

There is No Right Way to Grieve:
Direct Cremation, Choice, and Consumer Protection in the UK Funeral Market

Prepared for internal and professional discussion (U.K. context)

Author: Harry D. M. Noble

H. Noble Group Ltd. (practice - informed perspective)

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Abstract

This paper argues that there is no single ‘correct’ way to grieve, and that contemporary funeral choice in the United Kingdom, including the rapid normalisation of direct cremation, should be understood as a legitimate extension of how people mourn, cope, and make meaning after death. Drawing on bereavement scholarship and U.K. market evidence, it examines why direct cremation has expanded from a niche product to a mainstream option, how it can either support or complicate grief depending on circumstances, and why the sector’s historical incentive structure has sometimes encouraged steering and upselling in a context of vulnerability. The analysis links consumer demand for simplicity, affordability, and self-directed memorialisation to regulatory reforms and transparency remedies introduced by the Competition and Markets Authority (C.M.A.). It also reflects on the practical challenge for independent funeral directors: meeting rising demand for direct cremation without abandoning the values of local care, dignity, and professional accountability. The paper concludes that ‘right grieving’ is not a service tier; ethical practice is enabling informed choice whether a family wants a full traditional ceremony, an unattended cremation, or something in between.

Introduction

In the U.K., funerals sit at the intersection of emotion, culture, and commerce. People must make high stakes decisions quickly, often while exhausted, shocked, or overwhelmed. In such conditions, it is tempting socially and commercially to treat one set of funeral rituals as the ‘proper’ way to grieve.

Yet bereavement research has repeatedly shown that grief is not uniform, not linear, and not reliably predicted by relationship type, personality, or circumstance (Bonanno, 2004; Stroebe and Schut, 1999). Public health and bereavement organisations in the U.K. make the point plainly: *there is no right or wrong way to feel or grieve* (NHS, 2021; Cruse Bereavement Support, n.d.). The purpose of this paper is to apply that principle to a specific market shift: the rise of direct cremation.

Direct cremation or *unattended cremation* with no service and typically no mourners present has become a prominent option in the last decade. Consumer research by SunLife found that one in five people (20%) described the funeral they organised as a direct cremation in its 2024 Cost of

Dying report, and awareness had risen to 76% (SunLife, 2024). This is not a niche behaviour; it is a structural change in what U.K. consumers consider acceptable and desirable.

For independent funeral directors, this shift presents both a challenge and an opportunity. Many families want the lower cost and reduced ceremony of direct cremation, but still want local accountability, clear communication, and the ‘human’ support that independents can provide. At the same time, parts of the traditional market have been slow to embrace direct cremation, sometimes framing it as lesser, risky, or ‘not a real funeral’ or using arrangement processes that steer families toward higher margin attended packages. The C.M.A.’s market investigation into funeral services highlighted the vulnerability of customers and the limited extent of shopping around, supporting the case for transparency remedies (C.M.A., 2020).

This paper therefore asks three questions: (1) what does ‘no right way to grieve’ mean in practical bereavement terms; (2) why has direct cremation grown in the UK and what are its impacts on grief and memorialisation; and (3) how should independent funeral directors respond commercially and ethically so that direct cremation is offered as an enabling choice rather than a degraded substitute?

There is no right way to grieve: what the evidence actually says

The claim that there is ‘no right way to grieve’ is not sentimental permissiveness; it is a summary of robust findings. Grief varies widely in intensity, duration, and expression. Large scale studies have identified multiple trajectories after bereavement including resilient patterns with relatively stable functioning challenging the assumption that prolonged, visible distress is the universal norm (Bonanno, 2004).

Contemporary models emphasise oscillation rather than stages. The Dual Process Model describes coping as movement between loss-oriented stressors (yearning, sadness, confronting the loss) and restoration-oriented stressors (managing life changes, new roles, problem solving). Healthy adaptation can involve both engagement and distraction, sometimes within the same day (Stroebe and Schut, 1999). This matters for funerals because ritual can support loss-oriented processing for some people, while for others the most protective response is to reduce performative social exposure and choose a private or delayed form of commemoration.

U.K. public guidance aligns with this research. The N.H.S. notes that bereavement affects people differently and that there is no right or wrong way to feel (N.H.S., 2021). Cruse similarly frames grief as individual and shaped by the relationship, circumstances of death, and wider life context (Cruse Bereavement Support, n.d.). In other words, an attended funeral is not a clinical requirement; it is one of several possible supports.

Funeral rituals can be psychologically helpful providing acknowledgement, social support, and a shared narrative yet they can also be stressful, conflict laden, or misaligned with the deceased's values or the family's capacity. Worden (2009) describes 'tasks of mourning' that involve accepting the reality of loss, processing pain, adjusting to a changed world, and finding an enduring connection while moving forward. These tasks do not mandate a particular ceremony. They can be met through private actions, communal events, faith practice, creative memorialisation, or even through pragmatic decisions that prevent debt and subsequent stress.

What is direct cremation, and why has it grown in the UK?

In U.K. industry definitions, direct cremation is an unattended cremation: the deceased is collected, cared for, and cremated without a funeral service and with no mourners present; ashes may be returned to the next of kin if requested (National Association of Funeral Directors (N.A.F.D.), n.d.). The product is often paired with a separate memorial later, for example: at home, in a venue, in nature, or generally in a place that was meaningful to the deceased or has some other significance to those grieving.

Market evidence indicates sustained growth. SunLife's consumer research reports direct cremation at 20% of funerals organised, with rising awareness since 2019 (SunLife, 2024). Rising costs and economic pressure are widely cited as drivers: Which? reported an average cost for a traditional attended funeral of £4,510 in 2025 and noted growing interest in lower cost alternatives (Which?, 2026). The C.M.A. has also tracked changes in funeral types and noted a gradually rising trend in the purchase of unattended funerals among larger multi branch funeral directors, even while attended funerals remain the majority (C.M.A., 2025).

Direct cremation's growth is also cultural. The C.M.A.'s final report discusses secularisation, increasing personalisation, and greater use of the internet as factors reshaping how people plan funerals (C.M.A., 2020). As fewer people feel bound to a religious liturgy or a standard '*church*

then crematorium’ format, a smaller, more flexible disposition can feel more authentic and easier to tailor.

Finally, direct cremation interacts with funeral poverty. The N.A.F.D.’s discussion paper on direct cremation explicitly links the phenomenon to affordability pressures and the cost structure of staff, vehicles, and administration (N.A.F.D., 2019). Charities such as Quaker Social Action have provided evidence to the C.M.A. about financial vulnerability and the need for clearer, standardised pricing and payment terms (Quaker Social Action, 2023).

Direct cremation and grief: impacts, risks, and potential benefits

If there is no single correct way to grieve, the relevant question becomes: *When does direct cremation help, and when might it hinder?* The answer is conditional.

For many families, direct cremation can reduce immediate cognitive and financial load. The first days after a death are often dominated by practical tasks registration, paperwork, notifying employers and services while emotions fluctuate. A simplified disposition can minimise decision fatigue and prevent conflict about ‘the right kind of service’ when the family is fragmented or geographically dispersed. The memorial can then be planned later, when people have more capacity and can craft something personally meaningful.

Direct cremation may also align with autonomy and identity. People increasingly want funerals that reflect the deceased rather than a default template. A direct cremation followed by a wake, a dinner, a scattering ceremony, or an anniversary event can be deeply resonant, especially for the non-religious, for people with complex family dynamics, or where the deceased explicitly rejected formal ceremony.

However, risks exist and it is important we understand these risks and funeral directors know about these risks and how to manage their clients and advise them accordingly- based on their needs and not for the purpose of upselling, which, broadly speaking does not happen but even one bad egg in this industry has the ability to cause waves of damage that touch every firm in the end.

Some people benefit from the ‘marker’ of an attended funeral: a clear social acknowledgement that death has occurred, and a shared space for collective mourning. If a direct cremation happens quickly and quietly, some bereaved people can later experience a sense of unreality or

regret, particularly if the decision was driven by pressure, haste, or misunderstanding rather than preference. Importantly, these risks are not inherent to direct cremation; they arise when information and choice are constrained. This is where funeral directors' criticism of direct cremations is widely misplaced and harmful, focus should be on information and choice for the client, without bias, as best as possible during a difficult time for the client - ensuring we give clients information and resources to make informed and appropriate choices as much as possible. The ethical implication is straightforward: the industry should not treat direct cremation as either a moral failure or a default 'cheap option' pushed on vulnerable people. It is one option on a spectrum.

What matters is whether the family understands what it is, what it is not, and what alternatives exist including low cost attended options such as 'simple funerals' where a minimal service is still possible (C.M.A., 2020).

The U.K. funerals market, vulnerability, and the problem of steering

The C.M.A.'s funerals market investigation provides the clearest U.K. evidence base on consumer vulnerability and how competition works in practice. The C.M.A. found that customers often make decisions under time pressure and emotional strain and tend to use shortcuts such as recommendations rather than extensive comparisons (C.M.A., 2020). Earlier C.M.A. work similarly highlighted limited online research and constrained price visibility, especially online (C.M.A., 2019).

In this context, the arrangement meeting becomes a moment of significant influence. The C.M.A.'s final report includes a detailed discussion of 'the role of the funeral director in shaping customer choice' and the way offers are presented (C.M.A., 2020). This influence is not inherently malign, professional guidance is valuable, but it becomes problematic when the framing steers families away from lower- cost options or creates stigma around them.

Concerns about upselling are not hypothetical. Submissions to the C.M.A. (for example from sector participants) explicitly discuss incentives to sell personalised packages and 'upgrades' (Mid-counties Co-operative, 2020). The C.M.A. ultimately implemented transparency remedies through the Funerals Market Investigation Order 2021, requiring funeral directors and crematoria operators to provide a standardised price list and other key information (C.M.A., 2021).

The practical point is that direct cremation competes directly with traditional attended packages. Where business models rely heavily on discretionary add-ons, there may be resistance to normalising direct cremation. Industry commentary shows that some funeral directors have worried about a ‘race to the bottom’ and intensified competition (S.A.I.F. Insight, 2020). More recently, the Society of Allied and Independent Funeral Directors (S.A.I.F.) has described an explicit ‘fightback’ narrative by independents against national online direct cremation providers (S.A.I.F., 2025).

Such responses may reflect legitimate concerns about quality and local accountability, but they can also become a cultural signal that direct cremation is ‘not what we do here’.

Direct cremation and independents: reluctance, adaptation, and evidence of change

It would be inaccurate to claim that all independent funeral directors oppose direct cremation. Many now offer unattended cremation options and have invested in clearer online pricing to comply with the C.M.A. Order. Nonetheless, evidence suggests uneven adoption and ongoing tension about how to position the product.

Trade and association materials illustrate this tension. S.A.I.F. commentary has acknowledged internal debate and concerns about competition, even while moving toward more explicit price transparency (S.A.I.F. Insight, 2020). Research commissioned for S.A.I.F. reported that independent funeral directors’ direct cremation prices remained higher than national direct cremation providers in 2025, but that the gap had narrowed year-on-year, suggesting active price and product repositioning rather than outright rejection (Funeral Solution Expert, 2025).

The C.M.A.’s ongoing monitoring also signals that unattended services are becoming more economically significant. In its 2025 Funerals market review, the C.M.A. observed above inflation increases in average revenue for unattended cremation services in the year ending 31 August 2024, noting that composition effects (including data from a large direct cremation provider) influenced the results (C.M.A., 2025). Regardless of the precise drivers, unattended services are now material enough to feature in national competition monitoring.

Against this backdrop, any independent funeral director developing direct cremation brands is not ‘undermining’ grief; they are responding to documented consumer behaviour and financial

pressure. The question is whether they do so in a way that preserves dignity and does not copy the worst incentives of the legacy market (opacity, pressure selling, and confusing bundles).

Practice - informed perspective: building direct cremation brands that respect grief

Within H. Noble Group Ltd, the development of direct cremation brands (including Thanet Direct Cremations Ltd and Kent Direct Cremations Ltd) can be understood as a practical response to the principle that grief is individual. Some families want a full traditional service with procession, ceremony, and communal ritual; others want the disposition handled quietly, with a later gathering on their own terms. A modern independent group can serve both without moralising either choice.

Three operational commitments follow from the evidence reviewed above:

- Radical clarity: publish prices, inclusions, exclusions, and timeframes in plain language, aligned with the C.M.A.'s standardised price list requirements (C.M.A., 2021). Avoid 'from' pricing that obscures unavoidable disbursements.
- No pressure architecture: design the arrangement pathway so that direct cremation is presented neutrally alongside attended options (including low-cost attended 'simple' funerals), with scripting that prevents shame or guilt as sales levers.
- Meaning after disposition: actively support families who choose direct cremation to plan a memorial later (at home, in a venue, at sea, in a favourite pub, wherever is lawful and appropriate). This operationalises 'no right way' by offering structure without imposing ceremony.

These commitments also protect the independent value proposition. National online providers often compete on price and convenience. Independents can compete on transparency plus locality: predictable communication, respectful care, and an accessible team that is accountable in the community. In bereavement terms, that accountability matters: it reduces uncertainty at a time when people are already cognitively overloaded.

Finally, positioning matters. Direct cremation should not be framed as 'the cheap option' but as 'the simple option' a legitimate format that many people choose for reasons of cost, values, or emotional preference. This language reduces stigma and makes space for the reality that grief can be private, delayed, or expressed through different rituals.

Conclusion

The U.K. funeral market is changing because bereaved people are changing socially, financially, and culturally. Evidence from SunLife and other consumer research indicates that direct cremation is now mainstream, while C.M.A. investigations underline why consumers need protection: they are vulnerable, time pressured, and historically faced limited price transparency. Against that evidence, the claim that there is ‘no right way to grieve’ becomes a policy and practice test. If grief is individual, then ethical funeral provision is not insisting on one template; it is enabling informed choice across a spectrum of options.

Direct cremation can support grief when it is chosen knowingly and paired with the freedom to mourn in one’s own way; now, later, privately, publicly, or not at all. It can be harmful when it is selected through misunderstanding or pressure.

The sector’s task, therefore, is not to ‘win’ an argument about what a funeral should look like, but to remove coercion from a market where coercion can hide behind tradition. For independent funeral directors, the opportunity is to treat direct cremation not as an existential threat, but as a service that, done well, can uphold dignity while meeting families where they actually are.

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