Mears Family Funerals
Independent Funeral Directors

UK funerals: A decade of change

2016-2026

Changing choices, affordability
and the protection of bereaved families

An evidence review of the United Kingdom funeral sector

Published 16 September 2026

Sources: government, regulators, academic research and industry studies

OVERVIEW

Executive summary

Funerals have become more varied, more personal and subject to stronger consumer protection. The most consequential change is the growing separation of cremation from the ceremony of remembrance.

Five findings

Choice has widened. Direct cremation has grown substantially, but attended funerals remain central to the sector. An unattended cremation need not mean an absence of remembrance. [1-3]

Personal wishes have greater influence. Industry research indicates increased demand for individual ceremonies and celebrations of life. Religious and traditional practices remain important. [4]

The pandemic accelerated change. Restrictions increased remote participation and disrupted collective mourning. Arrangements made under restrictions should not be treated as freely chosen preferences. [6-7]

Affordability remains uneven. Lower-cost formats offer alternatives, but financial pressures persist. Headline cost comparisons are sensitive to service definitions and survey methods. [2, 3, 8-10]

Protection has strengthened, unevenly. Price disclosure and funeral-plan regulation have changed across the UK. Operational regulation differs between nations. [13-18]

Scope and evidence

This report covers 2016 to 16 September 2026. Full-year 2026 data are not yet available. It synthesises published evidence rather than presenting new primary research. Commercial surveys are identified as such and are not treated as complete counts of funerals. Sources were consulted on 16 September 2026.

Reading this report

01 | FUNERAL PRACTICE

A wider range of farewells

Cremation: a gradual change in the overall balance

Cremation was already the dominant choice in 2016. The Cremation Society records an aggregate rate of 76.97% in 2016 and a provisional 80.46% in 2025. The comparison is approximate: Crown Dependency deaths enter the series from 2018, so it is not a perfectly consistent UK-only measure. In 2024, Scotland recorded 73.59%, against 24.16% in Northern Ireland, where burial remains much more prominent. [1]

Direct cremation: a larger change in the format

SunLife's survey series puts direct cremation at 3% of funerals in 2019 and 21% in its 2025 research. This means an unattended cremation without a service at the crematorium. The 2026 report draws on 100 funeral directors and 1,500 people involved in arranging funerals in the preceding four years; these are survey estimates, not annual administrative totals. [2]

Care, cremation and the return of ashes can be purchased separately from a memorial gathering. Families can choose another date and venue for remembrance. However, the format removes attendance at the cremation ceremony itself, which some relatives value greatly. The choice therefore has emotional as well as financial implications.

The CMA's data for funeral directors with ten or more branches showed that 87% of their funerals were still attended in the year ending August 2024. This population differs from SunLife's and does not represent every specialist provider. The figures nevertheless demonstrate the continuing importance of attended services. [3]

Personalisation alongside tradition

Co-op's 2024 research found that 68% of respondents believed funerals were becoming more of a celebration of life, compared with 58% in its 2019 study. Among its funeral directors, 53% reported movement towards more individual services. These are perceptions and provider observations, not a national classification of funerals. [4]

Music, readings, clothing and venues can express the deceased's life and preferences. Personal, religious and traditional are overlapping categories: a church funeral can contain individual tributes, while a secular ceremony may retain formal dress and familiar ritual.

02 | CULTURE AND PARTICIPATION

The effects of the pandemic

Religious change provides context

In England and Wales, the proportion reporting no religion increased from 25.2% in the 2011 census to 37.2% in 2021. This longer comparison overlaps the period under review but does not measure funeral choices. It cannot establish the proportion of non-religious funerals or be applied unchanged across the UK. [5]

The evidence supports a broader range of funeral practices rather than the disappearance of faith or convention. Providers need to accommodate different understandings of a fitting farewell, including religious duties, communal expectations and the wishes of the deceased.

Restrictions changed the experience of mourning

In 2020 and 2021, restrictions disrupted attendance, travel and opportunities to gather around a death. Co-op’s contemporary research documented increased direct cremation and livestreaming. Families also developed alternative tributes and ways for local communities to acknowledge a funeral. [6]

Many arrangements reflected necessity rather than preference. It would be misleading to interpret the pandemic simply as evidence that families wanted smaller funerals. Restricted attendance and separation from relatives changed the social experience of bereavement.

Digital access and its limits

Livestreaming offered participation to people who could not be present. The practical value extends to relatives overseas and people unable to travel. Remote attendance, however, cannot reproduce every aspect of gathering in person. Providers should explain how access, sound, recording and technical support will work.

Research by Cardiff and Bristol universities followed people bereaved during the pandemic. It identified associations between prolonged grief and factors including unexpected deaths, loneliness and inadequate social support. It does not establish that a particular funeral format, by itself, causes or prevents difficult grief. [7]

Interpretation

A wider choice of format is valuable when it reflects informed preferences. The quality of support and the opportunity for meaningful participation deserve consideration alongside the size or price of the funeral.

03 | AFFORDABILITY

Costs, choice and access

Funeral costs remain a major concern, but the history is more complicated than continuous price inflation. Current averages describe different services and should not be treated as interchangeable quotations.

Funeral category	2025 average
Traditional attended funeral	£4,510
Simple attended funeral	£3,828
Direct cremation	£1,628

Source: SunLife, Cost of Dying Report 2026. Additional commemorative expenditure can increase totals. The simple attended category was introduced in this edition. [2]

Why historical comparisons need care

The Commons Library records SunLife's originally published 2016 average of £3,897. SunLife subsequently changed its weighting and revised historical figures. Comparing the original headline directly with a differently defined current category would produce a misleading measure of ten-year inflation. [2, 8]

SunLife reported consecutive falls in its basic funeral measure in 2021 and 2022. The CMA separately found below-inflation growth in average revenue per funeral for businesses with at least five branches across its 2021-2024 comparison, although certain categories rose in real terms. Changing purchasing patterns can hold down average spending while individual prices rise. [3, 9]

Access and public support

SunLife's latest survey found notable financial concerns among 15% of families paying for a funeral. Lower-cost formats widen choice but do not establish that every family can afford the arrangements it considers appropriate. [10]

In April 2020, the DWP allowance for certain funeral expenses increased from £700 to £1,000, alongside separate eligible burial or cremation costs. Scotland introduced Funeral Support Payment in September 2019 with wider eligibility. Assistance therefore cannot be described as one unchanged UK scheme. [11-12]

04 | PROTECTION AND REFORM

A changing regulatory framework

Prices and prepaid plans

Requirements introduced in September 2021 obliged funeral directors to display standardised prices for attended and unattended funerals, additional options and specified business information. These provide a more consistent basis for comparison, but do not make care behind the scenes readily observable. [13-14]

The FCA began regulating prepaid funeral plans on 29 July 2022. The regime introduced restrictions on cold calling and intermediary commissions, product requirements and access to ombudsman and compensation protections where applicable. Regulation of the financial product is distinct from oversight of operational care. [15]

Care standards differ between nations

Scotland’s statutory Funeral Director Code of Practice and inspection regulations took effect on 1 March 2025. In March 2026, the Commons Library identified no equivalent bespoke regime in England, Wales or Northern Ireland. [16-17]

On 1 September 2026, the UK Government committed to comprehensive proposals for stronger oversight following serious failures and the Fuller Inquiry. This was a commitment to reform, not evidence that a new inspection system was already operating. [18]

Certification and new methods

From 9 September 2024, deaths in England and Wales became subject to independent scrutiny by a coroner or medical examiner. Changes to certification and cremation paperwork also provided an earlier opportunity to raise concerns about the cause of death. This is not a uniform UK system. [19]

Scotland’s hydrolysis regulations took effect on 2 March 2026, establishing a framework for water cremation; operators still require relevant approvals. In June 2026, the Law Commission recommended a framework for new methods in England and Wales, including alkaline hydrolysis and human composting. Recommendations are not enacted law. [20-21]

Implications for families and providers

Families have more decisions about attendance, ceremony, expenditure and remembrance. Clear explanations of inclusions, care arrangements and cultural or religious provision are therefore essential. The next stage of reform must make wider choice trustworthy and accessible while protecting the deceased’s dignity and the needs of those who mourn.

SOURCE NOTES

References

Numbered references correspond to citations in the text. Source titles are clickable. All sources accessed 16 September 2026.

[1] The Cremation Society. Progress of Cremation in the British Islands, 1885-2025. Historical series; 2025 figures provisional.

[2] SunLife (2026). Cost of Dying Report 2026. Research conducted in 2025.

[3] Competition and Markets Authority (2025). Funerals Market Review. Published 7 August 2025.

[4] Co-op (2024). Go your own way: funerals are a celebration of life. Trending Tributes research.

[5] Office for National Statistics (2022). Religion, England and Wales: Census 2021. Published 29 November 2022.

[6] Co-op Funeralcare (2020). A Nation in Mourning. Research on funerals and bereavement during the pandemic.

[7] University of Bristol (2023). Covid-19 grief disorder rates higher than expected. Research summary, 19 September 2023.

[8] House of Commons Library (2018). Funeral Poverty. Briefing recording contemporary funeral-cost estimates.

[9] SunLife (2023). Cost of a funeral falls for second year in a row. Published 16 January 2023.

[10] SunLife (2026). Funeral Costs: Cost of Dying Report 2026. Online findings on funeral funding.

[11] Department for Work and Pensions (2020). Support towards funeral expenses to rise from tomorrow. Published 7 April 2020.

SOURCE NOTES

References continued

Numbered references correspond to citations in the text. Source titles are clickable. All sources accessed 16 September 2026.

[12] Scottish Government (2020). Funeral Support Payment to be increased. Published 2 February 2020.

[13] Competition and Markets Authority (2021). Things to know when arranging a funeral. Consumer guidance.

[14] Competition and Markets Authority. Funeral directors and crematorium operators guidance. Requirements under the 2021 Order.

[15] Financial Conduct Authority (2022). FCA regulation boosts consumer protection in the funeral plans market. Published 29 July 2022.

[16] Scottish Government (2025). Update on commencement of regulations on 1 March 2025 and associated work. Published 14 February 2025.

[17] House of Commons Library (2026). Regulation of the funeral industry. Published 2 March 2026.

[18] Department of Health and Social Care (2026). Funeral Regulation. Parliamentary written statement, 1 September 2026, HLWS306 / HCWS295.

[19] Ministry of Justice (2024). The Cremation (England and Wales) Regulations 2008: guidance for funeral directors. Updated 9 September 2024.

[20] Scottish Government (2026). Hydrolysis Regulations. Funeral Industry News, 10 March 2026.

[21] Law Commission (2026). New funerary methods get legal framework for the first time. Recommendations published 4 June 2026.

Evidence limitations. Survey findings reflect their samples and definitions. Published averages are not individual quotations. National differences and changes in measurement limit direct comparisons. Policy proposals are distinguished from requirements in force.