

## Response to Funeral Markets Study of the Competition and Markets Authority

This response is on behalf of the Catholic Bishops' Conference of England and Wales. This is the permanent assembly of Catholic Bishops and Personal Ordinaries and membership of the Conference comprises the Archbishops, Bishops and Auxiliary Bishops of the 22 Catholic Dioceses of England and Wales.

### General comments

We have noted the sharp rise in the costs of funerals, a trend which has continued for a number of years, and the concomitant distress this causes to bereaved families. Many families will wish to ensure that the funeral arrangements are as good as possible out of respect for the deceased and can consequently easily end up paying considerably more than is strictly needed. When faced with the task of organising a complex series of events (which in a Catholic family would likely include reception into church; a requiem mass; input into readings and eulogy; burial or cremation arrangements; and refreshments for mourners) in a very short space of time, whilst mourning the loss of a loved one, it can be quite daunting. Stress of this kind makes it more difficult for the bereaved to make an informed choice.

We agree that there is often a lack of clarity in the pricing structure offered by funeral directors. Like-for-like comparisons on price, quality, and service make it difficult for consumers to make an informed market choice and, in these circumstances is it both understandable and regrettable that many simply choose the first service which they encounter. Pricing of coffins, for example, can sometimes seem opaque and consumers can therefore find it difficult to make an informed decision based on sufficient knowledge of the range of products and their relative values. The result is an increased likelihood of dysfunctionality in the market place, both between competing providers and in the services which they subsequently offer to the consumer.

### Catholic funeral practices

We are aware that the rituals and rites of a Catholic funeral may lead to a higher cost than a non-religious funeral. For example, if one has a Reception of the Body into the church the night before, there will be an additional cost from the funeral director to transport the coffin to the church.

A Catholic funeral also involves paying a fee to the parish. Some use the fee, set by the Church of England, currently £182, as a guideline. Others ask for an offering. There is usually an additional fee for an organist or other musician. These fees will generally be included in the account prepared by the funeral director.

For both personal and financial reasons, there is a small but growing trend for funerals where family and friends lay out the body and transport the coffin themselves.

However, should the organisers of a Catholic funeral prefer to have these tasks done by a funeral director, we feel it important that this should not be a cause for exploitation by funeral directors.

It would be helpful to consumers if there were greater price clarity, including easy-to-find information online.

### Conclusion

These concerns about how the market can, at times, poorly serve vulnerable consumers therefore leads us to support the need for an in-depth inquiry by the CMA into the operation of funeral markets and related areas such as crematoria costs.

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