



71% of adults in Ireland have not made funeral cost provisions

Men more likely than women to think family will cover costs

Thinking about our own funeral and how much it will cost is, understandably, not something most of us spend a lot of time dwelling on. This is a sentiment that the majority of adults in Ireland agree with, according to findings from a survey commissioned by leading protection specialist Royal London. The nationwide survey of 1,000 adults was conducted by iReach earlier in the year, before the Covid-19 pandemic and subsequent restrictions. It sought to gain insight into people's attitudes towards funeral costs, and the results show a lack of consideration for funeral planning: 71% said they were not sure how their own memorial service would be paid for.

Barry McCutcheon, Propositions Lead at Royal London commented on the findings, *“The survey paints a clear picture which is that making provisions for personal funeral costs wasn't a priority for most people across the country. Given the topic, it is perhaps understandable that 71% of adults in Ireland do not have any plan in place, and 53% say they don't think about the issue.*

“Funerals can vary greatly in cost, depending on the choices and preferences of the deceased person and their family. Having recently looked at pricing, we found that one Dublin-based funeral director estimated anywhere between €2,950 and €7,500 for a traditional funeral, with burial plots alone ranging from €1,400 to €9,000 and upwards. Another funeral director in the Midlands quoted an approximate cost of €5,500 for a full funeral service**. Cremation services are much less expensive, with fees among five crematoriums in the Dublin area ranging from €495 to €630***.”*

The Royal London Funeral Costs Provisions Survey

Q: Have you ever considered how the cost of your funeral would be covered?

	All Adults	Male	Female	18 - 24	25 - 34	35 - 44	45 -54	55+	Dublin	Rest of Leinster	Munster	Connacht/ Ulster
Sample Size	1000	489	511	110	185	209	175	321	303	208	301	188
Yes – I do sometimes wonder how it would be paid for, but I have done nothing about it	18 %	16 %	19 %	13 %	12 %	19 %	21 %	20 %	15 %	21 %	21 %	13 %
Yes – I have my own provisions made for it	29 %	28 %	30 %	11 %	16 %	20 %	35 %	45 %	33 %	30 %	27 %	25 %
Not really - I would probably expect my family to pay for it	17 %	21 %	14 %	17 %	14 %	21 %	16 %	17 %	18 %	13 %	19 %	18 %
No – it's never crossed my mind	36 %	36 %	36 %	58 %	58 %	40 %	28 %	18 %	34 %	36 %	33 %	44 %

The Royal London survey revealed differing attitudes when it comes to funeral cost provision:

- 49% of women have considered how their funeral would be paid for, compared to 44% of men.
- 21% of men would probably expect their family to pay for it, versus 14% of women.
- People in Dublin are the most likely to have made provisions for their own funeral (33%), while people in Connacht/Ulster were the least (25%).
- Age plays a significant role in whether or not people have planned for this eventuality: 20% of those aged between 35 – 44 have made provisions, compared with 45% of those aged 55+.

Mr. McCutcheon commented,

“Presuming that funeral costs will be met by family or not thinking about the issue at all is perhaps understandable. Although, failing to consider them could, potentially, generate some financial difficulty or unease for loved ones when the time comes”.

ENDS

Notes to the Editor:

* <http://www.fanagans.ie/arranging-a-funeral/funeral-arrangements/confirmation-of-instructions-and-funeral-costs>

** <https://olliefallon.ie/funeral-costs/>

*** Dublin Area Crematorium costs:

Staffords Funeral Homes: Price €510 – €630 <https://www.staffordsfunerals.com/burial-or-cremation/>

Mount Jerome Crematorium: Price €495 <https://www.mountjerome.ie/?content=crematorium-price-list>

Glasnevin Trust (includes 3 crematoriums): Price €525 <https://www.glasnevintrust.ie/funeral-services/downloads/Cremation-Fees-April2019.pdf>

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(Figures as at June 2020).

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