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## The business of death: freelance funeral directors, rising death rates and the fight for transparency

Change sweeps through the funeral industry.

*By Martin Assmann*



*Photo by Martin Assmann*

In the heart of the UK's growing £3bn funeral industry, a quiet transformation is underway, as cremations have grown to claim 57% of funerals in 2022, according to a Sunlife report. A trend only accelerated by covid and the current cost-of-living crisis.

The funeral industry may seem old and never changing. Yet, under the surface lies a complex story, shaped by the rise of unregulated freelance funeral directors and questions about the industry's transparency to its customers.

These new freelance funeral directors entering the market, have introduced a new layer of complexity to the sector. The case of a freelance funeral director being arrested in Wembley for inadequate storage of bodies propelled the subject to UK headlines in July of 2022.

Alan McAfferty, a seasoned funeral director and head of the funeral support services shares concerns that some of these new entrants lack fundamental knowledge of the sector, having joined the industry at the height of the pandemic.

“We got called to clean up the mess,” he recalls the day. “They had four bodies just lying on pallets on the floor. With no cooling or storage, they were just rotting there.” This case seems emblematic of a larger concern that McAfferty believes runs deeper than this singular

event: “Most of them [new funeral companies] set up during covid and they don’t know nothing about the funeral industry at all.”

During the covid boom, death rates spiked across the country, flooding funeral homes with bodies to deal with. “It was just crazy,” said Tom France, director of the oldest funeral home in London, A. France & Sons.

“Numbers wise, it was astronomical”. The numbers of funerals went, according to France, from around 3-400 in a calendar year, to over 800 in only 7 months. “Our coffin supplier ran out of wood.”

According to Mcafferty, that time was when a lot of new funeral directors popped up, with most of them specializing in direct cremation, the process of incinerating the coffin with no mourners. The cheapest and easiest way to say goodbye to a loved one.

These freelance funeral directors have split the industry’s opinion about them. France admits that “there’s some new guys that have you know, popped up and they’re fantastic” but also that the whole sector is a “totally unlicensed trade, people can just open a shop and say ‘I’m a funeral director’, and you get a lot of them. Yeah, there’s loads, you know, there’s loads of just like scams.”

However, a little outside of London, Holly Lyon Hawk a freelance funeral director identifies a different problem that emerged in a similar time: “I think that there was an oversight in how the people were taken care of and informed of their choices,” she says about the last few years of the funeral industry. “Families need much more support than they get. Death is sacred and cannot be a process where you just choose which casket and song you like and that’s it. There has to be a deeper level of connection.”

She is a self-described “Eco-friendly, holistic funeral director”. In contrast to A France & Sons, she only does 50-60 funerals per year, saying that she tries to “only have a maximum of one funeral a day, preferably only one a week”. In that way, she thinks that she can offer a service different from the traditional funeral directors.

However, she agrees with France and Mcafferty about the business of direct cremations. As she sees it, these cremation-focused funeral homes often do not give the families the necessary information about what funeral type would be best for them.

“They are like a conveyor belt,” says Mcafferty, about direct cremations. “People don’t even understand what they sign up for. “Some of these direct cremation companies that are out there take the corpses 200 miles away.”

“Families do not get to say goodbye. The ashes are just returned via courier,” says Hawk.

A spokesperson of Pure Cremations, one of the UK’s biggest direct crematorium companies, founded in 2021, confirmed that bodies sometimes get moved hundreds of miles across the country, as they only use one crematorium for all the customers in England.

This rise in direct cremations has led to a significant effect in prices for funeral homes. The cost of dying report by Sunlife showed that average funeral prices have dropped from £4,056 to £3,953, a 2,5% drop in a year where inflation reached a 41-year old high of 11,1%.

Back in 2018, the CMA highlighted significant issues with funeral prices, costing families nearly 40% of their yearly income. In consequence, the CMA has since introduced the Funerals Market Investigation Order 2021. This order set out to make prices more transparent for consumers and fight anti-competitive practices.

This has, according to France, helped customers make more informed price decisions, but is not “policed very well” across the industry.

Additionally, Mcafferty says that the government has not addressed the lack of transparency and rules in how bodies are treated. “There is no regulation about where to keep the bodies, you can keep them in your own house if you want.”

Mcafferty says that this is a problem, as direct cremation companies take advantage of the lack of regulation and the cost-of-living crisis to undercut traditional funerals and misinform costumers about what they are buying.

Hawk says that they are “losing the personal touch,” and that even if traditional funerals are more expensive at £4,500, “there is a lot of overhead pay that you don’t see”.

Mcafferty, France and Hawk agree that the government should be stricter about enforcing rules and licensing funeral directors, as the CMA also found that cremation prices increased by 84% in the last 10 years.

The funeral industry stands at a crossroads now, with traditional establishments like A France & Son adhering to their long-lived principles, freelancers like Hawk championing a more spiritual and holistic approach and direct cremations shaking up the market. In this delicate dance between the old and the new, the industry’s future remains uncertain, with each funeral serving as a poignant reminder that the business of saying farewell, never is as easy as it seems.