CMA Survey 2018 'Funerals Market Study' – Response from the Churches' Funerals Group

The Churches' Funerals Group (CFG) was formed in 1982 by the mainstream Churches in England and Wales as an advisory group to co-ordinate policy in connection with the pastoral and administrative aspects of funeral services at cemeteries and crematoria, and to represent the Churches in negotiations or discussions with central Government, local authorities and other organisations connected with funerals and the care of the bereaved.

The CFG welcomes the CMA's Funerals Market Study, and the opportunity to respond, as it has to several earlier surveys, dating back at least to The Dead Citizens Charter of 1996. In these times when funeral poverty/affordability has become a serious issue again, the survey is especially valuable in seeking to give consumers a fairer deal at a time of bereavement. The CFG applauds the Survey's finding (6.112) that 'the extreme vulnerability of customers has been a major factor in enabling suppliers to charge high prices in the sector for the past 15 years' (6.112). 'Informed choice' is the critical theme in this study as in several of its predecessors. The CFG also notes and applauds the Survey's conclusion (7.1) that 'people are extremely vulnerable when they are faced with the daunting task of organising a funeral for a loved one under significant time pressures and often without previous experience of doing do.'

The CFG represents Christian denominations and regularly debates and comments on contemporary funeral issues. We cannot speak for other religions or for non-religious/Humanist groups helping at funerals in the UK, but we look forward to their contribution at the next stage of the survey (2.4). We are pleased that the role of the survey *Review of crematoria provision and facilities* (Ministry of Housing, Communities and Local Government (2016) is not extinct and look forward to the further extrapolation of its findings (5.32).

We recognise that for the vast majority of individuals, the funeral director is their first port-of-call and the provider of most advice about funeral arrangement (3:1a)

We are aware that the UK is still a secularising nation but the Christian Gospel of life after death through Christ offers a hope in bereavement and the Churches' ministers still play a leading role in ensuring funerals are meaningful and therapeutic events. Additionally, church buildings and faith communities offer on-going places and people to provide care and support wherever, and whenever people need it post-bereavement.

We are surprised that, in stressing the provision of crematoria, the survey has chosen not to compare facilities for burial. Until 1850 and, to some scholars, up to 1897, the Church of England was the major provider of local (churchyard) burial ground (Rugg, 2013). From 1850 onwards, in England and Wales, the role of local authorities steadily took over as the major provider of local burial (cemetery) land. It was the post-1918 competition for burial ground adjacent to housing areas that helped to promote local authorities' promotion of cremation

(Jupp, 2006). Local authorities largely withdrew from crematoria provision in the 1990s (7.9c).

- 2.4 We look forward to contributing at the next stage of this survey. The Church of England is a leading provider both of funerals and of ministers conducting funerals (Brookes, 2013) and the provider of burial space in its churchyards, particularly in rural areas (Rugg, 2013).
- 3.9 We are grateful to SAIF for pointing out the role of hospital and hospice chaplains in providing advice for better funeral arrangements. At local/parish/neighbourhood levels, clergy continue to give advice on funeral arrangements, though this may be more attenuated in some rural areas.
- 4.8 The following paragraphs underline how little prepared most people are, when they are faced with arranging a funeral of someone they love. The lack of informed choice in funeral arrangement is sometimes professionally engineered (as the Survey hints at many places) but people could prepare (or be helped to prepare) themselves much better for an approaching bereavement. The work of the Hospice movement and the Dying Matters organisation is particularly to be praised here. The growth of movements such as Death Café, and the provision of resources that encourage conversation have also helped people to plan and prepare.
- 4.65 It is not clear that the Churches in general have formed a mind either about 'funeral affordability' and about 'direct funerals'. The CFG notes the funeral director's testimony in 4.76b that 'even though direct cremation resulted in cost savings, not having a service was too much of a compromise' (see also 4.76f). The CFG regrets that mourners feel they can dispense with any ceremony at funerals because it knows the value of both religious and non-religious ritual, for the benefit of which there is a wealth of anthropological evidence. At the same time, it appreciates the facts and evidence of 'funeral poverty', of the need to make financial choice, and of advancing unbelief/secularisation. There is also a link between the way in which death is marked, opportunities for grief and the acknowledgement of loss and mental health and well-being. There is a noticeable growth in the numbers attending services that offer spaces for remembering, which suggests that there is still a need for ritual. There are also many who simply visit sacred spaces to light candles or place prayers in the aftermath of loss.
- 5.8 The CFG is well aware that most funerals are held on weekdays, but is also aware that, before 1914, many clergy in industrial or urban areas were accustomed to conducting funerals on Sunday afternoons, at times when most people were free to attend (even if this could swell the cost of funeral hospitality). The CFG is aware that there is a role for Churches to play, with clergy and lay ministers making themselves available to conduct funerals at weekends, though it is aware that there are staffing problems both for funeral directing and crematoria staffs at these times.

In this regard, the CFG deplores the extending period between the event of death and the consequent funeral and would encourage Local Authorities, hospitals, funeral directors, bereavement support groups and clergy/celebrants to work together (at local level as well as nationally) to reduce this interval.

In summary:

- The CFG welcomes the proposal for a full market study.
- The CFG urges that it be extended to include funerals involving burial as well as cremation.
- The CFG looks forward to the opportunity to respond fully to a full survey.