Having read the Funerals market study Statement of Scope I would say that in some ways this sector is similar to the residential care sector, which the CMA recently investigated. Consumer are:

- Making purchases of products that they have never bought before and so are unfamiliar with the options and what a reasonable cost is
- Under time pressure to make purchasing decisions
- In a state of emotional distress
- In a position where raising a complaint or concern can be difficult

All of which makes them very vulnerable to making bad decisions or to being misled or mis-sold services.

Hampshire Trading Standards runs the trader vetting and approval scheme Buy With Confidence and we have a number funeral directors on the scheme. These businesses were subjected to a range of checks, including on customer service and complaint handling. We have not received any consumer complaints about these businesses and have had positive feedback, but it is hard to say whether this is representative.

In response to some of the questions posed:

- i) In the past we have had several instances where funeral directors have complained about statements made by other funeral directors, such as "Independent" "family run", etc. This is clearly perceived as an important issue for the businesses in this sector, but I am not sure whether it is a significant issue for consumers and whether their purchasing decisions are influenced by such statements.
- k) Yes, I have no doubt that this could be made clearer by some businesses
- m) I believe this is an area where a scheme such as Buy With Confidence can assist, as the extensive vetting and monitoring can give consumers additional reassurance.

I also believe it would be worthwhile for the study to look at consumer complaints, how easy it is for people to complain, what the barriers and perceived barriers are and how complaints are handled and resolved.

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