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To whom it may concern,

I am writing as the director of a small, independent undertaking business who have been trading for just under 4 years- very successfully, in Birmingham.

We wanted to provide evidence from the perspective of a new start-up funeral business that we started as former consumers from outside the established industry. This is a summary of our responses to the evidence requested.

I do hope you find our responses useful.

- a) Funeral prices have increased in Birmingham particularly because of the cost of burial plots and cremation fees. Cremation fees in Birmingham local authority area increase above the rate of inflation each year. Burial fees are very expensive- due to scarcity of land within a large urban area. We also believe a lack of transparent pricing leads to a non-competitive local market. A lot of corporate business models in the funeral business depend on “upselling” of services- coffins, flowers, memorial items etc. This encourages a culture of over-spending with a single supplier. There may be some element of companies taking advantage of the fact that families are very unlikely to shop around. Choices which may be more cost effective- natural burial, direct cremation, family led ceremonies, no limousines- are unlikely to be offered if the success of a business (and an individual within the business) depend on the up-sale.
- b) Large price differences may be explained by the lack of transparency of pricing and service. There is simply no need to compete on price if you don't have to. Generations of families using the same funeral director may be unlikely to challenge costs. Also- people generally don't talk about death and money. It's not well understood what funerals cost- or what the choices are.
- c) Most funerals are planned in a time of high stress, possibly shock and trauma- in an environment where getting decisions made quickly is important. Time is limited and emotional resources are low. Familiarity, loyalty and reputation will help guide a decision- but the easiest option- whether the best “value” or not is likely to guide choices. Funeral plans are appealing to people as it takes that decision away from families at that time- a reassuring feeling. However, the plan may not provide the services and choice a family may want at the time of need.

- d) Generally people don't know a huge amount about the funeral business- not enough to realise that all funeral directors are not the same. A local service is obviously more convenient. However, our business has shown us that when service is important and choices are important, it's no problem for people to travel to get that service. We have worked with families across the whole of the West Midlands not just locally. We can deliver just as well in these circumstances.
- e) Within 5 miles of our premises NO other funeral director displays their prices on their website. The fact that we do, (have always done)- and we always talk through options and prices transparently, may mean that people are drawn to use us because of our openness.
- f) Word of mouth and reputation mean a huge amount. Personal recommendations are important to families. We built our business from scratch and it has grown due to referrals, trust, transparency and kindness- all of which seem to be as important as price.
- g) The cost comparison sites are a blunt tool to sell an incredibly personal and variable product. They don't interrogate need. They can only really compare "packages"- but without informing consumers about what their real choices are. Most assume a funeral includes limousines, flowers, a minister/celebrant etc. By having a conversation which starts by asking what a family really needs, we can understand what they want and let them know all of their options. This is too complex to be done by an algorithm. One of the roles of a funeral director is to listen and understand the people involved- there are all kinds of family dynamics and emotional backgrounds to consider that a computer simply can't take into account. If a family just need refrigeration and a hearse then we can provide that- they may want to do the rest themselves. Most people don't know what a funeral could be- and when given genuine choices- they make them.
- h) Codes of practice are generally a good idea- but very densely written, full of jargon and risk averse. Do any families read them? An ideal code of practice would be to be kind, honest and professional.
- i) We attract customers by positively focussing on the things which we do well- rather than what others don't do. Our brand clearly differentiates us from the competition by style, attitude and openness. We also do a huge amount of community education and engagement.
- j) Setting up a new funeral directors is incredibly expensive due to the cost of equipment, premises and vehicles etc. This leads to a situation in many local areas where without new entrants to the market, local markets and prices remain unchallenged. And in that situation, many will increase prices. We were able to build our business by renting space from an established funeral director locally up until our 4<sup>th</sup> year at which point we have been able to buy and open our own premises – and set them up properly. I believe we were incredibly lucky. Establishing community models- a community owned mortuary, car pools, blending end of life care with community practitioners to look after the dead- could be a way to challenge the monopolies of funeral companies in local areas. This would require public investment- but would be incredibly useful in diversifying the market, increasing community involvement and keeping costs down.
- k) Funeral directors could enable effective comparisons by providing information about ALL of the choices- like natural burial, home funerals, family led funerals and direct

cremation. Clear language and clear pricing; essentially more examples of what a funeral could be.

- l) We think that the public need to be more aware of the role of a funeral director- what we actually do. They can then make decisions about how much of that service they actually need. There is a “cloak of mystery” around what we do and that enables some companies to charge more for professional services- when actually they are relatively simple and easily explained. Perpetuating this “mystery”, alongside a general reluctance of people to talk about death and dying, doesn’t help to create an informed consumer of funeral services. People don’t know what they don’t know.
- m) There are however, things that funeral directors do that have a huge value- we care for the dead, we have spaces to keep them in a dignified and sanitary way and we have access to transport and networks which people will generally need and we can provide additional support for those remaining at a time they need it. We should be shouting loudly about the work we do! People really don’t mind paying for a valuable service, beautifully done. More community education on what happens when we die is incredibly important. More focus on funeral “planning” rather than selling financial funeral plans.
- n) Crematoria compete a little- it tends to be those that are privately owned that place a high value on services offered, environment, added value (webcasting etc). Local authority-run sites tend not to have to- or don’t see that they have to- as generally people want to use services local to them. Some do offer “cheaper” slots, others offer weekend services. We would encourage crematoria to offer services and slots at evenings and weekends. Those who invest in alternatives like water cremation will have a competitive edge and a new market.
- o) We certainly encourage families to shop around based on what they might want to do. Price is one of these considerations. Location and facilities also help. As families are more likely to be dispersed across geographies, location is less important than facilities, length of service and price.