

THE MONOPOLISATION OF THE AUSTRALIAN FUNERAL INDUSTRY?

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There is one service everyone requires once per lifetime – a service provided by the funeral industry. Death as a saleable commodity has become as important on the bourse as it was in the hearse. However, no definitive study of the Australian funeral industry has been conducted to date. Writing two decades ago about the funeral industry in New South Wales, Duncan Waterson and Sandra Tweedie (1985:133) concluded that it was imperative to examine the funeral industry's economic structure and 'its provision of goods and services' within the wider context of Australian society. Waterson and Tweedie delineated the historical contours of the funeral industry in New South Wales until the 1980s. More recently, Pat Jalland (2002) devoted a chapter of *Australian Ways of Death* to funerals and undertakers, but her historical study ended its exploration in the 1920s. This article seeks to tentatively fill the gap by providing a composite picture of the Australian funeral industry and the changes it has experienced from the early 1980s until the present.

Globalisation and Monopolisation

As Waterson and Tweedie indicated in their 1985 survey, the relatively small-scale funeral industry in New South Wales and Victoria had begun to experience take-overs and mergers by the late 1970s. These tendencies, as the authors explain, were driven to dominate the funeral market 'through economies of scale and complete vertical integration' (Waterson and Tweedie, 1985:132). Established Melbourne and Sydney funeral companies, such as Wood Coffill, Labor Funerals, and George

Andrews Pty Ltd, were taken over by 'venture capitalists' (Waterson and Tweedie, 1985:132). Together with the venture capitalists' stratagem to expand their market share, there was a successful attempt by Keith Russell of Simplicity Funerals 'to undercut the older family firms and urban conglomerates' (Waterson and Tweedie, 1985:132). The old order of funeral firms, which had existed in Sydney and Melbourne for decades, was disappearing in the wake of changing market conditions.

These changes need to be understood in the context of more fundamental shifts in the Australian economy. The Hawke Labor government's deregulation of the financial sector and the float of the Australian dollar represented Australian capitalism's embrace of an ascendant Anglo-American hegemony of corporate, neo-liberalist economic doctrine. Such a recasting of Australian capitalism within the global political economy became the harbinger of corporate globalisation, where the deregulation of finance, the privatisation of State assets, the lowering of barriers to trade, and the elimination of restrictions on the movement of transnational capital allowed take-overs, downsizing, outsourcing, privatisation and de-industrialisation to occur in every sector of the Australian economy. The Australian funeral industry was not immune to these changes, nor could it resist them.

Glennys Howarth, in her contribution to *Death and Dying in Australia*, offers cursory comments on the effects of 'globalisation' on Australian funerals. She emphasises the take-over 'of small family-owned funeral businesses' by 'larger companies, and more recently by international corporations' (Howarth, 2000:89). Howarth explains that the Texas-based Service Corporation International (SCI) 'now owns 25 per cent of the Australian funeral industry, 14 per cent of the British funeral industry, and 28 per cent of the French industry' (Howarth, 2000:89). SCI owns multiple funeral 'outlets' and maintains profits through economies of scale, where these outlets augment hearses, chapels, embalming and crematoria, and a growing array of corporate ancillary funeral services. Where Australian funeral companies were bought out by SCI's Australian subsidiary, Service Corporation International Australia (SCIA), the business name is retained, often leaving the 'customers unaware of the change in ownership' (Howarth, 2000:89). Howarth believes that through this process, funerals in Australia will

'become less personal, less culturally distinct, and with funeral provision becoming more standardised, individual preferences resisted' (Howarth, 2000:89). It may result in 'the 'McDonaldisation' of funerals' (Howarth, 2000:90).

Allan Kellehear sees the Australian way of death as undergoing a process of corporate 'Americanisation' (Kellehear, 2000:7). Like Howarth, Kellehear observes that small Australian companies 'are becoming part of larger U.S. ones, and practices such as embalming, for example, are being offered as regular services. The corporatisation of the funeral industry and the dominant models of grief are just two of the industry or death-related social practices Australians have inherited from the U.S.' (Kellehear, 2000:9).

Howarth's concern about the effects of 'globalisation' on Australian funerals, like Kellehear's argument regarding the process of 'Americanisation' of the funeral industry, fails to analyse the industry within the changing political economy context of Australian capitalism. This article offers an analysis of the changing economic structure of the funeral industry over the past twenty-five years, in which the dictates of corporate neo-liberalism have exercised such a profound effect on Australian capitalism.

SCIA's Market Dominance

As both Howarth and Kellehear have indicated, the Australian funeral industry in specific geographic regions has undergone corporate take-overs and monopolisation. Spearheading this corporate assault on funeral businesses from the early 1990s in the metropolitan areas of Sydney, Melbourne and Adelaide, as well as the Hunter Valley, was Service Corporation International Australia (SCIA). Another American 'death-care' corporation, Stewart Enterprises Inc., quickly established its dominance in the formerly family-owned Brisbane funeral industry (Shoebridge, 1998a:56). They purchased 'land for memorial parks and crematoriums in Brisbane, the Gold Coast and NSW' (Wood, 2003). Despite these acquisitions, Stewart Enterprises, with a smaller capital base than SCIA, was largely confined to the Brisbane metropolitan area.

Stewart Enterprises Inc. finally sold their holdings to Bledisloe, a consortium led by their former Australian chief executive, in 2003 (Evans and Oldfield, 2003).

Throughout the 1980s, various Australian companies were taken over, downsized, privatised, and often made bankrupt in a frenzy of capitalist restructuring which the doctrine of corporate neo-liberalism sanctified. SCIA moved into the small-scale, undercapitalised, low profit character of the Australian funeral industry as an overseas corporate raider. With the investment capital and experience to reshape the 'funeral market', the Australian industry was made beholden to SCIA's monopoly form.

The Australian funeral industry is almost completely free of regulation, with the exception of specific State Health and Fair Trading legislation. In Victoria in 2001, for example, 'there are no regulations governing funeral directors. There are no health inspections of premises,' and 'no requirement even to have a refrigerated mortuary' (Wood, 2003). According to Berger, the lack of regulation directly affects the working lives of the funeral industry employees (1992:337). Berger's study revealed that funeral workers lacked 'proper training, facilities, equipment or protective clothing. They are constantly exposed to chemicals in poorly ventilated areas, manual handling risks and time pressures. Workers rarely receive debriefing after "hard" funerals' (1992:337). In New South Wales, the only State with minimal regulation of the funeral industry, the State government was under pressure in 2000 'from national competition policy to remove the red tape' (Stuart, 2000). After holding several investigations into the acquisition of funeral companies, the Australian Competition and Consumer Commission concluded that the acquisitions by SCIA 'did not lead to a substantial lessening of competition' (Shoebridge, 1998a:56).

SCIA achieved its market dominance in the space of five years. Between 1993 and 1998, the American corporation had invested \$250 million in their Australian operations (Shoebridge, 1998a:56). SCIA is Australia's largest funeral company, with a 22 per cent market share in 1998, and a 20 per cent share in revenue, achieving profits of \$120 million in a \$600 million industry. SCIA's profit margin rose from an estimated 5 per cent in 1994 to 6 per cent in 1998, but it still is overshadowed by the U.S. parent company's 13.5 per cent profit margin (Shoebridge, 1998a:57).

By 1998, SCIA had acquired 123 funeral homes, 11 crematoria and 7 cemeteries in three eastern states in Australia, as well as funeral companies, which include Le Pine, Allen Matthews, Tobin Brothers, White Lady and Simplicity (Shoebridge, 1998a:56). From 1998, SCIA planned to spend \$120 million opening another sixty funeral homes throughout Australia. In May 2001, SCIA was 'Australia's largest provider of funeral, burial and cremation services with 129 funeral homes, 8 cemeteries and 14 crematoria' with a '21% share of the funerals market' and '35% of the cremations market' (Macquarie Bank, 2004). According to Phil Shannon, since the emergence of SCIA in the Australian funeral market, the average price of funerals has increased by 40 per cent (Shannon, 2004).

Apart from its extensive capital base and successful monopolisation of the most lucrative demographic death markets within Australian capitalism, SCIA is driven by two forces in its quest for market concentration and economies of scale: corporate marketing and a 'cluster strategy' in their operations. SCIA has a sales force of consultants who are paid commissions to popularise the convenience of pre-paid funerals amongst targeted audiences found in social and sporting clubs for the aged, hospital wards, and nursing homes. Television 'infomercials' emphasise the financial burden deaths place on families, a burden which may be offset through the purchase of a pre-paid funeral plan, conveniently paid through instalments. An SCIA subsidiary, Dignity Funerals, has advertised its pre-paid 'product' in the magazines *Reader's Digest*, *Woman's Day* and *Better Homes and Gardens*. 'Tele-marketing' and 'direct-mail' have also been employed in the company's marketing initiative of 'pay now, die later'. The '1.5 million Australians aged over 70' are the main 'target market' for SCIA's Dignity enterprise (Shoebridge, 1998b:58). Funds from the pre-paid funeral market in 1992 amounted to less than \$100 million, but by 2002 the figure had risen to \$700 million. The advantage of the pre-paid funeral 'is that it overcomes the restrictions of a fairly static death rate' (Ryle, 2002a).

The cluster mode of operations invented by SCIA emphasises cost cutting as a corporate priority. Through its spread of ownership and control of a variety of funeral homes, crematoria and cemeteries, SCIA can minimise its expenditures by the pooling of labour power, hearses,

mortuary facilities, funeral chapels, crematoria, and administration. SCIA's clusters have between two and ten funeral homes in each, along with a crematorium and a cemetery. One of its funeral homes in the cluster will provide and maintain the vehicles, another prepares the corpses for viewing, another is responsible for accounting and purchasing, and the limited numbers of staff are deployed between the funeral parlours as required. Robert Waltrip, the founder and chairman of SCI, launched the cluster strategy in 1962 when he purchased three funeral homes in Houston, Texas (Shoebridge, 1998a: 57).

The Commodification of Death

SCIA's dominance of the Australian funeral market cannot simply be interpreted as the 'McDonaldisation' of Australian funerals (Howarth, 2000:90). Unlike the global fast-food chain, which has extended its golden arches from Los Angeles to Beijing, and standardised its food products and franchises to a worldwide market, SCIA has bought out Australian firms, retained their name and often their personnel, but not their mode of operations. SCIA achieved market dominance in the Australian funeral industry by stealth. Without fanfare, aggressive advertising, or the apparent duplication of its corporate services, SCIA offers an abundance of different funeral 'products'.

Commodification of all aspects of the death business is embraced by SCIA. Prospective customers are offered 'informed buying options' which enhance 'consumer choice'. An SCI memo to employees instructs that 'you've got to get 'em before the tears are dry'. The bereaved are encouraged to show respect for the dead by not being cheap. An expensive coffin, embalming, and other additional products or services, such as flowers, hearses, headstones, and urns are proffered by SCIA as symbols of respect for the departed. Through its purchase of crematoria, SCIA have made 'inurnments' as expensive as interment (Shannon, 2004). Priced according to type and location, 'a shoe-box wide niche' for the deceased's ashes costs 'between \$1600 and \$5600', while a family crypt may be purchased for \$213,000 (Ryle, 2002a).

Rosemary Pringle and Jo Alley (1995:115) presumed that, with SCIA's entry into the Australian death market, embalming would become more commonplace. There is little evidence available, however, to verify this conclusion. Prior to SCIA's dominance of the Australian funeral industry in New South Wales, Victoria and South Australia, embalming already accounted for over 50 per cent of 'disposal techniques' (Howarth, 2000:84). Although the rate of embalming may not have altered significantly, its cost, and that of cremation, have both risen substantially in Australia with the arrival of SCIA's marketing techniques (Ryle, 2002a).

The spiralling of costs can be seen in what are referred to as 'disbursements': the coffin, storage fees, funeral directors' fees, transfer-of-body fees, mortuary fees, limousine hire, clergy fees, floral tributes, and newspaper notices (Ryle, 2002a). At the Rookwood Cemetery in Sydney, a form of real estate market fever prevails. Graves 'range from \$1800 for a piece of lawn – plus another \$750 in digging fees – to \$20,000 for a crypt. Even photographs of the deceased on headstones are offered as a \$150 extra' (Ryle, 2002a).

SCIA's communications manager, Anthony Perl, states that the corporation has 'different companies catering to different parts of the marketplace'. Pricing, Perl asserts, 'isn't as straightforward as it may seem' (Ryle, 2002a). A specially trained SCIA consultant is employed to explain the complexity of the 'funeral options' to the recently bereaved. Through the commodification of funeral products and its persuasive marketing techniques, SCIA has ensured that people in New South Wales in 2001 spent \$320 million on funerals, as much 'as they spent giving birth' (Ryle, 2002a).

Since establishing their market dominance in the decade of the 1990s, SCIA has recorded revenue growth of 3-4 per cent a year. This is a reflection of the sale of pre-paid 'services', and the apparent rising cost of funerals within the SCIA-dominated Australian industry (Shannon, 2004). The average cost of a funeral is approximately \$3,500. No funeral is cheap, and most can be exceedingly expensive, given the power of funeral firms to prey on the bereaved. For example, Michael Hall, an independent funeral director in Shepparton, charges '\$3200 for a cremation and \$3700 for a burial. Big companies charge from \$5500 to

\$8000 for a basic burial and \$4500 to \$6500 for a basic cremation. Extras can add thousands to the cost' (Hannan, 2003a).

SCIA-controlled funeral companies have endeavoured to maintain and expand their profitability (Wood, 2003). To offset operating costs and maintain profit margins, SCIA has sought to market 'memorialisation'. There are a variety of options 'available at SCI Australia's cemeteries and crematoria', ranging from 'Headstone Lawn Burials', 'with a choice of granite headstones and lawn surroundings', to 'Heritage Estates', with individual borders (Service Corporation International Australia, 2004a). Crypts and Family Vaults 'have been set aside for the above-ground concept of entombment.' The cremated individual has not been forgotten by SCIA, either with 'Rock Pools', 'Granite Walls', 'Garden Bench Seats', 'Rose Memorial Gardens', 'Rockery Memorials', or even a 'Granite Book of Remembrance' available (Service Corporation International Australia, 2004a). It is estimated that SCIA offers, in total, 800 different 'memorialisation products' (Ryle, 2002a).

A surge in death rates during European 'cold snaps' in the 1990s provided SCI with a 25 per cent profit margin (Ryle, 2002a); however, demand for the corporation's services within Australia has remained at a steady rate. As approximately 134,000 Australians die each year, the Australian funeral business could not be considered, at present, a 'growth' industry (Shoebridge, 1993:80). SCIA 'is looking forward to 2016. That is the year when Australia's baby boomers will start turning 70 and moving into what funeral companies call "the death age"' (Shoebridge, 1998a:56). The Managing Director of SCIA, Richard Davis, stated that SCIA is a patient company, with a long-term view, but 'when the baby boomers start to die, the number of funerals will start to increase' (Shoebridge, 1998a:56). SCIA also looks forward to 'a golden age' in the death-care industry, which, prior to its entry, was 'capital-intensive and labour-intensive business, plagued by low margins, price competition and a steady stream of newcomers' (Shoebridge, 1998a:56).

By preparing for the deaths to come with its capital reserves and plans for expansion, SCIA has isolated the remaining funeral firms outside of its control in the 'competitive markets' of the metropolitan areas. SCIA has ignored remote and regional Australia, for the time being, in its initial phase of monopolisation. SCIA's parent company, Service

Corporation International, in 1998 owned 5 per cent (or 1,112) of funeral homes in America, and was seeking potential markets in Canada, England, Australia and New Zealand. In these countries, SCI acquired mortuaries, cemeteries and crematoria, thus achieving vertical integration, in an 'age of market-driven restructuring and global free trade' (Murphy, 1998).

From SCIA to InvoCare

In May 2001, an investor syndicate headed by the Macquarie Bank arranged a 'joint venture transaction' of SCIA's operations. Corporate investors, including the Macquarie Bank, the Bank of Boston, MGB Equity Growth, and the Development Australia Fund, now hold 80 per cent of SCIA (BancBoston Capital, 2001). The parent company, SCI, retained a 20 per cent share of the corporation. By late 2003, InvoCare Ltd, created through this new corporate partnership, was listed for trading on the Australian Stock Exchange (Fairfax New Zealand Limited, 2003).

InvoCare operates through 'major state brands such as Blackwell, George Hartnett, Le Pine, Purslowe', the national brands of Simplicity and White Lady, as well as 'landmark sites' of the 'Northern Suburbs Memorial Gardens and Crematorium, Rookwood Memorial Gardens and Crematorium, Pinegrove Memorial Park, Albany Creek Memorial Park and Mt Thompson Memorial Gardens' (InvoCare, 2003a). According to InvoCare's own website, in what are described as 'competitive markets throughout Australia', InvoCare dominates '124 funeral locations, 12 cemeteries and crematoria' (InvoCare, 2003a).

Through its merger with the consortium of venture capital, InvoCare, formerly SCIA, has consolidated its domination of the Australian funeral market, and, with the infusion of funds, prepared for a long-term corporate future. The apparent 'Australianisation' of SCI's operations through the establishment of InvoCare fulfils the requirements of SCI, as evidenced by its Annual Report 2002. On its own assessment, SCI 'is uniquely positioned to sustain long-term growth, cash flow generation, and increased investment value. Benefiting from improved financial

strength, liquidity, and access to capital markets, the Company will continue to pay down debt and reinvest it in businesses over the coming months and years' (Service Corporation International, 2004).

InvoCare itself states that 'the funeral industry is a business like any other' (InvoCare, 2004b). In Australia, the funeral industry 'has become like any other, with corporate conglomerates swallowing up independent operators in a quest for streamlined efficiency, growing market share' (Murphy, 1998). InvoCare operates under 54 registered trading names in Australia (Australian Business Register Public, 2004).

The Future of Funerals

Through the technology of the internet, funeral corporations now offer a wide range of products. In the United States, a casket can be delivered within 24 hours to customers who purchase online. Relic Memorials in Mill Valley, California, turn cremated remains 'into customised granitelike slabs'. The Kentucky bookbinder and printer, Hawley Books, sells from its website bound volumes of blank or printed pages created from a pulp containing the deceased's ashes, described as 'bibliocadavers' (Murphy, 1998).

Looking ahead to a forthcoming Golden Era of Death, from 2016 thereafter, one commentator on the industry anticipates that the 'corporate death-care giants' may consider a merger with the rapidly-corporatising healthcare industry. 'Part health-insurance company, part health-management organisation, part hospital, part hospice, part funeral home – such a company, perhaps called Service Corporation Permanente, would offer the kind of integrated management that could abolish bottlenecks and shortages at any stage of the production cycle' (Murphy, 1998).

InvoCare, through its partnership with Kenyon International Emergency Services' Australian subsidiary, is also prepared logistically for any major potential 'aviation, rail, shipping or industry' disaster. In an emergency, InvoCare will provide 'staff and expertise' to the Kenyon corporation, which may include 'funeral directors, forensic scientists,

morticians, embalmers' (InvoCare, 2004c). Disasters which incur numerous deaths may become an exclusive market for InvoCare.

Conclusion

This brief analysis in political economy of the Australian funeral industry has indicated the profound changes in both the economic structure of the industry, and its provision of goods and services. The corporatisation of the industry will increasingly determine the way in which death is experienced in Australia. Meanwhile, funeral corporations will continue 'trawling through RSLs, pensioner groups and working clubs, spruiking their wares and giving the option to pay for tomorrow at today's prices' (Ryle, 2002a). As retired coal miner and buyer of a 'pre-need funeral', Les Elkins confides, "I selected a coffin out of a book of pictures". "It was just like buying a piece of carpet" (Ryle, 2002a).

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