

Funerals market study

Statement of Scope

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Overview

1. The UK funerals market is estimated to be worth over £2 billion a year, having grown at an annual rate of 4.5% over the past 5 years.¹
2. A funeral can either be purchased by the bereaved at the time of bereavement (“at-need”), or in advance by people purchasing a pre-paid funeral plan - a contractual arrangement with a provider that allows a person to pay in advance for their own or another person’s funeral.²
3. When people buy a funeral they typically pay an overall fee to a funeral director for a bundle of services. This fee is broken down into:
 - funeral directors’ fees: for collection and care of the deceased, provision of coffin, hearse, and funeral directors’ professional guidance
 - third party fees (so called ‘disbursements’) covering cremation or burial fees, doctor’s fees and minister’s fee

People may also opt to pay for additional extras including memorial, catering, limo hire, flowers, venue hire, and a funeral notice. Alternatively, people may opt out of certain aspects of a typical package, for example by choosing a direct cremation, which excludes the ceremonial element of the funeral and keeps costs down.

4. The average price of a funeral in 2017 was reported to be nearly £3800, excluding extras which can add up to £2000 to the cost.³ Funeral affordability and debt issues are a real concern and people on the lowest incomes can spend up to one third of their annual income on a funeral.^{4 5}
5. People purchasing a funeral at the time of bereavement will often be particularly vulnerable due to the death of a loved one, and have little time to think about the purchase. Research we have seen shows there are big price differentials in some local areas, with the most expensive providers reported to be charging nearly three and a half times as much for a ‘simple’ funeral as the cheapest in some localities in 2017. It also suggests that only 6 per cent of consumers got quotes from more than one funeral director in 2017.⁶

¹ IBISWorld Industry Report S96.030 Funeral Activities in the UK, December 2017.

² <https://funeralplanningauthority.co.uk/faqs/>.

³ [The Royal London National Funeral Cost Index 2017](#).

⁴ [The Royal London National Funeral Cost Index 2014](#).

⁵ [Funeral Poverty in Scotland: A review for Scottish Government, Citizens Advice Scotland 2016](#).

⁶ [The Royal London National Funeral Cost Index 2017](#). In Solihull, the lowest price of a simple funeral was reported to be £950 and the highest £3315 – a differential of £2365. For this report, a ‘simple funeral’ includes:

6. Rising funeral costs have generated a significant amount of attention, including from Parliament, consumer organisations, charities and the media, often alongside calls for greater transparency.⁷ One industry report suggests that funeral costs are rising at almost twice the rate of wages, and have risen more than 70 per cent in the last decade.⁸ That report also points to cremation fees having increased more than any of the other component costs of a basic funeral between 2016 and 2017. Our initial analysis of published data shows very significant increases in cremation fees over the last 20 years.⁹
7. This is of particular interest because, having increased dramatically since the 1950s, today cremations account for around 75% of funerals in the UK.¹⁰ Alongside this change, there has also been a shift in the ownership of crematoria over the past few years – while local authorities still operate the majority of crematoria in the UK, around one third are now privately owned or operated.
8. A number of concerns about the funeral market have been raised directly with the CMA, including by people contacting us about their own personal experiences and concerns, and by the Work and Pensions Committee following its inquiry into bereavement benefits.¹¹ In addition, a report by Fairer Finance¹² raised concerns that the pre-paid funeral planning market was not working well for consumers.¹³
9. In summary, we have heard the following specific concerns:
 - too high funeral prices, a particular issue for those on low incomes
 - long-term above-inflation price increases (across funeral director fees, cremation fees and burial fees)¹⁴

collection/care of the deceased, a basic coffin, hearse and simple service at a crematorium. It should be noted, however, there is no industry agreed or statutory definition of a 'simple funeral'.

⁷ For example, the [The Royal London National Funeral Cost Index 2017](#) suggests that "against a backdrop of continued above inflation rises in funeral costs and the increasing issue of funeral poverty, more work needs to be done to raise awareness of the options that consumers have to find a funeral to fit their budget."

⁸ [Sun Life Cost of Dying Report 2017](#).

⁹ <http://www.cremation.org.uk/home>.

¹⁰ <http://www.srgw.info/CremSoc4/Stats/National/ProgressF.html>.

¹¹ [Support for the bereaved. House of Commons Work and Pensions Committee, Ninth Report of Session 2015-16, HC 551 and associated evidence](#).

¹² Fairer Finance describes itself as a consumer group and research and ratings agency that looks to help consumers make more informed decisions: <https://www.fairerfinance.com/about-us>.

¹³ [Is the prepaid funeral planning market working well for consumers?](#) Fairer Finance report, commissioned by Dignity.

¹⁴ It is well documented that there has been a shortage of burial plots in the UK for a number of years, due to land/planning issues and constraints on the re-use of burial plots, and this has been one of the drivers behind the growth of crematoria services. We are therefore not proposing to consider burial fees or cemeteries in the market study.

- significant price differentials across areas (burial and cremation fees in particular) and across funeral directors in the same areas
 - lack of transparency of pricing information
 - difficulties in comparing funeral packages, because the items included or excluded differ widely
 - consumer protection concerns in relation to pre-paid funeral plans. These include concerns that product limitations are rarely made clear, in particular that the cost of a funeral may exceed the cover offered; allegations of high pressure selling and concerns about high cancellation fees
10. In light of these concerns, we are proposing to investigate two core areas in connection with the supply of funerals in the United Kingdom: we will examine how competition between funeral directors works and transparency issues in the provision of funerals; we will also focus on how competition works in the crematoria segment of the industry. We discuss these themes further below.
11. In parallel to the CMA's market study, the Government has launched a Call for Evidence to aid in the design of a more appropriate regulatory framework for the [pre-paid funeral plan sector](#). Overall, the Government's objectives are that regulation should seek to ensure that all pre-paid funeral plan providers are subject to robust and enforceable conduct standards; there is enhanced oversight of providers' prudential soundness; and consumers have access to appropriate dispute resolution services if things go wrong. We therefore do not propose, at this stage, to investigate the supply of pre-paid funeral plans.

Competition and transparency in the provision of funerals

12. We will examine the extent to which, and dimensions along which, funeral directors compete with each other and what factors may drive price rises and price differentials in the market.
13. We will also investigate whether the practices of funeral directors (e.g. around transparency of pricing information) further impedes the ability of people, who are already faced with challenging circumstances, to make informed choices when buying a funeral at the time of need. If so, we will explore what more is needed to support people making such choices.

Crematoria market power

14. In light of concerns about rising cremation costs, we will investigate the extent to which crematoria have, and are able to exercise, market power. This will include an examination of levels of cremation fees and trends over time.

Conduct of our market study

15. We will conduct our market study over the next year, gathering evidence from a wide range of stakeholders, including purchasers of funeral services, industry participants, local authorities, government departments, consumer groups and charities. In light of the evidence we receive, we may reconsider the focus of our study.
16. Following evidence gathering and analysis, we plan to produce a report on the supply of funerals, setting out any concerns we identify and deciding whether a market investigation is needed. Alternatively, we could make recommendations to industry or government, or decide that no further action is needed. We will publish an interim report with our initial findings and views on remedies, including whether a market investigation reference is needed, six months after the launch of this market study. Where we find issues of particular concern, we may also take action during or at the end of the study, such as opening consumer or competition enforcement cases.
17. We welcome input from interested parties at this stage, and have included some questions under each key theme in the body of this document. The questions are also repeated together in the box on pages 14 and 15 – to help inform responses. We would welcome responses by 28 June 2018. Please see the invitation to comment on page 15 and the [market study case page](#) for further information on how to submit a response.

Introduction

18. This document sets out the purpose and scope of the CMA's Funerals market study, provides some background on the industry and discusses the themes we propose to consider. We invite submissions from interested parties on any of the issues raised within this document and the accompanying [Market study notice: funerals market study](#).
19. The CMA's mission is to make markets work well in the interests of consumers, businesses and the economy. It achieves this by promoting and protecting consumer interests while ensuring that competition is fair and markets are competitive.

20. Market studies are one of a number of tools at the CMA's disposal to examine possible competition or consumer protection issues and address them as appropriate. They are examinations into the causes of why particular markets may not be working well, taking an overview of regulatory and other economic drivers in a market and patterns of consumer and business behaviour.
21. A market study begins with the publication of a Market Study Notice by the CMA. A Market Study Notice must be published where the CMA is proposing to carry out its functions under section 5 of the Enterprise Act 2002 (the Act)¹⁵ for the following purposes:
 - to consider the extent to which a matter in relation to the acquisition or supply of goods or services of one or more than one description in the UK has or may have effects adverse to the interests of consumers
 - to assess the extent to which steps can and should be taken to remedy, mitigate or prevent any such adverse effects¹⁶
22. Market studies can lead to a range of outcomes. One possible outcome would be to give a market a 'clean bill of health' if the initial concerns about consumer detriment are not substantiated by the information collected over the course of the study.
23. Where a market study finds that the market is not working well, the CMA may consider several options including:
 - improving the quality and accessibility of information to consumers or promoting consumer awareness
 - making recommendations to government to change regulations or public policy
 - taking consumer or competition enforcement action
 - publishing guidance to businesses on compliance with their obligations under consumer and/or competition law
 - encouraging businesses in the market to self-regulate

¹⁵ Under section 5 of the Act the CMA has the function of obtaining, compiling and keeping under review information about matters relating to the carrying out of its functions, with a view (among other things) to ensuring that the CMA has sufficient information to make informed decisions and to carry out its other functions effectively.

¹⁶ Section 130A of the Act.

- making a market investigation reference¹⁷ and / or
 - accepting Undertakings in Lieu of making a market investigation reference¹⁸
24. At this stage, although we have heard of a number of concerns regarding the supply of funerals, the CMA has not formed a view as to whether this may require further actions or recommendations to other government departments. Information gathered during this market study will help the CMA to determine whether further action is warranted.
25. Further information on market studies can be found in the following guidance documents: Market Studies Guidance on the [OFT Approach \(OFT519\)](#) and Market Studies and Market Investigations: Supplemental Guidance on the [CMA's Approach \(CMA3\)](#).

Background on the funeral market

Main industry participants

26. The funeral market comprises a variety of businesses, some of which are vertically integrated. Local authorities also play a significant role.
27. At the centre of the funeral market are funeral directors, who are typically the only point of contact for people seeking to organise a funeral. The industry is fragmented with around 5,000 funeral director branches,¹⁹ around 3,000 of which are operated by small regional or local businesses. Two groups, Co-operative Group Limited (through Cooperative Funeralcare) and Dignity plc together account for around 28 per cent of funerals between them. The third largest supplier, Funeral Partners Limited, is reported to have a share of just under 2 per cent.²⁰
28. Out of the 290 crematoria in operation in the UK, 106 are privately operated²¹ (with the remaining being owned and operated by local authorities, which also

¹⁷ Where the findings of a market study give rise to reasonable grounds for suspecting that a feature or combination of features of a market or markets in the UK prevents, restricts or distorts competition, and a market investigation appears to be an appropriate and proportionate response, the CMA may make such a reference (see section 131 of the Act). A market investigation is a more formal and detailed examination into whether there is an Adverse Effect on Competition in the market(s) for the goods or services referred. The CMA has Order-making powers in a market investigation.

¹⁸ Section 154 of the Act.

¹⁹ Estimate based on various sources of information, including ONS (UK Business Activity, 2016), IBISWorld Industry Report S96.030 Funeral Activities in the UK, December 2017, <https://www.funeralzone.co.uk/funeral-directors>.

²⁰ IBISWorld – Funeral Activities in the UK, 2017.

²¹ A small number of which are under the ownership of the local authority.

operate cemeteries). With 45 crematoria, Dignity plc is the largest private operator, followed by Westerleigh WGH Limited with 29 crematoria.

29. Comparison websites specialising in funerals have started to appear in recent years. We have identified a small number of such sites.

Regulation of the sector and self-regulation

30. The process of arranging and carrying out a funeral is subject to many rules and regulations, including the requirement to register a death. By contrast, there are no licensing regimes or restrictions on who can operate as funeral directors in England, Wales or Northern Ireland.
31. Under the Burial and Cremation (Scotland) Act 2016, the Scottish Government has appointed an Inspector of Funeral Directors. The Inspector is currently undertaking a review of the funeral profession, with a view to making recommendations to Scottish Ministers on how it should be regulated, including whether to introduce a licensing regime.²² In its Policy Memorandum to the Act, the Scottish Government says that it expects that the introduction of inspectors will improve public confidence in the funeral industry as a whole.²³
32. The Burial and Cremation (Scotland) Act 2016 also includes powers for the Scottish Government to issue guidance on funeral costs. As part of its Funeral Costs Plan, the Scottish Government has stated that it will publish guidance on funeral costs by December 2018.²⁴
33. A number of funeral directors are members of trade associations which operate codes of practice in the at-need market. These include the National Association of Funeral Directors (NAFD) and the National Society of Allied and Independent Funeral Directors (SAIF). The codes of practice set out standards of service which funeral director members are required to comply with as a condition of membership of the trade associations.
34. Various acts of Parliament and regulations cover the construction and/or operation and management of crematoria, burial grounds and cemeteries. Some of these place restrictions on the construction of crematoria – for example, the Cremation Act 1902 specifies that no crematorium shall be constructed nearer than two hundred yards to any dwelling house²⁵ nor within

²² <https://news.gov.scot/news/inspector-of-funeral-directors>.

²³ [http://www.parliament.scot/S4_Bills/Burial%20and%20Cremation%20\(Scotland\)%20Bill/SPBill80PMS042015.pdf](http://www.parliament.scot/S4_Bills/Burial%20and%20Cremation%20(Scotland)%20Bill/SPBill80PMS042015.pdf).

²⁴ <http://www.gov.scot/Resource/0052/00523290.pdf>.

²⁵ 100 yards in London.

50 yards of any highway. Others place obligations on crematoria operators. In Scotland, for example, the Burial and Cremation (Scotland) Act 2016 will require local authority crematoria to publish fees in paper form and on their website.

Previous work

35. The CMA's predecessor, the Office of Fair Trading (OFT), examined the funeral market on a number of occasions.²⁶ In its 2001 report, the OFT made a number of recommendations to funeral directors, with the aim of improving transparency.
36. In light of continuing concerns about lack of transparency in the industry, and of the significant changes that have affected the way many consumer markets operate, we are keen to understand through our study how people interact now with the funerals market. In particular, we believe that both the growth in internet usage and increased financial constraints that many households are now under may have considerably altered people's attitudes and behaviours in relation to funerals. We also want to understand to what extent and how suppliers have responded to such changes.
37. There have been a number of mergers and acquisitions in the funeral market which were reviewed by the CMA's predecessors, with undertakings having been agreed with the parties in cases where substantial competition concerns were identified. Some of these undertakings remain in force and vary in age from 8 to over 30 years old. Alongside the study, we will consider whether there have been any relevant changes of circumstances that mean these restrictions are no longer appropriate.

Scope of the market study

38. We propose to focus primarily on the following parts of the funeral market:
 - a) **Funeral directors:** The supply of funerals in the at-need market.
 - b) **Crematoria:** The supply of cremation services by private firms and the supply of such services by, or on behalf of, local authorities.
39. We will also consider the role of **intermediaries** operating in the funeral market. In particular, we will seek to understand the impact, if any, of comparison websites on the way the market operates.

²⁶ Funerals – a report, January 1989; Pre-paid funeral plans, March 1995; [Funerals, July 2001](#).

Geographic scope

40. Our market study will cover the whole of the United Kingdom.

Areas on which we do not propose to focus

41. We do not propose to focus on the following areas:

- funeral expenses payments or bereavement payments made by government
- provision of statutory public health funerals by local authorities

This is because these are matters of public policy and do not appear to impact on the operation of the funerals market.

Themes we propose to consider

42. We have identified two key themes that we propose to investigate in our market study.

Competition and transparency in the provision of funerals

43. Purchasers of funeral services at the time of bereavement are likely to be vulnerable due to the death of a loved one, and are also likely to be under time pressure. These will be challenging circumstances for making informed choices. In its 2001 inquiry the OFT found that people arranging funerals are generally not aware of prices and that, once they have entered a funeral director's premises, they rarely make efforts to find the prices offered by other firms. Research carried out in 2017 suggests that the situation has not improved markedly since the OFT looked at the market, with only 6% of people reported to have got quotes from more than one funeral director.²⁷
44. We have heard concerns about a lack of transparency in pricing and service information, particularly online. Where prices are available, they can be difficult to compare due to a lack of clarity on what the price covers and/or bundling of various elements making up a funeral.
45. We therefore wish to investigate whether the practices of funeral directors (for example, around transparency of information) mean that people buying funerals in such challenging circumstances at the time of need are less likely

²⁷ [The Royal London National Funeral Cost Index 2017.](#)

to make informed choices, and if so, what more is needed to support people making such choices under those circumstances.

46. We also want to understand what factors may have an impact on prices and in particular, the extent to which, and dimensions along which, funeral directors compete with each other. Amongst other issues, we will examine what factors funeral directors take into account when setting prices and other elements of their offering, and over what geographic areas funeral directors seek to attract customers.
47. In addition to general submissions on this theme, we would particularly welcome responses to the following questions:
 - a) Why have funeral prices generally increased?
 - b) What explains certain large funeral price differences between funeral directors in the same local area?
 - c) In what settings and under what circumstances do consumers decide which funeral director to contact?
 - d) What factors are important to them in making that choice? How far (in terms of distance / time) are consumers prepared to travel to reach a funeral director? Do consumers have sufficient information on the alternative funeral directors available locally?
 - e) Is sufficient information (including low cost funeral options and itemised prices) made available by funeral directors, when is it provided and does it allow for meaningful comparisons of services between funeral directors?
 - f) How do consumers evaluate non-price factors, such as quality?
 - g) What are the benefits or limitations of intermediaries, such as comparison websites, in helping people choose a funeral director?
 - h) How effective are industry codes of practice in facilitating consumer choice e.g. through transparency obligations placed on funeral directors?
 - i) How do funeral directors compete to attract customers?
 - j) What, if any, barriers exist to funeral directors entering a new local area?
48. In light of the evidence we receive, should we find a problem under this theme, we will consider what remedies may be appropriate. For example, we may consider whether measures requiring increased transparency are necessary; whether there is a case for requiring prices for certain types of

funeral to be specified, or for requiring unbundled pricing; and/or whether technological solutions may be appropriate. We would welcome initial views on the following questions:

- k) Could funeral directors providing enhanced online information enable effective comparisons, and if so, what information should they provide?
- l) Are there other ways to improve transparency of information that we should consider?
- m) Are there measures that could help consumers evaluate non-price factors, such as quality, together with prices?
- n) Are there technological or innovative solutions that could help consumers make more informed choices?

Crematoria market power

- 49. Many reports on the industry have drawn attention to rising cremation fees. Information published by the Cremation Society shows increases in cremation fees over the last twenty years that are very substantial and well in excess of general measures of inflation, as well as significant geographic variations in fees.²⁸
- 50. A number of reasons have been put forward for these trends, including cuts to local authorities' budgets leading to a rise in crematoria fees to increase income, and the impact of environmental legislation.²⁹
- 51. We will investigate levels of cremation fees, trends in cremation fees and underlying drivers to understand whether crematoria may have market power. This will include whether, and if so how, consumers choose a crematorium, and if so, what factors they take into account; the extent to which crematoria are in competition with each other; what drives or prevents entry, including the impact of regulatory or policy considerations (for example, planning).
- 52. In addition to general submissions on this theme, we would particularly welcome responses to the following questions:
 - o) Do crematoria compete to serve funeral directors and their customers and if so, how?

²⁸ <http://www.cremation.org.uk/statistics> and Office of National Statistics.

²⁹ See for example: <https://www.sunlife.co.uk/siteassets/documents/cost-of-dying/cost-of-dying-2017.pdf>.

- p) Do customers (or funeral directors on their behalf) actively consider alternative crematoria when arranging a funeral? What would encourage them to do so more?
 - q) What are the main barriers to entry for new crematoria?
 - r) Why have cremation fees generally increased and why do they differ across the UK?
53. If we establish that there is market power and/or other features which could lead to adverse outcomes, we will consider what, if any, measures should be taken to address any problems found.

Evidence-gathering

54. In addition to considering responses from interested parties to this statement of scope document, we expect to gather evidence through the following methods:
- issuing information requests to industry participants, including funeral directors, trade associations, crematorium providers (local authority and private providers), intermediaries (for example, comparison websites) and other industry participants and commentators
 - conducting original qualitative and/or quantitative research, including with people who have purchased a funeral
 - analysing existing data sets and research
 - meeting key interested parties
55. As the study progresses, we may choose to use other means of seeking additional information. Information and updates about this study will be added to the funerals case page on a regular basis.

Competition and transparency in the provision of funerals

In addition to general submissions on this theme, we would particularly welcome responses to the following questions:

- a) Why have funeral prices generally increased?
- b) What explains certain large funeral price differences between funeral directors in the same local area?
- c) In what settings and under what circumstances do consumers decide which funeral director to contact?
- d) What factors are important to them in making that choice? How far (in terms of distance / time) are consumers prepared to travel to reach a funeral director? Do consumers have sufficient information on the alternative funeral directors available locally?
- e) Is sufficient information (including low cost funeral options and itemised prices) made available by funeral directors, when is it provided and does it allow for meaningful comparisons of services between funeral directors?
- f) How do consumers evaluate non-price factors, such as quality?
- g) What are the benefits or limitations of intermediaries, such as comparison websites, in helping people choose a funeral director?
- h) How effective are industry codes of practice in facilitating consumer choice e.g. through transparency obligations placed on funeral directors?
- i) How do funeral directors compete to attract customers?
- j) What, if any, barriers exist to funeral directors entering a new local area?

In light of the evidence we receive, should we find a problem under this theme, we will consider what remedies may be appropriate. For example, we may consider whether measures requiring increased transparency are necessary; whether there is a case for requiring prices for certain types of funeral to be specified, or for requiring unbundled pricing; and/or whether technological solutions may be appropriate. We would welcome initial views on the following questions:

- k) Could funeral directors providing enhanced online information enable effective comparisons, and if so, what information should they provide?
- l) Are there other ways to improve transparency of information that we should consider?
- m) Are there measures that could help consumers evaluate non-price factors, such as quality, together with prices?
- n) Are there technological or innovative solutions that could help consumers make more informed choices?

Crematoria market power

In addition to general submissions on this theme, we would particularly welcome responses to the following questions:

- o) Do crematoria compete to serve funeral directors and their customers and if so, how?
- p) Do customers (or funeral directors on their behalf) actively consider alternative crematoria when arranging a funeral? What would encourage them to do so more?
- q) What are the main barriers to entry for new crematoria?
- r) Why have cremation fees generally increased and why do they differ across the UK?

Next steps

Invitation to comment on our market study notice and statement of scope

- 56. The CMA welcomes submissions on the market study from interested parties by no later than 28 June 2018. We particularly welcome responses to the key themes and issues set out in paragraph 43 to 53 of this statement of scope.
- 57. To respond to this invitation to comment, please email or post your submission to:

Email: funerals@cma.gsi.gov.uk

Post: Funerals Market Study
Competition and Markets Authority

7th floor
Victoria House
37 Southampton Row
London WC1B 4AD

58. In providing responses, please say whether you are an individual or a business (or represent consumer or business interests).
59. Please provide your name, email address, postal address and telephone number and indicate whether you would be happy for us to follow-up with you.
60. Please note that while we are interested in hearing about consumer issues in the supply of funerals, we are unable to provide consumers with advice on individual complaints. Our website provides links to sources of advice, information and support.
61. For transparency and to help debate, we intend to publish on our website summaries of the evidence we receive. We may also include such information in our interim and final report.
62. Our intention is to publish an aggregated and anonymised summary of submissions by individuals relating to personal experiences and specific complaints. However, if you prefer, you can indicate that you would like your response to be published in full.
63. We intend to publish responses from businesses or other organisations. If you are responding on behalf of a business or other organisation (including those representing consumer or business interests), in providing responses:
 - please supply a brief summary of the interests or organisations you represent, where appropriate
 - please consider whether you are providing any material that you consider to be confidential, and explain why this is the case. Please provide both a confidential version and a non-confidential version (for publication) of your response
64. The Annex sets out how the CMA may use information provided to it during the course of this market study.
65. A possible outcome of this market study is enforcement action using either our consumer or competition powers. Therefore, the information provided to us will help us to assess whether businesses operating in the funeral market are complying with the relevant consumer and competition law and determine

whether enforcement action is appropriate or not, and may potentially be evidence that we use in specific enforcement work that we commence.

Annex – Use of information provided to the CMA

1. This note sets out how the CMA may use information provided to it during the course of this market study.

Why is the CMA asking for information?

2. The information you provide will help us better understand how well the funeral market is working for consumers, and for fairly-competing businesses (for further details of the issues considered see the statement of scope).

What will the CMA do with the information I provide?

3. Your information will inform our final market study report. The report will set out our findings and any proposed remedies to any problems we find.
4. Where appropriate, we may also use information you provide to take enforcement action, using our competition or consumer powers, against businesses operating in the funeral market or may share your information with another enforcement authority (such as local authority Trading Standards Services) or with another regulator for them to consider whether any action is necessary.
5. We may only publish or share information in specific circumstances set out in legislation (principally Part 9 of the Enterprise Act 2002). In particular, prior to publication or any such disclosure, we must have regard to (among other considerations) the need for excluding, so far as is practicable:
 - (a) any information relating to the private affairs of an individual which might, significantly harm the individual's interests; or
 - (b) any business of an undertaking which, if published or shared, might significantly harm the legitimate business interests of that business.
6. We will redact, summarise or aggregate information in published reports where this is appropriate to ensure transparency whilst protecting legitimate consumer or business interests.
7. **If you wish to submit information either in writing or verbally that you consider confidential and therefore do not wish us to publish or share, please let us know when you contact us with your reasons.**
8. Any personal data you provide to us will be handled in accordance with our obligations under the Data Protection Act 1998, the General Data Protection Regulation and other legislation designed to protect individual privacy.

9. Further details of the CMA's approach can be found in [Transparency and Disclosure: Statement of the CMA's Policy and Approach \(CMA6\)](#).