



**The Competition and Markets Authority:
Funerals Market Study**

Qualitative Research Report
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Prepared for:

The Competition and Markets Authority

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1. Executive Summary

1.1 Background

1.1.1 The Competition and Markets Authority (CMA) is carrying out a market study into the funerals market, to review how well the market works and if consumers are getting a good deal. There are two core areas that the CMA is proposing to investigate:

- how competition between funeral directors works, including transparency issues in the provision of funerals; and
- how competition works in the crematoria segment of the industry.

1.1.2 As part of this market study, the CMA has commissioned qualitative research with consumers to explore behaviours, experiences and decision-making processes when arranging an 'at need' funeral.

1.2 Research objectives

1.2.1 Specifically, the research aims to understand:

- The customer journey when arranging a funeral, including:
 - the decision-making process
 - awareness and understanding of pricing and funeral packages
 - customer experiences with companies involved in the process
 - consumer behaviour when buying an 'at need' funeral
- How well the funeral market works
- Consumer perspectives on potential solutions to problems in the funerals market

1.3 Method and sample

1.3.1 Since the aims of the research were essentially exploratory, a qualitative approach was chosen. The research objectives were open-ended and therefore discursive responses were required in order to address them in full.

1.3.2 RWL recommended individual depth interviews (1 hour's duration) and paired depth interviews (1.5 hours' duration). These interview formats were considered the most appropriate approach for this research due to the sensitive nature of the topic. Revisiting the experience of arranging a funeral can trigger memories that may be distressing to respondents and therefore privacy is important for ensuring they are comfortable discussing the topic.

1.3.3 A total sample of 80 individual in-depth interviews and 20 paired depth interviews were completed. All respondents met four key criteria. They were:

- **closely involved** in making the arrangements for ...
- an **“at need” funeral** ...
- which was arranged **in the last 12 months** (since June 2017) and ...
- they used **a funeral director** (undertaker) as a supplier of goods and services in connection with the funeral arrangements.

1.3.4 Fieldwork was conducted during the weeks commencing: 2nd, 9th, 16th, 23rd, 30th July and 13th August 2018.

1.3.5 Research was conducted in: England (London/Greater London, Manchester, Hertfordshire, Norwich, Liverpool, Chipping Sodbury and Sutton Coldfield); Wales (Cardiff and rural areas), Scotland (Glasgow and rural areas) and Northern Ireland (Belfast and rural areas).

1.4 Main findings

- 1.4.1 Respondents demonstrated a marked sense of, and adherence to, a series of social norms around funeral arrangements. The most important factor for all respondents was the wishes of the deceased, where these were known. The need to follow the wishes of the deceased was universally respected, largely without question.
- 1.4.2 Levels of knowledge of the funerals marketplace were generally very low in this sample. Consumer knowledge about how to arrange a funeral was broad and relatively vague, but finding out more did not appeal, other than finding a funeral director to take on the task of making the arrangements when required.
- 1.4.3 When they first started thinking about the funeral arrangements, most respondents thought that funerals were expensive. They were aware that funerals cost several thousands of pounds, based on experience (both personal and the experience of other people they knew who had arranged funerals in the past). Most envisaged a cost of between £3,500 and £6,000. Only a very small number of respondents did not have any idea of what costs might be involved.
- 1.4.4 Broadly, the expense of funerals was accepted and not scrutinised *at the point of need*, as long as it fit with respondents' 'ballpark' estimates. However, reflecting back on the funerals they organised, a small group of respondents questioned why funerals were so expensive and to what extent this cost was justified.
- 1.4.5 When choosing a funeral director, a burial ground or a crematorium, the idea of the deceased's 'home area' defined decision-making. Arranging a funeral local to where the deceased had lived for a large proportion of their life remained important, even if family members had subsequently moved away.

- 1.4.6 Perceptions of having a choice of crematorium were limited, in the sense that most respondents (whether based on objective fact or subjective perception) considered that there was only one crematorium available to them (i.e. the nearest one in their area). In addition, for many respondents the deceased's wishes or having a 'family connection' with a particular crematorium imposed further subjective limitations on their choice of crematoria.
- 1.4.7 Only a small group of respondents were either already aware of two local crematoria or were made aware of an alternative crematorium by their funeral director. In a very small number of cases where their choice wasn't limited by the subjective factors described above, they chose either the closest crematorium or the one where they liked the grounds and premises.
- 1.4.8 Burial grounds were chosen by the deceased. Those arranging burials did not feel they could divert from the wishes of the deceased, even though respecting the choice to be buried often had significant cost implications.
- 1.4.9 Most respondents did not compare two or more funeral directors to help them decide which funeral director to use. There was a range of reasons why respondents hadn't shopped around, as well as variations in which of these reasons were more or less important depending on the individual(s) arranging the funeral and the circumstances of the death.
- 1.4.10 All wanted a local funeral director and this was the first factor limiting the range of funeral directors they were ready to consider. In addition, few were aware of more than two or three local firms. When deciding who to use locally, many used short-cuts to expedite decision-making, that is, pragmatic but also low-risk strategies for making a choice of funeral director: choosing the same funeral director they had used before, following someone's recommendation or basing their choice on a funeral director's reputation in the area. Using a funeral director they already knew or who came recommended reassured respondents that the funeral would go smoothly.

1.4.11 Additional practical, emotional and cultural factors reinforced respondents' inclination to rely on their previous experience or recommendations when choosing funeral directors. Specifically, a large group of respondents felt under time pressure to organise the funeral as quickly as possible, minimising the time or will they had for comparing funeral directors. A large group also reported emotional distress as one of the factors for not shopping around, as they felt that would have added more burden at an already difficult time. The research also found that cultural sensitivities around funerals may make some uncomfortable to shop around based on price, as this may be perceived in negative terms (e.g. as putting a 'price tag' on the deceased or not caring enough for them).

1.4.12 A small segment of the sample had considered different funeral directors to help them decide who to use. Amongst this group, some reported that they had found it difficult to compare prices online, because of:

- a perception of limited information provided on funeral director websites
- the way the pricing information was presented (it was typically shown as 'prices from £x')
- a belief that prices on the website did not cover everything, principally because they were not itemised.

1.4.13 By the time respondents met the funeral director to discuss the funeral arrangements, they were already committed mentally and emotionally to using that funeral director for a variety of reasons. Firstly, they felt the funeral director was trustworthy (based on their previous experience, recommendation or reputation) and didn't want to shop around further for reasons discussed before. Secondly, many had already instructed the funeral director to transport the body of the deceased to their premises before meeting them to discuss funeral arrangements in detail. As these respondents explained, to change the funeral director at that stage would require moving

the body again and (possibly) incurring further transport costs. It could also lead to delays in arranging the funeral, all of which was unwanted. For these reasons, almost all respondents felt that it would be extremely unlikely for someone arranging a funeral to change the funeral director at this stage even if any problems arose in the funeral director's service.

1.4.14 A face-to-face meeting with the funeral director was the key to confirming choices. A typical face-to-face meeting reassured respondents that they had made the right choice of provider. At the meeting, the funeral director explained how costs were structured and could be managed:

- If packaged, respondents were invited to choose the package to suit their needs and price range, and the funeral director would explain which elements could be excluded from the package or adjusted in scope within the package.
- If not packaged, the funeral director explained which were fixed costs (such as funeral director fees and disbursements) and which were variable costs (e.g. coffin, cars, order of service, flowers).

1.4.15 Most respondents felt that funeral directors explained available options and associated costs well (e.g. when choosing variable cost items), as well as keeping them aware of the overall costs throughout the process of choosing services and goods. Problems arose in a small number of cases where conversations about costs were perceived to be unclear, lacking detail or too informal (for instance, where respondents were not offered a quote in writing).

1.4.16 When asked, a majority did not think it would be appropriate to negotiate on cost under these particular circumstances. Many respondents said that to do so would make them feel and seem like a 'cheapskate', reflecting badly on them personally, the deceased, and the relationship between them.

- 1.4.17 When presented with the quote and the final bill, most focused on the total sum and were satisfied if this was within their expected ballpark range. However, the research process prompted a small number of respondents to reflect that perhaps they could have scrutinised costs in more detail.
- 1.4.18 Overall, the research evidence suggests that in arranging an ‘at need’ funeral, a more ‘normal’ consumer approach to making a purchase, which would involve ‘shopping around’, is often disrupted. From a consumer perspective, a funeral director was felt to provide a ‘distress service’ which helps consumers to negotiate a difficult and emotional situation, which is highly valued.
- 1.4.19 For most respondents, quality was largely judged in terms of service. Quality of service was defined as ‘going above and beyond’ to support funeral arrangers emotionally and helping them to achieve a meaningful farewell. For instance, holding the respondent’s dog at the crematorium, or collecting the deceased’s clothes from their home address just before the funeral.
- 1.4.20 In addition, consumers appreciated funeral directors’ professionalism, which was perceived in terms of the following aspects of their service: smart dress and presentation of their premises; responsiveness to funeral arrangers’ needs; flexibility in how and when services were provided (e.g. flexible hours); expertise in guiding respondents through the process; and a calm and respectful manner.

1.5 Conclusions

- 1.5.1 At present, consumers have no awareness of independent sources of advice about how to arrange a funeral or the costs of making funeral arrangements. Consequently, they tend to rely on the funeral director to provide them with guidance about making funeral arrangements (whether sought in person, by telephone or online).

- 1.5.2 The research suggests that consumers would benefit from independent advice on arranging funerals. However, barriers to engaging them with this information at 'the point of need' (when they are typically upset and not inclined to shop around) would need to be considered. Further research may be needed to ascertain *when* and *how* consumers could be effectively engaged with this information (e.g. at the point of need and/or through raising awareness of funeral arrangements and costs more generally).
- 1.5.3 Consumers may be more likely to be receptive to information well ahead of the point of need: for example, the range of different types of funeral available, the cost implications of different choices, the options available and the range of choice for each option.
- 1.5.4 However, to engage the general public with this information, cultural and behavioural barriers around considering death may need to be overcome. It may be worth exploring whether positioning funeral planning alongside 'life events' like taking out life insurance or will-writing, as an important expression of someone's wishes following their death, could help to bring about cultural change in the future.
- 1.5.5 In addition, some of the reasons for not 'shopping around' may be easier to address than others. For example, what is currently a largely unquestioning acceptance by consumers that 'funerals are expensive', as opposed to trying to influence or change purchasing behaviour at a point when someone is grieving and under time pressure. Raising awareness that there may be considerable variations in the prices charged by different funeral directors, and ways in which funeral costs can be managed or reduced, may prompt some to scrutinise these costs more.

2. Background and Research Requirement

2.1 Background

2.1.1 The Competition and Markets Authority (CMA) is carrying out a market study into the funerals market, to review how well the market works and if consumers are getting a good deal. There are two core areas that the CMA is proposing to investigate:

- how competition between funeral directors works, including transparency issues in the provision of funerals; and
- how competition works in the crematoria segment of the industry.

2.1.2 As part of its market study, the CMA has commissioned qualitative research with consumers to explore behaviours, experiences and decision-making processes when arranging an 'at need' funeral.

2.2 Research Objectives

2.2.1 The overall objective of the research is to explore consumers' behaviour, experiences and choices/decision-making during the process of arranging an 'at need' funeral, and to gain a detailed and nuanced understanding of the consumer journey throughout this process, with a particular emphasis on identifying when and how the funerals market may be working less well for the consumer.

2.2.2 Specifically, the research aims to understand:

- The customer journey when arranging a funeral, including:
 - the decision-making process
 - awareness and understanding of pricing and funeral packages
 - customer experiences with companies involved in the process
 - consumer behaviour when buying an 'at need' funeral

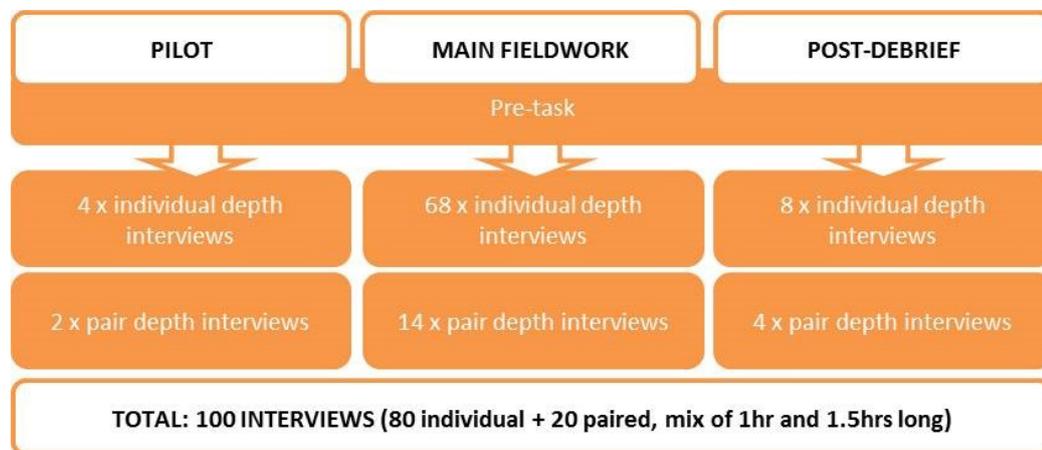
- How well the funerals market works
- Consumer perspectives on potential solutions to problems in the funerals market

3. Research Methodology and Sample

3.1 Methodology

3.1.1 Since the aims of the research were essentially exploratory, a qualitative approach was chosen. The research objectives were open-ended and therefore discursive responses were required in order to address them in full.

3.1.2 A summary of our approach is outlined below, followed by a discussion of the rationale for the proposed methodology and the sample structure.



3.1.3 RWL recommended individual depth interviews (1 hour's duration) and paired depth interviews (1.5 hours' duration). These interview formats were considered the most appropriate approach for this research, because of the sensitive nature of the topic. Revisiting the experience of arranging a funeral can trigger memories that can be distressing to respondents and therefore privacy was important in ensuring they were comfortable discussing the topic.

3.1.4 Respondents were also asked to complete a pre-task ahead of interviews to help them recall the details of the funeral they arranged, e.g. whether and how the cost of the funeral was itemised. Specifically, they were asked to look at the documents related to the funeral they arranged and, if possible, bring these to the interview.

3.2 Sample

3.2.1 Qualitative samples are purposive; they aim to *reflect* rather than *represent* a specified population. A total sample of 80 individual in-depth interviews and 20 paired depth interviews were completed.

3.2.2 All respondents met four key criteria. They were:

- **closely involved** in making the arrangements for ...
- an **“at need” funeral** ...
- which was arranged **in the last 12 months** (since June 2017) and ...
- they used a **funeral director** (undertaker) as a supplier of goods and services in connection with the funeral arrangements.

3.2.3 More detail on the key criteria is outlined below:

- All respondents were *someone who had sole or shared responsibility for making important decisions about the funeral such as what kind of funeral to have, when and where it would take place, who would lead the funeral service, how much to pay for the arrangements being made, and agreeing/authorising the costs.*
- **Excluded** funerals that *were partly or fully paid for in advance of someone’s death because the deceased had bought a pre-paid funeral plan.*
- **Included** funerals that *were paid for at the time the person died (or – in cases where someone had received a terminal illness diagnosis and was involved in planning their own funeral – shortly before they died).* These are called “at need” funerals.
- Respondents had **met with and/or spoken to the funeral director** *to agree what goods and services they (the funeral director) would provide as part of the necessary arrangements.* (N.B. while it is possible to arrange a

funeral without any involvement from a funeral director, they are engaged in the majority of UK funerals.)

3.2.4 An overview of the sample structure is outlined below.

Criteria		Individual depths (80)	Paired depths (20)	TOTAL (100)
Type of funeral	Burial	21	3	24
	Cremation	59	17	76
Age	18-35	7*	6*	13*
	36-50	26*	14*	40*
	51-65	29*	12*	41*
	66+	18*	8*	26*
Gender	Male	31*	16*	47*
	Female	49*	24*	73*
Socio-economic group ¹	ABC1	45*	16*	61*
	C2DE	35*	24*	59*
Location	England	61	15	76
		61 cremation, 15 burial		
	Wales	6	2	8
		5 cremation, 3 burial		
	Scotland	9	2	11
		9 cremation, 2 burial		
Northern Ireland	4	1	5	
	4 burial, 1 cremation			

*These figures are number of respondents rather than number of interviews

*Criteria for paired depths were based on lead respondents

- All respondents had used the services of a funeral director (an undertaker)
- By type, respondents had used a good mix of funeral directors, specifically:
 - 67 independent funeral directors (including Funeral Partners)

¹ Socio-economic group (SEG) is a classification system based on occupation. It enables a household and all its members to be classified according to the occupation of the Chief Income Earner (CIE).

Groups are most often defined as follows:

A - Higher managerial, administrative, professional, eg. chief executive, senior civil servant, surgeon.

B - Intermediate managerial, administrative, professional, eg. bank manager, teacher.

C1 - Supervisory, clerical, junior managerial, eg. shop floor supervisor, bank clerk, salesperson.

C2 - Skilled manual workers, eg. electrician, carpenter.

D - Semi-skilled and unskilled manual workers, eg. assembly line worker, refuse collector, messenger.

E - Casual labourers, pensioners, unemployed, eg. pensioners without private pensions and anyone living on basic benefits.

- 19 Co-op funeral directors
- 14 Dignity funeral directors

3.2.5 Fieldwork was conducted during the weeks commencing 2nd, 9th, 16th, 23rd, 30th July and 13th August 2018.

3.2.6 Research was conducted across a range of locations: England (London/Greater London, Manchester, Hertfordshire, Norwich, Liverpool, Chipping Sodbury and Sutton Coldfield); Wales (Cardiff and rural areas), Scotland (Glasgow and rural areas) and Northern Ireland (Belfast and rural areas).

3.2.7 The report includes anonymised verbatim quotes from respondents which are labelled to give the reader an indication of key sample criteria.

3.3 A note on methodology

3.3.1 Qualitative samples are purposive and quota-driven in nature; they are designed to achieve specific outcomes. Consequently, they have no quantitative accuracy in terms of identifying proportions of populations holding stated views.

3.3.2 Qualitative research is a method often adopted in response to a creative development brief. The open and discursive nature of qualitative questioning is a strength when exploring 'what works' (and what doesn't) when reviewing written or visual materials.

3.3.3 For these methodological reasons, it is not appropriate to present qualitative findings in terms of the numbers of respondents expressing certain views. The findings in this report are therefore described in qualitative terms. As a purely indicative guide: terms such as 'a small group' indicate a number in the region of 5-10 respondents; terms such as 'a very small group' indicate a number less than 5. 'A large group' refers to a group of 30+ respondents, whereas 'a very

large group', 'most' or 'majority' indicate a significant proportion of respondents, i.e. over two thirds.

4. Main Findings

4.1 Before arranging the funeral: attitudes and awareness

Attitudes and social norms

4.1.1 Respondents demonstrated a marked sense of, and adherence to, a series of social norms around funeral arrangements. The most important factor for all respondents was the wishes of the deceased, where these were known. The need to follow the wishes of the deceased was universally respected, without question.

Cremation is in my mother's will, so that was a straightforward decision. She said she would want to be cremated. I'm not religious, my mother wasn't particularly religious, and neither is my sister, so we decided to have a non-religious cremation. We wanted a non-religious but fairly traditional service really. [Male, 49, B, Cremation, Independent, Hertfordshire]

4.1.2 The social norms reflected by respondents included some non-negotiable elements; a majority of respondents adhered to these norms. These elements included:

- A funeral director to store the body and to make arrangements for transporting (hearse) and disposing of the body (burial or cremation)
- A service (whether religious or non-religious), formally conducted by someone (clerical or lay), the presence of mourners and a gathering afterwards
- A certain standard of coffin, not visibly made out of the cheapest material. This was one area where the wishes of the deceased might be overridden, although only in the direction of getting a more expensive option. For example, two respondents had deemed the cheapest coffin option of the deceased to be 'inappropriate' and so opted for a more expensive model.

I initially planned to get the cheapest coffin but when I looked at the brochure it looked like a box. I couldn't put him in that for his funeral, so I got a slightly more expensive one that looked like a coffin. [Female, 40, B, Cremation, Large Brand², Hertfordshire]

Plywood? Oh, come on – you don't want to be a cheapskate. [Female, 53, C2, Cremation, Large Brand, Hertfordshire]

4.1.3 Some elements were perceived as negotiable by a large number of respondents. These could be dropped if the bereaved felt they had the tacit permission of the deceased to do so, or if the bereaved agreed that this would best reflect the wishes of the deceased. These elements included:

- Car (for the family of the deceased)
- Coffin quality, e.g. choosing cheaper options if not always the cheapest
- Visiting the body
- Embalming
- Flowers
- Death notice (NB: this, however, was seen as more of a non-negotiable element in Northern Ireland).

The funeral director advised us on a basic coffin as it was a cremation. She explained that it looked good, not cheap. My brother wanted a funeral car. We didn't have embalming or chapel of rest as we'd said our goodbyes. I did the order of service and sorted out the vicar's fee. [Pair, 65 & 66 years, B, Cremation, Large Brand, Nottingham]

² The term 'Large Brand' is used throughout this report to refer to Co-operative, including regional co-operative, and Dignity funeral directors.

We knew straight away we didn't want some kind of procession. We would prefer to just arrive at the crematorium in the waiting room with many of the people that are going to come as well. It's difficult to say without sounding mean to other people, but it seems like a bit of attention seeking. It's not a show. [Male, 49, B, Cremation, Independent, Hertfordshire]

4.1.4 Respondents would sometimes describe the funerals they organised as 'simple' if they felt that those funerals were not ostentatious and they had tried to keep the funeral costs within a certain budget. However, within the price of this 'simple' funeral, respondents still expected the 'non-negotiable' elements to feature, such as a service, a certain standard of a coffin, and some of the more negotiable elements too (e.g. visiting the body).

My mother always said, 'Don't spend too much money on my funeral, better to leave something for the grandchildren'. I wanted a basic, simple funeral but I wouldn't have wanted a funeral without a family car or a service. That wouldn't feel right to me. [Female, 46, C1, Cremation, Independent, Hertfordshire]

4.1.5 Only a very small number of respondents were willing to go completely outside social norms in relation to the funerals they had arranged. For almost all respondents, a 'DIY' approach to arranging a funeral, or a 'direct funeral'³, lay outside of social norms. Moreover, preparedness to relax adherence to social norms varied across different socio-economic groups, age groups, ethnicities and religions:

- C2DE respondents were more likely to feel it was important to adhere to all the different elements of the traditional funeral norm, whereas a very

³ A direct funeral is a disposition option in which the body is cremated or (less frequently) buried in the days immediately following the death, without a funeral service/ceremony beforehand. The disposition is usually not attended by the bereaved.

small number of respondents who ignored some social norms were all BC1.

- When the deceased were older (e.g. aged 65+), respondents often felt that following tradition was important because it is what ‘that generation’ would have wanted.
- Conversely, respondents under 65 years of age were more likely to express interest in having a personalised funeral where the coffin, dress code, music, speeches and even a route to the funeral could be tailored to reflect the deceased’s character and passions. Personalising funerals in this way served the purpose of celebrating the life of the deceased, which gave respondents license to diverge from cultural norms.
- Where respondents were religious (e.g. Catholic, Jewish) or belonged to particular ethnic groups with their own funeral traditions (e.g. Indian, African-Caribbean) following religious or cultural norms in organising funerals was also very important.

I helped organise a funeral for my husband’s mum who died. She was Catholic and wanted it all, the wake at home; so quite a lot to do. She was that generation. My husband knew she wanted to be buried and wanted to be taken home, definitely. It’s a Catholic thing in this area, very local community. They all knew [her]. She was home for 4 days. It was a very big funeral with 6 cars, the works. [Female, 42, C2, Burial, Independent, Liverpool]

My uncle passed away. My auntie was in shock. I helped her and my nephew organise the funeral. We’re Muslim and it is a religious process. We used a funeral director who deals with our community. The most important part is the religious process; the body has to be washed, shrouded before the service and then burial. [Pair, 25 & 44 years, C1, Burial, Independent, Birmingham]

Where tradition was more important, respondents were less likely to drop any elements of the funeral norm, e.g. having a family car was non-negotiable, formal dress code for funeral directors was important, mourners had to be dressed in black.

Examples of attitudes to funeral traditions:

- Respondents from close-knit 'working class' communities in Liverpool and Manchester talked about the importance of doing the funeral 'the right way'. For example, two sisters [Pair, 40-60 years, D, Cremation, Independent, Manchester] who arranged a funeral for their father explained that they had to have a family car to avoid upsetting their mother. Without one, she would have felt they were 'being cheap about their dad' and not treating either of their parents respectfully.
- A respondent [Female, 66+, C2, Cremation, Independent, Hertfordshire], organising a funeral for her mother who was in her 80s when she died, explained how she had decided to not use a particular funeral director because of the funeral director's appearance. The family had used the funeral director before and she had provided a good service, but the respondent's mother was offended by the funeral director's choice of clothing. Because of this, when the respondent organised her mother's funeral, she felt she couldn't use the same funeral director again.
- The two respondents who challenged social norms had experience of arranging funerals for previous partners. They were driven by a wish to personalise the funeral they were arranging and to differentiate them from previous funerals they had arranged. For example, one of them [Female, 66+, B, Burial, Independent, Hertfordshire] came closest in our sample to an entirely DIY approach because she only used the funeral director to transport and store the body. She described this as "*a line she didn't want to cross*", even though she challenged convention in other ways, such as by using a body bag instead of a coffin/casket. The other [Female, 60, C1, Cremation, Independent, London] came closest in our sample to adopting a 'direct funeral' (no service) approach but attended the cremation with a couple of close friends. However, this respondent did invest in a big party after the funeral.

Knowledge of the market: arranging a funeral

4.1.6 Levels of knowledge of the funerals market were generally very low.

Consumer knowledge about how to arrange a funeral was broad and relatively vague, but finding out more did not appeal (other than finding a funeral director to take on the task of making the arrangements).

We had so many questions ... how do we get to see her [the aunt]? Can we dress her? There was so much I didn't know and realise. [Female, 33, B, Cremation, Independent, London]

4.1.7 Some respondents displayed a range of general knowledge, derived from attending, or speaking to people who had organised, other funerals. This was regarded as helpful in terms of:

- recommending funeral directors
- identifying ballpark costs.

Examples of consumers' knowledge about arranging funerals:

- Two sisters [Pair, 50-60 years, D, Cremation, Independent, Manchester] organised a funeral for their father using a local funeral director well-established in their community. From other people's recommendations, they were confident he would deliver a good service and would be cheaper than their local Large Brand and another more upmarket independent funeral director they knew about.
- A respondent [Female, 54, C2, Cremation, Large Brand, Bedfordshire], together with her siblings and mother, organised a funeral for her father. Her neighbour was a florist so had some contacts with local funeral directors. She recommended one of them and gave the respondent their price list.

We had a rough idea about how much it would cost from listening to other people who said it costs £5-6k. [Female, 69, C2 Burial, Large Brand, Hertfordshire]

4.1.8 Some respondents displayed experiential knowledge, derived from arranging other funerals. This was perceived as helpful in terms of:

- understanding what arrangements needed to be made
- the range of options available
- identifying ballpark costs.

I know funerals are very expensive. People always say it's cheaper to live than to die. I knew it runs to thousands and thousands. I knew coffins weren't cheap. But I probably couldn't give you an amount.

[Female, 33, B, Cremation, Independent, London]

4.1.9 However, experience of arranging other funerals was not always helpful, particularly when those *previously* arranged and those *to be* arranged are very different, for instance a Jewish burial vs a non-Jewish cremation.

I only ever knew about Jewish funerals where we pay to the synagogue funeral board who take care of everything, so I didn't know anything about organising [non-Jewish] funerals.

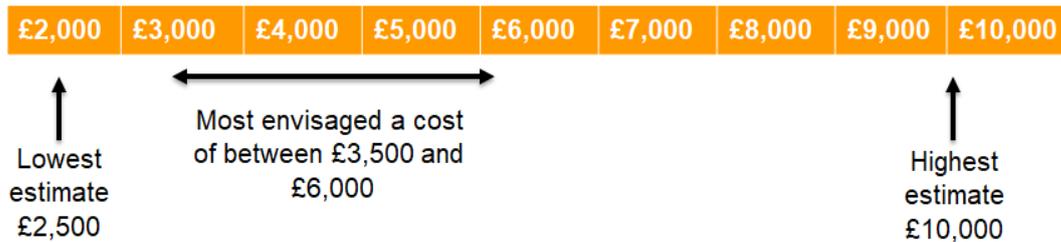
[Female, 62, C1, Cremation, Large Brand, Manchester]

4.1.10 There were a few cases where the deceased hadn't said anything about their funeral wishes. In these cases, the family consulted each other and tried to guess what the person would have liked; and they usually based their decisions on what they knew about the deceased (that is, they opted for a church service if the person was religious, or opted for a burial if the person was, say, Catholic or African-Caribbean).

Knowledge of the market: price estimates

4.1.11 Respondents typically said that, when they first started thinking about the funeral arrangements, they anticipated the cost as falling within a range 'between £x and £y' or as being 'about £x'. Only a few did not have even a

rough idea of what costs might be involved. Respondents thought that funerals were expensive (that is, they cost several thousands of pounds), based on experience (both personal and the experience of other people they knew who had arranged funerals in the past). The price range of estimated costs is set out below:



4.1.12 Broadly, the assumed expense of funerals was accepted (although some consciously opted for prices at the lower end of the £3,500-£6,000 range generally anticipated by consumers). Ballpark costs (what consumers *thought* they would need to pay) were extremely influential; respondents based satisfaction with *actual* costs on how well they ‘fit’ with their ballpark cost estimates.

From what we heard from friends who’ve arranged funerals, we thought it would cost £4,000-£5,000. [Male, 66, B, Cremation, Independent, Bedfordshire]

I thought their price was very reasonable as I feared it would be more like £10,000 but in the end it was £4,579. [Female, 54, B, Burial, Independent, Manchester]

4.1.13 There was very little awareness that pricing could vary significantly between different funeral directors or different crematoria. In addition, most were unaware of the potential difference in cost of cremations versus burials. Where this difference was bigger, for example, in London or the Home

Counties, this came as a shock to some who arranged burials in those areas. These respondents typically expected the funeral cost to fall within the above mentioned 'ballpark' costs (£3,500 -£6,000), but they reported that the burials they organised cost them close to £10,000.

4.2 Choosing the funeral location

The importance of home

4.2.1 The idea of the deceased's 'home area' defined decision-making. Arranging a funeral local to where the deceased had lived remained important, even if family members had subsequently moved away. Unless expressly stipulated by the deceased, respondents arranged funerals that were held local to:

- where the deceased had lived prior to death
- OR*
- where the deceased had lived most of their lives (in cases where the deceased was living in residential accommodation more recently).

Where she lived was most important, because that's where the family home is. That's probably the most important distance because that's where most of the people coming for the funeral would be. I'm the one that's moved away so I had to make the sacrifice. [Female, 56, C1, Cremation, Independent, London]

She was born and bred here. This was where the first house of her parents was when they came from Jamaica. She was rooted here. [Female, 33, B, Cremation, Independent, London]

4.2.2 The drive for arranging a 'local' funeral was clearly rooted in a sense of 'belonging' to a place in life – and therefore in death. 'Belonging' to a place meant:

- Where the deceased had lived for a long time
- Where they had lived independently and raised their family
- Where friends (and therefore mourners) lived
- Where they may have identified a burial ground.

Crematorium

4.2.3 Perceptions of having a choice of crematorium were limited, in the sense that most respondents considered (whether based on objective fact or subjective perception) that there was only one crematorium in ‘their area’ (typically characterised as being within a 10-20 mile radius of where they and/or the deceased had lived).

We wanted to use Garston, that’s our local crematorium. This is where the grandmother’s [the deceased’s] home was and easy for everyone to get to, plus other family members were also cremated there. [Female, 32, C1, Cremation, Large Brand, Hertfordshire]

4.2.4 In addition, for many respondents, the deceased’s and/or the bereaved’s preferences for the funeral imposed further subjective limitations on their choice of crematoria:

- Often, the deceased had expressed their wish to be cremated in a particular (local) crematorium and the family followed this instruction.
- Some respondents also felt they had a ‘family connection’ with a particular local crematorium because other family members were cremated there, so it was important to use the same place.

My father-in-law said he wanted to be cremated in our local crematorium and for his ashes to be interred at the same place as his wife’s. [Male, 66, C2, Cremation, Independent, Bedfordshire]

I imagined you could go anywhere you wanted, but it was never a consideration so I didn't really think about it. All the family have been cremated there, that's where we're going. The other ashes are in that crematorium. There are probably others locally, but that is by far the most well-known one in that area. [Male, 56, C1, Cremation, Independent, Manchester]

- 4.2.5 Funeral arrangers' practical considerations around the ease of attending the funeral further influenced the choice of crematorium for many. Proximity to the deceased's home was an important criterion and typically funeral arrangers chose the closest crematoria. Short journey times (typically 20-30 minutes by car) from the deceased's home to the crematorium and on to a local gathering afterwards were considered to be a benefit. This was also seen as facilitating access for local mourners (who were often older).
- 4.2.6 In addition to the key factors discussed above, the perceived attractiveness of the premises and grounds was also important to many, as they appreciated being in a calm, pretty and well-kept place, both at the funeral and if visiting the place where the deceased's ashes were interred.
- 4.2.7 Only a small group of respondents were either already aware of two local crematoria or were made aware of an alternative crematorium by their funeral director. In a very small number of cases (where their choice wasn't limited by subjective factors described above in 4.2.4), they chose either the closest crematorium or the one where they liked the grounds, premises and facilities. For example, a very small number of respondents were impressed with crematoria which were well-equipped in terms of technology, for example, they had options to Skype services or project pictures of the deceased. None cited cost as a reason for choosing a crematorium.

We chose a crematorium that was close to my step-father so he could come and visit. I also checked what the crematorium looked like and I

thought it looked nice, it seemed peaceful, surrounded by countryside.

[Male, 66, B, Cremation, Independent, Bedfordshire]

4.2.8 There was also very little awareness amongst respondents that crematoria might offer variable pricing depending, for example, on room size, day of the week and time of day for which the funeral was scheduled, and the length of time slot booked. In a small number of cases, funeral directors provided information about different prices for different time slots and rooms (if available). How respondents made decisions in response to this information varied, with some opting for cheaper times of day (e.g. early morning) and others prioritising other factors over cost (e.g. convenience, fitting around the schedules of other family members).

Examples of managing crematorium costs:

- One respondent [Female, 40, C1, Independent, Cremation, Hertfordshire] organised a funeral for her partner. As no money was set aside for the funeral beforehand, she was keen to keep the costs down. The funeral director asked her if she wanted a bigger or smaller room in the crematorium and she chose the smaller room, both to reduce the costs and to make sure the room seemed full of people on the funeral day.
- A respondent [Male, 66, B, Cremation, Independent, Bedfordshire], together with his siblings and step-father, organised a funeral for his mother. The funeral director informed the respondent that costs varied for different time slots, but this wasn't a consideration for this family because their priority was to choose a time that would suit relatives who were travelling to the funeral from different parts of the country.

4.2.9 Overall, respondents' experience of the crematoria they used was positive, because everything had run smoothly on the day. However, a small number pointed out that they disliked how crematoria felt like 'conveyor belts' for funerals: cremations were scheduled very close to each other and they could see other mourners leaving and arriving. Nevertheless, most did not feel they were rushed by the crematorium.

There is a choice of two crematoriums here. A larger one which is cheaper but I never liked it, it feels like you're on a conveyor belt. I chose the smaller one, £100 extra but we weren't fussed about that. And chose the time to suit us. [Female, 56 years, C1, Cremation, Large Brand, London]

Burial ground

4.2.10 Burial grounds were typically chosen by the deceased. Those arranging burials did not feel they could override or ignore the deceased's wishes in this respect, despite the fact that respecting the choice where to be buried could have significant cost implications. Several criteria influenced the choice of burial ground. Typically, they were:

- Associations with the local church that the deceased had attended
- The site of previous family burials; for instance, spouse or parents
- A faith-specific burial ground (this was a particular criterion for Jewish respondents)

Examples of respecting instructions around burial:

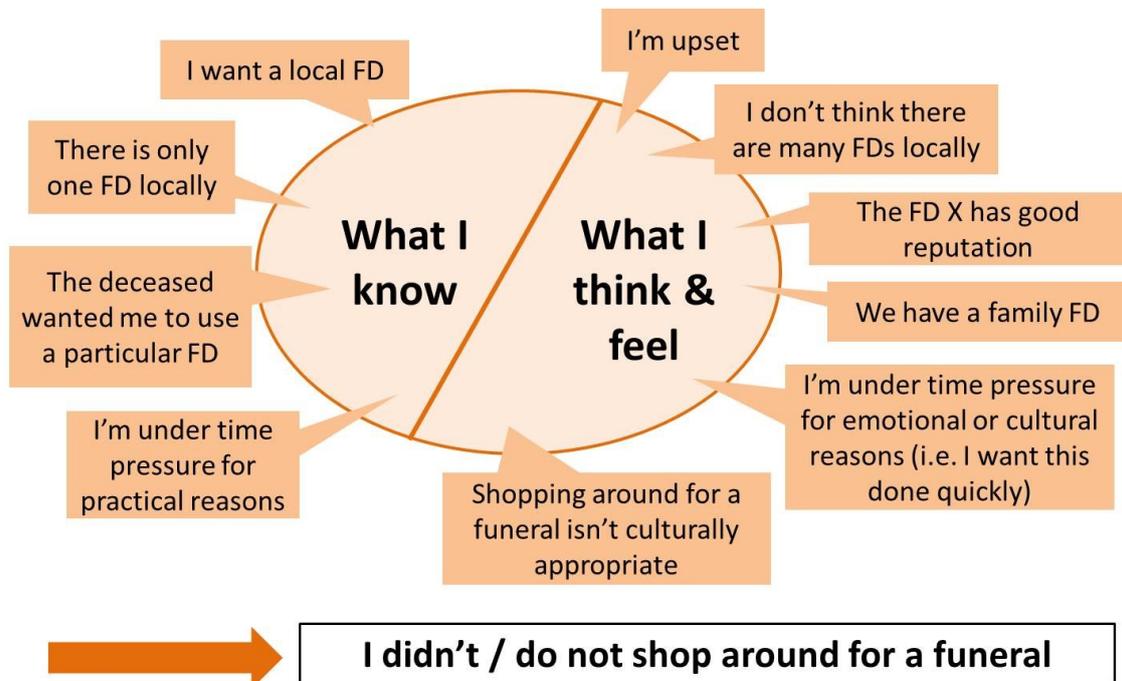
- The perceived need to fully respect the wishes of the deceased is illustrated by one respondent [Female, 66+, B, Burial, Independent, Hertfordshire] who organised a 'green burial' locally, only to discover instructions from the deceased for a traditional burial in a different location (one where other family members had been buried). Since the location stipulated had closed to new dispositions, the respondent was forced to organise a burial at the new burial ground the associated church now used.
- A family organising a Muslim funeral was shocked at the cost of the burial plot which was £3,000, but still felt they had to go ahead with the purchase and respect the wishes of their uncle about where he wanted to be buried. [Pair, 25 & 44 years, C1, Burial, Independent, Birmingham]

There was no debate, it was a burial – the family plot is there for a lifetime. In country areas there are no cremations. Maybe in the city it's different. There will be no more graves in the graveyard where my

daddy is buried, it's all an ancient monument. [Female, 62, B, Burial, Independent, Northern Ireland (rural)]

4.3 Choosing the funeral director

4.3.1 Most respondents did not compare two or more funeral directors to help them decide which funeral director to use. There was a range of reasons why respondents hadn't shopped around (as shown in the diagram below), as well as variations in which of these reasons were more or less important depending on the individual(s) arranging the funeral and the circumstances of the death:



4.3.2 All wanted a **local funeral director** and this was the first factor limiting the range of funeral directors respondents were ready to consider. As well as the importance of choosing a funeral director from the deceased's home area, there were also felt to be practical benefits to choosing a local funeral director, which strengthened the rationale behind the decision to do so. The general perception was that it would be easier to visit the funeral director in person during the process of making arrangements. This was important for

family members who lived locally and preferred to discuss funeral arrangements with their funeral director face-to-face.

Everything was within 10 minutes. [Female, 41, C1, Cremation, Large Brand, Hertfordshire]

I went to the funeral director that was closest to me so I could go there easily whenever I needed to. That was the only thing I looked at. I didn't even think of anything else. [Female, 69, C2, Cremation, Independent, Hertfordshire]

4.3.3 Once again, there was a preference for minimising journey times from the place of death (or the deceased's home) to the funeral director and from the funeral director to the crematorium or burial ground. This was seen to facilitate access for those who wished to visit the deceased while they were in the care of the funeral director, as well as those attending the funeral. A driving time of 10-20 minutes between the key locations within the home area was typical.

4.3.4 Within their local area, respondents typically had **limited awareness of available funeral directors**, with few aware of more than two or three local firms. Often, these were the well-established funeral directors in their area or those they had encountered through attending or organising previous funerals. There was very little interest in finding out if any other funeral directors were available locally, either because respondents knew from the outset who they wanted to use or because the tendency for those who considered different funeral directors was to do a fairly limited search.

I didn't have a choice as he was only one in that area and all my relatives had used him. [Female, 65, C2, Cremation, Independent, Birmingham]

We used [Large Brand] before for my dad's funeral and they were good. We knew everything would go smooth with them which is what we wanted. I couldn't see why we would go with anyone else. [Pair, 49 years, C2, Cremation, Large Brand, Hertfordshire]

4.3.5 When deciding who to use locally, respondents typically used **short-cuts to expedite decision-making**, that is, pragmatic but also perceived low-risk strategies for making a choice of funeral director. The preferred short-cuts reported included:

- Copying a previous choice of funeral director (either from personal or family experience); this preference was sometimes reinforced by the deceased person's choice of funeral director.
- Copying someone else's previous choice of funeral director (that is, acting on a recommendation of a friend, family member, care home, wider community). A recommendation would typically come from a religious leader in NI.
- Basing their choice on the *assumed* reputation perceived to be indicated by a funeral director being a well-known local name or national brand.

All my family live here. We chose [name redacted] funeral director, everybody knows him. We have used him for all other family funerals. He is really good, he knows all my family and he's been very good. He knows the area so well. [Female, 56, C2, Burial, Independent, Wales (rural)]

I'd never arranged a funeral before. The lady at the care home was excellent. I didn't know what was involved. She didn't want to suggest an undertaker but she said other relatives had given good feedback about [funeral director name redacted]. She advised me to ring the funeral director ahead as it was clear it was a matter of 24 hours or so. I rang them and they were kind and gentle and helped me in knowing

what to do. I spoke with [name redacted] and she looked after me throughout. Very kind. [Female, 28, B, Cremation, Independent, London]

[The funeral director we used] was local, my family had used them before and I knew my aunt would have preferred it to be local. [Male, 54, C2, Cremation, Independent, Glasgow]

Using a funeral director they already knew or who came recommended reassured respondents that the funeral would go smoothly. Equally, most were open about their wish to put the funeral arrangements into the hands of a funeral director relatively promptly.

4.3.6 Additional practical, emotional and cultural factors reinforced respondents' inclination to rely on previous experience of funeral directors or recommendations and not consider other funeral directors:

- A large group felt under **time pressure** to organise the funeral as quickly as possible for a variety of reasons. Many within this group hoped the funeral would give them a sense of closure, so felt it was important to arrange it for as soon as possible. A smaller group were also under time pressure for practical reasons if the deceased's body needed to be moved quickly (typically if they died at home or in a care home). Another small group were also under time pressure for cultural reasons, where particular religions or traditions dictated that the deceased should be buried or cremated very quickly after the death. In all these different cases, respondents felt pushed to choose a funeral director promptly and used the short-cuts described above.

We didn't have time to think about different undertakers. We went with the one recommended. And they were very good from the beginning so no reason to check. If money was tight, I might have

looked online. We didn't want the stress. [Pair, 64 & 66 years, B, Cremation, Large Brand, Norwich]

- A large group also reported **emotional distress** as one of the factors for not shopping around. When probed around reasons for not considering different funeral directors, many explained that they had been struggling to handle their grief and deal with practical arrangements at the same time. Reflecting back on this experience, respondents felt that considering different funeral directors and shopping around would have made their task even more complicated, which they did not want at the time. In a very small number of cases, respondents also talked about their partners or friends being too distressed to deal with the practical arrangements of organising a funeral so they had to step in to help them.

We were in complete shock. My husband was only 56 years old. My sisters and daughters helped with arranging the funeral. I was in a daze. Still find it hard a year later. [Pair, 52 years, C2, Cremation, Independent, Liverpool]

When my dad died, my mind was swimming like in a storm. I didn't know what I was doing. I was relieved when I finally went to the funeral director and they took over. [Male, 66, C2, Cremation, Independent, Bedfordshire]

- Perception that it was **inappropriate to shop around for funerals** was another influencing factor, although the degree to which this was actively considered when arranging a funeral varied. A small group of respondents felt strongly that it was not respectful to the deceased to 'shop around', particularly on the basis of price, when making arrangements to commemorate their life. However, many other

respondents were aware of cultural sensitivities surrounding funerals where 'shopping around' to save money may be perceived in negative terms (such as putting a 'price tag' on the deceased or not caring enough if price is a factor in decision-making).

It wasn't very nice really. It's just putting someone's value in coffin. How valuable was their life? What should they have? It's not really about that, is it? But it comes down to money in the end. [Female, 53, C2, Cremation, Large Brand, Hertfordshire]

In the 8-9 months my aunt was at the nursing home, I got friendly with the staff. During that time, one of the lady's sons took his own life. It was awful. She asked me whether I'd got quotes, and she said when her son died her husband got everything in writing, he was that kind of man. I was totally shocked. [...] I thought it was very cold. I thought he'd be very so grief stricken you wouldn't know your name. Although with my aunty it was the next stage of her life, it still came as a shock. [Female, 67, C2, Burial, Independent, NI (rural)]

- 4.3.7 A small segment of the sample had compared different funeral directors to help them decide who to use. They compared different funeral director options in order to give themselves a greater sense of control over funeral costs and quality of service. However, the extent of their searches was (arguably) extremely limited (see next section for detail on how searches were conducted). For example, only one respondent from this group obtained actual quotes for the services they wanted from two to three funeral directors before choosing one.
- 4.3.8 This small group included those with a complete lack of prior experience in arranging a funeral and those who had no reliable sources for recommendations because:

- it was the first funeral arranged by a new generation in the family
- the funeral was being arranged in a different location to where the arranger(s) lived
- the arranger(s) were directed to follow a shortlist of options (by a church, care home or derived from community contacts).

While they shared particular circumstances as outlined above, funeral arrangers who compared funeral directors varied in terms of their demographic characteristics (e.g. age, gender, socio-economic background) and where they lived.

Examples of researching funeral directors:

- A respondent [Female, 33, B, Cremation, Independent, London] wanted to help her young cousins organise a funeral for their mother. As she had no previous experience in organising funerals – and neither did the cousins who were in their 20s – she went online to search for local funeral directors but also talked to friends and family in the area. She looked at two or three funeral directors’ websites but felt they lacked clear information about prices. Eventually, ‘word of mouth’ recommendations influenced their choice of funeral director rather than funeral directors’ information online.
- A respondent [Female, 54, B, Burial, Independent, Manchester] was helping a friend organise a funeral for her grandmother (because the friend was very distressed). She didn’t know any funeral directors in the area where the deceased had lived because she lived elsewhere, so she looked for local funeral directors online and then followed up that initial search with phone calls to three of them. Her key selection criteria were whether the funeral directors could organise a burial at a particular burial ground and the cost. The search helped her find the funeral director who met both requirements.

Comparing funeral directors: how the search was conducted

4.3.9 The small group who compared funeral directors used the following search methods and criteria to help them choose the funeral director:

Of the small group who compared FDs	Most conducted a fairly cursory comparison	A very small number looked for a little more information
Method of search	- Visiting FD premises on foot - Or looking at FD websites	Using FD websites and then ringing for more information
Decision making criteria	Initial response of the FD (whether in person or by telephone) was critical. Respondents did not recontact an FD if staff were unavailable or if they did not like their manner.	- The services provided by the FD - As well as their prices Even type of search was not particularly in depth

I knew there were a few funeral directors on the high street. I went there one afternoon and went inside for a look in all three. Two felt rushed and I didn't feel they were very friendly and had time for me. In the third one the people were very friendly and sympathetic and I went with them. [Female, 46, C1, Cremation, Independent, Hertfordshire]

4.3.10 Some of the respondents who had compared funeral directors, but not all, looked for information about price. All of these respondents used funeral director websites to source and compare information.

4.3.11 Of the very small number of respondents who had compared prices, some reported that they had found it difficult to compare prices online, because of:

- a perception of limited detailed information provided by funeral director websites
- the way the pricing information was presented (respondents reported that it was typically shown as 'prices from £x')
- a belief that prices on the website did not cover everything, principally because from what they recalled the costs were not itemised.

I looked at their website before I met them but it's very basic. The prices are just 'from £X' and then 'send us an inquiry'. It's so much easier to talk to people. The middle package was from £3,850. [Female, 33, B, Cremation, Independent, London]

I did go on the internet and Google searched. It's difficult to find costs in detail that you could compare. Some had averages and mentioned optional extras. Most I think if I remember had different packages, usually three. But we weren't really sure about optional extras. [Female, 30, C2, Cremation, Independent, Wales (urban)]

Respondents in this group felt more detailed pricing information on funeral directors' websites would have made it easier for them to compare funeral directors in terms of cost. Specifically, they wanted to be able to see both the prices of different packages where available and itemised pricing lists for goods and services. More generally, when shown examples of funeral directors' pricing information during research interviews, many respondents expressed similar preferences.

4.3.12 Where respondents decided not to go ahead with a particular funeral director this was either because they didn't like the funeral director's manner (e.g. they found them rushed or unsympathetic), or (most commonly) because the price was not within the ballpark range they had in mind.

4.3.13 However, not all decisions were ultimately determined by price. For some, other factors were more important, such as the ability to arrange a burial at a particular burial ground, the location of the funeral director, brand, and perceptions of service.

4.3.14 For some respondents, company ownership and brand perceptions played a role when comparing funeral directors. For example,

- Some preferred to use an independent funeral director because they assumed their service would be more personalised and less profit-driven.
- A few liked the idea of using a large, well-established, national brand they trusted.

I feel more inclined to go for a smaller business when it comes to funerals, than a chain. Working for a large corporate, I know what their motivations are. I'm not sure behind the scenes they care about anything other than the bottom line. It's such a personal thing, and when you're working for a big chain, for many people it could be just a job. When it's your own business, of course it's your job, but they've got more invested in it somehow. Because it's such a personal thing, it somehow feels more attractive to go with that option. [Male, 49, B, Cremation, Independent, Hertfordshire]

With this exception, there were no other differences between customers of different types of funeral directors (i.e. independent or different Large Brands) in this sample, neither in terms of their behaviour when arranging a funeral nor demographic make-up.

4.3.15 Certain other potential criteria for comparing funeral directors did not come into play.

- For example, most respondents hadn't considered whether funeral directors held particular qualifications or were members of a trade body when making a choice. This was due to a mix of reasons: other considerations (as outlined throughout 4.3) being more important and respondents assuming that to operate as a funeral director the company had to meet certain industry standards.
- No one inquired about the nature and quality of funeral directors' mortuaries when choosing a funeral director or took this into

consideration. Again, respondents assumed funeral directors had to meet certain industry standards. Many also found thinking about the deceased's body stressful and preferred not to know details beyond the practical information they needed if they wanted to visit the body.

Committing to using a funeral director

4.3.16 Typically, by the time respondents met the funeral director to discuss the funeral arrangements, they were already committed mentally and emotionally to using that funeral director for a variety of reasons. Firstly, respondents were committed to using the chosen funeral director because of their perceived trustworthiness (based on their previous experience, recommendation or reputation) and not wanting to shop around for reasons discussed before. Secondly, many had already instructed the funeral director to transport the body of the deceased to their premises before meeting them to discuss funeral arrangements in detail. As these respondents explained, to change the funeral director at that stage would require moving the body again and (possibly) incurring further transport costs. It could also lead to delays in arranging the funeral, all of which was unwanted. For all these reasons, funeral arrangers in this sample felt that it would be extremely unlikely for someone arranging a funeral to change the funeral director at this stage even if any problems arose in the funeral director's service.

I just think that once you walk through that door, once they've got the body, that's it – you're stuck with them. If you wanted to change then, they'd say they already transported the body. So would you have to pay for that twice? [Male, 66, B, Cremation, Independent, Bedfordshire]

4.3.17 In most cases, a face-to-face meeting reassured respondents that they had made the right choice of provider. The funeral director's manner and how respondents were treated in this situation were critical to providing this reassurance, signalled by:

- Premises that were calm, peaceful and provided privacy
- The funeral director's smart and professional attire
- The funeral director being sympathetic and taking the time to listen and understand their needs.

I was satisfied they were right from talking to them. [Female, 53, C2, Cremation, Large Brand, Hertfordshire]

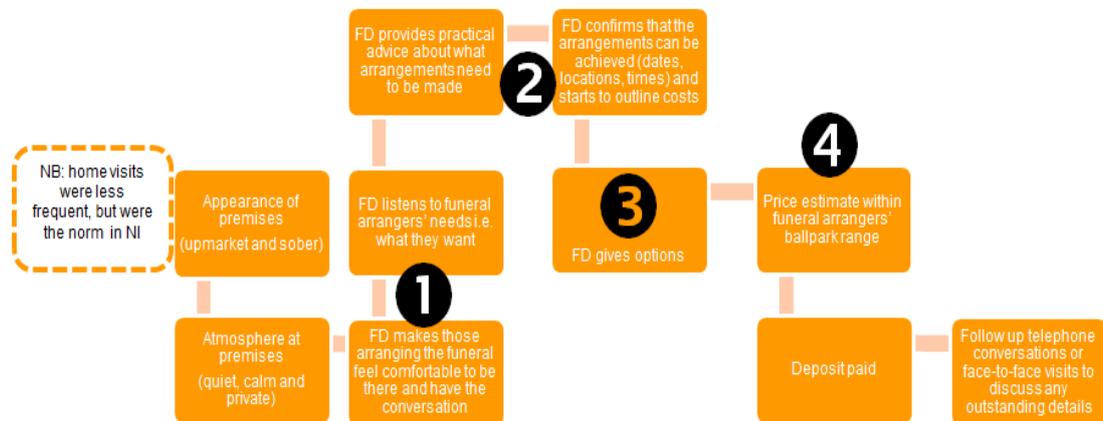
4.3.18 No one in our sample switched providers in the time after the funeral director was engaged and before the funeral was conducted. In a very small number of cases, a negative experience meant that respondents resolved not to use the funeral director again, but they still went ahead with the funeral director on the occasion in question. For example, a respondent disliked the funeral director's manner as she felt rushed during the meeting but still proceeded in using the funeral director. Additionally, two respondents decided not to re-use the funeral director they had engaged on a previous occasion because they disliked the funeral director's clothing in one case and 'tacky premises' in another.

It all felt very rushed. In that state of mind, I was just trying to keep up with her. My daughter was helping me understand what was going on and asking questions, but not the funeral director. At no point did she ask me how I felt about the costs, could I afford it? [...] No, I wouldn't use them again. [Female, 66+, C2, Cremation, Large Brand, Hertfordshire]

I just didn't like what it looked like. It was quite tacky and run down and not warm. And the plastic flowers did not help. [Pair, 31-50, C1, Burial, Independent, Hertfordshire]

4.4 Choosing a funeral and deciding how much to pay

4.4.1 As noted above in 4.3.16, once respondents asked a funeral director to transport the body of the deceased to their premises, they tended to feel committed to using the same funeral director for other aspects of the funeral arrangements. From then on, decision-making around the arrangements generally proceeded in the stages outlined below:



Starting the conversation

4.4.2 The way that funeral directors initiated conversations about arrangements was perceived to be a sign of their skill in dealing with bereaved people. Sometimes this involved a ‘warm up’ conversation about the deceased, or alternatively a conversation about the deceased’s wishes. Respondents were very keen to report that the funeral director’s professional, friendly and helpful manner had made them feel comfortable in having a conversation they initially felt nervous about.

They asked me what he was like. She would use his name when she talked about him. I thought that was a nice touch. [Female, 40, B, Cremation, Large Brand, Hertfordshire]

4.4.3 There were specific reasons why respondents felt nervous:

- They felt awkward talking about the difficult elements of the arrangements (such as anything to do with storing the body)
- They were worried about achieving (and being seen to have achieved) 'a good send-off', having made appropriate funeral arrangements that would honour the deceased
- They felt vulnerable: both emotionally, and because they knew that they lacked knowledge on how to make funeral arrangements and lacked the motivation to find out more.

Outlining the arrangements and costs

4.4.4 The way in which the funeral director proceeded to explain the practical arrangements that needed to be made and what these would cost was perceived to be a sign of their expertise and experience. Once an outline of the type of funeral required had been identified, the funeral director typically initiated a conversation about costs. As a consequence of the rapport built by the funeral director, those working within a budget seemed to feel comfortable in disclosing it, something they often did before costs were discussed in detail. Where respondents did not disclose a budget, some funeral directors who offered packages would get a sense of customers' budgets by asking them to pick one among several packages which differed in price.

We were not on a budget as such but there wasn't very much money. It wasn't extravagant. They (Funeral Director) explained exactly what was within our budget which was very good of them. [Female, 47, DE, Cremation, Independent, Liverpool]

4.4.5 Funeral directors explained how costs were structured and could be managed:

- If packaged, respondents were invited to choose the package to suit their needs and price range, and the funeral director would explain which elements could be excluded from the package or adjusted within the package
- If not packaged, the funeral director typically explained which were fixed costs (e.g. funeral director fees and disbursements) and which were variable costs (such as coffins, cars, order of service, flowers).

An example of choosing a mix of funeral services and goods:

- A respondent [Female, 46, C1, Cremation, Independent, Hertfordshire] organised a funeral for her mother. The mother always said she didn't want her family to spend a lot on the funeral and instead save some of her money for the grandchildren. The respondent told the funeral director they wanted a cremation and a basic funeral. The funeral director started by telling her about the 'base' costs, including their fee and disbursements. They then gave her the brochures with different options for variable elements so she could choose those that suited her needs and her budget. The respondent chose a cheaper coffin, a smaller room at the crematorium and to organise the flowers herself to keep the costs down.

She definitely went through the non-variable costs for professional services first and she talked about the disbursements, but the variable pricing elements, the choices, we went away and decided. I'm pretty sure she gave us an overview, gave us a pack and told us this is the brochure we could have a look through in a little bit. I think she delicately said there is some pricing in there to give you an idea, but we'll take you through the relevant phases. Then she started to ask questions, 'Have you thought about what you'd like for this and that,' and it was very much dealing with each one of those questions. [Male, 49, B, Cremation, Independent, Hertfordshire]

4.4.6 Problems arose in a small number of cases where conversations about costs were perceived to be unclear, lacking detail or too informal. For example, a very small number of funeral arrangers reported they were asked to make

choices without being told about the cost of particular services and goods at the time. In these cases, the funeral directors calculated the cost at the end of the meeting. By this point, respondents had made many choices and then had to review these choices retrospectively in light of the overall cost they had been given. A few other respondents complained that they had been given a cost estimate verbally but not in writing.

They couldn't give me quotes, we could only get ballpark figures ... it would be a lot more honest to say, 'this is the complete package, but there would be added amount of costs for the cremation'. Our cost didn't include the cremation or travelling to the crematorium, despite them calling it the "cremation package". [Female, 47, C1, Cremation, Large Brand, Norwich]

I would say it was hard to tell what the costs were going to be because they were never really written down in front of me until the very end. £6k is a lot of money for a funeral; I think it probably wasn't value for money considering that it's two hours on the day. [Male, 30, C2, Cremation, Independent, Glasgow]

I didn't know what the final costs would be. To be honest the final bill was high but really I didn't have anything to compare it with. It wasn't my money (coming out of deceased's estate). So I thought, 'well – if that's the cost, that's the cost'. [Female, 38, C2, Cremation, Large Brand, Manchester]

Making choices and managing costs

4.4.7 The process of making choices about individual variable costs was perceived to be about personalisation of the funeral and arrangers becoming more involved, *as well as* managing costs. Funeral directors tended to explain how different choices would affect overall costs, and there were cases where the

funeral director re-calculated the total sum as and when individual items changed to keep track of overall costs as the discussion progressed.

4.4.8 Respondents were generally invited to select or omit items, as well as to choose from a variety of options for each item (typically by browsing catalogues with prices), i.e.:

- Which variable costs they did not want to incur (e.g. for cars, order of service, memorials, notice in the paper);
- Which elements they wanted to organise themselves; these typically included flowers, catering and order of service;
- Which extras they wanted in order to personalise the funeral (e.g. white horses, particular types of car, flags for mourners' cars).

Examples of adjusting the mix of funeral services and goods:

- A brother and sister organised a funeral for their sister [Pair, 55-65 years, B & D, Burial, Large Brand, London (Black Caribbean)]. To keep the costs down, they decided to limit the number of family cars to one (although it was a large family) and to organise various elements themselves (flowers, liaising with the church, order of service).
- Two sisters [Pair, 40-60 years, D, Cremation, Independent, Manchester] who organised a traditional funeral for their father planned everything to stay within a budget of £4,000. But they also wanted to personalise the funeral to reflect his passion for rugby. They chose a slightly more expensive personalised coffin, as well as a longer route on the funeral day so that the hearse could pass by his favourite rugby club.

Yes, I think we did go through quite a lot at that stage. She went through the basic charges for the various aspects, and also introduced us to the brochure of options we have, choosing caskets and things like that. She asked us whether we wanted to speak, or whether we'd thought about using a celebrant. She went through pretty much all of the stuff that first time. [Male, 54, C2, Burial, Independent, Scotland (rural)]

I was very much told, like, 'here is what we can offer you, pick one of them – what kind of flower arrangements do you want, what kind of car do you want? What kind of timeframes do you want to do the viewings?' [Male, 30, C2, Cremation, Independent, Glasgow]

- 4.4.9 Fixed costs were not discussed by funeral directors with respondents beyond telling them how much they would be charged. Respondents understood that the funeral director's fee would cover the following services: transport, storage and care of the deceased's body; advice and administration; and organisation of the proceedings and staff on the day. Generally, respondents said they had not interrogated the amount mentioned because they were focused on the overall cost of the funeral and choosing variable items, as well as lacking any benchmark for assessing how reasonable the fixed costs were anyway. Most were also under the impression that funeral directors would not negotiate over their fee.

She gave us the options where things could've been cheaper, but a lot of it was set, like the doctor and hospital. The chapel was the same price for smaller and bigger. I didn't feel like there was any chance for other things to be cheaper. [Female, 28, C1, Cremation, Independent, Nottingham]

Receiving the estimate

- 4.4.10 At the face-to-face meeting with the funeral director, a majority of the time was spent discussing the variable costs (over which respondents felt they had some control) rather than the overall package price or fixed costs (such as funeral director fees and disbursements). Respondents did not report feeling 'steered' to buy optional or higher priced items. However, funeral directors often went through a checklist of all potential elements, which most respondents found helpful but a few found awkward when it meant having to actively reject certain elements of the 'funeral norm' (e.g. a family car). For

example, one respondent didn't plan to pay for a family car but other family members' shocked response to her plan made her change her mind at the meeting with the funeral director and pay for this service.

I wasn't going to have a family car, but when we got to that point in the meeting, my partner's [the deceased's] son turned to me and said, 'Are we not going to have a family car?'. So I said yes to that. [Female, 42, D, Cremation, Large Brand, Norwich]

4.4.11 By the end of this process, most respondents simply wanted to know that the price they were going to be charged was either:

- Within their stated budget
- Within the ballpark estimate they had in their heads

In that state of mind, and knowing there wasn't an issue with paying for it, I wasn't searching for the absolute best price bargain type thing. I just wanted to make sure we could get what we wanted done, and get it sorted in a reasonable period of time. In terms of costs, because I'd helped with my dad's, I remembered how much that cost. This wasn't that much different, so in my mind, it seemed okay. [Female, 50, B, Cremation Independent, Gloucestershire]

4.4.12 If the cost estimate was within their budget or ballpark estimate, it was unlikely that respondents would make any comment or other adjustments (particularly if the funeral was being paid for from the deceased's savings or estate, which most respondents didn't see as their own money).

She [the deceased] was really good. She had money in the bank for the burial. She set up a joint account so we could access it. She had arranged a lot. She paid the church and wanted a cremation. [Pair, 32 years, D, Cremation, Independent, Northern Ireland]

My dad was always a generous person and wanted the best for her. He'd saved money for her funeral. It wasn't a question of the cheapest, it was about one I felt we could rely on. You hear about funerals being expensive. But the money was there so we didn't worry about it.

[Female, 56, C1, Cremation, Large Brand, London]

If it was slightly outside of their budget or ballpark estimate, some had considered making adjustments by:

- Excluding variable costs (e.g. cars) and potentially arranging or undertaking certain elements themselves (e.g. flowers, order of service)
- Making different choices to reduce some of the variable costs (such as choosing a cheaper coffin/casket)

The flowers my sister arranged because it was a bit cheaper. [Female, 47, DE, Cremation, Independent, Liverpool]

The funeral director did help cut costs by doing the service himself – I saved £250. Also he took her [the deceased] straight to the crematorium which saved £250. He said lots of people have to do it nowadays [i.e. save money in those ways]. I did feel a bit ashamed.

[Female, 43, DE, cremation, Independent, Wales (rural)]

These changes to variable costs were made to bring the overall price down.

4.4.13 A small number of respondents reported that they did not receive estimates. This group included those in very rural locations in Wales and Northern Ireland, where funeral directors were well known personally. For example: one respondent had grown up with their local funeral director; another worked in the pub where their local funeral director drank; and one local funeral director was also a local shopkeeper.

He didn't give an overall estimate and I suppose I didn't ask him. He said himself, 'You don't want to go top of the range with everything.' I said, 'no, but I want things done right'. No. I didn't ask him. If you ask him, he would give you an idea, but I knew daddy had enough money to pay for his funeral. I think it would be a different story if, God forbid, if something happened in my household, I would have to ask questions.

[Female, 62, B, Burial, Independent, Northern Ireland (rural)]

4.4.14 This group of respondents felt awkward discussing costs, instead *trusting* their local funeral directors not to inflate them. The only cost that was clearly specified was that of the coffin, since it was chosen from a catalogue. At best, these respondents received verbal ballpark costs, but no written estimate prior to the funeral. The rural Welsh custom of not identifying a price when doing business with someone familiar is reportedly commonplace; and it was accepted in these circumstances, like any other cost.

4.4.15 A very small number of respondents rejected cost estimates. In a handful of cases, the overall cost was considered prohibitively expensive because it was a long way outside of the ballpark costs established in respondents' minds. In at least two of these cases, respondents had been advised by "industry insiders" to look for an alternative quote.

Examples of rejecting estimates:

- A couple [Pair, 66+ years, C1 & C2, Cremation, Independent, Hertfordshire] given an estimate of £6,000 for what they perceived to be a very straightforward cremation (for which they had a £4,000 ballpark cost in mind) were urged by somebody who worked in the trade and they knew socially to get an alternative estimate from an identified firm.
- Two brothers who were given an estimated cost of £11,000 for a burial (with a £7,500 ballpark price in mind) were advised by a member of staff in the firm which provided the estimate to get another one from another firm. The advice wasn't formally provided, but was rather an intervention by an employee working for the first funeral director [Male, 46, C2, Burial, Independent, London].

We (siblings) sorted it together. I was keen to find a value deal. I went to every single place as we got a quote of £11k from [name of funeral director redacted] and managed to get it for £5,500 which is still a lot of money. We found out that there are different prices for different sides of the cemetery with the sunny side most expensive by about £2k.

[Male, 46, C2, Burial, Independent, London]

4.4.16 Those prompted to search for a cheaper price were satisfied when they found a single alternative that was cheaper than the original price quoted; they did not typically search further for a potentially cheaper price still.

It wouldn't have occurred to me that it was endlessly negotiable.

[Female, 53, C2, Cremation, Large Brand, Hertfordshire]

4.4.17 Very few respondents tried to negotiate on cost. Of those who did, the families had very recent experience of organising burials, which they perceived to be expensive.

Examples of negotiating over costs:

- A brother and two sisters were organising their father's burial, which was estimated to cost £10,000 [Female, 31, B, Burial, Large Brand, Hertfordshire]. The respondent's brother asked the funeral director 'what he could do', given the size of the bill (much to his sisters' embarrassment). The funeral director supplied an extra limousine at no extra cost.
- Two sisters [Pair, 31-50 years, C1, Burial, Independent, Hertfordshire] were organising their father's burial, which cost around £10,000. They asked the funeral director to reduce the cost of cars (given that they were only travelling half a mile) and the cost of pallbearers, since they were supplying some of their own. The funeral director said they were unable to negotiate on these costs.

4.4.18 When asked, a majority did not think it would be appropriate to negotiate on cost under these particular circumstances. Many respondents said that to do so would make them feel and seem like a 'cheapskate', reflecting badly on them personally, the deceased and the relationship between them. Giving a loved one 'a good send-off' was regarded as a last duty of care to them, where choosing cheap(er) options could be interpreted as not caring and maybe disrespectful.

I didn't negotiate. It wouldn't feel right in that situation and it's the sort of thing that my father and my sister would get upset about. You don't want to feel like a cheapskate. [Male, 43, B, Cremation, Independent, London]

We didn't negotiate but my sister did speak up and ask for a discount. We knew she'd do it, she is cheeky like that. My brother-in-law said not to do it in the car on the way to the funeral home. My brother-in-law and I didn't feel it was appropriate. [Female, 44, C2, Cremation, Large Brand, Wales (urban)]

4.4.19 Overall, the research evidence suggests that in arranging an 'at need' funeral, a more 'normal' consumer approach to making a purchase, which would

involve 'shopping around', is often disrupted. From a consumer perspective, a funeral director was felt to provide a 'distress service' which helps consumers to negotiate a difficult and emotional situation, which is highly valued.

4.4.20 In personal terms, the disruption to normal consumer behaviour is seen to be because:

- *I may be upset, I may not be thinking straight*
- *This isn't a service I want, or want to think about*
- *I'm under time pressure – this needs to be sorted*
- *This isn't really for me, it's for the deceased*
- *This isn't my money I'm spending*
- *Funerals are expensive anyway.*

And in social terms:

- *I'm under social pressure to 'get this right':*
 - to arrange something appropriate, balancing social norms and personalising the arrangements
 - to make sure everything works smoothly
- a distasteful association, for some, between the cost of the funeral arrangements and the deceased's perceived 'worth' or the perceived 'worth' of their relationship.

4.5 Making a judgement about quality

4.5.1 The research evidence suggests that funeral arrangers want funeral directors to meet a range of needs, including the physical disposal of the body, advice and practical assistance with organizing a funeral, to help to feel that the funeral they organised was a 'meaningful farewell'. While meeting all these

different needs was felt to be important, supporting the bereaved emotionally and helping them to give meaning to the funeral was often appreciated most.

It was an older, experienced lady we met first time. She was quietly spoken, empathetic and helpful. She explained things pretty clearly. She didn't push us at all in any way, just patient, and she would suggest but then say it's completely up to you etc. I felt like she had a good knowledge of what she was telling us, and she was easy to deal with. Respectful. She came across as you would hope someone doing that role might come across. [Pair, 36 & 75 years, D & C1, Cremation, Large Brand, Nottingham]

4.5.2 Respondents' criteria for good service can be broadly be divided into:

- **standard service requirements** – managing funeral arrangements professionally;
- **specific service requirements** – attending to funeral arrangers' particular wishes for the funeral;
- **how services are delivered** – providing emotional and psychological support; ensuring everything goes smoothly on the day.

It's about the nuts and bolts of the process on the day. That's what you are paying for, their expertise. As a family we wanted it to go well on the day. They did that for us so we were satisfied. They took charge and helped us through the process. So weren't burdened with decisions. [Male, 65, C1, Cremation, Large Brand, Scotland (rural)]

4.5.3 Respondents' specific expectations and what they appreciated within these three broad aspects of funeral directors' services are outlined below:

Standard service requirements	Specific service requirements	How services are delivered
Responsive: help me <i>now</i> (make arrangements, care for the body)	As a trusted carer: do the taboo parts of the arrangements	Help me negotiate all the difficult circumstances
Look and sound professional: people and premises	As a guide/adviser: help me make the arrangements and personalise them	Make me feel OK throughout this process
Be efficient: make the arrangements swiftly and effectively	As a safe pair of hands i.e. ensure the arrangements are 'hitch free'	Make me feel that you are here to support me make these arrangements <i>mean something</i>

If anybody I know asks, I tell them to speak to [funeral director name redacted]. Just the way he handled it, professional service. She [the deceased] had gone downhill and looked tired in her last few weeks, but he did such a good job of her. She looked better in the coffin than she did that last week in the hospital. Yes, it was what she wanted. All her wishes were carried out. [Pair, 32 & 36 years, D, Cremation, Independent, Northern Ireland]

4.5.4 For most respondents, quality was largely defined as 'going above and beyond' to support funeral arrangers emotionally and help them achieve a meaningful farewell.

Examples of 'going above and beyond'

- The following examples were cited to illustrate the considerate and supportive manner that respondents appreciated from funeral directors: using the deceased's name when talking about them, holding the respondent's dog at the crematorium, collecting the deceased's clothes from their home address just before the funeral or putting together a book made out of mourners' sympathy cards.

We felt it was the respect and kindness they showed throughout. We were never rushed. On the day they guided us on where to walk, they supported the pallbearers as my young nephew wanted to be involved. In the end they were business-like, guided us and we felt no stress on

the day. They wrote to us on her anniversary which was kind. [Pair, 38 & 58 years, DE, Cremation, Independent, Manchester]

They were like a friend at a hard time ... someone who can make it all go smoothly. [Female, 41, C2, Cremation, Independent, Norwich]

I phoned the funeral director as soon as the doctor had signed the certificate. It was past midnight and they came out very quickly. They were smartly dressed and very gentle. I was impressed that they were properly dressed. We went to the shop on the Monday. They took us into a private room and told us mum was in a central mortuary. They had a booklet, various plans. They were very kind and didn't hurry us. [Female, 57, C1, Cremation, Large Brand, London]

- 4.5.5 A vast majority of respondents had no complaints about the funeral directors they used. An example of dissatisfied consumers was the very small group who reported difficulties in paying their respects to the deceased at the funeral home, because the body had been stored elsewhere. This resulted in two families not being able to visit the deceased when they wanted and a third who had to travel some distance to visit them.

We were frustrated that we couldn't visit our mother in the funeral home for 3 weeks. [Male, 52, B, Cremation, Independent, London]

- 4.5.6 Service was (noticeably) more likely to be questioned in relation to burials. There were more processes and individual costs involved in burials, which appeared to increase the chances of problems arising, but higher costs may have also made respondents more critical about service-related issues. For example, a very small group reported that costs involved in the burial (the cost of grave digging, the cost of burying someone in a different local authority to where they lived, or the cost of a headstone and pallbearers) had not been

included in the estimate. Judgements about service quality were most likely to be made after the event, based on experience.

It's just a money-making machine. [Female, 69, C2, Burial, Large Brand, Hertfordshire]

- 4.5.7 However, in one respect, cremations presented a small number with a problem. When dealing direct with a crematorium (in relation to the ashes) it was noticeable that there were sometimes problems with sensitivity when handing over ashes. For example, a respondent recalled how they felt very upset after the crematorium gave them their mother's ashes in a Tesco carrier bag.

And we were presented with the ashes in a cardboard box that was handed over in a Tesco bag, we were very upset. But you don't know these things can happen. [Male, 52, B, Cremation, Independent, London]

- 4.5.8 Most respondents were satisfied with how the funeral director explained the costs and with the overall price they paid. Most respondents reported that they had received itemised costs (both estimates and final bills), and felt that they had been satisfied with the breakdown they received. However, it was clear that most respondents – confident that their bill came within their budget or ballpark cost estimate – had not scrutinised individual costs, either when they were given the estimate or paying their final bill.

We got a nice package with a folder and inserts inside. Everything was priced, then it was followed up by the actual invoice and there was nothing down there that shouldn't have been. [Pair, 64 & 66, B, Cremation, Large Brand, Norwich]

The only cost that surprised me was the cost of the hearse depended on which route we took. That wasn't properly explained to us. We didn't ask [about it] at the time. You don't think of it then, only afterwards. And by then there is so much else to do that it doesn't seem that important. [Female, 65, C2, Cremation, Independent, Birmingham]

4.5.9 It was only those with more experience or advised by more experienced funeral arrangers who challenged funeral directors on cost, including:

- The very small number who tried to negotiate costs (see 4.4.17)
- The very small number prompted to challenge estimates by “industry insiders” (see 4.4.15)
- Those trying to arrange funerals slightly outside of the social norm, who challenged convention by using fewer funeral director services and therefore limiting cost (see 4.1.5).

4.5.10 The research process prompted a small group of respondents to reflect that perhaps they should have scrutinised costs in greater detail, having re-visited the costs during the interview.

Now that I look at it [the bill] ... £800 for cremation? That seems quite a lot. £350 for a family car? It's a lot more than you pay to rent a car.
[Male, 66, B, Cremation, Independent, Bedfordshire]

I don't know how they arrive at some of their prices. Not to slate [funeral director name redacted], but some people might not be in the financial position to get what they want. It seems to be similar to weddings whereby everything's three times the cost as they would be normally. It's a disgrace, the price. They're playing on your emotions ... It's all about your emotions and they do play on it. [Pair, 66 & 31, C2, Cremation, Large Brand, Glasgow]

5. Conclusions and Future Considerations

5.1 Conclusions

5.1.1 The research suggests that the funerals market does not seem to work as well as it might when:

- Consumers lack experience of arranging funerals. Those with experience of arranging funerals are much more likely to scrutinise how many services they ask the funeral director to provide, and the cost of individual elements, as well as overall cost levels.
- The funeral is being paid for from the deceased's estate and they have specified their wishes. The person arranging the funeral may not perceive themselves as 'owning' the purchase, so their main concern is with ensuring the deceased's wishes are followed and they are not as motivated to scrutinise the cost.
- Consumers feel under pressure to move the deceased person's body from the place where they have died (e.g. their home, care home) and subsequently make a decision about a funeral director very quickly, typically based on very little information about funeral directors available in an area.
- Consumers attempt to find cost information online. There is a perceived lack of cost information available on funeral director websites and consumers appear unlikely to use other sources of information (such as price comparison websites).
- Consumers are located in a rural environment, where the choice of local funeral director is assumed and prices are not discussed until after the event.

5.2 Future considerations

- 5.2.1 Within the 'at need' situation, the moment of greatest urgency is moving the deceased person's body from where they have died to where they can be stored safely. At present there does not appear to be any guidance for the person making these arrangements for the first time, other than what they may be told by paramedics, doctors or police officers in attendance after a death at home, or staff in the hospital/care home/hospice where the deceased was at the time they died.
- 5.2.2 There is also no awareness of independent sources of advice about how to arrange a funeral or the costs of making funeral arrangements. Consequently, consumers tend to rely on the funeral director to provide them with guidance about making funeral arrangements (whether sought in person, by telephone or online).
- 5.2.3 The research suggests that consumers would welcome independent advice on arranging funerals. However, barriers to engaging consumers with this information at 'the point of need' (when they are typically upset and not inclined to shop around) would need to be considered. Further research may be needed to ascertain *when* and *how* consumers could be effectively engaged with this information (e.g. at the point of need and/or through raising consumer awareness of funeral arrangements and costs more generally).
- 5.2.4 Consumers may be more likely to be receptive to information well ahead of the point of need: for example, the range of different types of funeral available, the cost implications of different choices, the options available and the range of choice for each option.
- 5.2.5 However, to engage the general public with this information, cultural and behavioural barriers around considering death may need to be overcome. It

may be worth exploring whether positioning funeral planning alongside 'life events' like taking out life insurance or will-writing, as an important expression of someone's wishes following their death, could help to bring about the required cultural change in the future.

5.2.6 Where the wishes of the deceased are communicated in advance, they are key to all decision-making. The research suggests that consumers are more likely to select lower cost options if they are actively encouraged or instructed to do so by the deceased. Encouraging consumers to communicate their wishes may give funeral arrangers 'permission' to deviate from social norms, if this is what the deceased wanted.

5.2.7 Finally, some of the reasons for not 'shopping around' may be easier to address than others. For example, what is currently a largely unquestioning acceptance by consumers that 'funerals are expensive' may be easier to address than trying to influence or change purchasing behaviour at a point when someone is grieving and under time pressure. Raising awareness among consumers that there may be considerable variations in the prices charged by different funeral directors, and ways in which funeral costs can be managed or reduced, may prompt some to scrutinise these costs more.

Research Report Appendices

Appendix 1: Case Studies of 'Customer Journey' in arranging a funeral

Case studies below provide more detail about the process funeral arrangers go through when having to organise a funeral. They are selected to illustrate a range of experiences, for example, arranging cremations and burials, 'shopping around' for funeral directors and following recommendations, having budget constraints and not. Despite these varied experiences, there were some shared questions, considerations and reactions that funeral arrangers had at different stages of the process, as outlined in the diagram below:



Funeral arranger's customer journey

Case Study 1: Male, 43, B, Cremation, Independent, London

Paul organised a funeral for his mother. He was responsible for making all the arrangements, but key decisions were based on his mother's wishes. His mother asked to be cremated and also to have a traditional religious service at a particular local church. She also chose a local crematorium which was in the area they considered 'home' and easy for people who knew her to visit. Paul also knew that his father and sister expected a traditional funeral so considered their preferences, too.

When his mother died, Paul felt under pressure to organise the funeral quickly to give everyone a sense of closure. He was aware of a few funeral directors in the area where his parents lived but didn't have any particular knowledge of their 'offer', as he

lived elsewhere. He also knew that funerals were expensive – based on what he'd heard from various friends who had experience of organising one – and expected to pay several thousand pounds. At the same time, he didn't feel under personal financial pressure because the funeral was going to be paid from his parents' savings.

To choose a funeral director, he went to the high street in the town where his parents lived. He looked at the fronts of three funeral directors and picked one on that basis. He could see they were a long-established firm (i.e. the front stated the year when they were founded) and that they were independent, which mattered to him because he expected an independent funeral director to provide a more personalised service. In hindsight, he felt that he didn't compare funeral directors more thoroughly for several reasons: a sense of urgency in organising a funeral; an assumption they all charged similar prices; and a feeling this wasn't the time to be 'skimping' on money.

Paul was conscious this behaviour was different to what he would normally do as a consumer, since he would typically shop around and try to save money. In fact, he stressed that if it had been his funeral he would have wanted a coffin bought off eBay. He even checked prices of coffins on eBay and found one cheaper than those offered by the funeral director. However, he knew this would offend his family and that his mother, a very traditional woman, would not have appreciated a coffin purchased in this way. Hence, he let the funeral director arrange all key aspects of the funeral.

He found the funeral director to be very professional and sympathetic and thought he had a very positive experience. When they met first, Paul explained what kind of funeral his mother wanted and asked if the funeral director could deliver that. Once the funeral director confirmed so, they went through various aspects of the funeral so Paul could choose what the funeral director would provide. The funeral director shared brochures with him, so Paul could see the prices of various items. He chose the cheapest coffin (which was £900 + VAT) as he felt choosing anything more expensive was pointless since the coffin would be burnt. He knew his father would want to have a family car so he chose a limousine in addition to the hearse. He decided to organise the order of service and flowers himself, partly to be more

involved and partly because the funeral director's flowers seemed expensive. He also explained some additional requests – his father wanted his mother's rings to be taken off so he could keep them – and the funeral director said they could arrange for that to happen.

At the end of the meeting, the funeral director added everything up and gave him an estimated cost which came to £3,500. Paul felt this was well within budget (which was around £5,000) so was satisfied and didn't scrutinise the cost further. The estimate was broken down in 'chunks' where certain items were bundled together (e.g. the funeral director's fee for staff and transport) and he felt this was appropriate as it was a sad situation and he didn't want to be poring over detail. He also felt this wasn't the time to negotiate about the cost as other family members might get upset and they wanted to 'do right by' the deceased. The funeral itself went smoothly, there were no problems and Paul felt everything was handled very professionally.

Case Study 2: Pair, 31-50 years, C1, Burial, Independent, Hertfordshire

Helen and Meghan lost their mother and father in the last two years and they arranged both funerals. Their mother was cremated as that was her wish, but their father hadn't discussed what he wanted for his funeral. As he was Catholic, the family decided he would want to be buried. Consequently, their previous experience of arranging a cremation for their mother did little to help them in knowing what was involved in making the necessary arrangements for their father.

They knew they didn't want to use the funeral director their father had used for their mother's funeral. They didn't have any complaints about the funeral director's service or manner, but they disliked the style of their premises which to them looked 'run-down, tired, and tacky'. This made them feel that other things supplied by the funeral director might look 'tacky' too, so they set out to find a new one. One of the two sisters went into a funeral director's shop on the local high street to get their price list; the other one got a price list from a different local funeral director through a neighbour who was a florist and worked with this funeral director. Both were local and their main interest was in comparing them in terms of prices. Their father's

savings weren't enough to pay for the funeral and they needed to contribute too, so they were keen to save money. The two funeral directors' prices seemed fairly similar so eventually they chose the one who was slightly more conveniently placed in relation to them, but also the church where they organised a service and their parents' house where they set off from on the day of the funeral. Everything was within 10-minute driving distance.

At the meeting with the funeral director, they explained they wanted a traditional, religious funeral and a burial. Throughout the process of arranging the funeral, they tried to manage the costs by taking over certain elements of the funeral to organise for themselves. For example, they decided to organise the flowers and the order of service, as well as to drive their own cars to the funeral and use their own pall-bearers. They also tried to negotiate over certain prices with the funeral director, albeit unsuccessfully. Specifically, they decided to walk from their parents' house to the funeral director's office where they would join the hearse and go to the church for the service. In light of this and given the close proximity of all key places, they asked whether the charge for the hearse could be reduced but the funeral director declined this. The funeral director also insisted their staff had to help with the casket despite the family using their own pall-bearers. The funeral director's stance on these matters came across as inflexible and made them feel that trying to negotiate over anything else was unlikely to work.

They thought the funeral went smoothly and were satisfied with that aspect of the funeral director's service. However, they felt they hadn't been fully informed about all the costs in advance, with some 'coming up' in the process and taking them by surprise. For example, they were told by the funeral director that they didn't have to have an organist, only for the church to tell them later that they couldn't have a service there without the organist. The funeral director also asked for tips for the pall-bearers to be paid through them, and they weren't given an option to pay pall-bearers directly and at their discretion. Additionally, they were unaware of other costs associated with burials which arose long after the funeral. They were particularly shocked that, having paid the local authority for the burial plot, they had to pay another fee to the local authority when placing a headstone. Having spent

around £10,000 on this funeral so far – compared with around £5,000 for their mother’s – they felt overwhelmed at the scale and ongoing costs associated with the burial they organised. They also felt dissatisfied that the funeral director hadn’t informed them about all the costs, including those following the funeral, so they felt better prepared.

Case Study 3: Female, 62, C1, Cremation, Large Brand, Manchester

Leah organised a funeral for her mother-in-law. Her death was sudden and a shock to Leah and her husband, who were on their way to visit her at home in Brighton when she died. Only earlier that day they talked on the phone and she was fine. When they arrived, her body was still at home and family members would get distressed each time they walked into the room where she lay dead. Leah’s husband was in shock so she felt she needed to take over organising the funeral and find a funeral director quickly to take the body out of the house.

Leah had previous experience of Jewish funerals where the synagogue would take care of everything, providing the family had paid their synagogue fees. However, she had no experience and knowledge of non-Jewish funerals or of funeral directors in Brighton. Her mother-in-law was Jewish but wasn’t religious and her friends and ex-colleagues were mainly non-Jewish. Leah’s mother-in-law had also expressed a wish to be cremated and her ex-colleagues wanted to help organise the service and give speeches. Leah therefore felt she should organise a funeral that would be more familiar in style than a Jewish ceremony to her mother-in-law’s social circle.

Leah knew about [Large Brand] as a long-standing company and an established brand. That gave her the confidence that they would provide a good service and that she could trust them. She called the local [Large Brand] funeral directors and was pleased to see that they arrived and took the body away promptly. Having come to their house, the [Large Brand] funeral director also had a conversation with her about what kind of funeral they wanted. They weren’t worried about the finances as they knew their mother-in-law’s house would be sold and the funeral paid from her estate. They

put the funeral director in touch with the solicitors who confirmed this so they could proceed with the arrangements.

After Leah explained that the deceased wanted to be cremated, the funeral director went through a list of potential items for the funeral, showing them different options and discussing prices as they went along. The total bill amounted to a bit less than £4,000, which included the funeral director's fee, disbursements, the hearse, a family car, a service at the crematorium with music and speeches and the urn for the ashes which they picked up from the funeral director. Given the distressing circumstances surrounding the death and their need for prompt help and guidance, Leah was extremely pleased with the service she received and felt the funeral director handled everything very professionally, expertly and considerately.

Case Study 4: Female, 67, C2, Burial, Large Brand, Northern Ireland (rural)

Aine organised a funeral for her aunt who was 102 when she died. Aine was the aunt's only living next-of-kin. When she visited her aunt in the nursing home, the aunt told Aine what she wanted: a traditional, religious funeral and a burial. She also gave some specific instructions about the minister and hymns she wanted and about the headstone. Aine didn't know how much money her aunt had for the funeral, but she didn't want to ask her as that felt crass. Aine was happy to pay for the funeral if necessary and assumed she might get some money back from her aunt's estate.

Aine was aware of two local funeral directors: a Large Brand, and an independent funeral director she knew about from funerals she had attended previously and had heard positive things about. She didn't want to use that particular Large Brand and would have used the familiar, independent funeral director instead, had her aunt's chosen minister not suggested a third, different funeral director. He recommended another Large Brand funeral provider: 'They will look after you really well'. As her aunt was religious and her family wasn't, Aine felt it was right to follow the advice of the clergyman and decided to use the recommended Large Brand funeral director.

She didn't consider getting quotes from different funeral directors but trusted the recommendation. Getting quotes at the time of grief seemed 'cold' to her. She recalled how someone whose son committed suicide told her how the father asked different funeral directors for quotes and was shocked they did that. She couldn't understand this behaviour at the time when someone was grief-stricken.

After Aine contacted the funeral director, they came over to their house to discuss the details of the funeral. The funeral director explained there was a 'simple funeral' which cost less than £2,000. Aine said, 'No, she deserves a better send-off than that.' She then opted for a different package which was the 'full-service' funeral, which cost around £4,000 depending on the specific options selected. Aine picked a light coffin (as she thought her aunt wouldn't like a dark one) which cost around £400. She agreed to have the hearse and the family car and the white wreath on the coffin (which was £190). In addition to the 'full-service funeral' package, they had a few other costs including: the obituary, the opening of the grave (£300) and the gravestone, and they made a donation of £200 to the church in her name.

Aine found the funeral director was very considerate and supportive throughout the process. She appreciated that: he told them they could come to the funeral home at any time; he gave them his home and mobile phone numbers in case they needed to call him; he rang on the morning of the funeral to check everyone was fine and if they had everything. She felt he made sure everything was right and their service was so 'above and beyond'.

Aine paid for the funeral and assumed it could take about two years for her to be reimbursed for the payment from her aunt's estate. Discussing money in this context did not feel right to her so she never asked the solicitor about the payment. She was therefore surprised when she received a cheque reimbursing her relatively soon after the funeral.

Case Study 5: Female, 47, DE, Cremation, Independent, Liverpool

Debbie organised a funeral for her father. His death was very sudden and a shock to the family. Debbie's mother found it particularly hard to deal with his death and as the eldest child Debbie felt she had to look after the arrangements with the funeral director. She, however, involved her other siblings and her mother in all decisions.

Debbie's aunt died a few months before her father, and her uncle two years ago. The family used a local independent funeral director for both funerals and they were satisfied everything went well and the funeral director seemed reasonable in terms of cost. They decided to use the same funeral director for her father's funeral.

The family had previous experience of struggling to pay for a funeral: to cover the cost of the uncle's funeral, they had to apply for a government grant. At the time, they were shocked that the grant only covered the cost of the coffin, the hearse and cremation and not a family car, service or flowers. They had felt they couldn't allow the funeral to be so basic (a 'pauper's funeral') so the whole family contributed the money to make up for the items and services not covered by the grant. They didn't have to borrow the money but felt they could have easily slid into debt over this.

Because of this experience, Debbie's father had started saving money for his funeral. He kept putting the money aside in his glasses case and saying 'This is my funeral fund'. When they opened the case after his death, they found £2,700 there. They knew they would have to raise more money from the whole family. Debbie expressed shock at how funeral prices have risen over the last few years. She recalled how a few years ago £2,000 would have covered the funeral but not anymore. She wasn't sure why the prices went up so much, whether it was inflation or funeral directors inflating the prices.

At the meeting with the funeral director, they made clear to them that they were on a budget. They found the funeral director was very good at explaining what was within their budget. Even though they were conscious there wasn't much money for the funeral and they wanted something basic, they were very clear it had to include all the elements of the funeral they saw as standard: a coffin, a hearse, a family car, a

humanist-led service and flowers. They took over organising certain things themselves where they could do it cheaper, for example, the flowers. They chose not to embalm him so didn't have that cost. They also wanted to be involved in certain aspects, such as a newspaper death notice and carrying the coffin.

They were pleased with how the funeral went and that they gave their father a good 'send-off'. They were also satisfied with the funeral director's service and thought they were very helpful, caring and reasonable.

Case Study 6: Male, 69, C1, Cremation, Independent, Glasgow

John organised the funeral for his aunt. She had been in a care home for about 3 years and she had severe dementia. John was his aunt's legal guardian and was close to her. The funeral costs would be paid from his aunt's estate. John had been thinking about the funeral, specifically the service, as she was a church-goer and had been writing down facts about her life so he could be prepared on the day. He knew that he would be responsible for sorting out the funeral arrangements.

The care home had been saying that his aunt was close to the end. They suggested a number of funeral homes; John felt they were a bit pushy. He had a clear preference for a particular funeral director. His aunt was from Burnside, as were all his family. All his relatives had used a specific funeral director so that was his choice. He felt it was very much what his aunt would expect. Also, he stressed that he had heard no negative feedback about his choice.

At his first meeting with the funeral director, they went through the process and the options or choices he had. He felt it was all clear and there were 'no surprises'. John was very keen that all would go smoothly on the day and focused on the 'nuts and bolts' of the process. He clearly felt a great responsibility as the person in charge that it all went well for the family. He remembered that the funeral director went through whether they preferred cremation or burial. John said that all his family had been cremated in the local crematorium in Burnside, a family tradition. Also, they discussed the coffin and John chose a solid, quality option. John did involve the family

in decisions about the flowers as he felt less clear on what would be suitable. John also spent time arranging the service with the Minister who knew his aunt. He arranged a meeting with the Minister, his family and the funeral director. He was pleased that the funeral director attended as it showed they were paying attention to his key concerns on the day. His main requirement was that the funeral was done 'properly but not extravagantly'. Overall, John was clearly worried about being in charge of the funeral on the day and heavily relied on the funeral director to direct him and his family.

John said he was presented with a cost estimate of £4,900 which he recognised wasn't cheap. He did feel he had made informed decisions throughout the process, but he said it would have been more difficult financially if the family had to pay for it.

John was satisfied with the service provided by the funeral director, stating that it met 'expectation'. They included: listening to his personal worries and requirements; taking charge and guiding him and his family through the day so that they were not burdened with 'what to do next'. He felt they were attentive and careful, showing respect for his aunt and family. He would recommend them largely on the basis 'that nothing went wrong'.

Appendix 2: Research materials

CMA FUNERALS STUDY – DEPTH DISCUSSION GUIDE (DRAFT 3)

1. INTRODUCTIONS AND EXPLANATIONS (5 MINUTES)

- Introduce self and RWL, an independent market research company
- Explain that we are conducting research on behalf of the Competition and Markets Authority (CMA), which is an independent, non-ministerial department whose mission is to make markets work well in the interests of consumers, businesses and the economy. The research needs to help the CMA understand how well the funerals market is working for customers.
- Explain MRS Code of Conduct and Data Protection Act, particularly anonymity
- Ask permission to record the session
- Explain that we want them to be comfortable during the interview so that they have the right not to answer a particular question if they don't want to and also to stop the interview
- Check sensitively if respondent has found/brought any documentation regarding the funeral they arranged and if so, explain they can refer to that during the discussion to help jog their memory of the funeral director's services and pricing.

2. CONTEXT (5 MINUTES)

This is a short introductory section to establish the context for respondents' responses.

- Ask respondents to introduce themselves (as appropriate) – age, who they live with, what they do, hobbies/interests

Explain we would first like to gather some basic information about the funeral they've helped arrange:

- What was your relationship to the deceased?
- What was your role in arranging the funeral?
 - Probe: *helping decide what kind of funeral to have, when and where it would take place, who would lead the funeral service, how much to pay for the arrangements being made, and agreeing/authorising the costs?*
 - Who else (other than the funeral director) was involved in arranging the funeral? What was their role? *Use probes above if needed to understand their role*
 - (As appropriate) Who had 'final say' on key decisions? *Probe: what kind of funeral to have, how much to pay?*
- What kind of funeral was arranged?
 - *Probe: Burial or cremation? Religious or not? Traditional or something different, e.g. a simple funeral, a green funeral?*

- How was the funeral paid for?⁴ *Probe if needed with options from the footnote*
- Which funeral director did you use?
- Which parts of the funeral did the funeral director organise?
 - Which parts of the funeral did you/others organise without assistance from the funeral director, if any?

3. BEFORE ARRANGING A FUNERAL (c. 10 MINUTES)

This section will explore respondents' awareness of what's involved in organising a funeral as well as any preconceptions they had about the type of funeral they'd want and likely cost involved.

*Show 'Stimulus A – Customer journey' to respondent and explain we would like to discuss their experience of arranging the funeral step by step, starting with what they knew and thought **when they first started making the arrangements** (and before they had any dealings with the funeral director).*

- As you started thinking about the funeral arrangements, how much/what did you already know about what arranging a funeral would involve? *Probe: where did you know that from, any previous experience of arranging a funeral?*

Type of funeral

- What did you know about what types of funerals were available?
 - [As appropriate] Where did you know that from?
 - Did you look for any information? Where did you look? What did you find out? Anything new/surprising?
 - Did you look for information online? Why yes/not? If yes, where did you look?
 - Which sources of information did you find most/least helpful? Why?
 - Was there any information that was difficult to find/missing? What? Who do you think should provide that information?
- Did you know at this stage whether you wanted a burial or cremation, or had you not decided either way?
- Did you know at this stage whether you wanted a 'traditional' funeral or a 'direct' funeral (no formal service at the point of burial/cremation, no mourners present)?
 - **If they knew, probe:**
 - [As appropriate] Who made those decisions?
 - At this stage, why did you have that type of funeral in mind?
Moderator to listen out for any social and cultural norms involved, also social influences

⁴ Moderator note: 'At need' funerals are financed in one or more of the following ways: using money the deceased had saved or set-aside in their will to cover the costs, money from the deceased's general estate, or the pay out from a life insurance policy – the ones advertised as "over-50 life plans". Alternatively, the funeral arrangements may be paid for by the participant or other family and friends from their personal savings, from what they inherit from the deceased, or by taking out a loan or using a credit card.

- Were you open to the idea of having a (as appropriate) cremation/burial instead at that stage? Why yes/not?
- Were you open to the idea of having a (as appropriate) 'direct'/ 'traditional' funeral instead at that stage? Why yes/not?
- **If they didn't know**, probe: Why were you keeping an open mind at this stage?

Cost

- What idea did you have of the likely costs involved in arranging a funeral?
 - What were your expectations of how much it would cost (roughly)?
Probe: where did this idea come from?
 - What did you expect this amount to cover? What did you want it to cover? Why?
 - How did you feel about the amount you expected to pay? Listen out for respondents' feelings about the cost of funerals, probing only if necessary:
 - About right?
 - Knew it would be expensive, but that's the way it is?
 - Too expensive for what you get?
 - Expensive, but willing to pay for 'a good send-off'?
 - Did you look for any information about costs? Where did you look? What did you find out? Anything new/surprising?
 - Did you look for information about the likely cost online? Why yes/not? If yes, where did you look? What did you think of this information? *Probe: was it clear, was it helpful? If not, what information would have helped?*

How funeral would be arranged

- Did you consider making all the arrangements for the funeral yourself (i.e. "a DIY funeral, one that didn't involve the services of a funeral director or a direct funeral provider)?
 - **If yes**, what made you consider this?
 - How/when did you find out this was an option?
 - And why did you choose to not do this in the end? *Probe: lack of information, how others around you might feel about that, difficulty of things you would need to do – what specifically?*
 - Is there anything that could help to overcome those difficulties? What? What difference would that make?
 - **If no**, did you know this was something you could do?
 - Is it something you would consider doing? Why yes/not?

4. CHOOSING A FUNERAL DIRECTOR (c. 10 MINUTES)

This section will explore criteria and decision-making process when choosing a funeral director.

Refer back to Stimulus A – ‘Customer Journey’ and explain we would now like to discuss how they chose a funeral director

Finding a funeral director (emphasis on next section, choosing, rather than finding)

- As you started making the arrangements, how much did you know about what funeral directors were available to you?
 - Were you already aware of some? How did you know about them?
 - *Probe:* noticed company on street, through recommendation, the deceased had already passed into the care of the funeral director, other?
 - What did you know about them, if anything? *Probe:* company name, location, ownership, anything else?
 - ***[If the deceased had already passed into the care of FD]*** How much did that influence your choice of a funeral director, if at all?
 - *Probe:* Why yes/not? If yes, in what way, where did the influence come from and how?
 - ***[If reason for FD choice was recommendation]*** Who recommended that funeral director to you? What did they say to recommend them?
- [As appropriate] What did you do to find a funeral director – can you talk me through the process?
- Where did you look for information to help you find a funeral director? Why there? *Probe to understand specific sources and if helpful use Stimulus B – information sources*
 - What kind of information did you look for? *Probe:* name, contact details OR name and contact details as well as other information, e.g. service prices etc.
- Who did you trust most to give you information that can help you choose a funeral director? Why them?
- ***[If looked online]*** What websites did you use to find this information?
 - *Probe:* funeral directors’ websites, online directory, price comparison websites, review-based websites (which ones), anything else?
 - How helpful was the information you found? *Probe:* about pricing, about services included?
 - Were you still left with any questions? Which ones?
 - How could that information be improved? What difference would that make?
 - How easy or difficult was it to find information you needed online? To find a funeral director? *Probe:*
 - *What made it easy or difficult?*
 - *How could searching online for a funeral director be improved?*

- **[If looked offline]** How helpful was the information you found? *Probe: about pricing, about services included?*
 - How could that information be improved? What difference would that make?
 - How easy or difficult was it to find information you needed? To find a funeral director?
 - *[If they used offline sources only and none online]* What were the reasons you haven't looked online for this information?
 - What would have encouraged you to search online to find a funeral director?

Choosing a funeral director

- Thinking back to how you chose a funeral director, what sorts of things were important to you? What was most important to you? Why?
- What requirements did they need to meet for you to consider them? *Moderator to listen to spontaneous responses, then show **Stimulus C – Criteria for choosing a funeral director/requirements they need to meet** and probe:*
 - Which of these mattered to you? Why?
 - Which mattered the most? Why?
 - For each of those, what did you weigh up in deciding how to rate a funeral director – what did you look at/consider?
 - What were the three most important things for choosing that FD? Why were they most important?
 - Did anything else particularly matter (anything not shown here)?
 - Was there anything that didn't really matter? Why?
- When deciding which funeral director to choose, did you go with the first one you looked at or did you compare different funeral directors?
- [If they didn't compare] What were your reasons not to look at and compare different funeral directors?
 - *Probe: limited choice locally, lack of information, lack of time, how you or others would feel about choosing a funeral director in that way (why)*
 - What could have helped you be able to look at more than one funeral director and find the best one for you? What difference would that make?
- [If they did compare] What made you look at more than one funeral director?
 - How many funeral directors did you compare?
 - How did you compare them? *Probe: online search, contacted them by telephone, visited them in person etc.?*
 - What were the most important things by which you compared them?
 - How easy or difficult was it to compare different funeral directors? Why easy/difficult? What could help overcome any difficulties?
 - How easy or difficult was it to compare the pricing of different funeral directors? What could make it easier?

- Were there any reactions of those around you to you considering and comparing different funeral directors?
 - *Probe:* did anyone say anything about you wanting to compare funeral directors, what, how did you feel about that?
- [Ask all, whether location was a factor or not] Thinking about the location of the funeral director you chose, roughly how far were their premises (in miles or time it takes to travel there) from ...? *Probe: distance from:*
 - Where the deceased was at the time of death (or where the body was collected from)?
 - Where the deceased lived (if they did not die at home)?
 - The venue for the funeral?
 - Where you live?
- Which of these distances was the most important (in terms of making the funeral arrangements)? Why?
- How important was the location of the funeral director’s premises compared to other reasons for choosing them (the relative importance of its location)? *Probe: why was it more/less important than other reasons*
- Would you have considered travelling further if this meant you could have used a “better” funeral director? Why yes/not? How much further?

5. CHOOSING A FUNERAL AND AGREEING THE PRICE (c. 20 MINUTES)

The purpose of this section is to explore respondent’s experience of choosing funeral directors’ services and deciding about the cost of the funeral.

*Refer back to **Stimulus A – ‘Customer Journey’** and explain we would now like to discuss their experience of dealing with the funeral director they chose – how they decided on funeral arrangements and about the funeral cost.*

Agreeing funeral arrangements with the funeral director

Explain we would now like to discuss how their conversation with the funeral director about the funeral arrangements went. As it can be difficult to remember past events in detail we will start slowly and may also show them some materials to help them remember how this conversation went and how they felt about it.

- Can you talk me through **what you remember about the conversation?**
*Moderator to use **Stimulus F – Conversation** and capture responses there if it helps respondent focus on the task:*
 - How did it start? Who said what? What did you think/feel about that?
 - How did the conversation proceed? Who said what? What did you think/feel about that?
 - How did it end? Who said what? What did you think/feel about that?

- What questions did you ask, if any? Were you satisfied with the answers? Why yes/not?
 - What information did the funeral director give you at the time? Was anything new or surprising in that? What and why?
 - What else/different would have helped?
- [If not covered already] How did the **conversation about services (and potentially goods such as coffin, headstone)** you wanted to include go?
 - Did the funeral director ask you what services (and potentially goods such as coffin, headstone) you wanted to include OR did they tell you what services and goods you ‘needed’/‘had to have’?
 - How wide was the range of service options (and potentially goods such as coffin, headstone) you were given? *Probe:*
 - *One option only, two options, several options – what were they?*
 - *If helpful, use **Stimulus G – Alternative services** to see if any of these were mentioned by the funeral director and how*
 - Were you offered services (and potentially goods such as coffin, headstone) you didn’t consider beforehand? What? How were those services (and goods) presented? How did you feel about them?
 - Did you buy any services (and goods) that you didn’t originally plan to buy? What? How did you feel about that?
 - How similar or different was what you agreed to buy to what you planned to buy before the meeting?
 - If different, what was different and why? *Probe: burial or cremation, burial or cremation type (e.g. basic or more expensive)*
 - What influenced these decisions? How did you feel about that?
- [If not covered already] How did the **conversation about the cost** of the funeral go?
 - At what point were costs discussed? *Probe: when potential funeral services were discussed or after you agreed services to include?*
 - How much detail was offered on cost? *Probe:*
 - Which services were discussed in terms of cost?
 - Were costs itemised or bundled? If bundled, which services were bundled? *If helpful, use **Stimulus H – Alternative presentations of pricing***
 - Were there any services where cost was not discussed? Which ones?
 - Were there any services where different options were presented in terms of cost (i.e. cheaper or more expensive)?
 - How did you choose between those different options? Did the funeral director make any suggestions at that point?
- [If not covered already] Was there any discussion **about ways in which the costs of the funeral might be managed or reduced**? *Probe:*

- Any mention of a basic funeral package? Cremation rather than burial? Different time slots at the crematorium? Choice of crematorium? Express burial? Unattended cremation?
- **If yes, probe:**
 - Who brought that up? Funeral director or you?
 - What did the funeral director say?
 - What, if anything, did you choose as a way of managing the cost?
 - How did you feel about the options that could help with managing the cost? *Probe as appropriate:*
 - What or who made you feel that way?
 - Is there anything that could help overcome that?
 - How much did this discussion of ways to manage the cost influence your final decisions around funeral arrangements, if at all? In what way?
- **If no, probe:**
 - Was there any reason why you didn't have a discussion of this kind with the funeral director?
 - How would you feel if you had that discussion? *Probe as appropriate:*
 - What or who would make you feel that way?
 - Is there anything that could help overcome that?
- Did you **negotiate over the prices** charged by the funeral director?
- **If yes, probe:**
 - At what point in the conversation did you do this?
 - Which parts of the funeral director's offer did you negotiate over?
 - How did the funeral director respond?
 - What was the result of this negotiation? Did you benefit in any way? How?
 - How did you feel about negotiating over the cost? What or who made you feel that way? How could that be overcome?
- **If no, probe:**
 - Was there a reason you didn't negotiate with the funeral director?
 - If you had negotiated, how would have that made you feel? What or who would have made you feel that way? How could that be overcome?
- To what extent did the price you eventually paid reflect your prior expectations about the cost? If different, to what extent and why? What parts of the total package of goods/services did/did not reflect your expectations of their cost (e.g. was the cremation fee more than expected but the coffin less?)
- To what extent did it meet your prior expectations about what you would get for that price? If different, how and why?
 - Did you feel what you got was worth the price you paid? Why yes/not?
- Would you recommend the funeral director you used to others? Why yes/not?

Funeral director's pricing information

- Before you had any dealings with your funeral director did you have any information about their prices?
- **If yes, probe [if not covered already]:**
 - Where did you get this information from? *Probe: online price list, printed price list to pick up/on display in the funeral home, etc.?*
 - Were prices itemised showing specific services OR bundled together? If bundled, which services were priced together? *If appropriate and useful, use **Stimulus H – Alternative presentations of pricing***
 - Was everything priced? Or were there some services that weren't priced? *Probe: for things not priced, how and when did they get these prices?*
 - Were any prices given as 'From £X' with no upper limit stated? If yes, for which services?
 - How useful was this information in judging the final amount you would pay for the funeral?
 - How, if at all, could this information be improved? *If appropriate and useful, use **Stimulus H – Alternative presentations of pricing***
 - Do you see any examples of pricing here that would have made this clearer? Why yes/not?
- **If no, probe:**
 - When did you get this information?
 - How was it provided – verbally, printed price list etc.?
 - Was it volunteered by the funeral director or did you have to ask for it? How did you feel about having to ask for it?
 - Were prices itemised showing specific services OR bundled together? If bundled, which services were priced together? *If appropriate and useful, use **Stimulus H – Alternative presentations of pricing***
 - Was everything priced? Or were there some services that weren't priced? *Probe: for things not priced, how and when did they get these prices?*
 - Were any prices given as 'From £X' with no upper limit stated? If yes, for which services?
 - How useful was this information in judging the final amount you would pay for the funeral?
 - How, if at all, could this information be improved? *If appropriate and useful, use **Stimulus H – Alternative presentations of pricing***
 - Do you see any examples of pricing here that would have made this clearer? Why yes/not?

⁵ Alternatively, if respondent has managed to find documentation about the funeral they arranged they can refer to that to explain how prices were presented.

Ask all

- [If not covered already] At any point prior to the funeral, were you given an estimate of the costs? Was this verbal/written/both?
- At any point prior to the funeral, were you given a written quote for the cost of the funeral?⁶

Adapt wording depending on whether they received a written quote, written estimate or verbal estimate and probe:

- When did you receive the written quote/written estimate/verbal estimate?
- Did it make clear what was/wasn't included in the price?
- How detailed was the information you received about price?
- [If not covered already] Were prices itemised showing specific services OR bundled together? If bundled, which services were priced together? *If appropriate and useful, use **Stimulus H – Alternative presentations of pricing***
- What, if anything, would have made the written quote/written estimate/verbal estimate clearer? *If helpful, use **Stimulus H – Alternative presentations of pricing***
 - Do you see any examples of pricing here that would have made this clearer? Why yes/not?
- Was anything included in your final bill that was not included in the written quote/written estimate/verbal estimate? If yes, was this expected/ unexpected?
- And compared with the written quote/written estimate/verbal estimate, roughly how much higher was the final bill (as a percentage)? What reason (if any) was given for the final bill being higher?
- Overall, how easy or difficult did you find it to judge the price information you received? *Probe sensitively: in terms of how competitive it was, value for money?*
 - Why do you say that?
 - What, if anything, would make it easier to assess price information?
- When would you have preferred to have received information about price?

6. ASSESSING QUALITY OF SERVICE (c. 15 MINUTES)

Moderator to explain to respondents:

We're asked all the time nowadays for feedback from a range of businesses and organisations. For example, we may get a text "How did we do today?" from our doctor's surgery, or a business we've used might ask us to review them, for example, on Google reviews.

Imagine that you're asked to give feedback on the quality of the FD's service to you. What key things would you talk about and highlight in your review? (**Stimulus L**)
Please include:

- Good/not so good things about the quality of the firm's service to you

⁶ Moderator note: You must clarify with respondents the difference between an estimate and a quote.

- Good/not so good things about the quality of the funeral director's *personal service* to you

Moderator to show **Stimulus I** and probe:

- Are there any other elements of service noted here (either the firm's service or the funeral director's *personal service*) that you have missed from your grid?

Looking at your review grid (**Stimulus L**):

- Which aspects of service did you particularly value? *What really mattered to you? Please highlight.*
 - *NB: are the most important things the quality of the firm's service or the quality of the funeral director's personal service or a mix of the two?*
- [For each important aspect]
 - What made you feel they provided quality in that respect? *Probe: if it was good, what made it good? If it was poor, what made it so poor?*
 - *Note: Listen out for any mention of price probing only if necessary - Any perception that higher prices equal better quality?*
- Looking at all the important aspects of quality, can you please **rank** them in terms of how important they were to you?
 - Can you talk me through why ranked them that way?
 - Why were some more important than others?
- If something was available that consumers could access and see how FDs were rated for quality, is that something you would consider using (why/why not)? Please be honest!

THOSE WHO ARRANGED A CREMATION ONLY⁷

7. CHOICE OF CREMATORIUM (c. 10 MINUTES)

This section will explore respondents' experience and decision-making with regards to the choice of crematorium.

Explain we would now like to understand how they decided which crematorium to use.

Awareness of crematoria options

- Going back to when you started thinking about the arrangements, how much did you already know about what choice of crematoria you had? *Note: this is before they had any dealings with the funeral director*
- **If aware of only one option**, probe:

⁷ Some of these questions could also apply to anyone who originally planned a cremation but changed their mind and chose a burial instead.

- What makes you say that? (E.g. wishes of the deceased, only one local etc.)
- **If aware of more than one option**, probe:
 - How did you find out what the crematoria options were? Which sources of information did you use?
 - What did you know/find out about options that were available? Which sources of information did you use? *If helpful, use **Stimulus I – Crematoria options***
 - Which source(s) of information did you find most helpful/least helpful, and why?
 - Did you get all the information you wanted? Was any information missing?
 - Who did you want to provide this information?

Choosing a crematorium

- What sorts of things were important to you when choosing a crematorium? What was most important to you? Why?
- Show **Stimulus K – Crematorium criteria** and probe:
 - Which of these were most important to you and why?
 - Were there any factors that were less important? Why?
 - *NB: if respondents choose quality, what aspects of quality were important in influencing their choice.*
- What idea did you have of the likely costs involved when choosing a crematorium?
 - What were your expectations of how much it would cost (roughly)?
 - What did you expect this amount to cover?
 - Where did this idea of the costs involved come from?
 - How did you feel about the amount you had to pay? *Probe: cheap, reasonable, expensive; why did you feel that way*
- Who contributed to the decision about which crematorium to use?
- Who or what influenced that decision the most? *Probe: you and your family, needs must (e.g. only one option available locally), the wishes of the deceased; the funeral director's suggestions*
- Can you talk me through **how you chose** the crematorium?
- **If they thought only one local option available**, probe:
 - Did you do anything to see whether there was an alternative? If not, why not?
- **If they/their family made the decision**, probe:
 - Before deciding on the crematorium, did you compare different crematoria?
 - *If yes, how many did you compare?*

- What sort of things did you look at to compare them? Why was that important?
 - How easy or difficult was it to compare them? What made it easy/difficult?
 - What would make it easier to compare them?
 - *If they haven't compared crematoria, why not?*
- [As appropriate] How did the funeral director respond to your choice(s) of crematorium?
 - Did they make any suggestions to use a different one? What reason did they give? How did you feel about that?
 - Did you use (one of) your original choice(s) or did you switch to the one they suggested?
 - What was the main reason for sticking to (one of) your original choice(s)/switching to the one they suggested? Were there any other reasons?
 - ***If the funeral director mainly influenced the decision***, probe:
 - What reasons did the funeral director give for suggesting particular crematoria?
 - How did you feel about the suggestions they made? Did you feel you were free to suggest alternatives? Why yes/not?
 - Before deciding which one to use, did you look for any information to compare them before picking one?
 - Did you use one suggested by the funeral director or another one? Why?
 - How far away was the crematorium you chose (in miles or time it takes to travel there) from: *Probe: distance from:*
 - The funeral director's premises?
 - Where the deceased lived?
 - Where you live?
 - Which of these distances was the most important in terms of making the funeral arrangements)? Why?
 - How important was the location of the crematorium compared to other reasons for choosing it (the relative importance of its location)? *Probe: why was it more/less important than other reasons*
 - Would you have considered travelling further if this meant you could have used a "better" crematorium? Why yes/not? How much further?

Cost of the crematorium

- Did the funeral director's pricing of the funeral depend on how close the crematorium was to their premises?
 - If yes, when did the funeral director raise this with you?
 - How did this influence your choice of crematorium, if at all?
 - Did you (try to) negotiate with the funeral director about this cost?

- (if yes) When? How did the funeral director respond?
 - (if no) Why not?
- [If not covered already] Was there any discussion **about ways in which the costs of the crematorium could be managed or reduced**? Probe:
 - Any mention of different fees depending on the crematorium operator; different time slots at the crematorium; unattended cremation etc.?
 - **If yes**, probe:
 - Who brought that up? Funeral director or you? What did they say?
 - What, if anything, did you choose as a way of managing the cost?
 - **If no**, probe:
 - Was there any reason why you didn't have a discussion of this kind with the funeral director?
- To what extent did the price you eventually paid reflect your prior expectations about the cost of the crematorium?
- To what extent did it meet your prior expectations about what you would get for that price?
 - Did you feel what you got was worth the price you paid? Why yes/not?
- Would you recommend the crematorium you used to others? Why yes/not?

8. SUMMING UP

- With the benefit of hindsight, what words would you use to describe the process of arranging the funeral we've been discussing today? Why that?
 - If you had to do it again, what, if anything, would you change/do differently? Why do you say that?
 - What (if anything) would make it easier for people to know:
 - How to go about organising a funeral?
 - What options are available to them (e.g. different types of funerals, funeral directors, crematoria)? Why that?
 - What the cost of these different options would be? Why that?
 - Who should be providing this information? Why them?
 - Who should be signposting to this information? Why them?
 - When should this information be provided?
 - What (if anything) would encourage more people to compare different options (e.g. different types of funerals, funeral directors, crematoria) and negotiate the cost when arranging a funeral? Why that?
 - What difference (if any) would that information have made to the arrangements for the funeral we've been discussing today?
 - What difference (if any) do you think it would make for you in the future, or for someone else who needed to arrange a funeral?

Thank respondents and close.

**J.2065 Competition and Markets Authority: Funerals Market Study
RECRUITMENT QUESTIONNAIRE DRAFT 4**

Good morning/afternoon/evening, my name is _____, from Research Works Limited, an independent market research agency. We are conducting research on behalf of the Competition and Markets Authority (CMA). The CMA is an independent, non-ministerial department⁸. It aims to make markets work well in the interests of consumers, businesses and the economy.

Currently, the CMA is investigating the funerals market in the UK. Its market study will examine whether the information provided by funeral directors on prices and services is clear enough for people to be able to choose the best option for them. It will also look at how prices have changed over time and the factors that affect them.

The research that Research Works Limited are conducting will help the CMA to understand consumers' behaviour, experiences and choices/decision-making during the process of arranging a funeral.

INTERVIEWER – ALWAYS SHOW RESPONDENTS THE CMA BONA FIDES LETTER OF EXPLANATION.

The research will involve two stages:

- Firstly, there will be a short interview today which will help us to identify a range of people who have arranged a funeral within the last 12 months.
- Secondly, a longer interview would be conducted at a later stage, which will ask individuals to describe their experiences of purchasing a funeral. This interview will be held at an agreed date, time and location.

To confirm, the following short interview is completely in confidence and is for research purposes only. Would you mind answering a few questions to see if you would be eligible to participate in our research project?

Q1 Have you ever taken part in research, either an individual interview or group discussion, before:

Yes 1 *Ask Q2*

No 2 *Ask Q4*

Q2 How long ago did you take part?

Less than 6 months ago 1 **Close**

⁸ Non-ministerial government departments (NMGDs) are a type of British government department, headed by senior civil servants (not a member of the Prime Minister's Cabinet). Some, like the CMA, fulfil a regulatory function and others have an inspection function, and their status is therefore intended to protect them from political interference.

Respondents MUST code 2

Q8 Was a funeral director (undertaker) involved in supplying any goods and services in connection with the 'at need' funeral?

Yes 1 *Ask Q9*

No 2 **Close**

Q9 We also need to talk to people who met with and/or spoke to the funeral director to agree what goods and services they (the FD) would provide as part of the necessary arrangements¹¹. Can I ask: did you either meet with or speak to a funeral director when you were arranging the funeral?

Yes 1 *Ask Q10*

No 2 **Close**

Q10 It's important that we speak to a mix of people with experience of arranging both burials and cremations. To ensure that we achieve this mix, can I ask: what type of funeral did you arrange?

Burial 1

Cremation 2

Other 3

Recruiter: please see recruitment quota for type of funeral.

Q11 We also need to include people who have used different funeral director services in the research. To ensure that we achieve this mix, can I ask: which company of funeral directors did you use to help you arrange the funeral?

An independent company* 1

(Please write in name of independent company): _____

Co-op funeral director 2

Dignity funeral director 3

Don't recall 4

¹¹ NB. While it is possible to arrange a funeral without any involvement from a funeral director, they are involved in the majority of UK funerals.

(Please write in any details recalled so that they can be allocated to the correct quota at a later stage): _____

Recruiter: please see recruitment quota for funeral director services.

**NB: all independents must be checked to see if they are independent or owned by a larger parent company. Please contact the office with the names of independents so we can conduct this check.*

Those are all the questions I need to ask you about the funeral. I now need to ask you a few questions about you. This is to ensure we include a range of people in our research. If you do not wish to answer any of these questions, please let me know.

Q12 Which of the following applies to you?

Male	1
Female	2
Other	3

(please write in how respondent identifies their gender)

Q13 Please could you indicate which of the following age categories you fall within?

Under 18	1	Close

18 – 30 years old	2	
31 – 50 years old	3	
51 – 65 years old	4	
66+ years old	5	

Q14 Please record occupation of head of household: (RECORD FULL DETAILS)

Job: _____ Industry: _____ Company: _____

Record Social Grade:

AB	1
C1	2
C2	3
DE	4

Q15 Which of these would you use to describe your ethnic group?
(SINGLE CODE)

White	
British	1
Irish	2
Other White background (specify) _____	3
Mixed	
White and black Caribbean	4
White and black African	5
White and Asian	6
Other Mixed background (specify) _____	7
Asian or Asian British	
Indian	8
Pakistani	9
Bangladeshi	0
Other Asian background (specify) _____	V
Black or black British	
Caribbean	X
African	Y
Other black background (specify) _____	Z
Chinese	1
Other ethnic background (please specify) _____	2

Ask respondent whether they would be interested in participating in a 60-90 minute face-to-face depth interview about their experiences of purchasing a funeral. This interview would be held at an agreed date and time and at a local venue.

If respondent says yes, please explain the following.

If respondent says no, thank them for their time.

Recruiter: please explain the following and ask respondent to sign (below) to indicate that they have received the written information provided (i.e. bone fides letter and invitation).

- This research is about understanding consumers' behaviour, experiences and choices/decision-making during the process of arranging a funeral. It will involve a detailed discussion about your experience of arranging the funeral, including the choices you made and your views about the costs involved.

- The interview will be an informal discussion about your experiences – there are no right or wrong answers, we will just be asking you about your experience.
- All the information given will remain private and confidential.
- You will remain anonymous i.e. the Competition and Markets Authority will not know who has taken part in the research.
- We audio record our interviews so that we have a record of the conversation to use for transcription and analysis after the interview, if that is OK with you. If you'd prefer not to be recorded, we are happy to take notes. We'll ask you about your preference about how we record your data when we meet.
- When we meet for the interview, we will also ask you to give your written permission for Research Works Limited to collect, process and retain your data, as required by the General Data Protection Regulation (GDPR). You 'own' your data: you have a right to access your data, or for it to be amended or deleted whilst it is held by Research Works Limited.

Our first priority is that you feel comfortable to participate in the **research**.

Q16 Is there anything else you need/would like to know before you agree to the interview? If so, what?

RECRUITER TO NOTE AND CONTACT THE OFFICE

Q17 Would you like anyone else to be present at the interview?

RECRUITER TO NOTE AND CONTACT THE OFFICE

Recruiter: leave with respondent

- 1. The bona fides letter from the Competition and Markets Authority**
- 2. Respondent invitation**
 - a. Please point out the number to contact if they no longer wish to take part/have any questions**
 - b. Please point out that we need respondents to bring along any documents that may jog their memory about how the funeral director presented their services and how the costs were presented e.g. brochures, leaflets, web pages, price lists, estimates, quotes etc.**

Please ask respondent to sign below to confirm that they have received this written information.

I confirm that I have received an invitation to participate in the research.

I also confirm that I have received a letter from the Competition and Markets Authority which explains more about the research.

I confirm that I understand that I may choose to access, amend or delete my data, whilst it is being held by Research Works Limited.

NAME OF RESPONDENT: _____

Respondent signature: _____

INTERVIEWER NAME: _____

I certify that I have carried out this interview according to instructions received from Research Works Limited and in accordance with the MRS codes of conduct and the respondent is not a relative/friend of mine.

Interviewer's Signature: _____

Date: _____