



FUNERAL
SOLUTION
EXPERT 

WHAT IS THE REAL AVERAGE COST OF A FUNERAL IN THE UK IN 2025?

Consumer and Market Insight Report
Funeral Solution Expert | July 2025

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1 Introduction

- Funeral Solution Expert (FSE) are an independent research and consultancy firm with expertise in the later life market in the UK.
- We were co-founded in 2021 by Simon Cox, who is widely recognised as one of the UK's leading funeral sector experts. He is also the original creator and curator of the 'Cost of Dying' report for 10 years and in more recent years developed the 'Royal London funeral cost index'.
- FSE are passionate about consumers taking action to make provision for their funeral. There are many options to suit all budgets and all preferences. There is no need to spend more than is needed or preferred.
- FSE have called out in our annual funeral plan market reports (2023-2025) that the 'Cost of Dying' headline figure, and the average UK funeral cost figure used is misleading. The report has been a useful barometer down the years of funeral cost trends of one type of funeral (two if you split cremation and burial), but is no longer an accurate reflection of the 'average funeral cost' in the UK at a time when the funeral services landscape has fundamentally altered, driven by relatively rapid cultural and religious change.
- In 2024 FSE produced 'What is the real average cost of a funeral in the UK' report, working in collaboration with **The National Society of Allied and Independent Funeral Directors (SAIF)**, but with FSE retaining full editorial independence, ensuring the findings represent unbiased evidence in the interest of better consumer outcomes.
- Our shared aim being to raise the profile of this issue, working with regulators, consumer influencers, and media to help ensure that consumers are not being misled, especially where they are being fed that information in order to buy more insurance cover than they may need. In a submission to the FCA we have requested that the use of 'average funeral costs' is considered as part of their Pure Protection Market Study¹ covering the Over 50s life insurance market.
- In this 2025 report we build on our foundational analysis of last year to evidence that despite adjustments that Sun Life has made to their report (as a result of direct engagement with SAIF), 'The Cost of Dying' is still misleading. We also establish a true picture of what Independent Funeral Directors are charging for different funeral types, seek to understand what consumers say they are actually spending, and outline how future funeral preferences will continue to alter the landscape and mix of funerals and hence what the impact will be on funeral costs in the UK.

¹ <https://www.fca.org.uk/publications/market-studies/ms24-1-1-market-distribution-pure-protection>

2 Methodology summary

To produce this report we worked with a number of organisations including:

- **THE NATIONAL SOCIETY OF ALLIED AND INDEPENDENT FUNERAL DIRECTORS (SAIF):**

Established in 1989 to support independent, mostly family owned Funeral Directors. They support around 1,000 members across 1,865 sites, as well as an additional 100 Associate members who supply products or services to the funeral profession. They work to uphold the highest standards of best practice and care for their local communities and all member Funeral Directors work to an agreed code of conduct.



- **TRAJECTORY PARTNERSHIP:**

A premium quality, multi-methodology insight and foresight analysis research firm with extensive experience in later life subject matters. FSE worked with Trajectory to shape and deliver all consumer insight conducted in support of this report.



- **THE CREMATION SOCIETY OF GREAT BRITAIN:**

The Society established in 1874 is a not-for-profit registered charity, and pioneer of cremation in Great Britain. It produces an annual directory of crematoria, publishes journals and jointly hosts annual conferences. It supports professionals and members of the public on different aspects of the cremation process and issues arising. The Society collates statistics on the number of cremations and direct (unattended) cremations.



We are grateful to each of these organisations for their time, support and expertise.

The headline summary of the methodology followed is as follows. Full detail is included in appendix i.

2.1 Incidence levels for UK funerals and services

- To derive actual incidence levels of types of funerals, and services chosen, we sourced from Cremation Society and ONS data. This included use of burial vs cremation and also the proportion of unattended (direct) cremations from UK crematoria.
- For incidence of type of burial (traditional or natural/woodland) we have used data from Funeral Directors participating in the funeral costs survey and our consumer data.
- Use of Officiants (religious minister or celebrant) was based on both SAIF Funeral Director (January 2024) and FSE consumer data November 2024 – April 2025.
- Doctor's involvement and fees have now been removed from our calculations as now redundant (with the exception of N.Ireland).
- We also collected the incidence levels of Funeral Directors for charging (or not) for certain other common funeral services.

2.2 Independent Funeral Director research

- From March to June 2025, FSE conducted research among 209 independent Funeral Directors across 11 UK regions to understand what they charge for their professional fees, and what 3rd party costs they incur, during a period that may have spanned two annual price increases for some Funeral Directors. They provided the following data:
 - Normal professional fees for a range of services including traditional burial, traditional cremation and direct cremation. **Natural burial costs were collected for the first time.**
 - Typical costs incurred (where applicable) for 3rd party costs of crematoria fees, burial fees and Officiant fees.
 - If other costs were charged for additional services including viewing, return of ashes, out of hours collection at certain places of death, removal of pacemakers (and other medical implants) and for extra large coffins.

The Funeral Director survey has only collected Independent Funeral Directors (members of SAIF) and has not attempted to collate any costs from national Funeral Director firms or independent Funeral Directors that are not members of SAIF.

2.3 Direct Cremation – remote/online provider costs

- FSE conducted desk research early in May 2025 to collate the costs of direct cremation service from 11 national providers. This provides an important headline average figure and given the extent to which the proportion of direct cremation funerals has risen in recent years.

2.4 Consumer funeral spend by funeral type

- FSE conducted proprietary consumer insight to understand what UK funeral arrangers say was the type of funeral chosen, what they paid, how many used a Funeral Director or alternative funeral services provider (online), and incidence of different types of funeral services Funeral Directors offer.
- We used a nationally representative sample of 6,000 UK adults (1,500 per month) between November 2024 and April 2025, seeking the views of those who had closely been involved in arranging a funeral in the last 2 years.

Consumer data includes views on all Funeral Director types, regardless of whether they used a national chain or independent firm.

2.5 Consumer funeral behaviour and preference

- Our work is also informed by a separate nationally representative survey among 1,500 UK adults conducted in March 2025, asking their preference for types of funeral, funeral services provider and how they felt about each type of provider.
- This was to provide a benchmark for what people would want for themselves and therefore gives an indication of the future direction of change; whether that is to what extent direct cremation might continue to displace traditional cremation, how natural burial might become more popular and to what extent Funeral Directors (not just independent Funeral Directors) are beginning to lose out to online firms.

3

The ‘Cost of dying’ continues to mislead

The ‘Cost of Dying’ Report 2025 continues to confuse the real ‘average cost of a funeral’ in the UK in 2025. It now tells us that the average cost of a ‘simple attended funeral’ in the UK is **£4,285**.

- The stated blended average is derived from:

£5,198 Burial average funeral costs	£3,980 Cremation average funeral costs
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- Using a blended average of 25% Burials and 75% Cremations, this weighting arrives at the stated average funeral cost of £4,285.
- This ‘average’ figure is then used within the overall ‘Cost of Dying’ headline average of £9,797. That figure and the figure for a ‘simple attended funeral’ is then used extensively across the media and the later life sector.

So why is it inaccurate and misleading - 4 key issues:

1. USE OF ‘AVERAGE FUNERAL COSTS’ IN THE SALES JOURNEY

Sun Life use the ‘Cost of Dying’ report to set a benchmark for how much Over 50s life insurance cover a consumer will need to cover ‘the average cost of a funeral’. The ‘rising cost of funerals’ narrative is used by marketers (by Sun Life and extensively across the later life sector) to encourage consumers to take action. Sun Life themselves use an ‘average funeral cost’ figure in their Over 50s sales journey and content to steer the customer i.e. **‘the average amount of cover people take out is £4,000, which is roughly the average cost of a funeral in the UK’**. But that is no longer true.

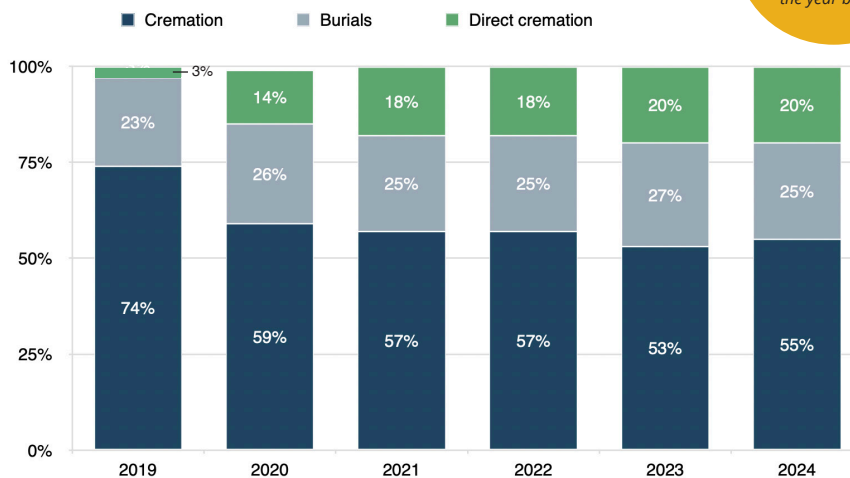
The 'Cost of Dying' report states their split of the incidence of funerals as:

25%
Burials

55%
Cremations

20%
Direct Cremations

CHART 1
Type of funeral (2019 - 2024)



2% of funerals are described as direct burials (compared to 4% the year before)

Source: Sun Life Cost of Dying Report 2025

- With the stated average costs for each as:

£5,198
Burial average funeral costs

£3,980
Cremation average funeral costs

£1,597
Direct Cremation average costs

- Hence, if we use these costs and the 'Cost of Dying' incidence of funerals, this actually produces an average funeral cost of **£3,808**. Meaning the headline average funeral cost used in the 'Cost of Dying' is £477 higher than it should be and the figure being presented to customers in the insurance online sales journey is at least £192 higher than it should be. It also makes no reference to other funeral solutions (such as direct cremation which is now used by nearly 1 in 6 of all consumers) that are available at a much lower cost.

2. FUNERAL INCIDENCE LEVELS USED

Sun Life are relying on their own data for the split of cremations, direct cremations and burials in the UK. These figures are inaccurate and further inflate the average. Based on more robust data from The Cremation Society (which uses ONS and actual crematoria returns data), it is evident that the proportion of burials (the most expensive form of funeral) that Sun Life are using is significantly over estimated at 25% and hence driving the average higher than it should be. Cremation Society identifies total cremations in 2023 as 80.6% and in 2024 as 80.3%². Hence the more accurate figure to use for burials would be 19.7%, rather than 25% which inflates the average.

3. FAILURE TO REMOVE DOCTORS' FEES

Sun Life's methodology continues to include doctors' fees (page 15 of the 2025 'Cost of Dying' report) within the overall average funeral cost. The need for doctors' fees was removed in England in Wales in September 2024³. It hasn't applied in Scotland (since 2015). It does however still apply in Northern Ireland at £164, but as cremation is in the minority there (and not applicable to cremations referred to the coroner) the incidence is negligible. Hence accurately removing doctors' fees will reduce the overall headline average further.

4. USE OF 'SIMPLE ATTENDED' FUNERAL

The term '**simple attended**' funeral and an associated 'average' figure has now been adopted by Sun Life seemingly as a result of direct criticism of the 2024 'Cost of Dying' report methodology by SAIF. Sun Life has now defined this as the pseudo average funeral cost as opposed to more accurately reflecting an average that includes direct cremation or other lower cost funeral options in the headline calculation.

Following the CMA market study⁴ it was stipulated that a '**simple attended funeral**' must have a standard set of inclusions (listed in appendix i – section 6). This was to help ensure consumers could more accurately understand and compare prices from funeral service providers. Sun Life incorrectly include additional costs within their 'simple attended' funeral that are inconsistent to the standard list and hence drive the average higher than it should be.

The blurring of the use of this term and average cost (given how widely it is used across the sector and the media) grossly misrepresents the efforts and endeavours of the sector as a whole to introduce a range of lower cost funerals including direct cremation, intimate and attended direct cremation funerals, and natural and direct burials, as a result of CMA intervention.

² Source: The Cremation Society – provisional data.

³ <https://www.gov.uk/government/publications/changes-to-the-death-certification-process>.

⁴ <https://www.gov.uk/government/publications/funerals-market-investigation-order-2021>

Whatever mix and incidence of funerals has been used, the report is inaccurate and misleading. While it may present an average - it is not *the* average cost of a funeral in the UK in 2025, and maintaining a headline figure artificially higher than it should, can lead to poorer consumer outcomes.

FSE OPINION

In summary - FSE remain concerned that Sun Life's 'Cost of Dying' figures and derived 'simple attended' funeral average costs remain inaccurate and misleading.

FSE knows consumers are influenced by these headline costs, in terms of the insurance cover they buy (where it is used for a funeral), and how they are widely used in the sector for marketing purposes. FSE believes this likely misleads some customers into buying higher levels of cover than is necessary to meet their funeral preference and therefore fundamentally breaches FCA's Consumer Duty rules. FSE will again share this report with the FCA (as we did with our 2024 report) to factor into their review of the market.

4

The average funeral cost from an independent Funeral Director 2025

From an independent Funeral Director, the average funeral costs are as follows:

£5,649 Burial average funeral cost	£4,168 Cremation average funeral cost	£1,873 Direct (unattended) cremation cost
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Based on our understanding of the incidence of each:

19.7% Burial	65% Cremation	15.3% Direct cremation
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We can therefore say the average cost of a funeral from an independent Funeral Director is **£4,108**.

- The increase since last year's report from £3,921 to £4,108 represents a rise of 4.8% - with the increases in prices for traditional burial (9.7%) and traditional cremation (6.3%). However, direct cremation prices have shown a marginal **decrease of 0.6%**.
- As highlighted previously doctors' fees have been removed from cremation costs -meaning the real rise in costs for traditional cremation and direct cremation are 8.6% and 3.9% respectively.
- This perhaps reflects Independent Funeral Directors response to the market situation i.e. the rise in popularity of direct cremation (and needing to be more competitive) combined with the contraction of traditional funerals meaning same overheads and increasing 3rd party costs will require larger cost increases to maintain margin. As a result, we could be heading towards a more US style, two tier model of cheap/commoditised unattended funerals v's far more expensive traditional funerals.
- This year we also collected data for natural burial (explored in more detail below). Including natural burial has the impact of bringing the overall average cost down slightly as a natural burial is on average marginally cheaper than a traditional burial funeral.
- We have not collected a figure for direct burial based on our understanding it currently represents less than 1% of funerals.

We can break this headline average figure down further by analysing the (rounded) cost for each element of a funeral that is usually needed:

- 1. FUNERAL DIRECTORS TRADITIONAL PROFESSIONAL FEE - £2,864**
For burial and cremation this covers the following aspects; collection in normal hours, care in professional mortuary, preparation of the deceased, provision of a coffin (see below), transportation of the deceased to the final resting place in a hearse with one following limousine, together with a Funeral Director and up to four pall bearers on the day. Admin and payment of 3rd parties (crematoria, Church, clergy and officiants).
- 2. FUNERAL DIRECTORS DIRECT CREMATION PROFESSIONAL FEE - £1,434**
This covers the following aspects; collection in normal hours, care in a professional mortuary, preparation of the deceased, provision of a coffin (see below), transportation of the deceased to the final resting place in a suitable vehicle. Admin and payment of 3rd parties (crematoria fees).
- 3. FUNERAL DIRECTORS NATURAL BURIAL PROFESSIONAL FEE - £3,270**
This covers the following aspects; collection in normal hours, care in a professional mortuary, preparation of the deceased, provision of a biodegradable coffin suitable for a natural or woodland burial ground, transportation of the deceased to the final resting place in a suitable vehicle. Admin and payment of 3rd parties including the payment of the services of a grave digger.

All funerals specified above use the crematorium, cemetery or natural or woodland burial ground that is nearest to the Funeral Director or the location most frequently used.

Third Party costs

- 4. BURIAL COST - £2,223**
This includes the cost for a burial in a new double depth grave with first interment, church hire and any other clergy member normally required to fulfil a traditional church service in the nearest or most frequently used ceremony, but excludes the cost of the plot.
- 5. STANDARD ADULT CREMATION FEE - £1,073**
The standard adult cremation fee quoted by Funeral Directors for their nearest or most frequently used crematoria.
- 6. STANDARD ADULT DIRECT CREMATION FEE - £438**
The standard adult direct cremation fee quoted by Funeral Directors for their nearest or most frequently used crematoria.
- 7. DOCTORS' FEES**
Have been removed and therefore removed from our calculations going forward.
- 8. FUNERAL OFFICIANT FEE - £231**
It is clear traditional UK funerals are more commonly led by celebrants rather than a religious officiant although the bias is reversed where the service is a burial funeral.

Our consumer and Funeral Director research (2024) suggest the incidence overall is 60%:40% in favour of celebrants.

Therefore using this weighting for an officiant excluding direct cremation means the average cost of an officiant (applying only to traditional funerals) is £231.

Important elements of a funeral either included or excluded from average funeral costs)

We have not re-tested the following aspects this year – however previous data suggests;

- **COFFIN**
The vast majority of independent Funeral Directors use a flat lid or raised lid coffin for most funerals which would be described as a basic not a mid-range coffin.
- **PALL BEARERS (NUMBER OF STAFF EXCLUDING A FUNERAL DIRECTOR)**
4 staff are most commonly used, but over 20% of Funeral Directors staff with more or less than this.
- **VIEWING**
Not all Funeral Directors have this facility but most do. Just over half of independents charge for this and where they do the average cost is c£100. The average cost for viewing is not included within our overall average cost, as viewing occurs in less than 50% of funerals.

Independent Funeral Directors direct cremation dilemma: differentiate or disaggregate?

- Almost all Independent Funeral Directors now routinely offer direct cremation. More and more independents actively promote it, realising a direct cremation can easily become something more than just an 'unattended' funeral i.e. somewhere between a direct cremation and a tradition funeral.
- The direct cremation market is price sensitive, and the reality is competitor (non Funeral Director) providers are very effective in attracting and converting interest.
- FSE research in May 2025 collated costs of direct cremation from 11 national providers (mainly online or private crematoria operators). This average cost illustrates the price sensitivity of this market segment and given the extent to which the proportion of direct cremation funerals have risen in recent years.
- The average 'headline' cost of 11 national direct cremation (unattended) funeral providers increased from £1,115 (2024) to £1,254 (2025) **an increase of 12.5% (not taking into account doctors' fees removal).**

- Therefore, despite the marginal 0.6% reduction in Independent Funeral Director direct cremation costs to **£1,873** - and the 12.5% increase in national providers to **£1,254** - there is still a sizeable £619 difference.
- However, this 'gap' has reduced significantly, down from £768 last year, reflecting both the considerable efforts Independent Funeral Directors are making to compete more effectively, and the pressure that direct providers are under to return a profit at these levels. It should also be noted, online 'headline' prices can be misleading given that elements can be disaggregated and then charged as extra e.g. return of ashes.
- Competing with headline pricing, as a consequence, is a key issue independent Funeral Directors face. To secure more direct cremation business Funeral Directors need to consider if and how they could adjust the 'headline' price and service offered or rely on consumer preference for higher quality.
- There is probably a sweet spot where an independent might be slightly more expensive than a national/online direct cremation provider, but the bereaved family would be prepared to pay a little more for the added reassurance of using a local director, knowing the person who died is cared for close by. We explore consumer insight in section 7.

Independent Funeral Directors direct cremation pricing far more competitive 'pre need' than 'at need'

- One significant observation is that **Pure Cremation** (the leader of the direct cremation market and funeral plan market overall) now price their funeral plan at **£1,995 – a rise of 25% in just 3 years** – meaning in the majority of cases, Independent Funeral Directors funeral plan prices cost less for a similar or better quality proposition. This is not yet the case for 'at need' pricing where Pure's cost of £1,495 is on average £378 less than Independents average of £1,873.

Natural Burial – niche market or market opportunity?

- Based on what consumers tell us they would choose for themselves i.e. their funerals in the future, there is a clear and obvious demand for natural burial with around 1 in 10 people saying they would choose this. See section 6.
- Based on our sample of over 200 Funeral Directors across the country we now estimate that currently 10% of all burial funerals are natural burial and hence just under 2% of all UK funerals.
- Most Funeral Directors (70%) have a natural or woodland burial site within 25 miles, 11% have one which is outside of this radius – but almost 2 in 10 (18%) FDs either do not have a local natural or woodland burial site or do not use one.

- **Cost of a natural burial from an Independent Funeral Director:**
 - **Professional fees** are 14% more expensive than for a traditional cremation or burial at £3,270 (albeit this cost includes the cost of a grave digger).
 - **Interment costs** are 8% less than typical cemetery costs at £2,038.
 - **Officiant fees** are far more likely to be a celebrant than a minister and with a slightly higher average cost of £240.
- While 3rd party costs are cheaper for a natural burial (£2,278) rather than traditional burial (£2,784), FD professional fees are more expensive £3,270 v's £2,864. Meaning **a natural burial is currently only slightly cheaper at £5,547 v than a traditional burial at £5,648.**
- FSE view is that all consumer insight (from multiple studies across the past few years) evidences that natural burial offers a growth opportunity. For FDs to be successful they will need to offer, and promote, at a significantly lower price point than a traditional burial and hence will need to consider lowering their average professional fees from their current levels. This will help reduce the risk of others entering the market, and bypassing the Funeral Director, in a similar way that non participation in the direct cremation sector gave direct players the opportunity to take advantage of consumer demand and 'steal' market share.

What else can independent Funeral Directors do to compete more effectively?

- There are services independents offer that online providers cannot, whether viewing, dressing in own clothes, a 'direct cremation plus' service or something else, but this does not allow them to compete on price.
- Online operators disaggregate services that independents routinely offer, instead enticing the bereaved with low headline prices and charging for unseen 'extras'. Hence the dilemma for independent Funeral Directors is whether to compete by replicating disaggregated headline pricing or differentiate as a superior service? It is a difficult balance and given consumer need here is driven mostly by 'low cost' and 'no fuss' (i.e. those that don't want, don't need or can't afford a traditional funeral).
- Because of the price sensitivity of direct cremation, independent Funeral Directors are more likely to find success where they offer a very competitive basic service and then charge for each additional service required, and where they also have clear competitive advantage over many direct players. **We explore aspects of this below:**



RETURN OF ASHES

- Online providers of direct cremation can typically charge around £100 to return ashes and even more for an 'express service'. The vast majority (92%) of Funeral Directors provide this service at no additional cost. Of the 8% that said they did charge the average was £48.



HEARSE OR PRIVATE AMBULANCE

- Online providers use private ambulances as do just over half of Funeral Directors.



COLLECTION CHARGES FROM CERTAIN DEATH SETTINGS

- When a family calls a Funeral Director to collect the person who has died, this task has historically been part of the Funeral Directors headline price. This is not always the case for online firms. Their low cost can often mean an extra charge for collection from certain death settings e.g. a private residence or care home.
- Unsurprisingly our analysis shows almost all independent Funeral Directors collect the person who died from any location without charging an 'extra' fee. Of those that do charge any fees the incidence and average fee charged is as follows:

Location of collection	Incidence among Independent Funeral Directors charging a fee for collection	Average fee charged
Hospital	1%	£173
Hospice	3%	£195
Care Home	4%	£219
Home (Private residence)	4%	£216



OUT OF NORMAL WORKING HOURS

- Just under half (47%) charge extra for this service, and where they do this fee is on average £186.



REMOVAL OF PACEMAKERS / MEDICAL IMPLANTS / PROSTHETIC EQUIPMENT

- This year's survey found a quarter charge for this and on average the fee was £70.

- Aside from core professional fees there remains an inconsistent approach among independent Funeral Directors regarding inclusion within headline price, or charging extra for certain tasks: collection from certain death settings, out of hours, removal of pacemakers, return of ashes etc.

FSE SUMMARY:

Independent Funeral Director traditional burial and cremation prices have seen a near 10% increase since FSE produced our last report – while direct cremation prices have reduced slightly.

As direct cremation now accounts for over 15% of all ‘at need’ funerals – there is more for the independent sector to do to take on the online providers and regain market share. Whether that is;

- To further reduce ‘headline’ pricing to close the gap on remote and online providers.
- Work with the trade body to secure better commercial deals with crematoria operators who have no direct to consumer ambitions, to increase direct cremation margin.
- Place more focus on local marketing, including digital, to ensure visibility and consideration. Ensure the local target market know that high quality direct cremation is available from their trusted local FD. Ensure websites and user experience are of high quality.
- More aggressively take on the likes of Pure Cremation with clear messaging about the strength of independent FDs and the weaknesses in the Pure proposition. We highlight in section 7 how UK consumers still see FDs as more expert and trusted and would prefer to choose their local FD for direct cremation if they felt the price was comparable.
- We also outline (section 7) how the vast majority of UK consumers, when arranging a funeral, would prefer that their loved one should be cared for locally and not travel outside of a 15 mile radius. There is more that FDs can do to dial up this local message and where most specialist remote providers cannot meet this requirement.
- Natural burial is currently a niche market, but with future opportunity. At present Independent FD pricing provides a proposition gap for others to potentially fill. As such it opens the risk to Independents of further / future market disaggregation through the entry of direct players.

5

The average amount spent on funerals in the UK

- It is important to draw the distinction between what may be considered to be the average cost **charged** for a funeral (whether by looking at provider advertised prices or by Funeral Director given prices) as opposed to what consumers actually **spent** on a funeral. We have already outlined in our introduction and in our exploration of the 'Cost of Dying' why changes in attitude and behaviour are rapidly altering what the UK public are choosing for their funerals.
- We looked at this in depth using a nationally representative sample of 6,000 UK adults between November 2024 and April 2025.
- This helped determine what recent UK funeral arrangers say was the type of funeral chosen, what they paid, how many used a Funeral Director or alternative funeral services (online) together with incidence of use of other services offered by funeral service providers.

This consumer data includes views on all Funeral Director types, regardless of whether they used a national or independent Funeral Director or online firm.

Independent 'costs' compared to funeral arrangers 'spend'

The headline average amount *spent* by UK consumers on a funeral in 2025 is now £3,942 – up by 2.4% from £3,850.

This is marginally less than the average collected from SAIF's Independent Funeral Directors at £4,108 and a fair amount less than the average figure quoted in the 'cost of dying' at £4,285. Thus, reinforcing our view that this widely utilised figure is currently overstated.

- **Average burial costs** among SAIF members are 13% more expensive than the amount (**£4,983**) consumers say they are spending. However our data excludes natural burials, which account for around 10% of all burials and are marginally cheaper and hence would have the effect of bringing down the overall average 'all funeral' headline cost for independent Funeral Directors.
- **Traditional cremation funeral spend (£4,117)** is very similar to independent FDs costs (within 1.5%).
- The average consumers say they spend on **direct cremation (£2,074)** is c10% above the average reported for Funeral Director costs and substantially above our collected national online only providers average 'at need' cost (**£1,254**). One explanation for the extent of this difference is that online providers typically use 'headline pricing' meaning what consumers pay may end up being significantly more than the advertised price once additional services are added in. The other is that consumer prices include corporate firms which could therefore raise the average cost charged.
- While the vast majority of **traditional** funerals are arranged by a Funeral Director our consumer research suggests UK adults instruct Funeral Directors in only 61% of direct cremations with c39% instructing an online or specialist direct cremation firm.
- Online, specialist direct cremation firms, natural burial firms and even celebrants may now be competing for funeral business. The largest of these markets at risk (for Funeral Directors) is direct cremation where 'online only' firms advertise competitive 'headline prices', meaning Independents may be losing funerals to online providers and some national providers. **Independents need to consider both their pricing, and approach to what is and is not included in their pricing, in order to compete more effectively.**

6

Consumer views impacting future average funeral cost

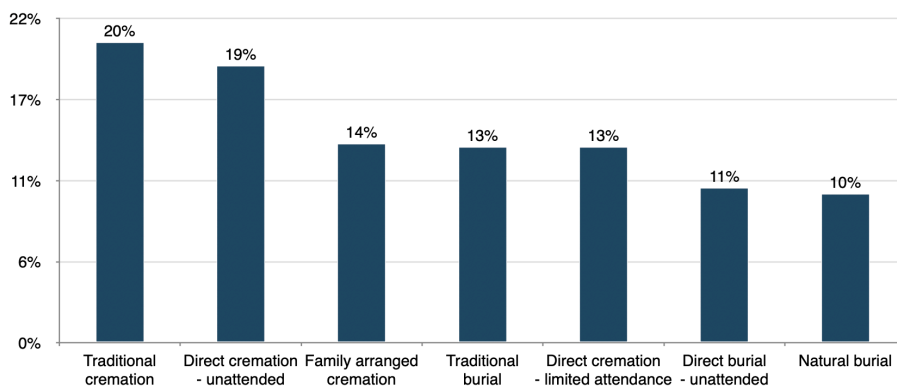
Preferred funeral type

- The funeral sector continues to evolve in response to shifting consumer attitudes. Simplicity, affordability, and personalisation increasingly dilute tradition or formality in shaping funeral choices—particularly evident in the rising demand for **direct cremation** and growing interest in both **natural burial** and **direct burial**.
- The gradual shift away from tradition and religion (over 50% now identify as ‘no religion’) means that increasing numbers of consumers are not wedded to any disposal method, albeit cremation is the norm. ‘Celebration of Life’ is now the UK’s funerary norm, representing around 60% of all funerals.
- Our most recent consumer survey (March 2025) confirms this trend. While **traditional cremation** remains the most selected preference for one’s own funeral (**20%**), **unattended direct cremation** is now a close second at **19%**, a significant increase in just a few years, and a realistic expectation this may supersede a traditional cremation as the most favoured funeral solution. **This increased blend of funeral types is likely to continue to suppress the overall average cost, albeit natural burial has all the hallmarks of ‘full price’ traditional burial.**

CHART 2

Preferred funeral type

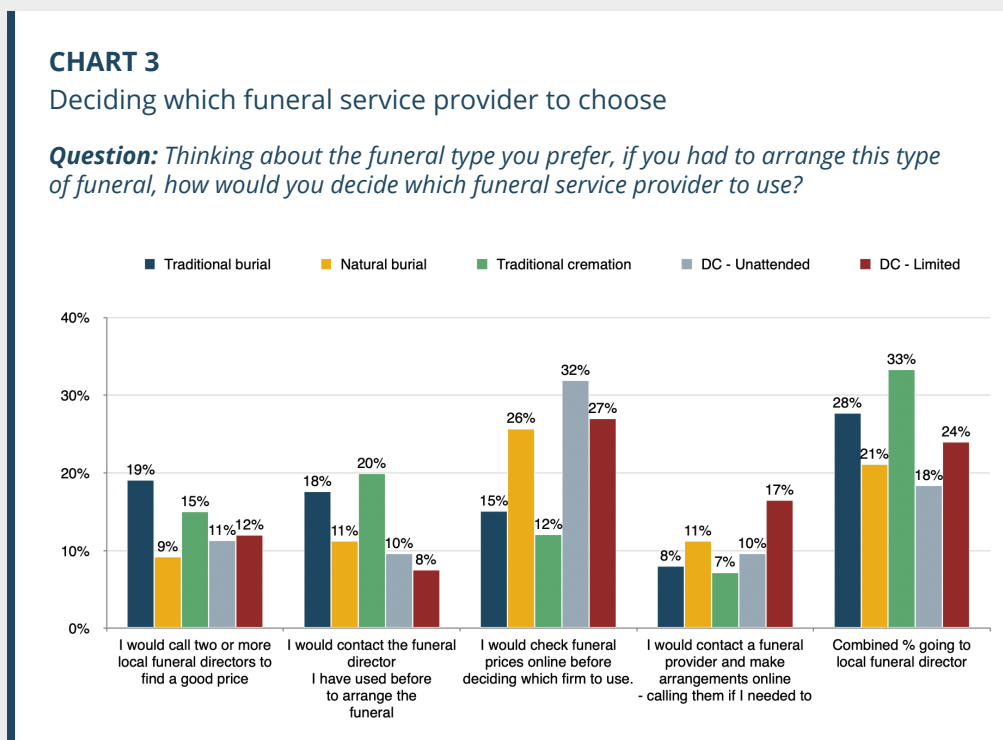
Question: Which funeral is closest to the funeral you would choose for yourself, if you had to?



- Although natural burial remains a minority choice in practice (c10% of all burials, c1.9% of all funerals), the proportion of people selecting it as their preferred option signals latent future demand—especially among younger and environmentally motivated consumers. Indeed, the prospect of **direct burial** remains a future threat to traditional players.

How consumers choose providers

- These changes in preference align with how consumers now **choose providers**. The most common approach is online search and comparison, with 22% of respondents saying they would check prices before selecting a funeral firm overall – but this rises to 32% of those who would choose direct cremation, 27% choosing a limited or intimate cremation service and 26% for those seeking a natural burial.
- More conventionally, 33% say they would approach their nearest local Funeral Director for a traditional cremation and 28% for a traditional burial.



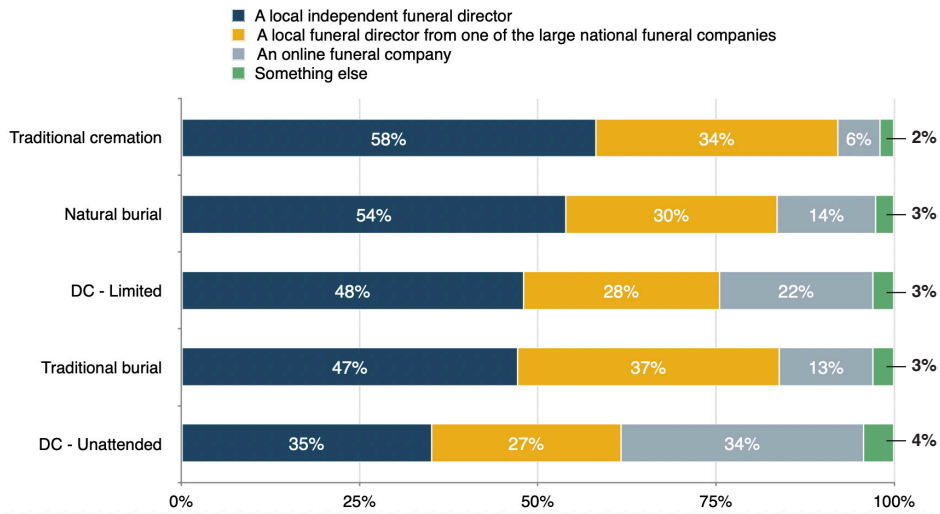
Preference for funeral arranger

- The vast majority of consumers still want the assurance of trusted local providers with **80% saying they would want a local Funeral Director to arrange their funeral**. Almost half of respondents (49%) say they would want their funeral arranged by a local independent Funeral Director and a further 31% said they would prefer a Funeral Director from a large national firm. 17% would choose an online funeral company.
- However, we can see how this preference differs by funeral service type. For **direct cremation** while the majority (62%) would still prefer a Funeral Director to arrange - **over a third (34%) would prefer an online funeral company to arrange** (consistent with our funeral arrangers insight as outlined in section 5).

CHART 4

Preference for funeral arranger

Question: *There are different options to help your family arrange your funeral. From the following list, who you would want to arrange this funeral for you?*



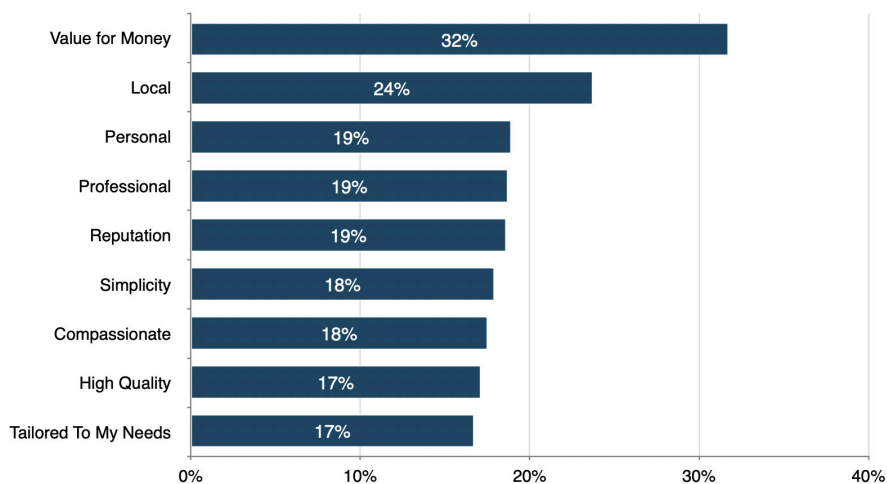
Reasons for choosing funeral arranger

- While price sensitivity is evident, this does not always mean consumers want the *cheapest* option. Instead, they want perceived **value for money**—with **32%** saying this was the main reason for choosing an arranger, ahead of reputation, personalisation, or compassion.

CHART 5

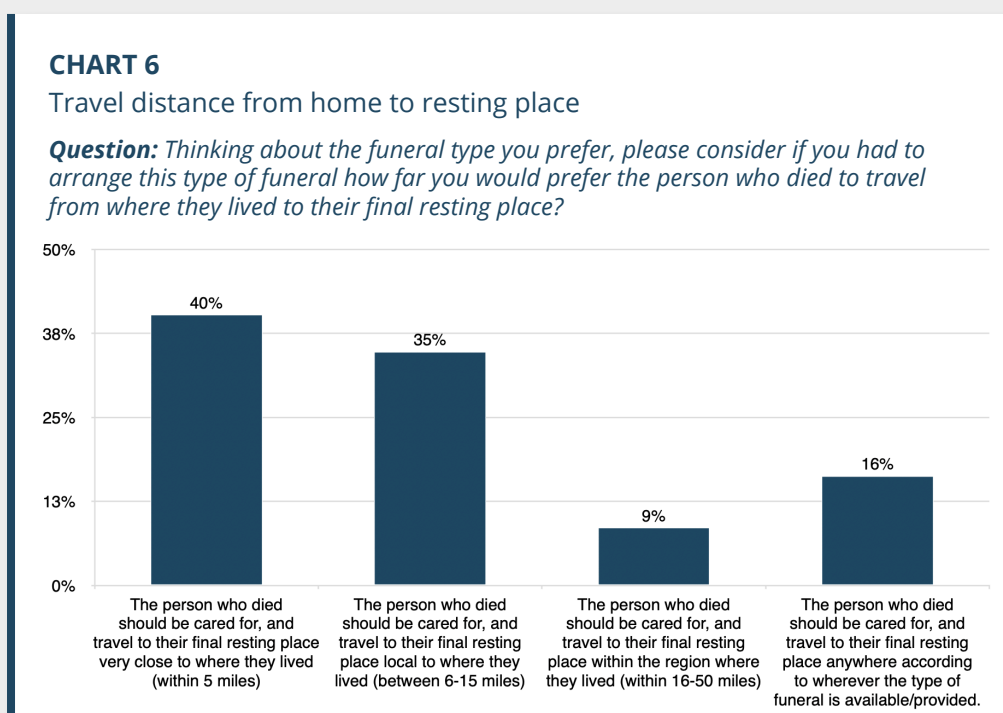
Reasons for choosing arranger

Question: *Which of the following best describe why you would you choose that particular arranger for yourself?*



Distance from home to resting place

- Perhaps one of the most significant pieces of insight from this 2025 report is the extent to which consumers expect their deceased should be looked after **locally**.
- This may be a 'given' for all Funeral Directors, but for those offering funeral services online, both with respect to 'at need' funerals and the sale of funeral plans: **is it sufficiently clear to family and loved ones where their deceased are being cared for and the distance transported?** FSE believe this should be made very clear, and understood, at or before the point of sale.
- From our March 2025 survey, **the vast majority of consumers (75%) wanted the person who died to not have to travel more than 15 miles to their final resting place**. Just 16% were happy for them to travel to wherever the type of service was available.
- While the location of care and how far the deceased is transported may not bother a significant minority (particularly for direct cremation where lowest cost may be the primary consideration), FSE will be conducting further insight to understand the extent to which many users of 'at need' direct cremation were unaware that the location of travel and cremation could have been a considerable distance from home.



- At an industry level, there is now a confirmed requirement—arising from the Fuller Inquiry—around transparency and accountability in how and where the deceased are cared for, from death through to final disposition. This includes clear responsibilities, auditable processes, and full oversight at each stage of care.
- **The collection, care, and transfer of the deceased to their final resting place must now be fully documented and controlled at all times** (e.g. to prevent a recurrence of failures such as those at Legacy Funerals). This will have direct implications for online and direct providers who do not maintain full end-to-end operational control.

⁵ <https://www.gov.uk/government/publications/david-fuller-inquiry-phase-2-report>

Caution on emotional outcomes

- While direct cremation continues to meet growing demand, there is a growing sense within the profession that its **impact on grief** may not yet be fully understood. Funeral Directors often voice concerns that **minimal or unattended formats** might, in some cases, leave families feeling unsupported or unresolved in their grief.

“It’s only when you’re the one left behind that you realise what you didn’t get to say or do. Direct cremation removes ceremony—and sometimes, that matters more than we think.”

UK Funeral Director (anonymised professional comment)

- **Professor Kate Woodthorpe (University of Bath)**, co-author of a major longitudinal study on grief and direct cremation, has recently noted:

“We are yet to fully understand the emotional implications of unattended funerals. For many families, the true impact will only become visible over time as more people experience it firsthand.”

- This signals a need for careful balance. Direct cremation is clearly here to stay—and is the right and preferred option for many as they choose to decouple ‘body disposal’ from ‘ceremony’ and celebration of a life - but providers and planners may wish to ensure appropriate **follow-up, support, or alternative rituals** are offered to preserve emotional well-being.

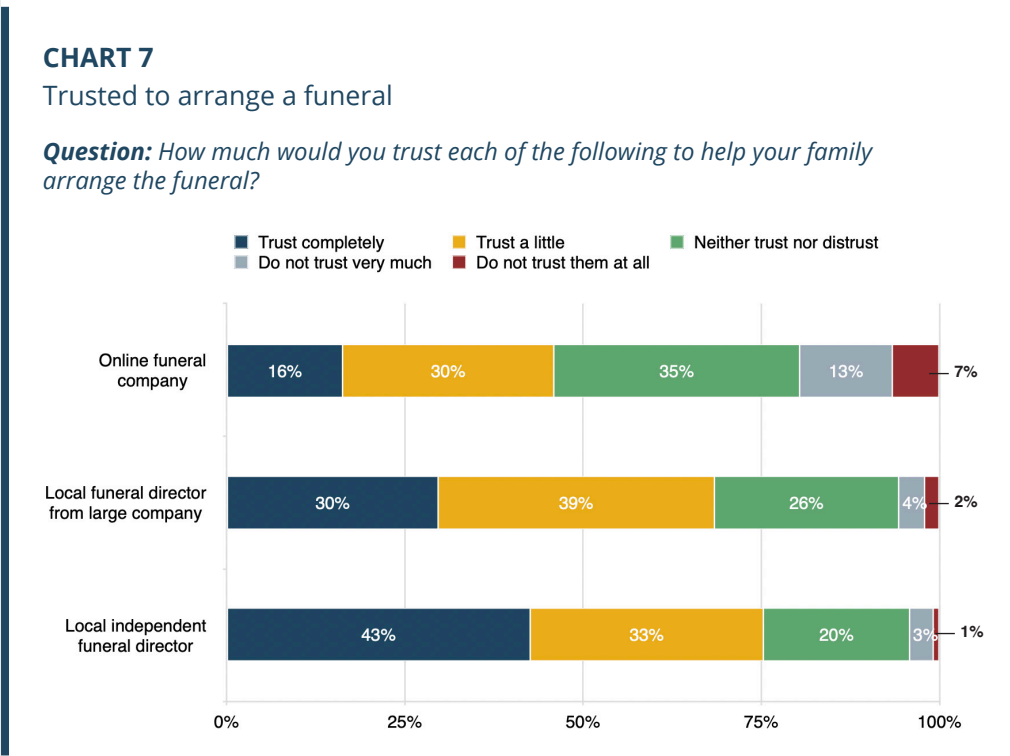
7

Independent Funeral Directors are seen as the experts

Independent Funeral Directors are the preferred choice of consumers

- As outlined in section 6, the vast majority of UK adults (80%) would choose a Funeral Director to arrange their preferred type of funeral. **Local independent Funeral Directors are the preferred service provider for around half of all participants (49%).**
- While the preference for an online funeral service provider at 16% is significantly lower than for a local FD, we observe it to be higher than our 2024 figure at 13%, and is still representing a fundamental shift in consumer behaviour and reflective of our more digital society.

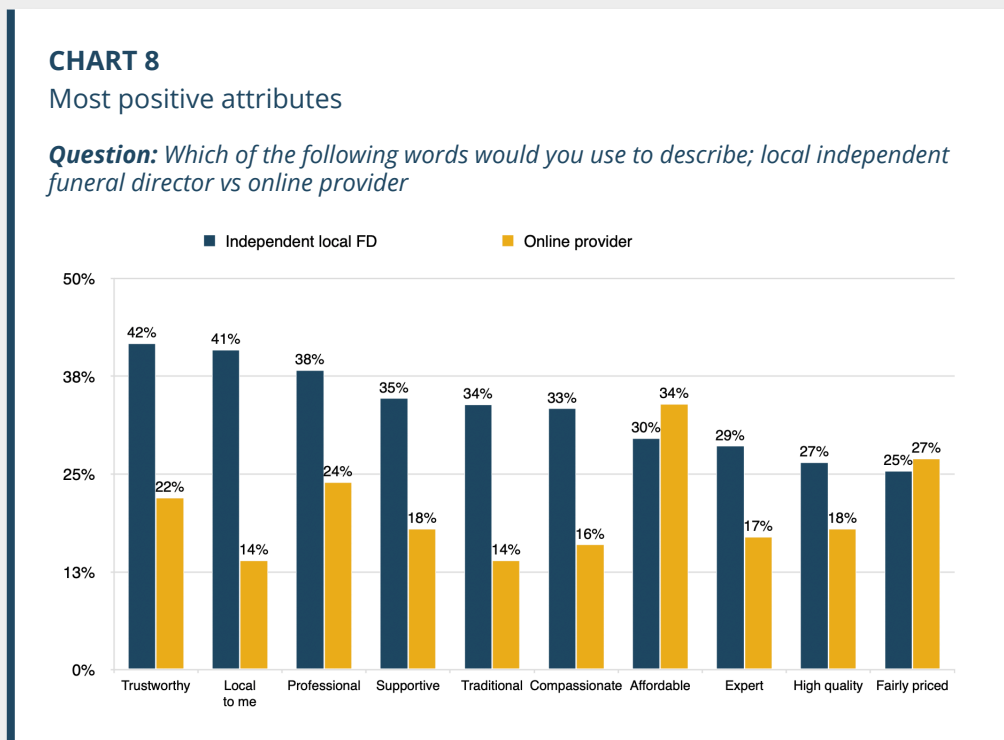
Independent Funeral Directors are still most trusted



- We asked UK adults who they would trust to manage and arrange a funeral for them (as we did in 2024). Independent Funeral Directors are still by far the most trusted, with a trust level of 76% (43% trusting completely) v's 69% who trust a Funeral Director from a national firm (30% trusting completely).
- For online funeral firm this stands at 46% (with 16% trusting completely), which is marginally higher than the trust level of 2024 survey at a total of 40%. It means that a significant proportion of UK adults would consider a funeral service provider other than a Funeral Director, and perhaps is trending upwards and as a result of ongoing heavy marketing promotion by direct providers, including significant TV spend.

Consumer views; local independent Funeral Directors vs Online providers

- We gave UK adults over 20 different descriptive words that could be used to describe funeral service providers. The results continue to provide strong validation of UK families desire for a local independent Funeral Director, gaining top score for almost all of the positive attributes (and consistent to the picture we formed in 2024).

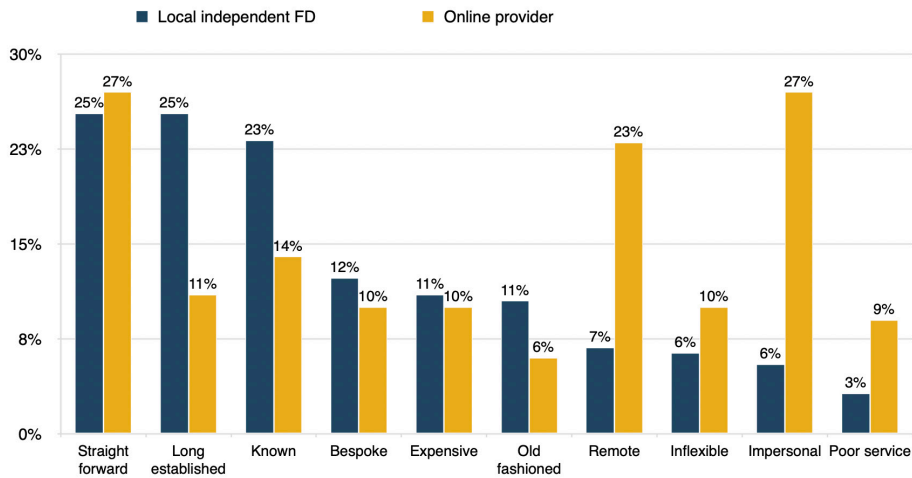


- In almost all of the positive attributes local independents were considered more trustworthy, local, professional, supportive and compassionate than online providers.
- Independents top three attributes were 'trustworthy', 'local to me' and 'professional'.
- Online funeral companies key attributes were 'affordable' and 'fairly priced'. In both of these descriptions they score marginally higher than independents.

CHART 9

Less positive attributes

Question: Which of the following words would you use to describe; local independent funeral director vs online provider



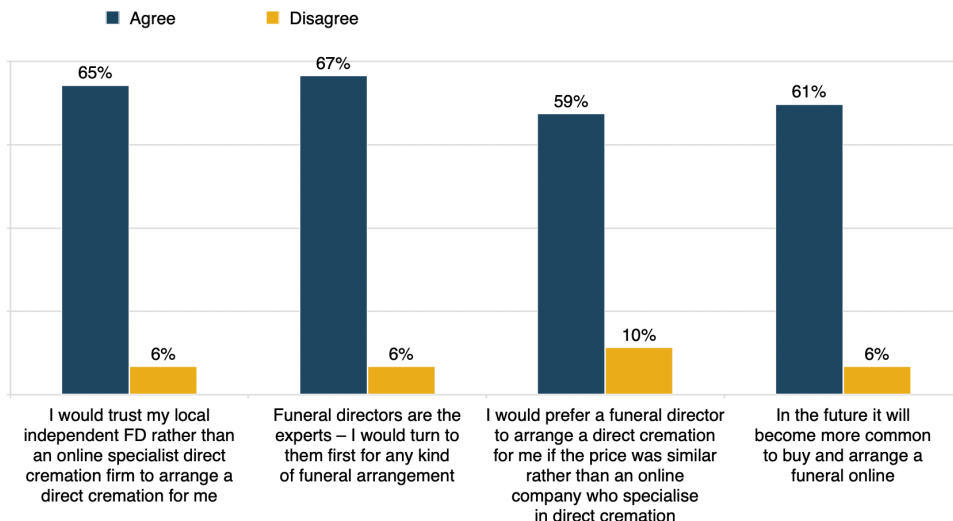
- Conversely where scores were less positive, the biggest areas for concern for online companies were that they are far more likely, than local FDs, to be considered as 'impersonal', 'remote', 'inflexible' and offering 'poor service'.
- Local independent Funeral Directors were a little more likely to be seen as 'old fashioned' and 'expensive'.

Independents vs Online competition – a consumer perspective.

CHART 10

Attitudes to arranging a direct cremation

Question: To what extent do you agree or disagree with each of the following statements?



- We asked 1,500 UK adults in our March 2025 survey to what extent they agreed with a range of attitudinal statements.
- Despite the dominance in recent years of online / remote direct cremation specialist firms, consumers would still prefer to use a local independent Funeral Director to arrange a direct cremation (65% agree v's 6% disagree).
- Two thirds (67%) of all consumers agree that Funeral Directors are the experts to turn to for any kind of funeral arrangement.

They would also prefer to use a Funeral Director (any type) rather than a specialist online direct cremation provider if the price was similar. 59% agree v 10% disagree.

- But 61% agree v's just 6% disagree that in the future it will become more common to buy and arrange a funeral online.

8

Summary conclusions

- The **'Cost of dying' average cost of a funeral** used in the media and across the later life sector, as fuelled predominantly by the Sun Life Cost of Dying report, remains overstated, inaccurate and misleading. It no longer represents **the** average cost of a funeral, it simply produces **an** average cost of a fusion of traditional burial and cremation funeral, which is increasingly outdated.
- Publication of Sun Life's 2025 report did little to address the concerns. Some of the methodology (as highlighted in section 3 of this report) is fundamentally wrong and based on flawed data and assumptions. The use of the term **'Simple attended funeral'** is misleading and not consistent to CMA defined standards.
- Sun Life report an average figure of **£4,285** built into the 'Cost of Dying'. Using their own funeral cost and incidence data, and removing doctors' fees which no longer apply, and including direct cremation the average would actually be **£3,746 and c£539 less than is reported.**
- Sun Life are not the only firm publishing average funeral cost data into the Over 50s life insurance and funeral planning sector. FSE has analysed at least 2 others where the conclusions and methodology are even more flawed.
- **SO WHY DOES IT MATTER?**
It matters because consumers, at the point of sale of Over 50s life insurance or in the funeral planning journey are not being given clear and accurate data. Hence, they will potentially buy more insurance cover than they need and yet not being given sufficiently clear guidance as to the types of funeral available and hence true funeral cost options that exist. **Who needs £4,000 of Over 50s life insurance cover to make provision for your funeral if your preference is a direct cremation funeral? Where a high quality fully guaranteed funeral plan, is available to buy today at around £1,700.** With many providers offering good value, long term payment options for those consumers who cannot afford to pay in one lump and for whom Over 50s is a solution.
- FSE have lobbied the FCA through the publication of the 2024 version of this report, and through the publication of FSEs own funeral plan market report (May 2025). As an independent and unbiased research and consultancy business we are concerned that current insurance provider practices in respect of use of 'average' funeral costs may breach FCAs Consumer Duty standards. **We repeat that Sun Life 'Cost of Dying' report may present an average funeral cost – but it is not the average cost of a funeral.** We fully expect the FCA to consider this as part of their Pure Protection market review.
- Our analysis shows that Independent Funeral Director pricing remains broadly competitive—especially for direct cremation where prices have fallen 0.6% since last year. But sizeable average price rises have been observed for traditional burial (+9.7%)

and cremation funerals (+6.3%). Hence overall average costs have increased by 4.5% overall, when accurately reflecting actual funeral incidence.

- The average cost for an Independent FD 'at need' direct cremation now averages **£1,873 down 0.6% from last year**. This narrows the price gap to the average headline cost of the national direct cremation providers (£1,254) from £768 to £619. This is in part due to FDs holding prices as they respond to fierce competition and market pressures, and due to a sharp rise in the 'at need' headline advertised price by specialist providers of 12.5% - likely due to challenging market conditions and a big question mark over how profitable (or not) direct cremation is at this pricing level.
- Perhaps as important for independent FDs is the extent to which the average price gap has also closed to market leader Pure Cremation. Pure now charge £1,495 for an 'at need' unattended direct cremation, **an average difference of £378**.
- **Direct cremation now represents 15.3% of all funerals and likely to exceed the incidence of traditional burials in the near future**, up from 12% in our 2024 report. Yet Independent FDs only secure c61% of this segment. National specialist providers capture significant market share, through high levels of direct marketing spend, and often through use of headline prices that potentially omit key service elements (return of ashes, XXL coffin, removal of pacemakers and implants etc). Consumers are not sufficiently 'buyer aware' to fully understand what is or isn't included in a funeral let alone a direct cremation – and hence can leave families exposed to extra costs.
- The challenge for independents remains whether to compete on a level playing field and disaggregate pricing, or differentiate by clearly articulating their premium offering.
- **Independent Funeral Directors remain the UK's favourite!** Independent Funeral Directors are still the most trusted and preferred funeral providers in the market. But this trust depends increasingly on price proximity and visible value. The rise of online and direct competitors means trust alone is no longer enough. The erosion of how direct cremation and other funerals are bought at need, and who consumers would consider to fulfil most types of funeral is clear to see. Clear communication, multi-channel purchase routes (online and telephone) and competitive positioning are essential to maintain or regain share. FSE will look at this more closely in our Annual Funeral Director Survey (Autumn 2025) and next year in a repeat of the Annual Funeral Cost review.
- We see continued consumer appetite and evidence from our insight that natural burial, while not a direct cremation antidote, could become a fourth and more modern 'full service' offering if priced and promoted effectively. Any significant consumer take up here could further reduce the overall average funeral cost.
- If Independent FDs are to **take advantage of consumer appetite for natural burial** they might consider looking at their professional fees (which are surprisingly higher than for traditional burial) and avoid fuelling a situation where specialist new entrants see opportunity to control the direct to consumer narrative of offering a proposition at a significantly lower price. As it stands there is margin (at current pricing) and thus the potential to replicate Pure's direct cremation first mover advantage by launching a lower cost natural burial business. Independent FDs currently have the opportunity to develop their offer with a high quality, well promoted proposition, at a fair value price point between traditional cremations and burials.

- **'Hybrid funerals'** - A major topic within last year's report, the commercial opportunity gap between traditional and direct cremation appears to be growing but from a small base. Online firms are becoming more adept at offering funeral solutions which bridge the gap. Intimate committal services, and traditional cremations without funeral cars and staff may be attractive to those who first present as requiring a direct cremation.
- **Location matters!** Transport and care of the deceased must become a transparency standard for both 'at-need' and 'pre-need', as confirmed by the proposal in the Governments Fuller Inquiry Phase 2 Report. This year's research revealed 75% of consumers would prefer their loved one to be cared for within 15 miles of where they died. Yet this expectation is often unmet—particularly from online direct cremation providers and where **consumers do not know to ask about where care will be provided**. This **transparency gap** is now irrefutably identified and must be **urgently closed**. Funeral trade bodies SAIF and NAFD should lobby the CMA, and Government (via the Fuller Inquiry response) and in parallel to the FCA to mandate disclosure of care, location and transport logistics as part of the upfront sales process.
- The emotional role of funerals remains underappreciated in 'low-cost' formats. While direct cremation offers simplicity and affordability, there is emerging concern around its long-term impact on grief and emotional processing. Ceremony and personalisation still matter. Funeral providers have an opportunity to offer simple formats without emotional detachment—whether through follow-up support, add-on memorial services or hybrid models.
- The UK funeral landscape is now segmented into three or four broad markets:
 - **TRADITIONAL** (performative and ceremonial),
 - **DIRECT CREMATION** (simple, functional, and price-sensitive),
 - **HYBRID** (disaggregated traditional or premium direct cremation)
 - **NATURAL** (values-based and environmentally motivated) and which also may include future innovations of Resomation and Human Composting/ Organic Dispersal.
- Independent Funeral Directors, with still strong levels of trust and respected expertise, are well-placed to serve all four, if they adapt and communicate clearly.
- **And finally** - the average amount spent on a funeral in the UK in 2025 remains under £4,000, stabilised by the growth in direct cremation and consumer-driven moderation of spend. FSE fully expects, even with inflation driven price increases and margin pressures, that a better informed UK consumer armed with ever more options to meet their own preferences will take the choices to keep this cost down to not pay more than they or their families want. **The long time narrative of the 'constant rising cost of the average UK funeral' is obsolete. Average no longer exists.**

Appendix i: Methodology notes and data sources

1. Incidence levels

Establishing actual incidence levels of types of funerals or common funeral services.

1.1 Cremation v's Burial

- FSE used a combination of [Cremation Society](#) and ONS/Nrscotland/Nisra data.

1.2 Direct Cremation: Unattended v's traditional cremation

- Data from Cremation Society of unattended cremations from all UK crematoria.

1.3 Natural Burial

- We used two sources to calibrate the incidence of natural burial
 - Our consumer survey sample
 - From 209 Funeral Directors via an online survey

1.4 Officiant usage – religious minister or celebrant

- Incidence based on both SAIF Funeral Director (January 2024) and FSE consumer data November 2023 – April 2024. This was not re-tested in 2025.

1.5 Doctors' Fees

- A new medical examiners system was implemented from September 2024. This has the effect of removing doctors' fees as a cost in all UK funerals with the exception of Northern Ireland where a fee of £164 still applies for cremations that are not referred to the coroner.

1.6 Incidence of potential additional costs

- We recorded incidence levels of those charging (or not) certain other common services. Collected from 209 independent Funeral Directors via an online survey.

⁵ <https://www.gov.uk/government/statistics/coroners-statistics-2023/coroners-statistics-2023-england-and-wales>

2. Independent Funeral Director costs

In order to establish independent Funeral Director charges for their professional fees, and 3rd party costs they incur, in April - May 2025 FSE conducted online research among 209 independent Funeral Directors across 11 UK regions. They were asked to provide the following data.

- 2.1 Normal professional fee for a range of services including traditional burial, natural burial, traditional cremation and direct cremation fees.
- 2.2 Typical costs incurred (where applicable) for the following 3rd party costs;
 - Crematoria fees
 - standard adult cremation nearest/most frequently used crematoria
 - standard adult direct cremation nearest/most frequently used crematoria
 - Burial fees
 - nearest/most frequently used church, clergy and first interment fee
 - nearest/most frequently used natural/woodland burial interment fee
 - Officiants fees – for both religious minister and celebrant
- 2.3 Costs they charge (if applicable) for other services they provide including;
 - Return of ashes
 - Additional collection fees outside of normal working hours or for collection at certain places of death
 - Removal of pacemaker
- 2.4 Some questions were also asked to allow us to compare and contrast with market behaviour observed by FSE. This information also provides insight to the independent sector the ability to see the threat of competitive headline pricing (i.e pricing that excludes services that FDs often offer as standard or conversely that they may charge for).
- 2.5 Note this report has not attempted to collate any costs from National Funeral Director firms.

3. Direct Cremation – remote/online provider costs

FSE collected “Headline prices” of 11 national/online providers of direct cremation in May 2025.

4. Consumer funeral spend by funeral type

FSE conducted proprietary consumer research to understand from UK funeral arrangers the type of funeral they chose, what they paid, how many used a Funeral Director or alternative funeral services provider (online) and the incidence of using different types of funeral service offered by those funeral service providers.

- 4.1 FSE asked a nationally representative sample of 6,000 UK adults (1,500 per month) between November 2024 and April 2025 seeking the views of those who had closely been involved in arranging a funeral in the last 2 years. Within that group 2,118 (35.3%) had arranged a funeral in the prior 2 years and 760 (35.9%) of these 'funeral arrangers' had been specifically involved in the payment for the Funeral Director services (as opposed to just being involved in decision making) and thus providing an accurate and recent view. By comparison the 'Cost of dying' survey asked for a prior 4 year period and hence increases the risk that recollections may vary with increased time.
- 4.2 We asked if a traditional or natural burial, traditional cremation or direct cremation had been chosen
- 4.3 We asked those who said they were closely involved, to what extent they had been involved, including;
 - Choice of Funeral Director / provider used
 - Choice of the services provided by the Funeral Director (e.g. coffin type, number of limousines etc)
 - Asking for a quote from the Funeral Director
 - The overall amount spent on the funeral
 - Arranging the payment for the Funeral Director's cost
- 4.4 For the purposes of determining funeral costs – we used those participants who had arranged the payment of the Funeral Director.
- 4.5 We asked participants to what extent they had chosen or used certain services offered by their funeral service provider including whether they had used the services of a Funeral Director.
- 4.6 Please note this data includes all Funeral Director types whether a national or independent firm.

5. Consumer behaviour and preference

Our work is concluded by a separate nationally representative survey among 1,500 UK adults conducted in March 2025 asking their preference for types of funeral, funeral services provider and how they felt about each type of service provider.

This was to provide a benchmark as to the extent to which traditional funerals might change in the future. As this is what people would want for themselves this gives an indication of the potential direction of change in the future;

- to what extent direct cremation might continue to displace traditional cremation,
- how natural burial might become a popular choice,
- to what extent Funeral Directors (of all types) are losing out to online firms.

6. What a ‘simple attended funeral’ is - as defined by CMA

Definition	CMA simple attended funeral	Sun Life Cost of Dying
Collection of the deceased	Y	Y
Care of the deceased	Y	Y
Provision of a coffin	Simple standard coffin	Mid-range coffin
Funeral Director services	Y	Y
Hearse and staff	Y	Y
Time and day flexibility	Restricted	Consumer choice
Limousine	X	Included
Officiant	X	Included
Doctors’ fees	No longer required (except N.Ireland)	Included

Sun Life have amended their annual funeral cost report to present the average cost of a ‘simple attended funeral’. As the table above illustrates, Sun Life’s costs are not consistent to the mandatory CMA definition that applies across the funeral services sector, and hence are inaccurate and misleading.

Following CMAs market study – the CMA stipulated a simple funeral must include the following **minimum standardised set of services**

- 1. Collection of the deceased**
- 2. Basic preparation of the body** (excluding embalming).
- 3. Provision of a coffin:**
A simple, standard coffin (usually wood-effect or similar)
- 4. Funeral director’s services:**
Making arrangements, guidance, and conducting the funeral.

5. Hearse and staff:

Transport of the deceased in a hearse to a local crematorium or cemetery, with necessary funeral staff.

6. Time and day:

The funeral must take place at a time and day selected by the funeral director (usually off-peak slots).

Sun Life's Cost Of Dying includes additions to the items above – hence inflating the average cost – and rendering the claim of a 'simple attended funeral' inaccurate:

- A mid-range rather than a basic coffin,
- A limousine,
- An officiant.
- Doctors' fees – which are no longer a requirement.

Appendix ii: About us, and our strategic research partner

FUNERAL SOLUTION EXPERT

- Funeral Solution Expert was founded in 2021 by Simon Cox and Phil Bidwell.
- We work with businesses and other organisations with shared values, in pursuit of better customer outcomes in funeral and related sectors.
- We provide insight and guidance to service providers including funeral plan providers, Funeral Directors, trade-bodies, other consultancy firms and many other businesses in the end of life sector.
- We commission our own research work into end-of-life subject matters.
- **FIND OUT MORE:** [Visit the Funeral Solution Expert website](#)

SIMON COX Funeral Sector Expert



Simon has 39 years of experience in the end-of-life sector. He has been responsible for managing and launching Over 50 and Funeral Plan products working for and with leading players Dignity, Royal London, Sun Life, Golden Charter, Perfect Choice and Co-Op.

He has been a champion for raising consumer standards and fair value. In recent years he has appeared at a Parliamentary Select Committee on bereavement benefits, has worked with the Scottish Government and has contributed to Competition and Markets Authority review into the funeral industry.

He commissioned research into poor funeral plan sales practices in 2017 and successfully campaigned with Fairer Finance to secure stronger sector regulation.

He is a regular contributor to the national media appearing on BBC TV, BBC Radio 4, Sky News and extensively in the national press.

PHIL BIDWELL Marketing Consultant



Phil Bidwell is a highly experienced marketer, with over 35 years-experience in the financial services industry. Has led multi-channel marketing teams for leading brands including Prudential, Citibank, Egg, Markel and Royal London.

He has a background in research and data analytics which fuels marketing campaigns and activities that drive effective and efficient response.

In recent years, as an independent consultant, he has worked with businesses, big and small, on a range of marketing and business challenges. Launching new businesses, improving marketing capability, and delivering marketing performance improvement projects.

Proud to be working with Simon to help consumers get a better, fairer deal. Using combined experience and expertise, as well as sourcing from an extensive network of experts, to help make a positive difference.

TRAJECTORY

Trajectory partnership

- We have a strategic partnership with Trajectory who are a premium quality, multi-methodology insight and foresight analysis research firm with extensive experience in later life subject matters.
- We work with them to help shape our bespoke research projects for business, using both quantitative and qualitative methodologies.
- Trajectory was created in 2008, by Paul Flatters, CEO and co-founder, who honed his skills at The Henley Centre.
- Their specialist team create bespoke strategies for each individual project, using a rigorous research approach that makes a difference.
- **FIND OUT MORE:** [Visit the Trajectory website](#)



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