

CMA Funerals Market Investigation omnibus research Technical Report (29 November 2019)

Introduction

This study was designed to assist in evidence-gathering to inform the CMA's market investigation into the supply of services by funeral directors at the point of need and the supply of crematoria services.

With the starting (or base) sample structured to be representative of the UK population of adults age 15+, the survey collected responses from two main groups of consumers:

1. UK adults age 18+ who used a funeral director to make the arrangements for an 'at need' burial or cremation funeral since July 2017 ("the funeral director survey")
2. UK adults age 18+ who made the arrangements for an 'at need' cremation (with or without a funeral director) since July 2017 ("the crematoria survey")

In addition, a small number of questions were included for:

3. UK adults age 18+ who were responsible for activating a pre-paid funeral plan since July 2017 ("the PFP survey")
4. UK adults age 18+ who did not use a funeral director to make the arrangements for an 'at need' burial or cremation funeral since July 2017 ("the no FD survey")

Finally, a single question was included for all UK adults age 18+.

Only adults age 18+ qualified to answer the CMA's questions.

Data collection methodology

The survey was conducted on CAPIbus, Ipsos MORI's weekly face-to-face omnibus survey.

Fieldwork took place over eight waves. Of the eight waves:

- Three waves of GB fieldwork were dedicated to the funeral director survey, the PFP survey and the no FD survey. A proportionally representative boost of adults aged 18+ in Northern Ireland was also run, providing 177 qualifying interviews.
- Five waves of GB fieldwork were dedicated to the crematoria survey. A proportionally representative boost of adults aged 18+ in Northern Ireland was also run, providing 295 qualifying interviews.

Interviews took place between 26th July and 16th October 2019 and were conducted in respondents' homes using Computer Aided Personal Interviewing (CAPI) methodology.

Across the eight waves of fieldwork, a total of 16,228 UK adults age 18+ were interviewed in up to 190 sample points per wave (the number of sample points varied by week between 154 and 190). Of these, 6,084 were interviewed across the three funeral director/PPFP/no FD waves, and 10,144 were interviewed across the five crematoria waves.

Sampling “at need” funeral users

Informed Consent

Given the potential sensitivity of the research topic, the CMA’s question set was introduced to qualifying respondents as follows:

The following questions are about the ways in which people arrange funerals. We understand that this can sometimes be a difficult thing to talk about and would like to reassure you that these questions are asked for research purposes only. We will not ask for personal details about anyone who has died or the circumstances around their death. Your responses will be kept anonymous, and if there are any questions which you feel uncomfortable about answering, then you will be able to choose not to answer

In the first week of funeral director survey fieldwork, and the first week of crematoria survey fieldwork, 676 and 552 respondents respectively declined to answer any questions after we asked directly whether they wished to continue or not. In subsequent weeks, the introduction to the survey remained the same but the direct question about whether the respondent wished to continue was dropped. Instead, interviewers moved straight on to the screening questions unless the respondent said expressly and without prompting that they did not wish to continue. No further respondents declined to participate.

We do not know exactly how many of these respondents, if any, were eligible to answer the full CMA question sets. However, checks carried out comparing the incidence of respondents going on to complete the relevant questions in the first week of interviewing with the incidence of qualifying respondents seen in subsequent weeks suggests the number of qualifying respondents lost was very small, if any. For the funeral director survey, 4.9% of unweighted respondents went on to complete the remainder of the survey, compared with 3.9% and 4.7% for subsequent weeks, while for the crematoria survey, 4.0% went on to complete the survey, compared with between 3.2% and 4.4% for subsequent weeks.

Eligibility

Those eligible to answer the CMA question set focused on funeral directors (the funeral director survey) were defined as:

- Age 18+
- Personally involved in making the arrangements for a funeral in the UK, where:
 - the funeral was arranged in the last 2 years (since July, August or September 2017, depending on which week the interviewing took place);
 - the funeral was an “at need” funeral; and
 - a funeral director was involved in making at least some of the arrangements.

Those eligible to answer the CMA question set focused on crematoria (the crematoria survey) were defined as:

- Age 18+
- Personally involved in making the arrangements for a funeral in the UK, where:
 - the funeral was arranged in the last 2 years (since July, August or September 2017, depending on which week the interviewing took place);
 - the funeral was an “at need” funeral;
 - a cremation took place; and
 - a funeral director was involved in making at least some of the arrangements, or
 - a funeral director was not involved in making some of the arrangements and the respondent was personally involved in dealing with the crematorium to make the arrangements.

Personal involvement was defined as *“having 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; and how much to pay for the arrangements being made”*.

An “at need” funeral was defined as *“... one where the funeral arrangements are made and paid for at the time someone dies. They can be paid for using: someone’s savings; money set aside by someone in their will; money paid out from a life insurance policy or Over-50s policy; a credit card or a loan; a Funeral Expense Payment from the Department of Work & Pensions (DWP); a grant from a charity. It is **not** a funeral that someone has partly or fully paid for in advance because they’ve bought a “pre-paid funeral plan”*.

In total, 279 respondents met all the funeral director survey criteria and were eligible to answer the CMA funeral director question set, while 376 respondents met all the crematoria survey criteria and were eligible to answer the CMA crematoria question set.

In addition, a separate sample met the following criteria:

- Age 18+
- Personally involved in activating a pre-paid funeral plan in the UK in the past 2 years (since July, August or September 2017, depending on which week the interviewing took place)

In total, 82 respondents met all the PFPF survey criteria and were eligible to answer the CMA PFPF question set.

Weighting the sample

All information collected on Capibus is weighted to correct for any minor deficiencies or imbalances in the sample achieved.

The data were weighted to the targets derived using the latest set of census data or mid-year estimates and PAMCo-defined profiles.

Data were weighted by age, government office region, socio-economic grade, and working status within gender, with additional weights for household tenure (private & HA/LA renters) and ethnicity. Data were weighted to be representative of the population of adults aged 18+ in the United Kingdom.

In order to match the sample and the weighting targets, the weight scheme was applied to all 6,084 adults age 18+ in the starting/base sample for the three funeral director/PPFP/no FD waves and to all 10,144 adults age 18+ in the starting/base sample for the five crematoria waves, including those who declined to answer any questions or were screened out. This resulted in a weighting efficiency of 90.1% for the funeral director survey and of 89.0% for the crematoria survey.