

To Funerals Market Study Competition and Markets Authority,

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? **Not sure, could be running costs or could be greed.**
- b) What explains certain large funeral price differences between funeral directors in the same local area? **I would imagine there are many factors, again possibly greed.....?!**
- c) In what settings and under what circumstances do consumers decide which funeral director to contact? **I imagine people still mainly go to their local FD, this is usually done at point of need. Most people do not want to engage in this topic before need and so this then makes them vulnerable at point of need as they are in no position to shop around, ask questions and make an informed decision.**
- 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? **We could probably count on one hand how many people who have come to us have actually shopped around. People who come to us are willing to travel long distances but I feel that's because we are unique in our area with what we offer, most people go to their nearest FD. I don't think, for most people, there are any factors that come into play other than finding their most local FD. As mentioned before, most people do not do any research before point of need and so are completely unaware of their rights, options and what to ask FD's even if they were to shop around.**
- 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? **No on both accounts.**
- f) How do consumers evaluate non-price factors, such as quality? **This is a difficult one as is most often intangible. Most people have no idea what to expect from a FD as they may only use them once or twice in a lifetime and usually have not done any research so again are completely unaware and have nothing to compare with.**
- g) What are the benefits or limitations of intermediaries, such as comparison websites, in helping people choose a funeral director? **They have their place and are great at encouraging FD's to publish prices, they don't however allow for flexibility in services, also unless FD's are part of the site consumers may miss out on doing a more thorough search of their area via internet.**
- h) How effective are industry codes of practice in facilitating consumer choice e.g. through transparency obligations placed on funeral directors? **Hmmmm, depends on which code of practise you look at.....the Good Funeral Guide has the best ethos and codes of practice, they are geared to the consumer rather than appeasing the FD's.**
- i) How do funeral directors compete to attract customers? **Having the flashiest cars....! Not really sure, they have not had to really compete in the past as they relied on people going to their local FD, and I feel that is where complacency has set in. We feel very strongly it's not about competing, it's about families finding the right FD for their needs and sadly that requires them to have some understanding of their rights, something most are not aware of.**
- j) What, if any, barriers exist to funeral directors entering a new local area? **We haven't found there to be any. However we are aware that FD's are very protective of 'their' patch. We have not had any support or contact from local FD's. Most of the comments came from the general public asking 'Oh my, how do \*\*\*\*\* feel about you setting up...?'**

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:

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k) Could funeral directors providing enhanced online information enable effective comparisons, and if so, what information should they provide? **Absolutely! Most FD's do not publish any prices online and if they do they can be misleading. They should provide their service charge and approximate costs for third party disbursements such as coffins, cost of crematoria, cost of cars, cost of flowers etc. They also should be forced to display their % mark up on third party disbursements and whether they charge a 'handling fee', and if so how much?**

l) Are there other ways to improve transparency of information that we should consider? **It's important that FD's inform families where their deceased will be kept, whether they routinely embalm – it's important that opaque and misleading language is not used such as 'hygienic cleansing'. Also, it's important to families that they know who will be looking after them during the process, whether they will see different people at the actual funeral. What is the FD's policy on involving families with washing and dressing, seeing the place where the body will be kept.**

m) Are there measures that could help consumers evaluate non-price factors, such as quality, together with prices? **Yes, the above answer.**

n) Are there technological or innovative solutions that could help consumers make more informed choices? **Not sure. The internet is certainly putting pressure on FD's as people begin to look online for a FD rather than their most local.**

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? **We are not sure about this. I would imagine they possibly do, although you generally don't get too many crematoriums in any one area.**

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? **Yes, we certainly do. We would always prefer to use [X] crematorium purely for the fact that they are more than happy to welcome family led funerals, they will sit and discuss various options with the members of the public, talking them through ALL their options (not just what is easiest and most profitable for them), and even help them to fill out the forms. They genuinely care about the work they do, are open and honest. Our other local crematorium, privately owned, do not allow family led funerals, families HAVE to use a FD.....not good.....**

q) What are the main barriers to entry for new crematoria? **I would imagine building new relationships with local FD's who are set in their ways and happy with the crematorium they currently use.**

r) Why have cremation fees generally increased and why do they differ across the UK? **They differ as to whether they are local authority owned or private, the same as any industry there are price differences and usually only ever increase, not decrease due to inflation etc.**