

Response to your questions:

a) Why have funeral prices generally increased? The reluctance of the public to question prices when they are in the depths of grief; no up-front transparency of prices on websites by some funeral directors; non-transparency by some funeral directors who arrange the funeral then say the price, often asking for a hefty deposit up-front.

b) What explains certain large funeral price differences between funeral directors in the same local area? People are not aware of the vast price differences as they are reluctant to shop around when newly bereaved. Some people are of the mindset that the more they pay, the better send-off they are giving their loved one.

c) In what settings and under what circumstances do consumers decide which funeral director to contact? Many go to the name they have used before (they don't know it is actually not owned by the name on the signage); some use the nearest funeral director; an increasing number use the internet.

d) What factors are important to them in making that choice? Will they do a good job? Are they quite near? Recommendations from others. Price.

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? It varies, but most are happy to travel within a town, so 6 or 7 miles is acceptable to most people. If they are internet savvy, the information is out there, but not all older people are privy to it.

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. Please make this compulsory to stop overcharging by some. It is currently of a confusing quality, too, as some funeral directors will blast the figure £1,995.00 across their website, yet that is only the start of their charges. A compulsory government imposed chart or table on the website and shop window compiled in conjunction with someone trustworthy in the funeral industry would solve this problem.

f) How do consumers evaluate non-price factors, such as quality? Google and social media reviews; word of mouth; the impression they get talking on the telephone.

g) What are the benefits or limitations of intermediaries, such as comparison websites, in helping people choose a funeral director? Benefits: massive – people are armed with price information without having to pick up the phone. Limitations: ensuring that the intermediaries' information is up-to-date.

h) How effective are industry codes of practice in facilitating consumer choice e.g. through transparency obligations placed on funeral directors? Quite weak in promoting transparency; their aim to get prices on websites is taking too long – it should be an instant requirement.

i) How do funeral directors compete to attract customers? Some advertising; some have decent websites (though not enough); some community work. Some hide behind longstanding names; they offer the use of their mortuaries to nearby hospices and small hospitals; they get the funerals as families don't want their loved ones moved again needlessly.

j) What, if any, barriers exist to funeral directors entering a new local area? The loyalty of the public to firms they've used before.

k) Could funeral directors providing enhanced online information enable effective comparisons, and if so, what information should they provide? Yes, this is essential to increase public knowledge about overcharging. Information should consist of:

Basic funeral cost (hearse straight to crem/burial ground; viewings in office hours; basic coffin)

Middle-range funeral cost (hearse via an address; viewings any time; better coffin)

Top of the range funeral cost (hearse and limousine via an address; viewings any time; top-grade coffin)

With a CLEAR display of disbursement fees: Crem/burial fees; doctors' fees; minister's fee)

Additional options: Limousine; separate Church service, etc.

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

Prices in windows or out front of premises; instructing NAFD and SAIF to enforce transparency now. Make it compulsory that the signage of a funeral director's actually shows who owns it.

m) Are there measures that could help consumers evaluate non-price factors, such as quality, together with prices? Educate the public to ask the following:

Will the same person look after the funeral arrangements and family all the way through and be there on the day?

Educate the public to read reviews.

Are they being told that certain times and dates are unavailable for funerals (when, in fact, some are just booking funerals to suit their overbooked diaries and resources).

Get the public to ask if their loved ones are actually being kept at the funeral home where they are making the arrangements. Some use central storage depots to keep the deceased and move them around.

n) Are there technological or innovative solutions that could help consumers make more informed choices? Monitored price comparison sites. Keep this in the news. Use the media much more to get the public informed. Enforce accurate signage reflecting true ownership at each funeral director's.

Crematoria market power

o) Do crematoria compete to serve funeral directors and their customers and if so, how?

No. Monopolies exist, more competition is needed.

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? The public would do so more if they didn't have to travel to another town to go to another cheaper and nicer crematorium. Expensive crematoria groups should not be allowed to run more than one crematorium in each town! Some prices are too high and where there is no competition, families have no choice but to pay their fees. Encouragement to use alternative crematoria would involve having the information out there more.

q) What are the main barriers to entry for new crematoria? Possibly objections from existing crematoria who want to keep their current crematorium custom.

r) Why have cremation fees generally increased and why do they differ across the UK?

People's reluctance to question when they are bereaved.