

Perfect Choice Funeral Plans

More Than Half of Over 60s Have No Plans in Place for Their Funeral

A new poll by a provider of funeral plans in the UK has unveiled that 55% of UK citizens over the age of 60 do not have any plans or savings established for their funeral; with 'financial' strain and 'too early in life' being listed as the top reasons why.

A poll conducted by a UK provider of funeral plans has revealed that more than half (55%) of Britons over the age of 60 do not have any plans or savings in place for their own funeral, with the majority citing financial strains as their reasoning.

The study, conducted by www.perfectchoicefunerals.com, polled 1,708 British adults, all of whom were over the age of 60. Participants were questioned on their attitudes to funeral planning and finances.

Those taking part were asked "Do you have any plans or savings in place for your funeral?" 45% said 'yes', with the majority (73%) citing a desire to have it all taken care of so that their next of kin didn't have to worry and 22% stating that they wanted to be organised 'just in case'.

The remaining 55%, who said 'no', that they did not have any plans or savings in place for their funeral, were then asked to provide details as to why they had nothing in place yet. Respondents were able to select all answers they felt were applicable which revealed the below top 5:

- 1) Financial strains – 58%
- 2) Feel it's too early in life to consider this – 51%
- 3) Leaving it to my next of kin to sort after I'm gone – 41%
- 4) Believe it is not my responsibility – 19%
- 5) Don't want to think about it – 17%

The survey then asked all those who had selected financial strains whether they were currently receiving any form of benefit from the Government (excluding state pension) to which 58% said no and 7% chose not to disclose this information. The remaining 35%, who answered 'yes' were then asked whether they were aware of the 'social fund', the government fund to help those with a low-income to cover certain costs. 15% answered 'yes', but the majority of these (69%) weren't sure whether they would qualify. The remaining 85% said they weren't aware of it.

Michael Liddle from Neville Funeral Service Ltd, a local independent funeral director based in Beds, Herts and Bucks said: "From looking at the answers, we can understand that people are concerned about planning or just simply aren't financially able to plan ahead; however, funeral plans can be



more affordable than people realise. As funeral directors we are aware of the financial strains that people are under these days and there are many ways that these arrangements can be tailored and arranged in an affordable way.”

Contact name: Louise Clarke

Role: Community and Pre-Need Manager

Contact number: 01582 499608

About Perfect Choice Funeral Plans

About Perfect Choice Funeral Plans

Perfect Choice Funeral Plans are provided by NAFD Services Limited which was set-up by the National Association of Funeral Directors (NAFD) whose member firms carry out over 80% of all funerals in the UK. NAFD Services Limited is a founding member of the Funeral Planning Authority, the official body that oversees the operation of companies offering funeral plans.

Perfect Choice Funeral Plan funds are held securely in a guaranteed whole of life assurance policy. For maximum security NAFD Services only works with UK-based life assurance companies that are authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and Financial Conduct Authority. A key difference with Perfect Choice Funeral Plans is that the pre-payment monies cannot be used for anything other than the client’s funeral for total peace of mind.