crematorium	£3,419	£3,199
Earlham Crematorium (Norwich)	£4,334	£3,361
East Devon Crematorium	£3,679	£3,284
East Lancashire (Bury)	£3,839	£3,314
East London Crematorium	£4,140	£3,173
East Riding Crematorium (Driffield)	£3,695	£3,229
Eastbourne Crematorium	£3,652	£3,114
Eltham Crematorium	£4,796	£3,102
Emstrey Crematorium (Shrewsbury)	£3,505	£3,161
Enfield Crematorium	£6,359	£3,239
Exeter and Devon Crematorium	£4,189	£3,318
Falkirk Crematorium	£3,142	£3,097
Forest of Dean Crematorium	£3,369	£3,204
Frickheim Crematorium	£4,066	£3,339
Garden of England Crematorium (Sittingbourne)	£3,654	£3,179
Gilroes Crematorium (Leicester)	£5,009	£3,213
Gloucester Crematorium	£3,780	£3,246
Glyntaff Crematorium (Pontypridd)	£3,211	£3,099
Golders Green Crematorium	£5,254	£3,134
Gorleston Crematorium (Great Yarmouth)	£3,499	£3,179
Gornal Wood Crematorium (Dudley)	£4,556	£3,271
Grantham Crematorium	£3,175	£3,293
Greenock Crematorium	£3,252	£2,986
Grenoside Crematorium (Sheffield)	£3,879	£3,144
Grimsby Crematorium	£4,219	£3,167
Guildford Crematorium	£4,634	£3,244
Gwent Crematorium	£3,618	£2,875
Haltemprice Crematorium	£3,777	£3,212
Harlow (Parndon Wood Crematorium)	£4,299	£3,184
Harrogate Crematorium	£3,972	£3,247
Hartlepool Crematorium	£3,278	£3,148

LOCATION	Burial	Cremation
Harwood Park Crematorium	£3,186	£3,319
Hastings Crematorium	£3,338	£3,104
Havant (The Oaks Crematorium)	£3,549	£3,109
Hawkinge Crematorium (Folkestone)	£3,558	£3,313
Haycombe Crematorium (Bath)	£3,507	£3,139
Hendon Crematorium	£5,254	£3,097
Hereford Crematorium	£3,866	£3,101
Hither Green Crematorium (Lewisham)	£5,529	£3,153
Holmsford Bridge Crematorium (Irvine)	£3,175	£3,234
Holytown Crematorium (North Lanarkshire)	£3,454	£3,162
Honor Oak Crematorium	£4,735	£3,158
Howe Bridge Crematorium (Atherton)	£3,935	£3,159
Huddersfield Crematorium	£3,619	£3,159
Hull Crematorium	£3,777	£3,099
Hutcliffe Wood Crematorium (Sheffield)	£3,879	£3,134
Inverness Crematorium	£3,210	£3,089
Ipswich Crematorium	£3,609	£3,119
Isle of Wight Crematorium (Whippingham)	£3,541	£3,138
Islington Crematorium	£4,507	£3,039
Keighley Crematorium (Oakworth - Bradford)	£3,954	£3,145
Kent and Sussex Crematorium (Tunbridge Wells)	£3,525	£3,106
Kettering	£3,309	£3,305
Kingsdown Crematorium (Swindon)	£3,181	£3,209
Kingston-upon-Thames	£5,724	£3,039
Kircaldy Crematorium	£3,490	£3,128
Kirkleatham Memorial Park and Crematorium	£3,341	£3,124
Lambeth Crematorium	£6,017	£3,040
Lancaster & Morecambe Crematorium	£3,347	£3,356
Landican Crematorium (Birkenhead)	£4,015	£3,119
Lawns Wood Crematorium (Leeds)	£4,487	£3,257
Lichfield and District Crematorium	£3,782	£3,104
Lincoln Crematorium	£3,529	£3,109
Llanelli Crematorium	£3,407	£3,085
Llwydcoed Crematorium (Aberdare)	£3,288	£3,099

LOCATION	Burial	Cremation
Lodge Hill Crematorium (Birmingham)	£5,105	£3,137
Loughborough Crematorium	£4,150	£3,343
Luton (Vale Crematorium)	£3,045	£3,199
Lytham Park Crematorium (Lytham St. Annes)	£3,479	£3,059
Macclesfield Crematorium	£3,984	£3,091
Manchester (Chorlton-cum-Hardy)	£3,874	£3,139
Manor Park Crematorium	£4,266	£3,207
Mansfield & District Crematorium	£3,616	£3,057
March (Fenland Crematorium)	£3,669	£3,219
Margam Crematorium	£3,769	£3,094
Maryhill Crematorium (Glasgow)	£4,688	£3,134
Masonhill Crematorium (Ayr)	£3,495	£3,108
Medway Crematorium	£3,679	£3,066
Mendip Crematorium	£3,330	£3,210
Mid Warwickshire Crematorium (Leamington Spa)	£3,979	£3,103
Middlesbrough (Teeside Crematorium)	£3,634	£3,133
Middleton Crematorium (Rochdale)	£3,944	£3,096
Milton Keynes (Crownhill Crematorium)	£3,902	£3,196
Mintlyn Crematorium (Kings Lynn)	£3,424	£3,154
Moray Crematorium	£3,699	£3,399
Mortlake Crematorium	£5,289	£3,069
Mortonhall Crematorium (Edinburgh)	£5,160	£3,159
Mountsett Crematorium	£3,689	£3,174
New Southgate Crematorium	£6,854	£3,224
North East Surrey Crematorium	£5,747	£3,029
Nottingham Crematorium (Wilford Hill)	£3,734	£2,981
Oldham Crematorium	£3,869	£3,160
Overdale Crematorium (Bolton)	£3,659	£3,124
Oxford Crematorium	£3,869	£3,395
Paisley Crematorium	£3,221	£3,079
Parc Gwyn Crematorium (Narberth)	£3,509	£3,070
Park Wood Crematorium (Halifax)	£3,894	£3,134
Peel Green Crematorium (Eccles)	£4,209	£3,189
Pentrebychan Crematorium (Wrexham)	£3,873	£3,145

LOCATION	Burial	Cremation
Perth Crematorium	£4,044	£3,239
Peterborough Crematorium	£3,872	£3,199
Pleasington Crematorium (Blackburn)	£3,709	£3,104
Plymouth (Efford Crematorium)	£3,749	£3,334
Plymouth (Weston Mill Crematorium)	£3,749	£3,334
Pontefract Crematorium	£4,122	£3,221
Poole Crematorium	£3,799	£3,232
Portchester Crematorium	£3,373	£3,029
Preston Crematorium	£3,614	£3,092
Putney Vale Crematorium	£6,707	£3,081
Rainsbrook Crematorium (Rugby and Daventry)	£3,419	£3,209
Randalls Park Crematorium (Leatherhead)	£6,011	£3,409
Rawdon Crematorium (Leeds)	£4,487	£3,257
Reading Crematorium	£4,288	£3,208
Redbridge (Forest Park Crematorium)	£5,754	£3,204
Redditch Crematorium	£3,944	£3,034
Robin Hood Crematorium (Solihull)	£3,411	£3,149
Rochdale Crematorium	£4,149	£3,096
Rose Hill Crematorium (Doncaster)	£3,598	£3,123
Rotherham Crematorium	£4,022	£3,278
Roucan Loch Crematorium (Dumfries)	£3,957	£3,126
Rowley Regis Crematorium	£5,064	£3,116
Salisbury Crematorium	£3,224	£3,269
Saltwell Crematorium (Gateshead)	£3,689	£3,174
Scholemoor Crematorium (Bradford)	£3,954	£3,145
Scunthorpe (Woodlands Crematorium)	£3,574	£3,184
Seafeld Crematorium (Edinburgh)	£3,290	£3,194
Seafeld Crematorium (Edinburgh)	£3,881	£3,179
Sedgemoor Crematorium	£3,009	£3,144
Seven Hills Crematorium (Nacton)	£4,392	£3,119
Sherwood Forest Crematorium (Ollerton)	£3,090	£3,303
Shipley Crematorium (Nab Wood - Bradford)	£3,954	£3,145
Skipton Crematorium	£4,021	£3,104
Slough Crematorium	£4,171	£3,229

LOCATION	Burial	Cremation
South Essex Crematorium	£4,985	£3,129
South Lanarkshire Crematorium	£4,232	£3,092
South Lincolnshire Crematorium	£3,354	£3,159
South London Crematorium (Streatham Vale)	£5,299	£3,289
South Shields Crematorium	£3,988	£3,198
South West Middlesex Crematorium	£6,539	£2,999
Southampton Crematorium	£3,754	£3,154
Southend-on-Sea (Sutton Road Crematorium)	£5,079	£3,119
Southport Crematorium	£4,034	£3,274
Springwood Crematorium (Liverpool)	£3,731	£3,220
St Faith Crematorium (Norwich)	£4,217	£3,361
St. Helens Crematorium	£3,690	£3,045
St. Marylebone Crematorium (East Finchley)	£4,507	£3,059
Stafford Crematorium	£4,130	£3,089
Stockport Crematorium	£3,416	£3,139
Stourbridge Crematorium	£4,537	£3,159
Sunderland Crematorium	£3,780	£3,093
Surrey and Sussex Crematorium (Crawley)	£3,972	£3,409
Sutton Coldfield Crematorium (Birmingham)	£4,302	£3,137
Swansea Crematorium	£3,804	£3,059
Taunton Deane Crematorium	£3,333	£3,136
Telford Crematorium	£3,249	£3,228
Thanet Crematorium (Margate)	£3,561	£3,119
The Linn Crematorium (Glasgow)	£4,311	£3,071
The West Suffolk Crematorium (Bury St. Edmunds)	£3,605	£3,224
Thornccliffe Crematorium (Barrow in Furness)	£3,252	£3,214
Thornhill Crematorium (Cardiff)	£3,579	£2,999
Thornton Crematorium	£4,034	£3,274
Three Counties Crematorium (Braintree)	£3,536	£3,303
Torquay (Torbay Crematorium)	£3,599	£3,274
Truro (Penmount Crematorium)	£3,999	£3,083
Tynemouth Crematorium	£3,924	£3,139
Vale Royal Crematorium	£3,984	£3,091
Vinters Park Crematorium (Maidstone)	£3,460	£3,139

LOCATION	Burial	Cremation
Wakefield Crematorium	£4,122	£3,221
Walsall Crematorium	£5,103	£3,147
Warrington (Walton Lea Crematorium)	£4,185	£3,059
Warriston Crematorium (Edinburgh)	£3,431	£3,179
Wear Valley Crematorium	£4,184	£3,139
Weeley Crematorium	£3,684	£3,209
West Berkshire (Thatcham Crematorium)	£2,995	£3,224
West Bromwich Crematorium	£5,084	£3,116
West Herts Crematorium	£3,697	£3,019
West London Crematorium (Kensal Green)	£5,284	£3,104
West Lothian Crematorium	£3,881	£3,172
West Norwood Crematorium	£5,376	£3,040
West Road Crematorium (Newcastle-upon-Tyne)	£3,981	£3,195
West Wiltshire Crematorium	£3,441	£3,174
Westerleigh Crematorium	£3,359	£3,224
Weston-super-Mare Crematorium	£3,878	£3,324
Weymouth Crematorium	£4,124	£3,209
Whitley Bay Crematorium	£3,925	£3,139
Widnes Crematorium	£3,984	£3,129
Wigan Crematorium	£3,935	£3,109
Woking Crematorium	£4,274	£3,240
Woodlands Crematorium (Scarborough)	£3,255	£3,108
Woodlands Crematorium (Solihull)	£3,411	£3,149
Woodvale Crematorium (Brighton and Hove)	£3,547	£2,952
Worcester Crematorium	£3,899	£3,209
Worthing Crematorium	£4,059	£3,161
Wyre Forest (Stourport)	£3,784	£3,198
Yardley Crematorium (Birmingham)	£4,258	£3,137
Yeovil Crematorium	£3,050	£3,049
York Crematorium	£3,987	£3,286

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