



## **CMA Funerals Market Study Response from Cruse Bereavement Care**

Cruse Bereavement Care welcomes the opportunity to respond to this consultation. Cruse is a national volunteer based charity established in 1959 which offers advice, support and information to children, young people and adults when someone dies, regardless of the nature of the bereavement or the length of time elapsed. Cruse is the largest provider of bereavement support in the UK and our work is respected internationally. Cruse enhances society's care of bereaved people. This includes a range of activities such as representing the voice of bereaved people eg at All Party Parliamentary Groups involved with bereavement, campaigning on issues affecting bereaved people, contributing to multi-agency responses to major incidents and the provision of training for anyone working with bereaved people.

Cruse provides a range of services including face to face support and counselling, information, advice, email and website support and a Freephone National Helpline. The service is provided by trained, experienced volunteers and is confidential and free. In 2016 – 2017, Cruse provided face to face support to 33,997 people including 5,379 children and young people and responded to 69,857 requests for information and advice.

Cruse is a member of the National Bereavement Alliance and the Funeral Poverty Alliance and supports the responses made by those organisations. The following are additional comments from Cruse.

### **Consultation Questions**

**c) In what settings and under what circumstances do consumers decide which funeral director to contact?**

Being bereaved is one of the most challenging and devastating experiences most people face. The impact of bereavement affects people emotionally, physically and cognitively. The response from the NBA sets out the research around difficulties with decision making. At a time when they are vulnerable, bereaved people are being expected to make key decisions about the last things they will ever do for the person who has died. Cruse consulted bereaved people informally in 2012 about bereavement benefits. Their responses included these comments about the challenges of making decisions at this time:

**“It’s hard to make sensible decisions at the time of the bereavement...”**

**“Bereaved people should not have to make important decisions in their first year of bereavement such as financial or selling one’s house. I stopped making serious decisions for 5 years and am only just starting to do so again now”**

Clearly, decisions need to be made quickly after the death of someone, but for some, their emotional connection with the person who has died and/or the expectations of family and friends can result in pressure to spend more on the funeral and associated ceremonies/social gatherings. This is at a time when many will also be facing significant life changes as a result of their bereavement, which may include a reduction in their income, living arrangements, care for dependents, location and work.

To help people, information should be clear and easily accessible. They need choice and transparency, enabling them to select the funeral arrangements that respect the wishes of the person who has died and fit their own budget requirements. This includes information about arrangements that do not include a funeral service, such as direct cremation/burial, or options to donate the body for medical research. They also need to know that they do not have to use a funeral director. It is worth noting however that 94% of adults surveyed<sup>i</sup> who had previous experience of arranging a funeral said they are more likely to turn to a funeral director again in the future.

**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?**

The study into consumer opinions about funerals and funeral directors<sup>ii</sup> found that 55% of adults said they would choose a funeral director based on reputation; 43% would choose based on a recommendation or if they were the choice of the person who had died. Price was also a significant factor for 38% of those surveyed.

The vast majority of UK adults (87%) who had organised a funeral within the past five years did not compare prices before selecting a funeral firm. So unlike most significant purchases, most people did not shop around. Indeed, 18% of those surveyed went to their closest local funeral director. However, over half of those surveyed expect to be able to compare prices before selecting a funeral director. To enable them to do this, funerals and funeral packages needs to set out clearly what is included in the price quoted and the additional costs of any arrangements over and above those.

Information needs to be easily accessible – on the website, as well as in Funeral Directors’ window fronts, so bereaved people do not have to ask someone face to face for costs and then feel under pressure to accept costs which are higher than they can afford.

**f) How do consumers evaluate non-price factors, such as quality?**

Those surveyed<sup>iii</sup> reported that they had found funeral directors professional, responsive to needs, caring and good listeners.

Currently there is no reliable consumer review service to enable consumers to post or review comments and assess 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?**

Providing an easily accessible and clear comparison of like for like services would simplify selection for those who wish to shop around to find the service that best delivers what they need. Currently, a minority of people use the internet to select a funeral director and 20% of adults said they would expect to be able to do an online comparison of prices. It would be reasonable to expect demand for this service will increase.

For some, a key factor in their experience of arranging a funeral is the personal chemistry between them and the funeral director. There are limitations around comparisons websites being about price. Linking to a customer review service could help people take into account quality and the experience of other users.

**k) Could funeral directors providing enhanced online information enable effective comparisons, and if so, what information should they provide?**

Funeral Directors should set out clearly the full costs of the funeral arrangements/packages they offer with details of what that includes. These should be itemised, not listed generically. The cost of additional items which may not be included in the package eg arranging service booklets or the wake after the service should be clearly set out. If there are mandatory costs which are not included in these packages (eg fees to a service officiant) they should be itemised so that customers can identify the full cost of what they will need to pay.

Cruse would like to see standardised package definitions setting out exactly what is included in eg a 'basic' funeral, to facilitate direct price comparisons.

**l) Are there other ways to improve transparency of information that we should consider?**

Whilst 85% of those who had organised a funeral before said they wanted funeral director's prices to be available online, it should be noted that 57% wanted them to be clearly available in the branch window<sup>iv</sup>. Cruse would support standardised prices being easily available online and in the branch window.

**Steven Wibberley**  
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**28/6/2018**

## References

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<sup>i</sup> Study into consumer opinions about funerals and funeral directors commissioned by the NAFD (National Association of Funeral Directors) and Cruse Bereavement Care in 2016, undertaken by YouGov. <http://nafd.org.uk/news/funerals-matter/>

<sup>ii</sup> As above

<sup>iii</sup> As above

<sup>iv</sup> As above