



DEALING WITH DEATH:

**A REPORT BY EVEREST U.K. ON BEREAVED
NEXT OF KIN'S EXPERIENCES OF FUNERAL
AND DEATH ADMINISTRATION**

FOREWORD

Death. The certainty we never talk about. We don't like to think about it. We don't even like the word – often deploying euphemisms - passed away, gave up the ghost, kicked the bucket - yet we all know that we must face up to our mortality.

In almost every aspect of life we are happy to have help; but with death, we feel asking others to support us is somehow inappropriate. Death is a personal matter. Until we die of course! For those left behind, nothing about the process is familiar.

The bereaved are burdened with navigating the systems and making the arrangements at a time of loss and grief.

To establish just how much of a burden bereavement typically is, we asked 1,000 UK adults who recently organised a funeral of their experience of being 'next of kin'. We found that fewer than a fifth planned for their own death, despite being exposed to an unfamiliar market, often without the standards of service we are used to elsewhere in life. Our research suggests many of us are unprepared for the stress, time commitment and costs associated with a death.

For most, the support from their funeral provider fell short of acceptable and the bureaucracy of death crowded out the ability to grieve.

These findings underscore the importance of the service we provide. Everest prompts us to prepare, providing the tools to do so at the time of need with practical support the bereaved crave, allowing them the ability to mourn their loved one, free from stresses relating to costs and planning.

Mark Wood, Chairman, Everest UK

EXECUTIVE SUMMARY

Organising a funeral is extremely stressful, and people want, and need, more support to get through the process.

- 1 in 2 (52%) think that organising a funeral is “incredibly stressful”
- 2 in 5 (38%) were surprised by the complexity of dealing with the deceased’s affairs.
- Fewer than 2 in 10 (16%) say they were offered enough support beyond logistics
- 1 in 4 (26%) wish they had more support with organising the funeral.

Organising a funeral takes more time than expected and leaves little time for the grieving process.

- 1 in 4 (26%) say that the organisation of the funeral took more time than expected.
- 1 in 3 (32%) found that their ability to work was negatively impacted by having to organise a funeral.

Organising a funeral incurs financial stress even if provisions have been made.

- Over a third (36%) found the cost of the funeral to be greater than anticipated.
- For 1 in 10 (10%) the cost was “much more” than expected.
- 6 in 10 (61%) found that the deceased had prepared some funding for their funeral;
- But 1 in 4 (26%) were not able to access this money when they needed to settle bills, meaning they had to cover the cost themselves until money was released
- 4 in 10 (39%) had to use their own money to cover the costs of the funeral, where the deceased had not left savings

People don’t want to be a burden to their loved ones once they are gone, but few discuss funeral plans.

- 2 in 3 (66%) don’t want their funeral to be a burden for their loved ones and nearly 3 in 5 (57%) don’t want those left behind to deal with financial challenges due to their funeral;
- However, fewer than 1 in 5 (18%) put a plan in place for their own funeral.

1. THE STRESS, TIME & COST IMPACT OF ORGANISING A FUNERAL

Stress compounding distress

Planning a funeral is an unfamiliar and unwelcome obligation, arduous and draining at a time of grief.

Our research, based on a survey of 1,000 people in the UK who played a significant role in organising a funeral for a family member or close friend in the last two years, found that over half (52%) think that organising a funeral for a loved one is very stressful, while two in five (38%) say the process was more complicated than they expected.

There are many unexpected complexities to the consequences of a death, and many decisions to be made in a very short period of time. Costs quickly mount up; death certificate (and copies), funeral directors' fees, flowers, coffin, travel and much more all need to be funded. Who knows how many certified copies of the death certificate will be required!

Top 5 most stressful elements of organising a funeral (Ranked)

1	Choosing flowers, choice of music, use of photographs and other displays for the service	28%
2	Compiling information for the obituary	28%
3	Selecting a coffin / ashes casket	27%
4	Selecting preparation of the coffin	25%
5	Deciding on the type of service	21%

Perhaps unsurprisingly, our research highlights the stress of not knowing what the deceased would have wished for at their own life celebration. All the finer details and the minutiae of planning the occasion require additional support. The most stressful element to organise, according to our research, is choosing the display features of the service (e.g. flowers, music, photos, decorations etc.), demonstrating how quickly people can get bogged down and stressed by the minutiae of event planning.

Over half of people (55%) who have organised a funeral admit to feeling a heavy weight or responsibility on their shoulders. Most do not want to have their loved one endure this; two thirds (66%) do not want their own funeral to be a burden for their family members. Importantly, this burden existed for people even when they were given support by their family, friends, and community. The task of organizing a funeral can often be so overwhelming that it adds a large, and we believe largely unnecessary amount of stress to those already coping with profound feelings of loss and grief.

A time-intensive burden

People are often surprised by the amount of time taken by all the practicalities involved in planning a funeral. A quarter (26%) said that organising a funeral for a loved one took more time than they expected. It can take up three or four days before an appointment is available with the local registrars office to register the death and obtain a death certificate.

Two in five (38%) think that the time they spent organising the funeral left very little time to grieve their loved one properly.

For many religions, specific timelines and traditions exist for burying a loved one, which paradoxically can sometimes add a further time burden to the process. A traditional Islamic funeral service, for example, is expected to take place as soon as possible, ideally on the day of death, while Jewish funerals are typically held within 24 hours of the death. Of the respondents who found planning a funeral burdensome, stressful, more complex than expected or who lacked enough information or resources on organising the funeral, the majority (74%) were of an ethnic or religious minority. There is a clear need for the funeral services industry in the UK to further support these groups.

74% of respondents who found planning a funeral burdensome, stressful, more complex than expected or who lacked enough information or resources on organising the funeral were of an ethnic or religious minority.

Funeral planning impacts many people’s ability to manage their time. One in three people said that their ability to work and continue ordinary daily activities was negatively or very negatively impacted by the time they spent on organising the funeral. Over half (54%) admit they just wanted the funeral to pass so they could return to some semblance of normality. Two in five (38%) people think that the time they spent organising the funeral was an unwelcome demand which left very little time to grieve for their loved one properly.

Mounting costs and the impact on those organising it

For many, the most obvious pain point associated with planning a funeral is the cost. Very quickly the costs associated with organising even the most basic funeral quickly add up. At a third (36%) of people found the funeral to be more expensive than they anticipated, and financial stress occurred even though provisions had been made.

In the UK, with the average cost of a basic funeral being in the region of £4,000. Rising funeral costs, and the need for greater transparency in the market, have generated an increasing amount of attention from the government, consumer organisations, charities, and the media. Given the current rate of inflation, and rising energy bills, we are likely to see costs increase significantly.

According to our survey, funeral director fees, the coffin/ashes casket and vehicle hire are the primary costs.

Most expensive elements of the funeral (Ranked)

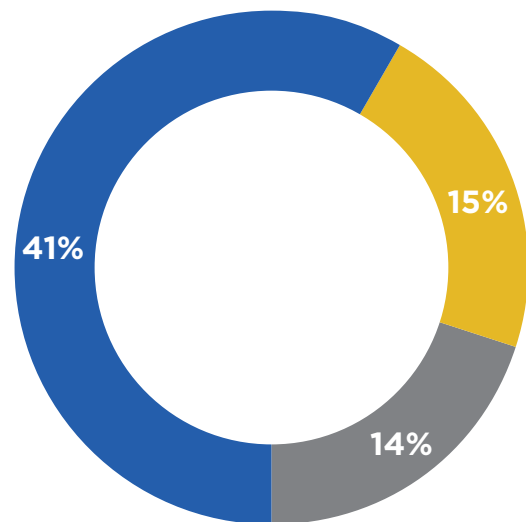
Funeral director/ minister fees	35%
Coffin or ashes container	32%
Hearse	27%
Venue/Location	16%
Graveyard plot	16%
Flowers	15%
Catering	14%
Treatment of the deceased	12%
Memorial or wake	11%
Death notice	7%
Funeral notice	6%
Order of service cards/sheets	5%

More than a quarter (26%) of people were not able to access funeral savings put aside by the deceased immediately after death, leaving them to cover funeral costs themselves in the interim.

On a positive note, three in five people (61%) who organised a funeral for a loved one said that the deceased had money to cover the organisation of their funeral, but more than a quarter (26%) of those individuals were not able to access those savings immediately after death, leaving them to cover the costs themselves in the interim. One respondent said: "I became very much aware of how the costs mounted up, and things you think are quite minimal become quite a lot in terms of expenditure."

Furthermore, where funeral provisions had not been made, family members had to use their own savings that were not originally intended for covering the funeral cost. Following their own experience, most respondents (three in five people) confirmed they do not want their family members or loved ones to deal with the financial challenges relating to their funeral.

Proportion of people who had set aside money for their own funeral



- The deceased had set personal savings aside for this
- The deceased had life insurance that covered funeral organization
- The deceased had bought funeral cover

Commenting on the findings, Mark Wood, Chairman of Everest UK, said: "Funerals should not be a source of financial and emotional stress, nor should the planning become a full-time job in the weeks between someone's death and the funeral service. It is time that those organizing funerals in the UK had the support commensurate with one of the most distressing times of their lives."

"I became very much aware of how the costs mounted up, and things you think are quite minimal become quite a lot in terms of expenditure." *Survey Respondent*

2. FUNERAL PLANNING

Funeral service plans are an essential and generally ignored topic of conversation at the dinner table. One of the hardest conversations to have loved ones, but necessary. The stigma with talking about death means there is a significant challenge to normalise funeral planning conversations in order to reduce the burden left on loved ones. Our research found that fewer than one in five people (18%) have spoken openly with their family or friends about their wishes for their own funeral, because they find it an upsetting topic for them and others.

Only 18% of people have spoken openly with their family or friends about wishes for their own funeral, because they find it an upsetting topic for them and others.

When conversations about funeral planning do occur, they tend to be focussed on top line decisions rather than specific details. Our research reveals 73% of people discussed whether they wanted a burial or cremation with their loved ones. Only 23% of people discussed display arrangements like flowers and music. This correlates with our finding that choosing display arrangements is the most stressful element of planning the entire funeral. There is an opportunity for funeral service providers to offer more support around these features at the beginning of the planning process.

81% of people have not planned anything formally through a life insurance or funeral service provider.

While there is a consensus among respondents that funeral planning should be less of a taboo topic, and almost three quarters (75%) of people believe they should be encouraged to plan their own funeral, 81% of people have not planned anything formally through a life insurance or funeral service provider. More than a third (37%) of those surveyed have not discussed or arranged anything at all.

As demonstrated in the previous chapter, the list of items to arrange for a funeral is long and varies significantly. For example, traditional burials include a fee for the funeral director and staff, the transportation of the body, embalming, burial containers (casket or vault), facilities for visitation, graveside services, the hearse, and other necessary vehicles. Alternatively, choosing to become an organ donor can mean only paying for the transportation costs, eventual cremation, and the return of cremated remains to a family. In any case, the planning of the memorial service is still to be arranged by the family, which can include organising multiple vendors, services, and locations within a specific deadline.

More than a third of those surveyed have not discussed or arranged anything at all.

When asked what respondents took away from the funeral planning experience, one respondent remembers: "I think just how difficult it was. We all unfortunately go through it at various different stages and there's nothing to prepare you for it, but I think what most stands out to me really is how much listening to someone can help, and actually having some sort of guidance and support. Personal support [is vital] to help someone because [planning a funeral is] one of those things, you never get over it, you just learn to manage with it really. So, I think that's the biggest thing, just how much support is vitally needed really."

Of those who sought the support of a funeral services provider, the process of finding one was a challenge in itself. Without widely available resources and information, the most common method respondents used to find a funeral service provider was via recommendation from family and friends (40%). Only 7% of people used a funeral directors' association and 10% conducted their own comparisons between providers.

How people found their funeral provider (Ranked, Most Common to Least)

Through recommendations from family and friends	40%
I did some research online	14%
I reached out to different funeral service providers to compare services	10%
Through a funeral directors' association	7%
Through a deceased's life insurance company	7%
Through the deceased's nursing home/hospital	7%
Through a religious organisation	5%
Through my local authority	5%
I did some research on social media	5%

Few people felt adequately supported by their funeral provider. Slightly more than half (53%) of people who used a funeral service provider felt that their provider offered enough guidance throughout the planning process and fewer than two in 10 (16%) say they were offered enough support beyond basic logistics. Only one in five were offered out-of-hours support and just half (53%) of people felt they were offered the necessary information and guidance throughout the process.

However, Everest's data shows that nearly three quarters (72%), think that having their loved one's funeral pre-arranged made the process easier and less stressful. More than half think that pre-arranging their loved one's funeral has also made them think about their own plans. One respondent reflecting on their decision to plan their funeral in advance said: *"I want to leave a legacy where my son and daughter don't have to do an awful lot of thinking. I've already done the thinking process for them"*.

Dominic Grinstead, Managing Director at MetLife UK commented - *"The pandemic served as a timely reminder for many of us of our own mortality. It also proved a chance for families to start opening up those conversations around death, removing some of the taboos and allowing individuals to feel more informed, involved, and enabled to shape their own end of life plans.*

In the UK group life industry, product design up until now has typically focussed on the death claim as the main 'benefit' for families to provide financial support in the event of the loss of a loved one. But that thinking has evolved and practical and emotional support for families is now available to help at a time when individuals and their families are often very unprepared and at a time when they are navigating the stages of grief.

When I think of personal experiences of loss, I believe this will be especially valuable for families at times of bereavement as they face difficult emotional decisions which can often be compounded by challenging financial circumstances. Plus, the additional support a 24/7 funeral concierge service can offer allows families more time to grieve."

3. SUPPORTING THOSE PLANNING A FUNERAL

Most interviewees reported a lack of comprehensive, clearly priced options; the final invoice was the only source of clarity.

As we have seen from this research, arranging a funeral is really tough. Most will have never done it before and are trying to navigate the complexities of funeral planning while coping with the loss of a loved one. It is clear that funeral providers often fall short of expectations.

Three fifths (60%) of people who have planned a funeral in the last 8-24 months said they did not feel the wishes of the deceased were heard by the funeral provider, and half did not feel their funeral service provider collaborated with them when it came to decision making. A further 40% did not feel like their own wishes for the funeral were heard or that their provider was empathetic throughout the process.

A lack of comprehensive, clearly priced options was a common theme throughout the in-depth interviews we conducted with those who had organised funerals for loved ones in the past two years. Respondents were often faced with a blank canvas at the beginning of the planning process, with funeral directors offering little guidance on the price of individual elements, or an estimate as to what the entire service might cost. For many of our respondents, the final invoice was the only source of clarity.

“We were told the cost of the cars would be [a certain amount], but I don't recall being told, ‘If you had one car it would cost this and if you had two cars it would cost this and if you had three cars it would cost this,” said one survey respondent, who remembers organising their father's funeral.

“It was sort of, ‘How many cars do you want? Well, that will cost you [a certain amount],” they added. *“You couldn't do any comparison within the service to help you decide how much of the [item] you wanted to avail yourself of.”*

The same respondent recalls wishing they had received a written guide at the time, to specify the options they could expect from their funeral director throughout the process and any associated costs.

Just over half of people surveyed (54%) think that organising the funeral for a loved one has influenced their own plans for their funeral. The most cited reason for this being that they do not want to leave their loved ones burdened with all the decisions for their own funeral, followed by their desire to allow their loved ones to mourn and move on.

“A follow up call [from the funeral director] might be nice, other than, ‘Have you paid your invoice?’ Or even, if you have paid your invoice, to maybe just ring up and say: ‘Thank you... How are you feeling?’”
Survey Respondent

CONCLUSION

Our research has highlighted the significant challenges many people in the UK face when dealing with a death, from complexity organising the deceased's affairs to arranging a funeral without support. The time, emotional and financial impact is significant. For most, being responsible for the practicalities of a death is unfamiliar territory, and the concurrent detrimental effects on mental health, work, life, and finances do not allow for time to grieve. The contrast with the services available when planning a wedding is stark!





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