

By **Helena Kelly**

GRIEVING during the pandemic has not been easy.

Funerals have been stripped down to their bare minimum: short ceremonies with no wake, masked guests and restricted numbers.

No hugs, kisses or human contact are permitted at the events.

But at the same time, we have been asked to pay more than ever to say goodbye.

Funeral prices hit a record high in 2020. This follows on from a historic pattern in which funeral costs have increased year-on-year – simply because they can.

According to a report by life insurance company Sunlife, the average funeral cost £4,184 in 2020 – up 1.7 per cent from 2019 and 128 per cent from 2004.

The Cost of Dying report found that nearly all elements of send-offs are now more expensive, with flowers up 5 per cent, limousine hire up 7 per cent and catering up 10 per cent.

What's more, crematoriums have been cashing in on the pandemic by charging up to £103 to live stream the services for mourners who cannot attend.

And mourners are even being asked to pay for 'visual tributes', with some crematoriums charging high fees to show a second photo of the deceased.

'When people are grieving, they have usually already decided which crematorium to go to or which funeral director to use,' says Matt Morgan of affordable funeral provider Farewill.

'It has led to a complete lack of transparency in the industry. Mourners are overwhelmingly worried about getting the funeral wrong, they feel pressured to spend lots of money. Our message is that they don't have to.'

EXPLOITING THE VULNERABLE

THE funeral industry is plagued by a lack of competition.

Mourners rarely feel comfortable shopping around or comparing prices as it can feel crass to do so.

As a result, more and more people are needlessly putting themselves into debt to fund a service.

According to Sunlife, 38 per cent of mourners dug into their savings and investments to fund a funeral, while a quarter had to use a credit card and a further quarter had to borrow from a friend or relative.

The anti-poverty charity Quaker Social Action also reported a 75 per cent increase in calls to its funeral cost helpline during the pandemic.

Last year, the Competitions and Markets Authority (CMA) ruled it had 'serious concerns' about the funeral industry.

The report noted that some funeral directors have started establishing relationships with palliative care services 'with a view to channelling dying patients or their relatives towards their services, thus by-passing competition for those customers altogether.'

The CMA concluded that the Government must establish an independent inspection and registration regime to monitor the

Now it costs £103 to live stream a funeral

Distancing and despair, yet the costs creep up year on year



At a distance: The pandemic has made funerals more stressful

quality of funeral director services.

From September 16, funeral directors could face court action if they do not display a standardised price list including the headline funeral price, the cost of individual items and the price of addi-

tional products and services on their websites.

Dennis Reed, from campaigning body Silver Voices, says: 'The funeral industry is unlike any other business because customers come to them already confused and in distress. They will pay

almost any amount of money just to give their loved ones a send-off. And most people walk through a funeral director's door and don't compare with any others.'

'For too long, everybody involved in the industry – from the funeral directors to the local authorities – has taken advantage of the vulnerability of their customers.'

R.I.P. OFF EXTRAS

WITH funeral numbers limited for much of the past year, many mourners have opted to watch their loved one's service online instead.

But crematoriums – many of which are council-run – are taking advantage of the bereaved by charging exorbitant prices for a live streaming.

What's more, operators are even billing up to £26 just to show a single photo of the deceased during the service.

A Money Mail investigation found that Penmount Crematorium – which is run by Cornwall Council – is charging £103 for live streaming a service.

Mourners who want a keepsake

DVD or USB recording of the service are charged an additional £52.

The crematorium also charges £62 for a slideshow of 25 photos to be displayed during the service.

Meanwhile Taunton Crematorium in Somerset advertises its live streaming service at £73.

The crematorium also charges £26 for a single photo of the deceased to be shown during the service. A 25-photo slideshow costs mourners a further £53.

Blackpool Council also advertises a high fee for live streaming – at £65. The council said the cost covered both the fee paid to the provider and the 'maintenance of equipment'.

Despite the fluctuation in costs, the vast majority of crematoriums outsource these charges to one of the same two companies: Obitus and Wesley Media.

Money Mail attempted to contact these providers but received no response.

Bristol City Council – which offers live streaming for £30 – said the fee directly covered the charge by Obitus.

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'Robbed' of fun funeral that dad wanted, and left in debt

CERYS Evans, 20, was forced to use her student loan and credit card to cover the cost of her father's funeral.

Her dad Lyndon, 51, unexpectedly passed away after being admitted to hospital with pneumonia last year.

It is suspected he died from coronavirus but this could not be confirmed as it was too early in the pandemic.

As her father's next-of-kin, Cerys was responsible for covering the expense of his funeral.

She was astonished by how much it cost and was left panic-stricken after being denied funeral benefits.

Cerys's mother and father had broken up a decade ago and, while she did get some financial support from her family, there was only so much they could help. She says: 'There were lots of little details

that my dad had already decided for his funeral. He already knew what music he wanted and he also wanted his ashes to be buried with his mum and dad – that alone was an extra £500 just to have the ashes buried. It wasn't as simple as just keeping the cost down.'

Cerys and her family had a 20-minute chapel service to honour her father. Due to restrictions at the time, only ten of them attended the service.

She says: 'I was mostly frustrated because I had paid thousands of pounds for a service which lasted only 20 minutes. 'We had to socially distance and wear

masks – we couldn't hug each other or hold hands. My dad always said he wanted us to have fun at his funeral and it feels like that was robbed from us.'

The funeral cost just over £4,000 in total. Cerys, a criminal justice and psychology student at the University of South Wales, was forced to use her whole student loan which came in at £2,100.

She then had to put the rest on a credit card which she had taken out when she was 18 and had recently paid off. Her friends also set up a GoFundMe account which raised enough money to cover some of the flowers.



Out of pocket: Cerys Evans