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Bodies and ceremonies: Is the UK funeral industry still fit for purpose?

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Forthcoming in Mortality

Abstract

Funerals may be defined as the ritual or ceremonial disposal of a body; the two essential components are therefore a body and a ceremony/ritual. The UK funeral industry's structure revolves around those who manage the body rather than the ceremony. This structure, in which the client contracts with a funeral director who subcontracts the funeral ceremony to a priest or celebrant, was fit for purpose in the nineteenth century when most of the family's choices concerned hardware (coffins, carriages, horses, etc) for the body's containment and transport. It may no longer be fit, however, in the twenty first century when, for many families, the major choices concern how to personalise the ceremony. In theory, it might therefore now be more appropriate for at least some families first to contract with a celebrant, who would then subcontract the body's care, storage and transport, reversing who is contractor and who is subcontractor. In practice, factors on both the demand and supply side keep the industry's present structure in place. Though the past 25 years have seen much innovation, conservative innovations such as celebrancy and green burial that accept the industry's existing structure have proved more successful than radical innovations that challenge it. This hinders measures to reduce funeral costs and funeral poverty.

Introduction

Funerals may be defined as the ritual or ceremonial disposal of a body; the two essential components are therefore a body and a ceremony/ritual. The UK funeral industry's structure revolves around those who manage the body rather than the ceremony. In this structure, the client contracts with someone who looks after the body – a funeral director (henceforth, FD) - who subcontracts the funeral ceremony to the ritual leader - priest or celebrant. This arrangement was fit for purpose in the nineteenth century when most of the family's choices concerned hardware (coffins, carriages, horses, etc.) for the body's containment and transport. Is it, though, still fit in the twenty first century when, for many families, the major choices concern how to personalise the ceremony? Might it now be more appropriate for at least some families first to contract with the ritual leader, who would then subcontract the body's care, storage and transport?

My argument is based on published sociological and historical research, on other material in the public domain, and on thirty years training clergy and fifteen years training funeral celebrants (a new breed who lead the ceremony in place of a minister of religion). As well as contributing to the sociology of occupations, the article aims to a) help those in the British funeral industry understand the landscape in which they find themselves operating, and b) inform entrepreneurs about the potentials and risks of innovative products and services within this landscape.

After the Introduction, I outline how the industry's structure has evolved, before discussing social and cultural changes which from the late twentieth century have radically changed what many, but far from all, families want from a funeral and/or what they are offered. I argue that the industry's structure is not well geared to these new demands and services. I then discuss various innovative products and services (such as green burial and celebrancy) that have proved successful because they enable the FD to offer the client more choices. More radical innovations that attempt to change the relationship between client, FD and other service providers have struggled, undermining efforts to reduce the cost of funerals.

Because funeral rites, practices and customs vary considerably between and within modern western societies (Walter, 2005), a sketch of the British funeral is needed before mounting the main argument.

British funerals

A simplified account of the white Christian or secular funerals which comprise the vast majority of British funerals reveals how the industry is structured (Davies, 2015; Parsons, 2003). The client (normally a close relative of the deceased, or the executor) contracts with a local FD, who collects the body and looks after it until the funeral service. Whereas in North America, Ireland and Japan, the funeral service is traditionally preceded by a public gathering open to anyone to view the deceased, viewing at British funeral premises is private; some bodies are not viewed by anyone, though there are regional variations (Harper, 2010). The main rite in which the coffin, though not its occupant, is on public display is its stately journey in a glass-sided hearse on the day of the funeral, a journey which in many working class areas entails a detour around the local community, which 'both satisfies family and friends that respects have been paid in full and allows the funeral director to advertise his business by demonstrating its quality.' (Hockey, 2001, p. 205) What most Britons mean by 'the funeral' is a service or ceremony in church and/or in the chapel/hall with which all British crematoria and some burial grounds are furnished. The funeral service used to be led by a church minister, but increasing numbers are now led by a celebrant not representing any religious organisation. According to reliable Church of England statistics, parish clergy took

only a third of English funerals in 2015. Beyond this, there are no reliable statistics, but since 2012 the proportion of celebrant-led funerals has been rising rapidly and by 2015 may comprise as much as a quarter of funerals nationally; this would leave something over a third led by retired or freelance clergy, ministers of other denominations or religions, or a friend or family member.

Once the FD has been chosen, the family meets with a ‘funeral arranger’ - in small family firms often one of the FDs, in large chains an employee (Bailey, 2010) – to make further key choices. These include burial or cremation, time of service, and minister or celebrant. The funeral arranger hires a minister or celebrant who usually then meets the family to agree with them the format of the service. Since the 1990s, an expectation has arisen that the service be personalised to a greater or lesser extent, a trend also seen in other Anglophone countries (Garces-Foley & Holcomb, 2005; Schäfer, 2011).

About 500,000 Britons die each year, a number set to increase as the baby boomers age; 77% are cremated. The average cost of a funeral has for some decades been increasing faster than general inflation, and in 2015 was £3700, though burial in populous cities such as London costs much more (Work & Pensions Select Committee, 2016). Competition and regulation in i) funeral directing, ii) cremation/burial, and iii) celebrancy operate in different ways:-

i) *Funeral directing.* Around 60% of funeral homes are privately owned small or medium sized businesses, though funeral directing – and its main trade association – is dominated by two large companies, the Co-Operative Group and Dignity plc. FDs are not regulated by law, though the Burial and Cremation Scotland Act 2016 now makes provision for this.

ii) *Crematoria and cemeteries.* The typical family prefers to use a local crematorium or cemetery, which limits choice; families are often prepared to travel further to a natural burial ground. Crematoria and cemeteries, whether municipal or private, must comply with public health and environmental regulations, causing crematoria considerable costs that are not incurred in the USA where environmental legislation is laxer. Cemeteries, crematoria and their staff are represented by a national Institute, and a Federation.

iii) *Ministers and celebrants.* The Church of England expects FDs to use the family’s parish priest. By contrast, how many celebrants are available to a FD depends on the geographical area, though competition between celebrants is increasing fast. Like FDs, celebrants are not regulated – anyone can set up business as a celebrant. There are several celebrant associations, none representing a majority of celebrants, so politically celebrants lack the hard-won organisation that FDs, crematoria, natural burial grounds and the churches enjoy.

Structure of the funeral industry

To illuminate how the industry is structured we employ two pairs of concepts: *hardware* and *software* merchants, and *contractor* / *subcontractor*.

A funeral may be defined as the ritual or ceremonial disposal of a body. Without ritual or ceremony, it is simply ‘disposal’; without a body, the ceremony comprises not a funeral but (in the UK context) a memorial service. This means that a funeral has two elements: body and ceremony. A funeral is material, yet also highly emotive, social and symbolic. Those occupations that offer accoutrements (services and products) for the care and then disposal of the body, we term *hardware merchants*. They sell material goods, such as a coffin or flowers, and/or provide services using material kit such as a fridge, hearse or cremator. The chief hardware merchants are FDs, crematoria, cemeteries, and florists. *Software merchants*, by contrast, deal in ceremony: accoutrements (usually services rather than products) for the care

of the deceased's soul and/or memory.ⁱ The chief software merchants are clergy and celebrants, along with newspapers and online media which provide death notices and obituaries. Together, the two kinds of merchants enable the funeral to take place.

Given that death has in modern societies become bureaucratized, with the state requiring the completion of several certificates and forms, there is also a third kind of work to be done before the body can be buried or cremated: paperwork. Though the paperwork can be done by the family themselves, typically a hardware merchant – the FD – takes on the role of chief clerk and ensures the paperwork is completed.

The client thus contracts with the FD (a hardware merchant / clerk) who provides some goods and services him/herself and subcontracts the rest to other hardware merchants (notably the cemetery or crematorium) and to software merchants (notably the minister or celebrant). As main contractor, the FD also takes the role of overall event manager, ensuring that everything runs smoothly and to time.

We will now rehearse the history of how a particular hardware merchant, the FD, came to take on the role of contractor, casting all other players in the role of subcontractor to the FD – a position these players have come to acceptⁱⁱ.

Mid-nineteenth century

In pre-industrial Britain, when someone died, the family notified the priest, paid a local carpenter to make a coffin, and used the parish hand bier to carry the coffin from home to church. Aristocratic funerals were arranged, at great expense, by the College of Arms, but at the end of the seventeenth century the first undertakers began to furnish upper class (and in the eighteenth century upper middle class) funerals. It was not until the mid-nineteenth century, however, that almost everyone came to contract the services of an undertaker, and other players, such as clergy, became subcontractors to the undertaker. Thus the hardware-contractor / software-subcontractor relationship was consolidated.

A brief look at social history reveals the appropriateness of this relationship at that time. In the industrial revolution an agrarian population migrated to the rapidly expanding industrial cities to become paid factory and service workers. This entailed not just geographical mobility, but moving into an entirely new kind of society, generating intense status anxiety, not to mention economic insecurity. In response, the funeral became a display of family respectability, so it was imperative to spend on hardware (coffin, hearse, horses, etc) an amount appropriate to the family's means. Underlying this for poorer families was fear of a pauper funeral (Richardson, 1989). This concern with material funeral expenditure to display family status and respectability at a time of rapid social change has been observed by Childe (1945) in many societies across several millennia. More recently, it may be seen in the 'baroque' funerals of immigrant-fuelled mid-twentieth century USA, critiqued for their extravagance by an uncomprehending Jessica Mitford (1963); in the even more expensive funerals of rapidly modernising Japan (Bernstein, 2006); and in funerals today in the rapidly expanding cities of West Africa (Jindra & Noret, 2011). Archaeologists, anthropologists, historians and sociologists have all observed funeral expenditure driven by status insecurity.

The mid-nineteenth century British family thus took great care over choosing the quality and quantity of the funeral's material accoutrements, and were advised in this by the undertaker. By contrast, the religious service required little thought: if the family were Anglican, they had the Anglican rite; if Methodist, the Methodist service; if Catholic, the Catholic mass. There was little or no choice within each religious rite. So, and this is a crucial point, all the choices concerned hardware. The undertaker, who advised on hardware and sold much of it himself, was therefore the appropriate contractor, the person to whom the family went to arrange everything.

Late nineteenth to mid twentieth century

Victorian undertakers were heavily criticised, not least by Charles Dickens, for trading on people's insecurities and promoting unnecessary expenditure (Jalland, 1999). At the same time, public health sanitary reforms were affecting many aspects of Victorian life and death. Howarth (1996) has shown how by the end of the century undertakers responded by re-casting themselves less as purveyors of material kit and more as custodians of the body and overseer/controller of the whole funeral process. Increasingly in the twentieth century, Britons came to fear the 'unhygienic' dead body, and if it had died at home they were pleased to hand its care over to the FD as soon as possible; they wanted it out of the house. From 1945, most deaths occurred not at home but in a hospital or other institution, and these institutions also wanted the deceased removed as soon as possible - so the bed could benefit a new, living, occupant. By the end of the twentieth century, with eighty per cent of Britons dying in hospitals and in institutions facing 'efficiency' pressures, the need to remove the body mounted further. As Howarth demonstrates, swift handing over of the body to the FD underlies the director's control of events thereafter. Though there is no legal ownership of a dead body, custody confers control, for example over if and when the body may be viewed. This consolidates the FD's position as the go-to person for the family.

Though Britons now pay undertakers not to provide plumes and mutes but to remove and care for that most problematic of all bodies, a loved one's corpse, the provision of hardware - notably coffins, expensive hearses and classy cars - remains central to funeral economics. The stocking, garaging and upkeep of these material items comprise a significant part of FDs' overheads, charged to families irrespective of whether or not they purchase or hire expensive hardware. Adverts by coffin and vehicle manufacturers sustain several UK funeral directing magazines, while the biennial National Funeral Exhibition is dominated by hardware - highly polished vehicles, caskets and coffins - which a contemporary Dickens or Mitford could readily lampoon. However much FDs promote themselves as, and are appreciated by families as, custodians of the body and trustworthy event organisers, they remain hardware merchants.

Late twentieth to early twenty first century

Today, the two things that once sustained the hardware-contractor / software-subcontractor relationship, namely families' status insecurity and what they expect of religion, are in marked decline. The prime causes of this are two specific cultural trends: postmaterialism, and secularisation.

Unprecedented expansion of the middle class in the twentieth century meant that many people's social status became secure, no longer needing expression in the funeral. So in both Britain and North America, many middle class funerals became a lot simpler, in Britain - as it subsequently turned out - perhaps too simple. From the late 1980s, moves to make bland British funerals more meaningful (Walter, 1990) have focussed not on the family's material status, but on celebrating the deceased's unique life and character - what might be called, using Inglehart's (1981) term, 'postmaterial' funerals. Postmaterialism refers to the personally expressive value system of people who feel economically secure - very different from the values of people struggling to survive. The latter were of course dominant in the industrial revolution that gave birth to the British funeral industry. Inglehart's theory (not hitherto applied to funerals) also helps explain why today many immigrant and working class funerals are often more elaborate than middle class ones. Some working class funerals today

display both status *and* personal character: lavish expenditure plus creative personalisation, a good send off that is both material and personal.

If postmaterialism undergirds the shift from status-display to personalised funerals, secularism complements this - the rite looking forward to the next life is replaced by, or complemented by, a ceremony looking backward to celebrate the unique life that was lived. A ritual that had power to effect change (helping the deceased to heaven) becomes a ceremony merely to mark something that has already happened (the person's life and death). Protestant churches, long sceptical of the efficacy of ritual (Davies, 2002; Walter, 2015), offered little resistance to this trend. Increasing numbers of British funerals are now entirely secular, often led by an officiant of the British Humanist Association (BHA). The biggest recent numerical shift, however, is toward funerals led by non-BHA celebrants whose personalised ceremonies reflect not the celebrant's but the deceased's beliefs, thus accommodating the considerable middle ground in Britain's religious life between the explicitly devout and the explicitly atheist. Most clergy also now attempt to personalise Christian funerals which therefore now look backward as well as forward, and indeed the Church of England's 2000 prayer book assumes that a eulogy will be spoken and offers 180 pages of choices from which the funeral may be personalised – in marked contrast to the 8 mandatory pages of the 1662 Book of Common Prayer's rite (Cook & Walter, 2005). Consequently, clergy as well as celebrants now need to meet the family in order to co-devise a tailor-made ceremony (Holloway et al, 2013).

Thus by 2015, many families who do not need status display, plus some who do, want a tailor-made ceremony. Though some families personalise a funeral through hardware, for example the truck driver whose coffin is carried to the cemetery on his flatbed truck, personalisation is more often achieved through software, primarily words and music (Caswell, 2012). Black limousines and expensive coffins can seem incongruous to colourfully dressed mourners celebrating a long life lived well and inappropriate for bodies destined not to lie under a gravestone but speedily to be reduced to ashes.ⁱⁱⁱ So the key choices now concern not hardware but software, yet it is to a hardware merchant that the family go to make arrangements. Because both families and institutions want someone to take the body off their hands and to look after it until the funeral, they look first to the FD, even though this means families using a hardware merchant to advise on software choices. This creates several tensions and contradictions.

Twenty first century tensions and contradictions

Contemporary FDs' oversight and control of the entire process from acquisition of the body to its disposal (Howarth, 1996) includes the initial meeting with the family to discuss what kind of funeral they want. One decision is what kind of celebrant or minister they want. This person subsequently meets with the family, but a number of decisions that impact the ceremony have already been made in the first meeting with the FD, for example, when and where the funeral will be held, when and where the tea will be held, whether or not (if in a crematorium) the curtains will close at the end of the service, and possibly also music choices. These decisions are made with a funeral arranger who is not a ritual expert. The family therefore does not get to meet the celebrant until after the ceremony's main parameters have been determined; they are by then difficult to unpick. Even after the family has met with the minister or celebrant, certain aspects of ceremony arrangement such as printing the service sheet or relaying music choices to the crematorium are routinely done through the FD. So though the celebrant provides the copy for the service sheet, this is often sent to the FD to arrange its printing.

If hardware merchants trespass into software territory, a contradiction emerges in the pricing of funerals. In Britain, the service in church, cemetery or crematorium is the only ceremony attended by all mourners. When Britons speak of ‘going to a funeral’, they mean attending this service. Along with the cortege and the funeral tea, it is the most public part of the process and a conscientious celebrant (not all are) may spend up to ten hours producing it. Yet of the £3,700 average cost of a funeral, only about £180 goes to the minister or celebrant – often less than the cost of flowers. Other ceremony-related costs include the (optional) printing of service sheets and the (often undisclosed) proportion of the crematorium fee that represents hire of its chapel/hall – totalling something of the order of £600. (It is curious that FDs who willingly delegate the ceremony - what most people mean by ‘the funeral’ - nevertheless consider that delegate’s work to be worth only five or six per cent of the funeral’s total price.) So where does the remaining £2500-£3000 go? Chiefly on hardware (coffins, vehicles, cremator equipment), hardware overheads, care of the body, and clerking, together with the labour costs related to hardware, clerking and event management.

Organisationally and economically, therefore, the British funeral retains its nineteenth century material-based structure, even as many twenty first century families come to value ceremony more than hardware.

Fit for purpose?

This raises the question whether the historic system in which families contract with a hardware merchant who then subcontracts ceremony work to a software merchant is fit for purpose in an era when the key decisions for many families concern the ceremony rather than the body and its accoutrements. The answer is both yes and no.

Yes, the system remains appropriate for those many for whom the body and its accoutrements (what FDs call ‘care of the body’) retain significance, whether for status or personal reasons. Contemporary Britons’ feelings about the dead body are paradoxical (Williams, 1990); on the one hand, a corpse is felt to be polluting, not something one would want in one’s front parlour (if one still has a front parlour); on the other hand, families want it treated with respect and care. Even families uninterested in expensive caskets and following cars and families whose members do not wish to view the body may still want to know it is being ‘cared for’ and value the carer’s services.

And yes, the system remains appropriate for almost all clergy-led funeral services. Clergy have busy parishes and many calls on their time in addition to funerals, so are most unlikely to want to be anything other than the FD’s subcontractor.

But no, the system does not appear appropriate for families who work with a non-clergy celebrant to devise a unique ceremony, and who are not concerned about the material trappings of status display. For these funerals (maybe a fifth or a quarter, but certainly increasing), it would be more logical for the family first to find and hire a software expert (the celebrant) with whom ceremony choices can be made. S/he would then subcontract storage and transport of the body.

So why is the structure not being reversed, at least for the proportion of celebrant-led funerals in which viewing the body and material status display are of little consideration? As yet, there is no clamour for change - from FDs, celebrants or families. Five reasons for this are apparent. First, as already indicated, the current structure works for many families, so any structural change would move from the current clear structure toward a more complex ‘mixed economy’ in which hardware-minded families contract with a hardware merchant and software-minded families contract with a software merchant. Confusion would likely reign, with families unsure whom to contract with. Second, without a nation-wide system of public mortuaries and associated transport, most bodies continue to go direct from the place of death

to the funeral parlour, and FDs remain the only occupation with the transport to remove the body from the place of death. As we have seen, with custody of the body comes control. Third, most celebrants are comfortable doing celebrancy work and would not wish to take responsibility for paperwork, body-care and overall event management. Fourth, the few celebrants who have tried to become the family's main contractor, discussing ceremony with families from the very first meeting and then subcontracting body handling and transport have, unsurprisingly, been blocked by local FDs who have refused to supply the relevant hardware and body-care. They do not wish to be demoted to subcontractors after centuries getting into pole position as contractor-in-chief. And fifth, the various celebrant associations that have arisen in recent years are too disunited and fissiparous to create a single national association that could speak for all celebrants and exert pressure for structural change in the industry.

Innovation

While structural change seems remote, the pressure on both hardware and software merchants to create tailor-made personalised funerals has driven two decades of innovation. The following sketch divides them into 'conservative' and 'radical' innovations.

Conservative innovations

For the purposes of this article, a conservative innovation introduces to the market a new product or service which, however innovative as product or service, is sold in a way that does not challenge the funeral market's established set-up, that is, does not disturb the established contract/subcontractor relationship. Since the early 1990s, several such innovations have been highly successful. Celebrancy – whether ideologically secular or more flexibly life-centred - has risen, markedly so in the 2010s. Celebrants accept their position as the FD's subcontractor. Rather than challenging the FD's position, they enhance it by expanding the choices the FD can offer families.^{iv} Once FDs 'got' the idea of a funeral led by a celebrant rather than by a minister of religion, and especially since 2013 when the Church of England raised its fees to little less than those charged by celebrants, FDs have routinely offered a celebrant as an option for those families with no more than a nominal church affiliation.

The spectacular success of natural burial grounds, increasing in just twenty years from none to (in 2014) 260, shows a similar pattern (Davies, 2015). A natural burial ground, like a traditional cemetery, is a subcontractor to the FD so expands the options the FD can offer families. Companies offering personalised picture coffins function the same way. In just two decades, the range of products and services that British FDs can offer their clients has expanded in ways unthinkable in the 1980s, precisely because innovative entrepreneurs sell these new products and services, as subcontractors, through the FD. In taking on the role of guiding families through this new array of products and services, FDs enhance their role as the family's contractor and event manager.

Radical innovations

Radical innovations, however minor they may appear at first sight, challenge the hardware contractor / software subcontractor relationship. Typically they attract much less media coverage and public awareness than new products such as natural burial and picture coffins, but in attempting to unpick the established structure they may in the long run prove significant. None have had an easy ride.

Software contractors. As mentioned earlier, celebrants who attempted to position themselves as the family's main contractor were boycotted by local FDs who refused to supply the hardware. One or two of these new start-ups have succeeded, however, by adding funeral directing to their role; this need not entail purchasing vehicles if they can be hired from a local carriage master. Green Fuse, a company based in the 'alternative' Devon town of Totnes, exemplifies this ^v. Its families can explore both software and hardware choices right from the start with an adviser who has both software and hardware expertise.

Combined hardware/software contractors. A second kind of entrepreneur is one who sets up a new funeral directing company that 'thinks' ceremony as well as hardware. Examples are Arka Funerals in Brighton ^{vi}, a seaside city with a large gay and alternative community, and Kingfisher Funerals in the otherwise unremarkable Cambridgeshire market town of St Neots ^{vii}. Here families find staff as knowledgeable about the creation of a personalised ceremony as about varieties of coffin. If a celebrant is then subcontracted to co-devise the ceremony with the family, Arka or Kingfisher staff can make an informed choice of the most appropriate celebrant, rather than simply hire the first available on the date the FD has set for the funeral. Slowly, more businesses of this kind are being started.

In-house celebrants. Some existing FD companies now offer celebrancy in-house, that is, a member of the FD staff performs the role of celebrant. This staff member may do this with or without specific celebrancy training. FDs who attend celebrancy courses quickly discover that funeral directing and celebrancy are different roles with different (hardware vs software) mindsets and they have to unlearn several aspects of funeral directing in order to become competent celebrants. Trickier still, they then have to teach their boss to 'think ceremony'. But because it does not require starting an entirely new business, this model of injecting celebrancy into funeral directing from within has potential for volume, so could eventually change the industry so that families contract with a hardware-cum-software merchant who can advise competently about software as well as hardware.

For families wishing to co-create a tailor-made ceremony, this could become a trend made in heaven or one destined for hell. First the heaven scenario. Here, every local FD expands their event management to embrace a full understanding of how to co-create personalised ceremonies, instead of having to subcontract this out. Families can speak from the outset with someone who understands ceremony. Now for the hell scenario. Here, hardware-minded FDs come to see celebrancy as an easy money-maker in which the client still pays the going rate, but the in-house celebrant puts minimal effort into personalising the ceremony. Given that FDs who have not been trained in celebrancy may have little idea of the skills involved in the role, one can see why some FD bosses see in-house celebrancy as an easy way to make money. In this 'hell' scenario, the FD has no incentive to lose income by offering families an independent celebrant; this erodes competition and standards drop among all celebrants, not only the in-house ones.

Direct from place of death to place of disposal. Perhaps the most radical innovation is to side-step hardware merchandising, or at least the large element of it related to the material display of the cortege on the day of the funeral. Until recently this was almost impossible, but a minor change of crematorium operating regulations has opened up an intriguing possibility. Until recently, British crematoria had to cremate the body the same day as the funeral in the crematorium chapel. However, most of the gas consumed by a modern cremator is used to heat the cremator each morning from cold to 1000 degrees centigrade; thereafter, the coffin's wood and its occupant's fat provide most of the extra fuel needed to maintain this temperature. Under strong pressure to keep costs down and to reduce carbon emissions, crematoria are now required to complete each cremation within 72 hours of the funeral. Thus a cremator can run continuously for three or four days, and be shut down the rest of the week, more than halving energy consumption. This operational change has led some crematoria to

invest not in fridges but in cool rooms and cold blankets that enable bodies to remain a night or two on the premises.

So in theory a contractor celebrant could avoid the FD entirely by renting space in the crematorium where the body would lie for a few days while celebrant and family devise the ceremony. The major costs of expensive hearses and following cars that comprise the traditional cortege on the day of the funeral, together with the need to invest in funeral premises, would be removed at a stroke. The only transport the celebrant would need would be an unmarked van to remove the newly dead body from place of death to the crematorium. Already theory has become practice: although not prominent in her advertising, Evelyn's Funerals of Berkshire offer this option.^{viii} Removing the panoply of the formal cortege and everything that follows from it in terms of hardware mentality and overheads, not only puts ceremony at the forefront but also is the most radical way to bring funeral costs down, to between £1,000 and £1,500.

The crematorium as software contractor. The next step would then be for a crematorium to set itself up as ceremony master-cum-FD, i.e. as the family's contractor. The body would go direct from place of death to the crematorium, one or more of whose staff work as celebrants with the family to devise the ceremony. Some local authorities who own a crematorium and who are committed to tackling funeral poverty are currently thinking about taking this radical step, though they might face retaliatory action from local FDs. Some crematoria are currently exploring

Funeral poverty

A universal Death Grant was introduced in the late 1940s as part of the post-war drive to create a welfare state. Its original value was sufficient to pay for a simple funeral, but over the years it failed to keep up with increases in funeral costs, and the grant was abolished in 1987. In its place, the Department for Work and Pensions' discretionary Funeral Payment Scheme now covers less than half the cost of a simple funeral, and the decision to award it is not made till many weeks after the funeral; it is therefore impossible for a hard-pressed family to make an informed decision as to what kind of funeral it can or cannot afford (Foster & Woodthorpe, 2013). At the time of writing, funeral poverty is increasing and has been raised as an issue by reform groups, the media and politicians (Work & Pensions Select Committee, 2016). If the most radical way to reduce funeral costs is to sidestep FDs and take the body direct from place of death to place of disposal, why is this not being seriously considered in discussions to reduce funeral poverty? The answer may be found on both supply and demand sides.

On the supply side, though the National Association of Funeral Directors urges its members to do their utmost to combat funeral poverty, it is unsurprising that they have not raised the possibility of families sidestepping them. More significantly, on the demand side, those at risk of incurring funeral debt are by definition economically insecure and therefore more likely to want a funeral that displays, through hardware, their social respectability (McManus & Schafer, 2014). Thus the legacy of the nineteenth century is a system that creates funeral poverty: an industry that depends on the sale of hardware and bodycare, and a culture in which the shame of the pauper funeral, or at least the need to 'put on a good show', haunts materially insecure consumers. If the structure of today's funeral is inappropriate for families for whom ceremony is more important than body care and material display, it is also inappropriate for those who struggle to afford a funeral. This too has led to innovations; none are likely to appeal to many families, and some fail to reduce costs as much as might be possible.

Innovations to combat funeral poverty

DIY. Do it yourself funerals, in which the family dispenses with FD, celebrant and/or cemetery, is the most radical way to reduce costs, but is unlikely to be chosen by more than a very few. DIY funerals do sometimes use a willing FD to assist with certain parts of the process, and FDs vary widely in how much they charge for such services. One company, for example, recognises that some families may need help with transport on the day of the funeral, but charges £750 for an hour's hire of its (nicely decorated) van and 2 staff – ten times the cost of hiring a vehicle from a local van hire company.^{ix} By contrast, we have personal experience of a funeral in which the widow wanted to do it herself but ended up asking her local independent funeral director to help with one task after another; he ended up assisting with every aspect of the funeral, but never said 'I told you so' and his final bill was lower than his standard package.

Public health funerals. Another option that very few families choose is to refuse to dispose of the body, in which case the local council has a statutory obligation to bury or cremate it and then attempt to recover the cost from the estate. If the estate has no money, the council has to pay for this 'public health funeral' – the modern term for a pauper funeral. Outwardly the funeral looks no different from a very simple standard funeral and might therefore not attract stigma, though remains unacceptable to many families.

Council funerals. Some councils have contracted with a particular local FD to arrange a 'council funeral'. Those provided by Cardiff, Nottingham and Hounslow, for example, cost about £2000, including the cremation fee though not the minister or celebrant's fee. This option, however, severely reduces choice, not least the choice of FD, and the total cost may still exceed what the Funeral Payment Scheme can cover.

Direct cremation. This entails the body being taken from the FD's premises to the crematorium in an unmarked van and cremated without any ceremony. Kingfisher Funerals call this the 'No Funeral' Funeral^x. Not all crematoria, however, are willing to disaggregate their prices and charge just for the cremation without also charging for hire of the crematorium chapel, so Kingfisher's price of £1,500 might not be achievable everywhere. This service is offered by some FDs as just one option; other companies specialise in direct cremation. Inevitably, because the body goes via an intermediate premises, this system is more expensive than the body going direct from place of death to place of disposal. In the USA, many funeral parlours have an attached crematory – a building housing a cremator but no ceremony hall – so direct cremation entails just one journey, from place of death to funeral home and, with less stringent emissions regulations, can be arranged for under \$1000. Similar prices operate in New Zealand.^{xi}

British families who choose direct cremation probably do so either because they want to avoid the pomp of glass-sided hearses and a ceremony in the crematorium, or because they want to lower costs. As with other innovations, however, those least able to pay £3,700 for a funeral are often those who want to arrange 'a good send off' and might feel ashamed of doing without the cortege and the funeral service. Direct cremation might therefore be more appealing to secure middle class families who see no point in pomp and ceremony; certainly this is the sales pitch of a number of direct cremation companies.

In terms of ceremony, direct cremation could lead to two very different scenarios. One is a funeral with no ceremony at all. In this case, the ceremony element of the funeral is eliminated. The other scenario is to separate the two elements of the funeral – body and ceremony. Here the family arranges a memorial service some weeks later, which they have more time to prepare and which could become a very meaningful ceremony; without the complication of the body, families would feel more confident to run the memorial service themselves, without professional assistance. Or they could be assisted by a celebrant

unencumbered by hardware concerns. In this case, a celebrant who sets him or herself up as the family's contractor could subcontract body care and transport to a specialist direct cremation company, thus achieving a software-led arrangement. There is, however, a question whether ritually something is lost in a memorial service in which the body is absent, compared to a funeral in which the coffin is a central and poignant focus^{xii}. To my knowledge, no British research has been conducted into who chooses direct cremation and what kind of ceremony does, or does not, follow.

Compassionate communities. An entirely different model is for the community to arrange and/or pay for the funeral. For example, a family in difficult economic circumstances provides for the deceased a culturally appropriate send-off, possibly including considerable material display, and then the community helps the family pay for it, either by individual donations or by fund raising through a community event such as a fun day in honour of the deceased. My own town's poorest neighbourhood has witnessed several examples of this; other examples are sometimes reported in local news media; in sub-Saharan Africa, this model is common (Jindra & Noret, 2011). Internet crowd funding enhance the possibilities. A different model is offered in a Derbyshire town by the Darley Dale Community Funeral Society; the CFS is staffed by volunteers who subcontract body handling to the one local FD who understands that support between death and the funeral can be a community responsibility.^{xiii} These examples fit the 'compassionate community' concept, in which the end of life is seen as a community responsibility (Kellehear, 2005), with the consequence that mourners get integrated into the community rather than isolated.

Cultural diffusion. Perhaps the most effective long-term way to reduce funeral poverty is not through any specific innovation, but through the continuing diffusion throughout British culture of the notion that a respectful funeral is one that commemorates or celebrates the deceased's unique life and personality. If this idea becomes more widely and deeply held, poorer families may come to question whether material display is necessary or expected. One blog about a DIY funeral admits how hard it was to question this:

"My grandmother grew up with the fear and shame poorer families felt about pauper burials To be totally honest with you, I did worry what people might think, and worried they would think we were doing the funeral on the cheap. I was shocked and horrified at how deep my conditioning went.... I believe the kindness of all the official people involved helped us enormously to overcome our conditioning. Never once did we feel judged."^{xiv}

If all those who attended this funeral also came away feeling positive, they too may come to question the necessity of material display. It is possible, but by no means inevitable^{xv}, that the idea that respect is better demonstrated through a life-centred ceremony than through material display could filter through to the poorest. Funeral reformers before the late twentieth century attempted to cut material display without replacing it with anything, appealing only to the middle classes; might the life-centred ceremony now provide a meaningful replacement, even for the least well off?

Conclusion

At present, many families continue to respect the dead through material display. And many want to view the body and feel it is being cared for. Hardware merchants will continue to find a demand for their services, and will continue as contractor to those families for whom the body and its accoutrements remain important or who wish a minister of religion to conduct the funeral. The quality of celebrants may decline as new entrants flood the market, so it is possible that, in time, increasing numbers of families who value a personalised ceremony will arrange and lead it themselves without assistance from a celebrant, as already often happens

in more egalitarian, less deferential societies such as The Netherlands and New Zealand (Schäfer, 2011). In this hypothetical scenario, such families, however confident in leading the ceremony, will probably continue to hire professional services to care for the body, so it will therefore continue to be appropriate that the main contractor be a hardware merchant.

In the meantime, however, the current contractor/subcontractor relationship is inappropriate for the increasing numbers of families who want a personalised ceremony but are less concerned about the body and its accoutrements, and for families at risk of funeral poverty. The industry will therefore witness innovative attempts to change the structure *and* resistance to these innovations; the resistance will come both from FDs who see their contractor status and profits threatened, and from families for whom body care and material display form the core of respect for the dead. In coming decades, tensions and contradictions are likely to multiply, as will innovations – successful and unsuccessful.

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Notes

- ⁱ Were the UK's funeral rites dominated not by secularised Protestantism but by popular Catholicism, considerable hardware (shrines, mass cards, ex votos, etc) would doubtless be available to aid the soul's passage.
- ⁱⁱ For an American analysis, see Bradfield & Myers (1980)
- ⁱⁱⁱ Thanks to John Valentine and Charles Cowling for these points.
- ^{iv} Whether all families welcome so much choice is touched on by Szmigin & Canning (2015).
- ^v <http://www.heartandsoufunerals.co.uk/>
- ^{vi} <http://www.arkafunerals.co.uk/>
- ^{vii} <http://stneotsfuneraldirectors.co.uk/>
- ^{viii} <http://www.evelynsfunerals.co.uk>
- ^{ix} <http://www.poppysfunerals.co.uk/services/a-to-b/>
- ^x <http://stneotsfuneraldirectors.co.uk/funeral-costs/a-no-funeral-funeral-for-1477-inclusive/>
- ^{xi} <http://www.bettersendoff.co.nz/funeral-costs-nz>
- ^{xii} On this, see <http://www.goodfuneralguide.co.uk/category/direct-cremation/>
- ^{xiii} <http://communityfunerals.org.uk/the-darley-dale-cfs/>
- ^{xiv} Honouring Michael's Last Wishes: <http://www.greenfieldcoffins.co.uk/about-us/latest-news/item/77-honouring-michael-s-last-wishes>
- ^{xv} The Scottish Working Group on Funeral Poverty detected in 2015 a 'developing belief' in 'a connection between the complexity and cost of a funeral and ... respect and love for the deceased'.
<http://data.parliament.uk/WrittenEvidence/CommitteeEvidence.svc/EvidenceDocument/Work%20and%20Pensions/Bereavement%20benefits/written/26543.html> Section 4.1.2