

CMA Funerals Market Investigation

Telephone mystery shopping and Website Audits

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Company Name: Ipsos MORI

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1 Background

On 1st June 2018, the CMA launched a review of the funerals industry amid concerns that prices had been increasing substantially and that funerals had become unaffordable for many. Following an initial phase of work, the CMA published an interim report on 29 November 2018 and proposed to make a Market Investigation Reference (MIR).

The CMA consulted on this proposal and received representations from interested parties across the funerals industry, and more widely. The vast majority of respondents were supportive of the CMA's proposal to make an MIR, although a small number of respondents disagreed with their proposal.

After giving careful consideration to the consultation responses, the CMA reached the view that no evidence or argument had been presented to give good cause to change the overall analysis of the features identified and, as such, there were reasonable grounds to suspect that these features prevented, restricted or distorted competition in the UK. The CMA therefore decided to refer the supply of services by funeral directors at the point of need and the supply of crematoria services for a single in-depth Phase 2 market investigation.

This research, consisting of telephone mystery shopping of a random sample of 120 UK funeral director branches, and audits of the websites of the same sample, is intended to form part of the CMA's evidence-gathering process for the market investigation, which was launched on Thursday 28th March 2019.

2 Research objectives

The main focus of this research was to investigate:

... what pricing information (if any) funeral directors will provide to consumers who make an enquiry about funeral costs via the telephone and what price information (if any) they provide on their website.

In addition to the key research objective above, the research also focused on key elements of how prices were provided, as below:

- Where information was provided over the telephone:
 - Whether a price was provided at all
 - Exclusions and inclusions
 - Cheaper options, additional costs and different packages
- Where information was provided via a website:
 - Whether pricing information was shown

- Where pricing information was shown
- How the pricing information was presented and described
- Exclusions and inclusions
- Email / webform functionality for follow-up enquiries

In order to answer the overall research objective and key requirements, a two-stage approach was adopted.

3 Methodology

Firstly, **mystery shopping** was chosen as the most effective approach for gaining an independent, objective assessment of how prices are provided to prospective customers over the telephone by funeral directors.

‘Mystery shopping’ involves mystery shoppers posing as prospective customers (in this case, a customer enquiring about arranging a funeral) to assess what information is provided by staff (based on a pre-determined questionnaire), following a specific enquiry (or scenario).

Secondly, **website audits** were chosen as the most effective approach for gaining an independent, objective understanding of how prices were presented on funeral director websites.

‘Web audits’ are undertaken by a group of auditors who are briefed to browse a website in detail and complete a pre-determined questionnaire on the information provided, including the location of the information and how it is displayed.

Telephone mystery shopping overview

The aim of the mystery shopping was to assess a maximum of 120 funeral director branches in terms of the provision of information over the telephone. Please note, no face-to-face, in-branch mystery shopping assessments were conducted.

The CMA provided Ipsos MORI with a random sample of 120 funeral director branches (including the company name) and, of the 120 provided, 114 assessments were conducted. Six companies were not assessed, as the business had either closed, or the telephone number did not work.

The mystery shopping itself was structured as follows.

Mystery shoppers (taken from the Ipsos MORI mystery shopping panel) were allocated to a funeral director based on their home address – i.e. it was important that mystery

shoppers contacted a funeral director close to their home in order to mirror what prospective customers are likely to do in reality.

Once allocated, the shoppers received two sets of documentation prior to undertaking their assessment: a set of Shopper Guidelines and a Questionnaire – included in the Appendix. Shoppers were instructed to take a test on the content of these documents, which they had to pass before undertaking an assessment.

Once authorisation was given, the shoppers called the main business telephone number provided, during office hours from 9am to 5pm Monday to Friday; upon speaking to someone, they made the following enquiry:

“I’m trying to get a rough idea of the costs of a funeral that unfortunately we’ll need to arrange pretty soon. I’d like to know what your price is for a cremation with a small gathering at the crematorium beforehand, nothing religious, but otherwise something fairly simple.”

The enquiry ‘scenario’ was designed to ensure the following:

1. Consistency across all the assessments
2. A focus on testing preparedness by funeral directors to have a high-level discussion about prices in response to an ad hoc consumer call
3. A focus on keeping the call short so that any impact on the sampled branches’ genuine business was minimised

The initial objective was to ascertain whether a price was given (i.e. provided ‘there and then’ over the telephone, as opposed to not providing a price or re-directing the customer online or to the branch) and what associated information was provided spontaneously. If shoppers felt that information was missing or the response was unclear, they were then instructed to probe, as follows:

1. What does the price mentioned cover/include?
2. Is there anything else we’d have to pay for?
3. Does the price include the crematorium charges?
4. Are there any ways of making the cost/price cheaper?

Once shoppers had completed their enquiry (including all necessary probes) they were instructed to complete the questionnaire, which they had already seen in advance of the assessment.

The mystery shopping was undertaken in full compliance with the Market Research Society (MRS) code of conduct and the Regulation of Investigatory Powers Act (RIPA) protocols, which determined the following:

- All contact was from the mystery shopper to the funeral director, unless the funeral director offered to send a price list/brochure by email (in which case, the shopper supplied an email address for this purpose). Shoppers were instructed to not leave voicemails if their telephone call went unanswered nor request a return call if the funeral director was not available.
- One scenario was used by all shoppers (seeking details limited to what any funeral director might be expected to provide to any consumer who requested it).
- Only a limited number of probes were used by shoppers (see previous page), again so that the details requested were limited to what any funeral director might be expected to provide to any consumer and so that we did not unduly waste the time of funeral directors.
- Telephone calls could not be recorded.
- No personal data could be collected.

As such, the overall aim of the mystery shopping was to ensure that the mystery calls elicited the necessary information to answer the key research questions whilst ensuring that the assessments (a) complied with key regulation, as outlined above (b) were representative of a typical customer enquiry and (c) were consistently undertaken across all the funeral directors in the sample.

Website audits overview

The purpose of the website audits was to establish what price information was provided by funeral directors via their website.

As with the telephone mystery shops, the same sample of 120 funeral directors (provided by the CMA) was used, of which 103 audits were conducted. The remaining 17 branches could not be audited for the following reasons:

- 6 shared a website with a branch already audited (duplicates)
- 1 had its own website, but the website was down for the entirety of fieldwork
- 6 appeared to not have a website at all (but were still in business)
- 4 were no longer in business

Two potential approaches were considered for the website audits: (1) using mystery shoppers or (2) using a small group of in-house auditors. The second approach was chosen on the basis that a small number of auditors can be briefed face-to-face to ensure that all audits are undertaken consistently; and supervised on an on-going basis to ensure that the same level of detail is applied across the board.

As such, a small team of three auditors undertook the website audits as follows:

- The auditors were instructed to find the websites (using search engines such as Google) from the list of 120 funeral directors provided.
- Once located, the auditors undertook a detailed assessment of the contents of the website, focused specifically on the provision of pricing, both on the home page and elsewhere on the website.
- Where an email address or web-form was provided for enquiries, auditors were instructed to complete the form or send an email to the funeral director in question to assess the response. A small number of email addresses were set-up by Ipsos MORI for this purpose.
- The questionnaire sections relating to the website assessment were completed immediately after the audit; and the sections relating to the email / webform were completed following the receipt of a response or after a set period of time (5 working days in this case).

4 Sample and analysis

The achieved sample consisted of 114 telephone assessments and 103 website audits. As such, care is required throughout this report in terms of the interpretation of data due to the comparatively small sample sizes.

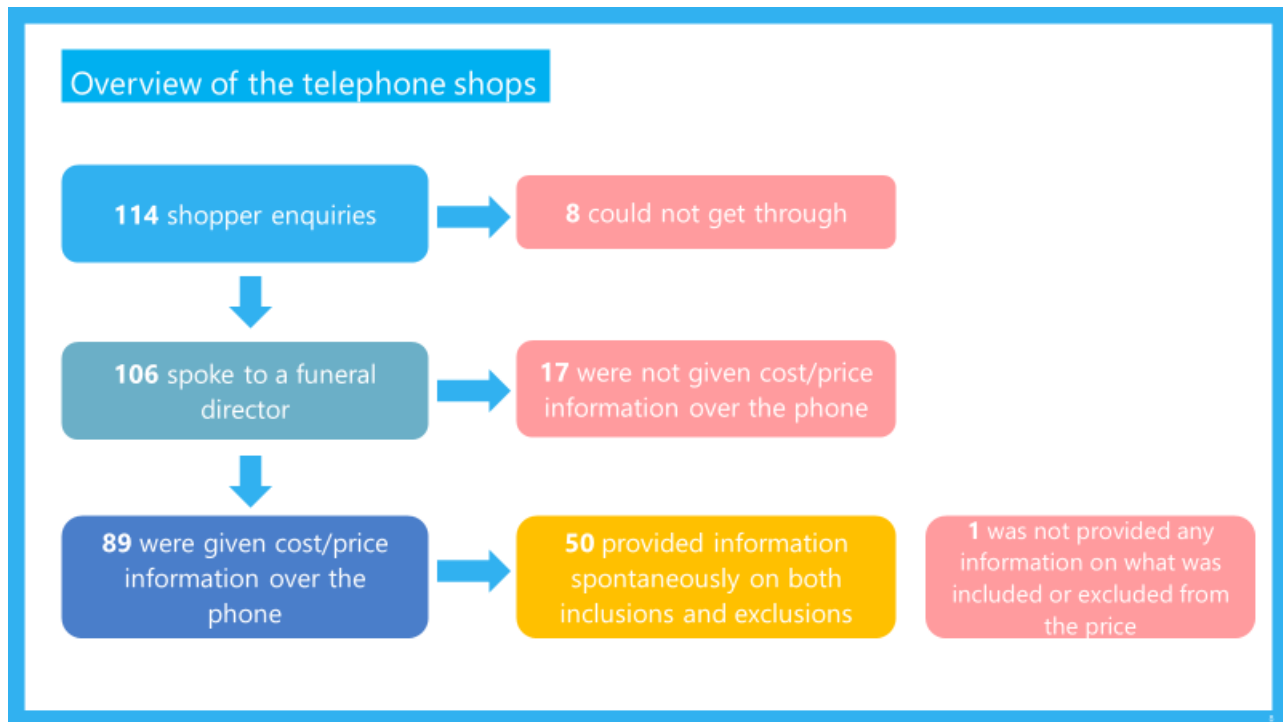
The data analysis was undertaken in line with the key objectives.

5 The results

The findings are taken directly from a PowerPoint slide deck which was presented to the CMA on the 10th September 2019.

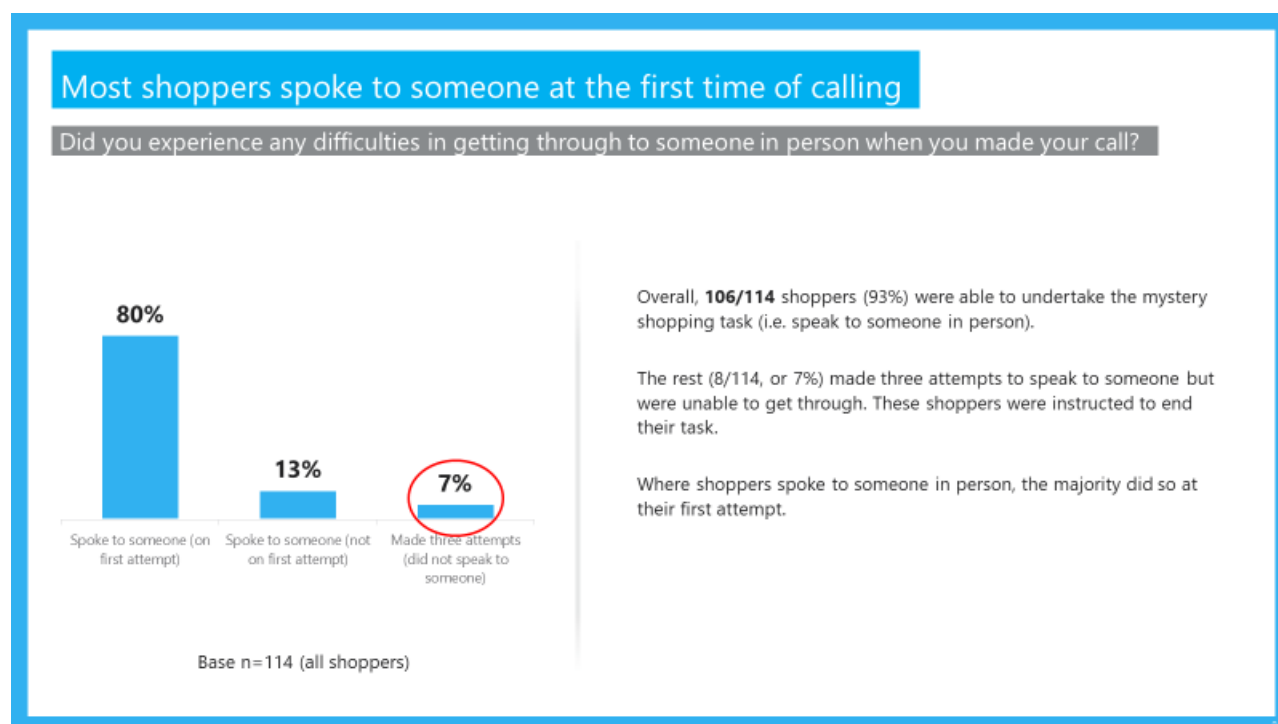
6 Telephone results

Overview of the telephone shops



1. A total of 114 shopper enquiries
2. 8 could not get through
3. 106 spoke to a funeral director
4. 17 were not given cost/price information over the telephone
5. 89 were given cost/price information over the telephone
6. 50 funeral directors provided information spontaneously on both inclusions and exclusions
7. 1 funeral director did not provide any information on what was included or excluded from the price

Most shoppers spoke to someone at the first time of calling



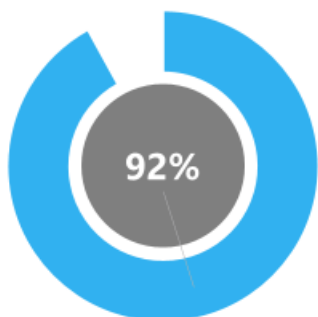
1. Overall, 106/114 shoppers (93%) were able to undertake the mystery shopping task (i.e. speak to someone in person).
2. The rest (8/114, or 7%) made three attempts to speak to someone but were unable to get through. These shoppers were instructed to end their task.
3. Where shoppers spoke to someone in person, the majority did so at their first attempt.

Few had to speak to a second person to obtain price information

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Was the first person you spoke to the person in the business who could discuss funeral costs/prices OR did you need to speak to a second member of staff?

% dealt with by the first person spoken to

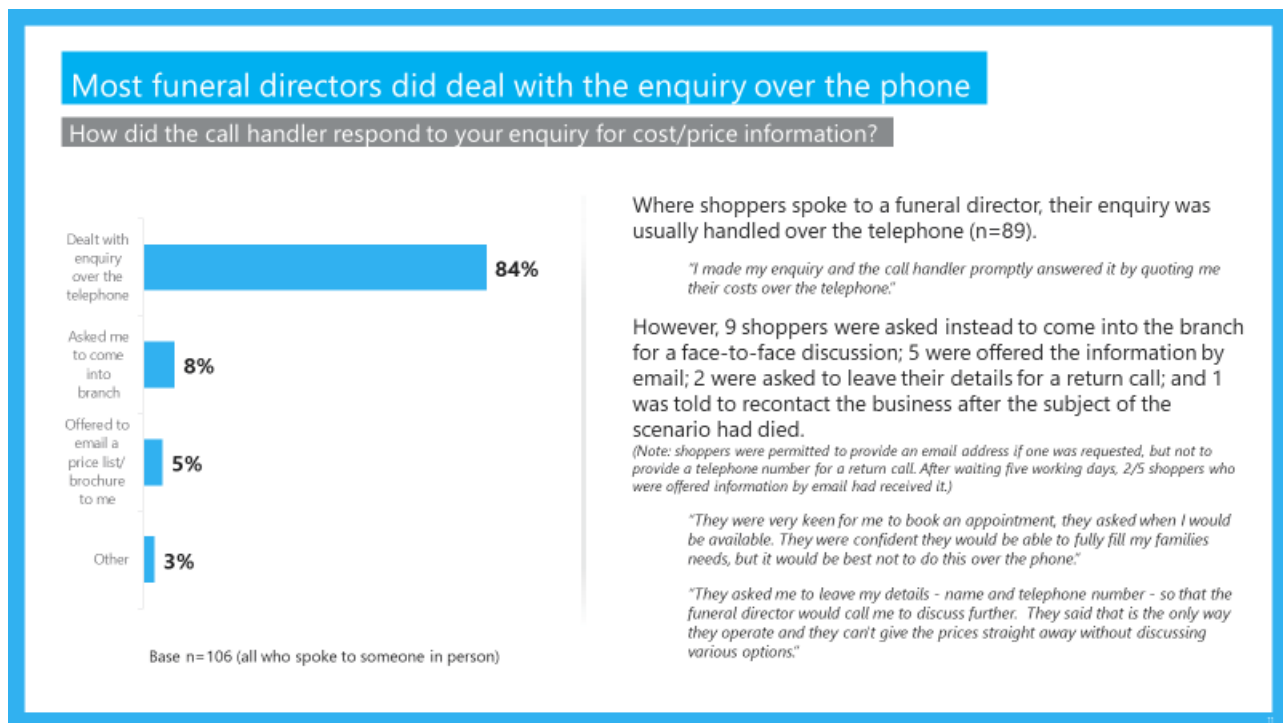


Base n=106 (all who spoke to someone in person)

In the majority of cases (once contact was made), shoppers were **not** handed over to another individual to deal with the enquiry.

1. In the majority of cases (once contact was made), shoppers were **not** handed over to another individual to deal with the enquiry.

Most funeral directors did deal with the enquiry over the phone



1. Where shoppers spoke to a funeral director (n=106), their enquiry was usually handled over the telephone (n=89).

"I made my enquiry and the call handler promptly answered it by quoting me their costs over the telephone."

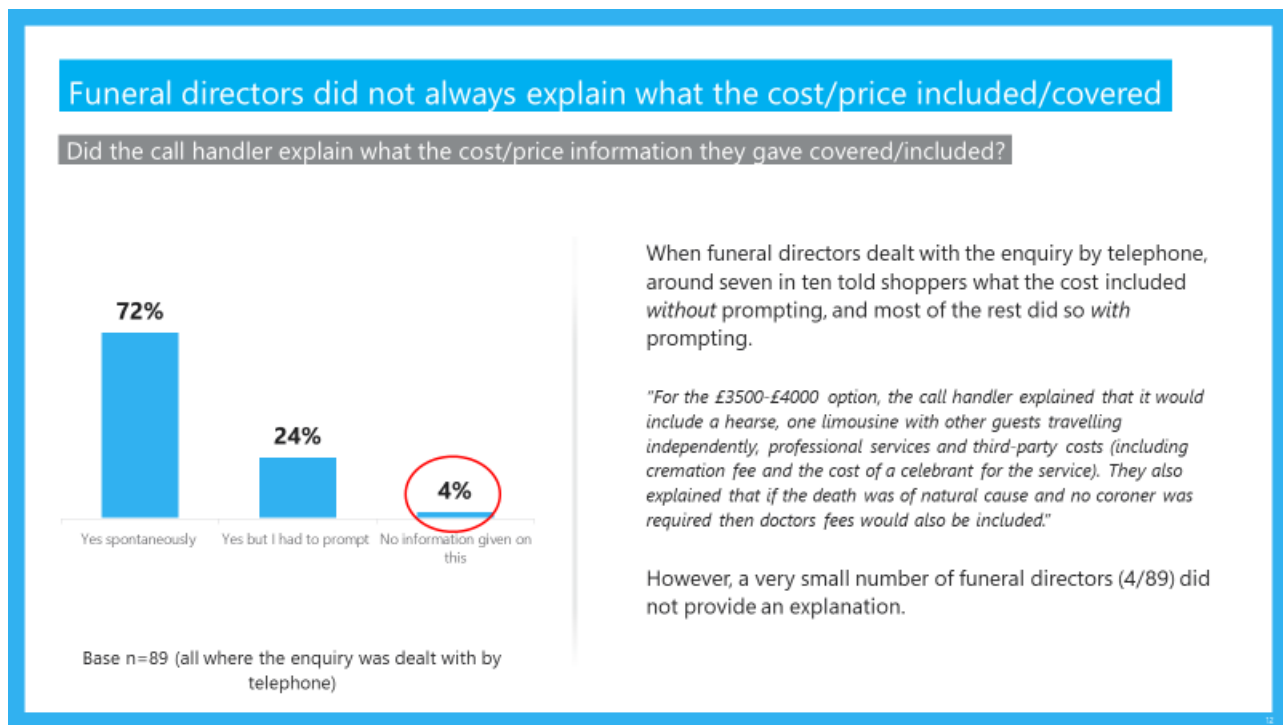
2. However, 9 shoppers were asked instead to come into the branch for a face-to-face discussion; 5 were offered the information by email; 2 were asked to leave their details for a return call; and 1 was told to recontact the business after the subject of the scenario had died.

(Note: shoppers were permitted to provide an email address if one was requested, but not to provide a telephone number for a return call. After waiting five working days, 2/5 shoppers who were offered information by email had received it.)

"They were very keen for me to book an appointment, they asked when I would be available. They were confident they would be able to fully fill my family's needs, but it would be best not to do this over the phone."

"They asked me to leave my details - name and telephone number - so that the funeral director would call me to discuss further. They said that is the only way they operate, and they can't give the prices straight away without discussing various options."

Funeral directors did not always explain what the cost/price included/covered

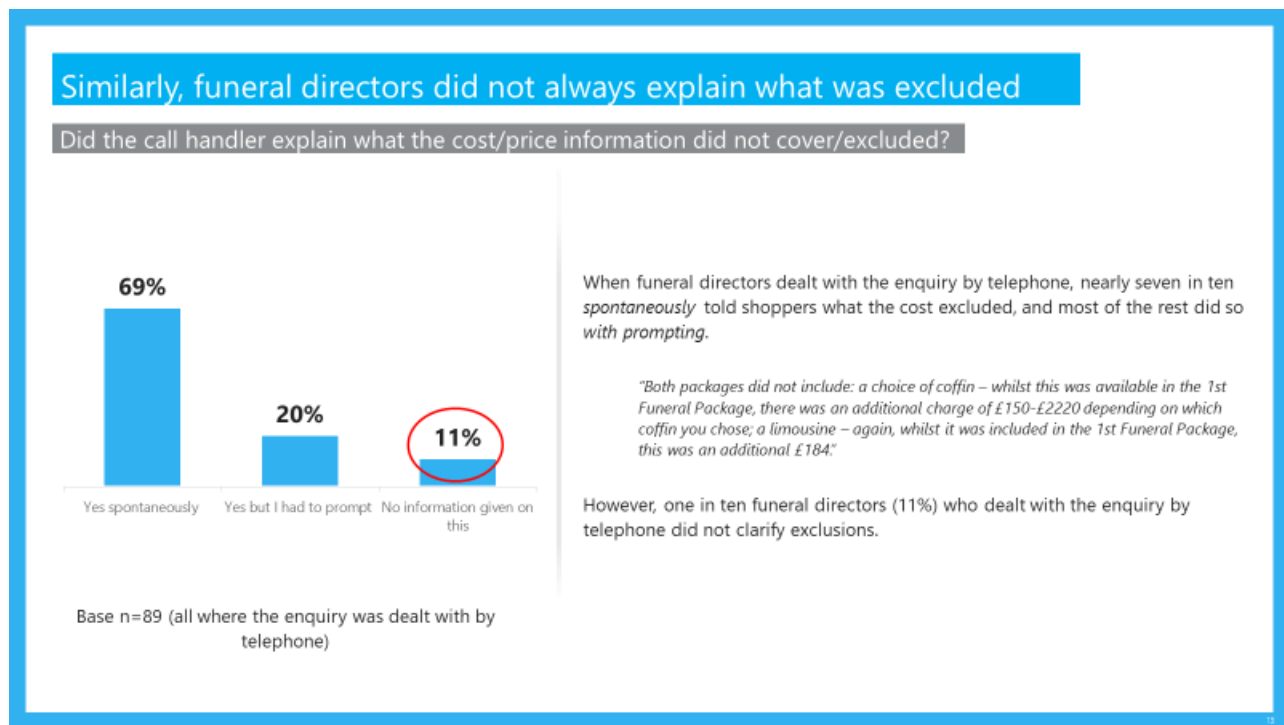


1. When funeral directors dealt with the enquiry by telephone (n=89), around seven in ten told shoppers what the cost included without prompting, and most of the rest did so with prompting.

"For the £3500-£4000 option, the call handler explained that it would include a hearse, one limousine with other guests travelling independently, professional services and third-party costs (including cremation fee and the cost of a celebrant for the service). They also explained that if the death was of natural cause and no coroner was required then doctors' fees would also be included."

2. However, a very small number of funeral directors (4/89) did not provide an explanation.

Similarly, funeral directors did not always explain what was excluded

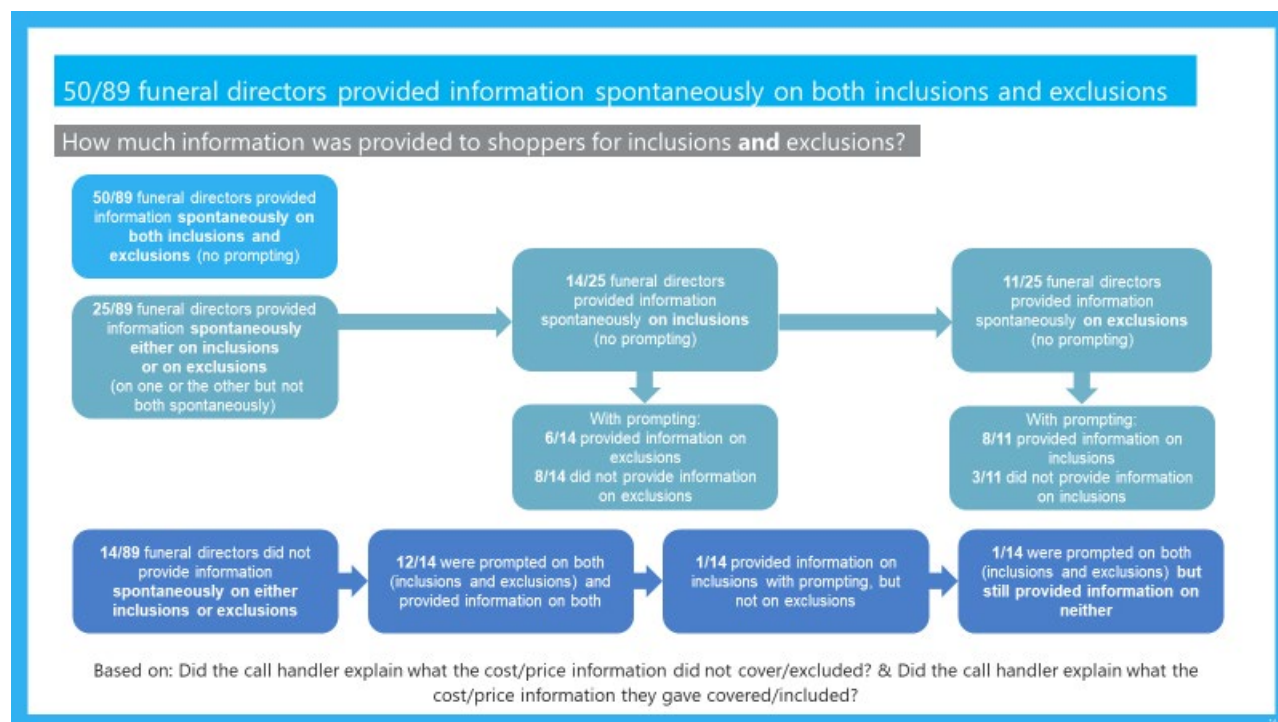


1. When funeral directors dealt with the enquiry by telephone (n=89), nearly seven in ten spontaneously told shoppers what the cost excluded, and most of the rest did so with prompting.

"Both packages did not include: a choice of coffin – whilst this was available in the 1st Funeral Package, there was an additional charge of £150-£2220 depending on which coffin you chose; a limousine – again, whilst it was included in the 1st Funeral Package, this was an additional £184."

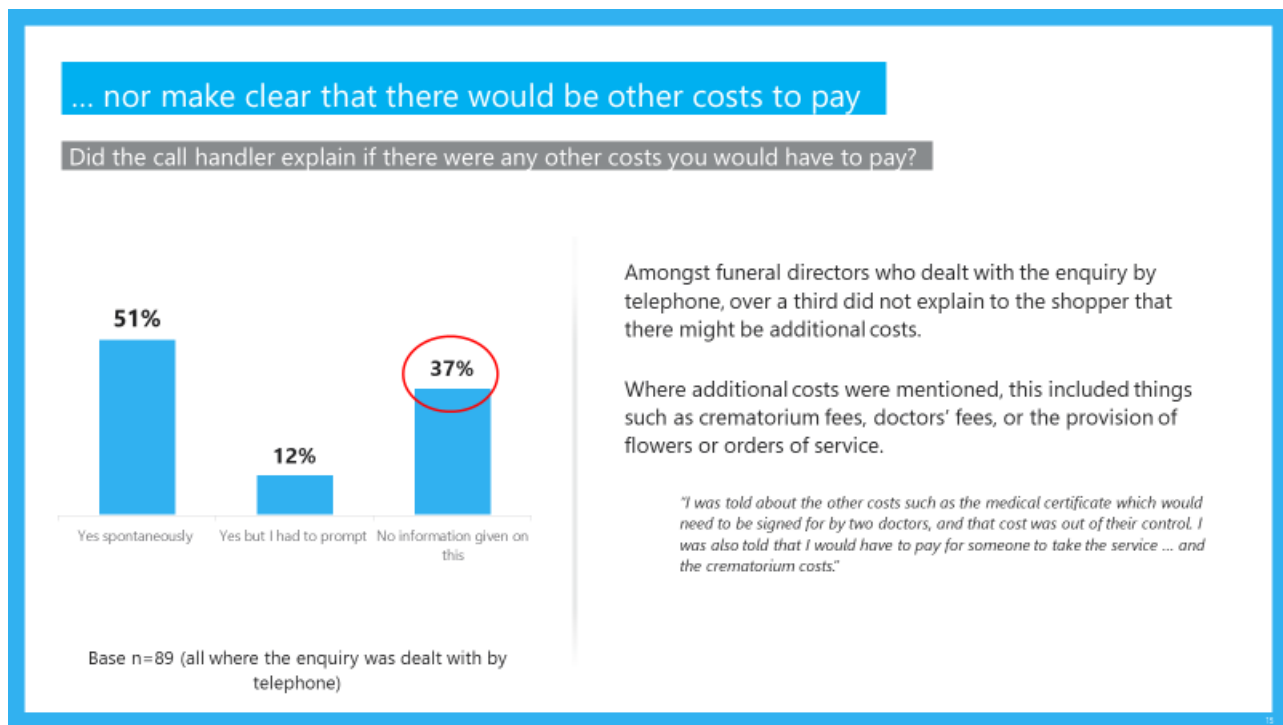
2. However, one in ten funeral directors (11%) who dealt with the enquiry by telephone did not clarify exclusions.

50/89 funeral directors provided information spontaneously on both inclusions and exclusions



- **50/89** funeral directors provided information **spontaneously on both inclusions and exclusions** (no prompting).
- **25/89** funeral directors provided information **spontaneously either on inclusions or on exclusions** (on one or the other but not both spontaneously). Of these:
 - **14/25** funeral directors provided information **spontaneously on inclusions** (no prompting).
 - With prompting: **6/14** provided information on exclusions, **8/14** did not provide information on exclusions.
 - **11/25** funeral directors provided information **spontaneously on exclusions** (no prompting).
 - With prompting: **8/11** provided information on inclusions, **3/11** did not provide information on inclusions.
- **14/89** funeral directors did not provide information spontaneously on either inclusions or exclusions. Of these:
 - **12/14** were prompted on both (inclusions and exclusions) and provided information on both.

- **1/14** provided information on inclusions with prompting, but not on exclusions.
- **1/14** were **prompted on both (inclusions and exclusions)** but still provided information on neither.

Funeral directors also did not always make clear that there would be other costs to pay

1. Amongst funeral directors who dealt with the enquiry by telephone (n=89), over a third did not explain to the shopper that there might be additional costs.
2. Where additional costs were mentioned, this included things such as crematorium fees, doctors' fees, or the provision of flowers or orders of service.

"I was told about the other costs such as the medical certificate which would need to be signed for by two doctors, and that cost was out of their control. I was also told that I would have to pay for someone to take the service ... and the crematorium costs."

The hearse, coffins and professional fees were the most mentioned inclusions

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TOP 5 MENTIONS that were included in the price

% mentioning each option (Ns in brackets) Green = proportion over 50%	Provision of a hearse on the day of the funeral	Provision of a coffin	The funeral director's professional fees	Collection of the body of the deceased person	Care of the deceased person until the day of the funeral
Yes included in price	79% (70)	76% (68)	75% (67)	58% (52)	54% (48)
Yes but not included in price	2% (2)	2% (2)	3% (3)	0%	0%
Not mentioned (Note: not mentioned does not necessarily mean it is not included)	19% (17)	21% (19)	21% (19)	42% (37)	46% (41)

Provision of a hearse, the provision of the coffin and the funeral director's professional fees were the most commonly mentioned price inclusions (in over 75% of cases), but there were still a number of shops where these were not mentioned at all.

Base n=89 (all where the enquiry was dealt with by telephone)

1. Provision of a hearse, the provision of the coffin and the funeral director's professional fees were the most commonly mentioned price inclusions (in over 75% of cases), but there were still a number of shops where these were not mentioned at all.

Table 1: Top 5 most mentioned

	<i>Provision of a hearse on the day of the funeral</i>	<i>Provision of a coffin</i>	<i>The funeral director's professional fees</i>	<i>Collection of the body of the deceased person</i>	<i>Care of the deceased person until the day of the funeral</i>
Yes, included in price	79	76	75	58	54
Yes, not included in price	2	2	3	-	-
Not mentioned	19	21	21	42	46

Source: Ipsos MORI telephone mystery shopping research.

Viewing of the deceased person and embalming were the least mentioned inclusions

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BOTTOM 5 MENTIONS that were included in the price

% mentioning each option (Ns in brackets) Red = proportion over 50%	Third-party costs/ disbursements	Viewing of the deceased person	Transport of family members on the day of the funeral	Embalming	Provision of additional services and goods
Yes included in price	43% (38)	30% (27)	21% (19)	8% (7)	7% (6)
Yes but not included in price	47% (42)	1% (1)	44% (39)	13% (12)	58% (52)
Not mentioned <small>(Note: not mentioned does not necessarily mean it is not included)</small>	10% (9)	69% (61)	35% (31)	79% (70)	35% (31)

Viewing of the deceased person or embalming were not mentioned in well over half of enquiries. There were also inconsistencies in whether third-party costs and transport of family members were included or not.

Base n=89 (all where the enquiry was dealt with by telephone)

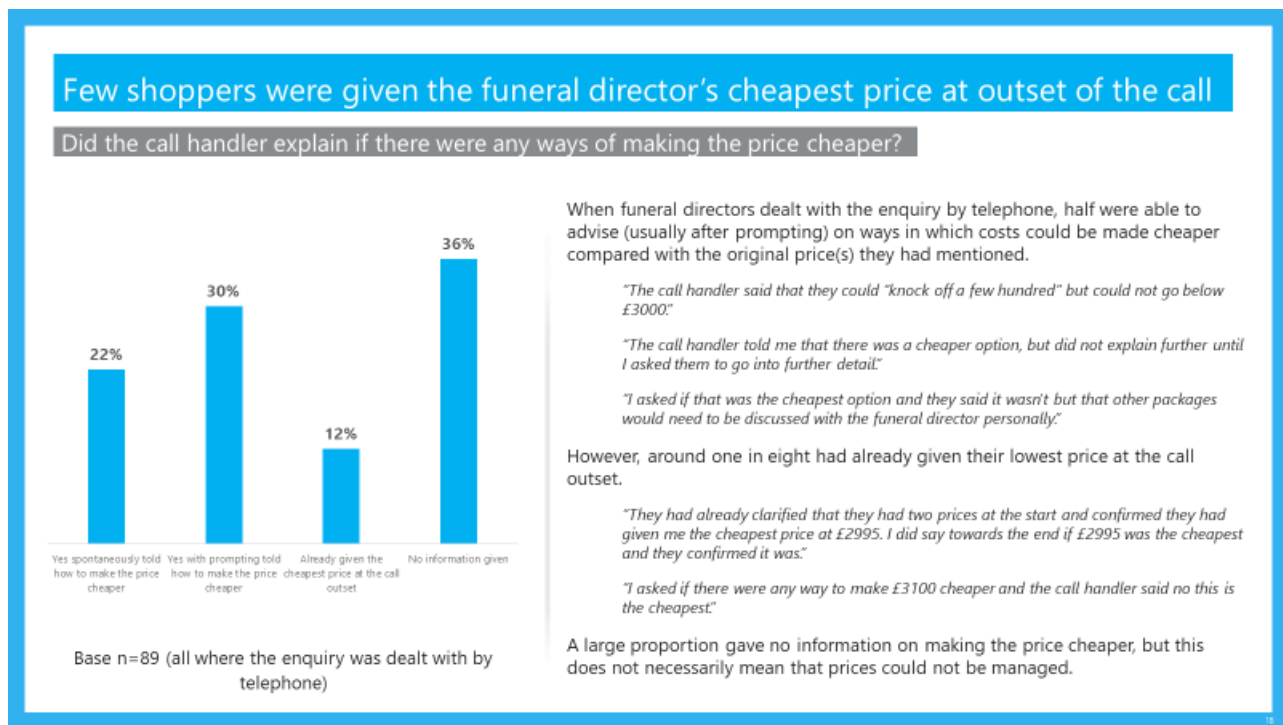
1. Viewing of the deceased person or embalming were not mentioned in well over half of enquiries. There were also inconsistencies in whether third-party costs and transport of family members were included or not.

Table 2: Top 5 least mentioned

	Third-party costs/ disbursements	Viewing of the deceased person	Transport of family members on the day of the funeral	Embalming	% Provision of additional services and goods
Yes, included in price	43	30	21	8	7
Yes, not included in price	47	1	44	13	58
Not mentioned	10	69	35	79	35

Source: Ipsos MORI telephone mystery shopping research.

Few shoppers were given the funeral director's cheapest price at outset of the call



1. When funeral directors dealt with the enquiry by telephone, half were able to advise (usually after prompting) on ways in which costs could be made cheaper compared with the original price(s) they had mentioned.

"The call handler said that they could "knock off a few hundred" but could not go below £3000."

"The call handler told me that there was a cheaper option but did not explain further until I asked them to go into further detail."

"I asked if that was the cheapest option and they said it wasn't but that other packages would need to be discussed with the funeral director personally."

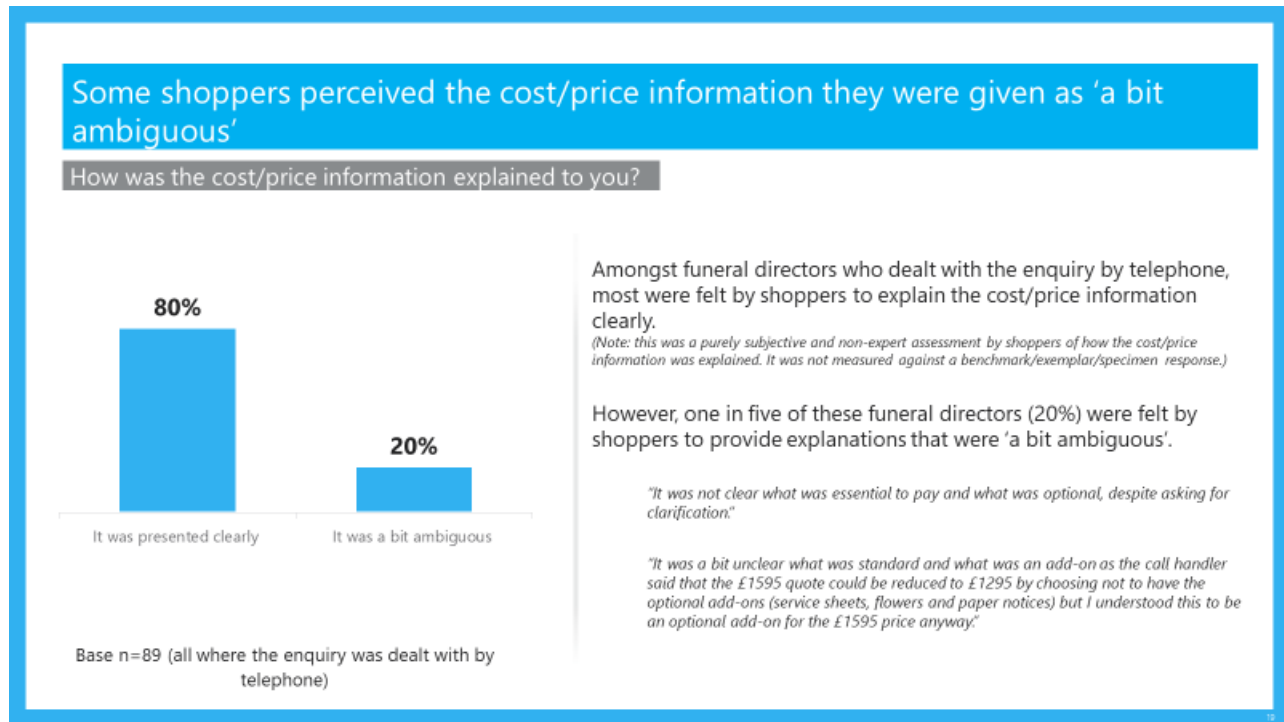
2. However, around one in eight had already given their lowest price at the call outset.

"They had already clarified that they had two prices at the start and confirmed they had given me the cheapest price at £2995. I did say towards the end if £2995 was the cheapest and they confirmed it was."

"I asked if there were any way to make £3100 cheaper and the call handler said no this is the cheapest."

3. A large proportion gave no information on making the price cheaper, but this does not necessarily mean that prices could not be managed.

Some shoppers perceived the cost/price information they were given as 'a bit ambiguous'

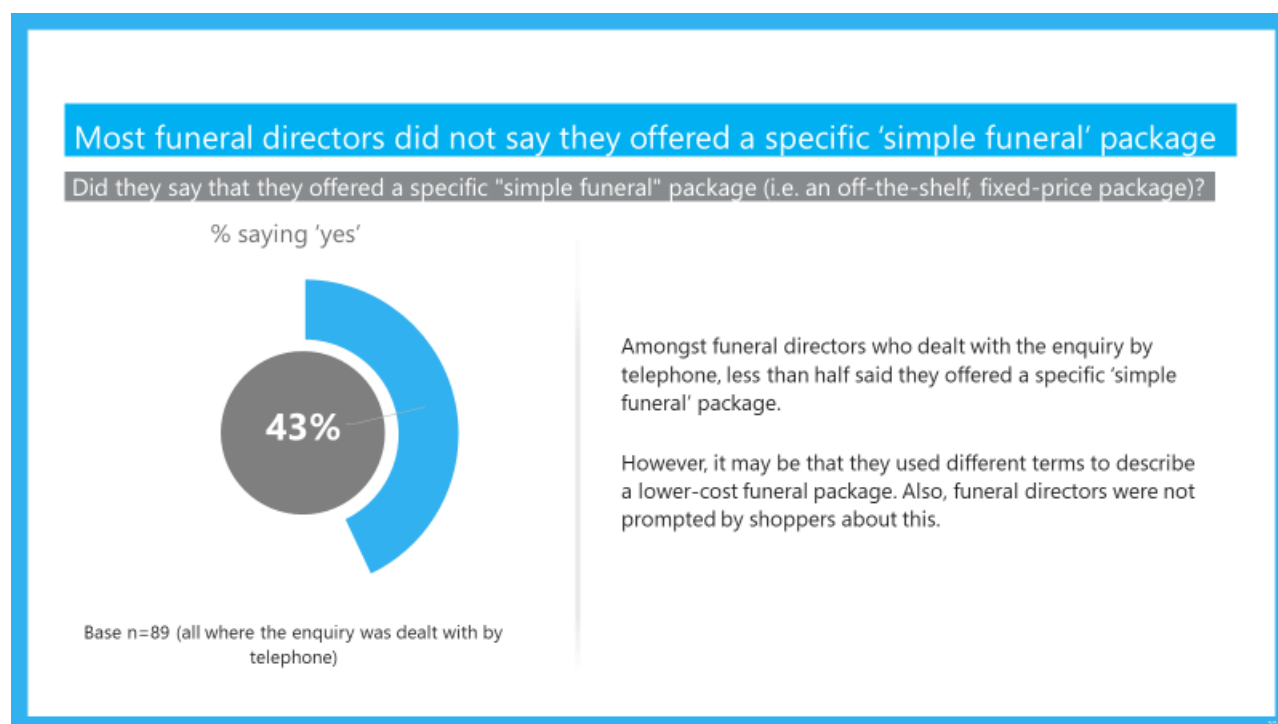


1. Amongst funeral directors who dealt with the enquiry by telephone, most were felt by shoppers to explain the cost/price information clearly.
 (Note: this was a purely subjective and non-expert assessment by shoppers of how the cost/price information was explained. It was not measured against a benchmark/exemplar/specimen response.).
2. However, one in five of these funeral directors (20%) were felt by shoppers to provide explanations that were 'a bit ambiguous'.

"It was not clear what was essential to pay and what was optional, despite asking for clarification."

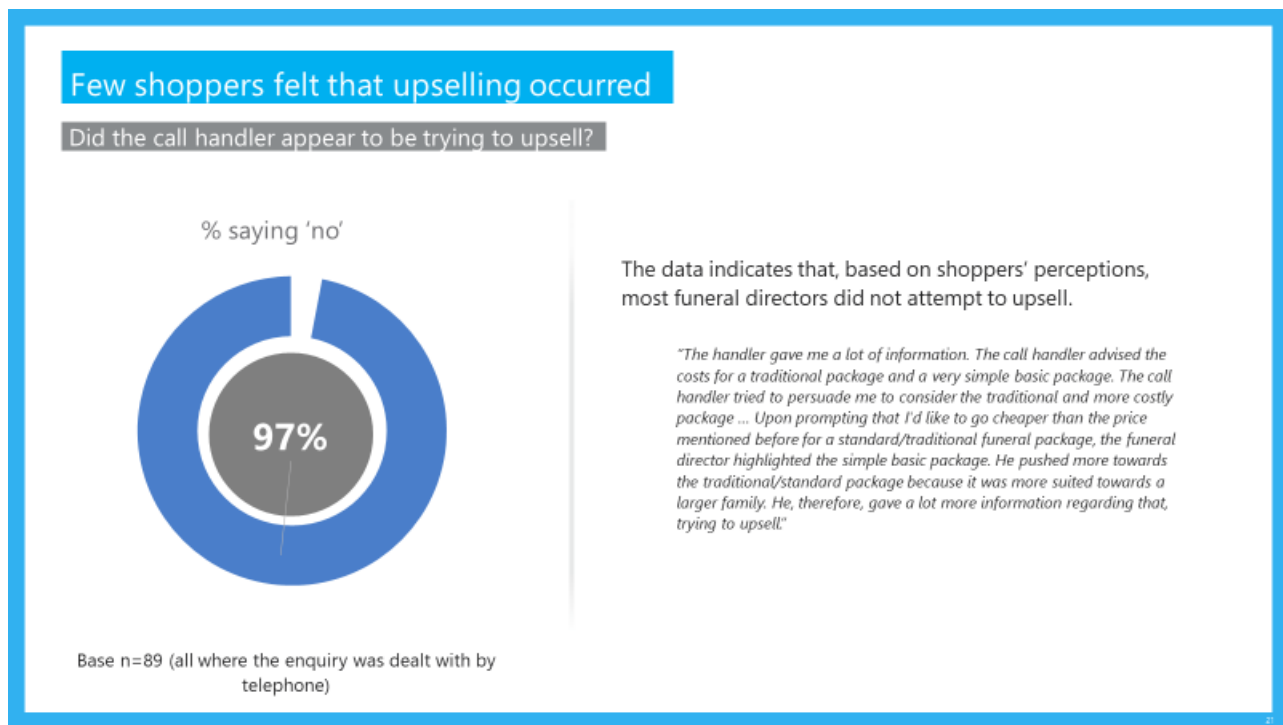
"It was a bit unclear what was standard and what was an add-on as the call handler said that the £1595 quote could be reduced to £1295 by choosing not to have the optional add-ons (service sheets, flowers and paper notices) but I understood this to be an optional add-on for the £1595 price anyway."

Most funeral directors did not say they offered a specific 'simple funeral' package



1. Amongst funeral directors who dealt with the enquiry by telephone, less than half said they offered a specific 'simple funeral' package.
2. However, it may be that they used different terms to describe a lower-cost funeral package. Also, funeral directors were not prompted by shoppers about this.

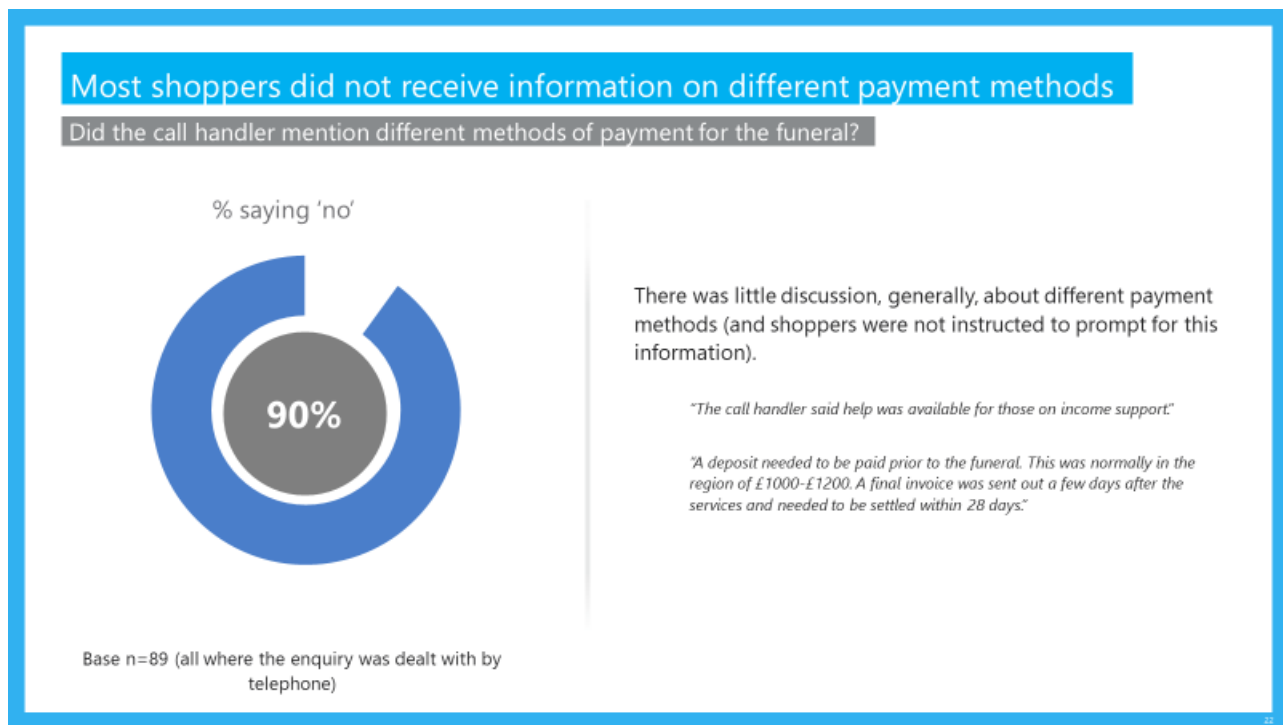
Few shoppers felt that upselling occurred



1. The data indicates that, based on shoppers' perceptions, most funeral directors did not attempt to upsell.

"The handler gave me a lot of information. The call handler advised the costs for a traditional package and a very simple basic package. The call handler tried to persuade me to consider the traditional and more costly package ... Upon prompting that I'd like to go cheaper than the price mentioned before for a standard/traditional funeral package, the funeral director highlighted the simple basic package. He pushed more towards the traditional/standard package because it was more suited towards a larger family. He, therefore, gave a lot more information regarding that, trying to upsell."

Most shoppers did not receive information on different payment methods

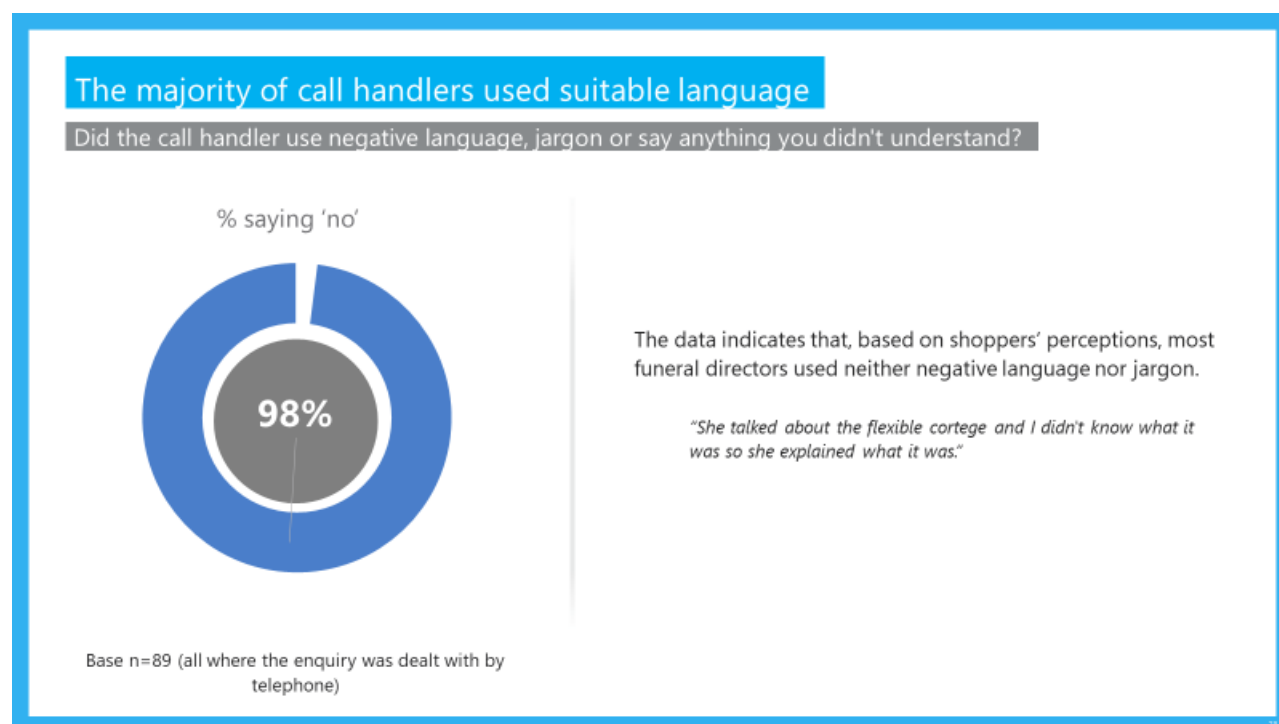


1. There was little discussion, generally, about different payment methods (and shoppers were not instructed to prompt for this information).

"The call handler said help was available for those on income support."

"A deposit needed to be paid prior to the funeral. This was normally in the region of £1000-£1200. A final invoice was sent out a few days after the services and needed to be settled within 28 days."

The majority of call handlers used suitable language

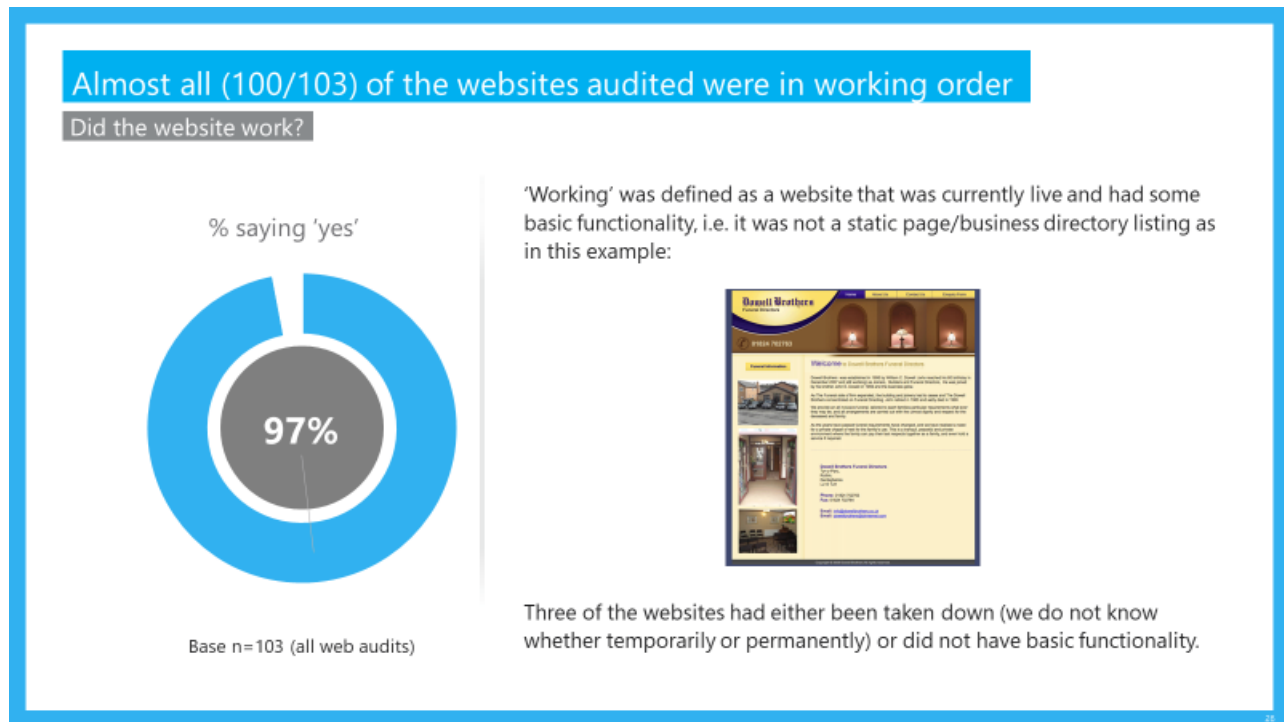


1. The data indicates that, based on shoppers' perceptions, most funeral directors used neither negative language nor jargon.

"She talked about the flexible cortege and I didn't know what it was, so she explained what it was."

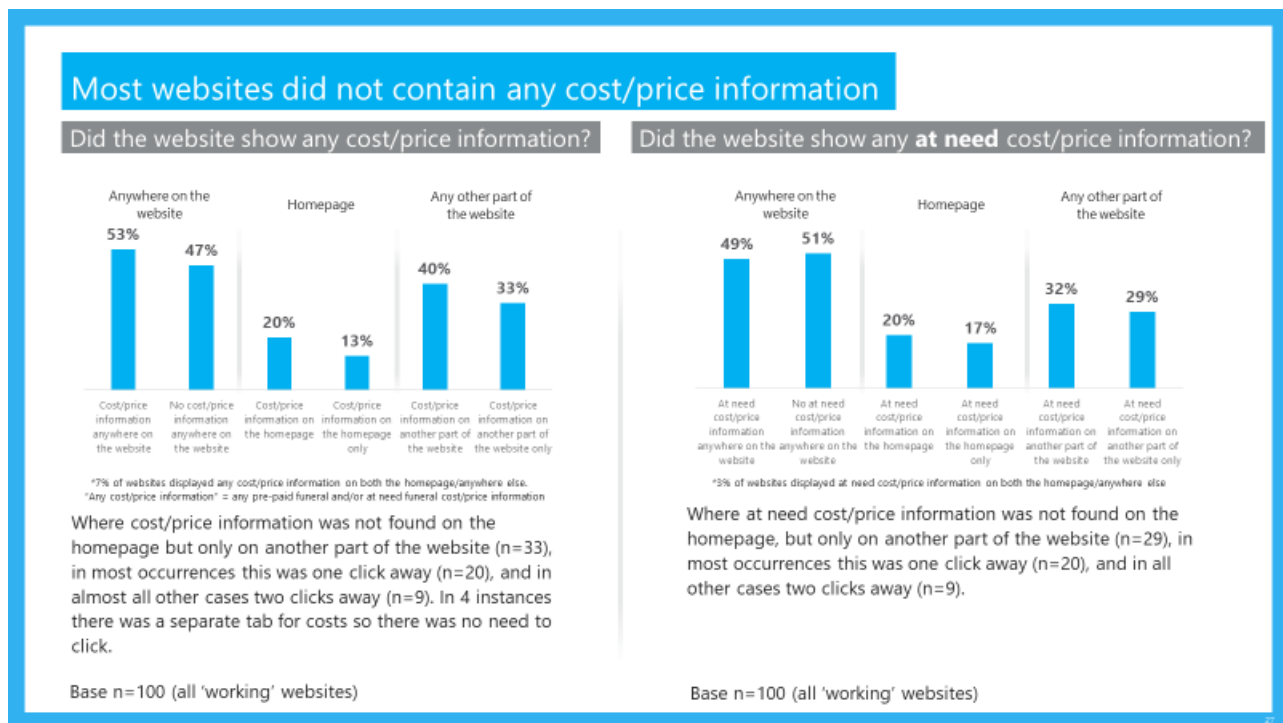
7 Website audit results

Almost all (100/103) of the websites audited were in working order



1. 'Working' was defined as a website that was currently live and had some basic functionality, i.e. it was not a static page/business directory listing.
2. Three of the websites had either been taken down (we do not know whether temporarily or permanently) or did not have basic functionality.

Most websites did not contain any at need cost/price information

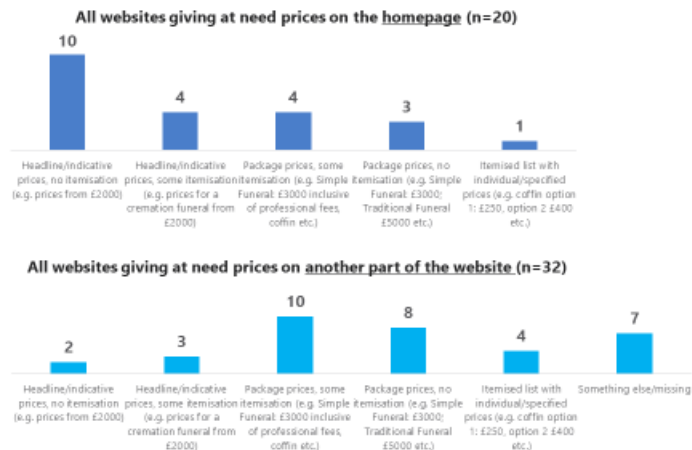


1. While a little over half of funeral director websites had some cost information on them (53%), in under half of cases (49%) did that cost information relate to at need funerals.
2. Overall, 47% of funeral director websites provided no information about costs/prices.
3. Where cost/price information was not found on the homepage but only on another part of the website (n=33), in most occurrences this was one click away (n=20), and in almost all other cases two clicks away (n=9). In 4 instances there was a separate tab for costs so there was no need to click.
4. Where at need cost/price information was not found on the homepage, but only on another part of the website (n=29), in most occurrences this was one click away (n=20), and in all other cases two clicks away (n=9).

At needs prices are generally presented differently, depending on where they appear on a website

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How is the at need cost/price information presented?



Where websites had at need cost/price information on the homepage, it tended to be presented as headline/indicative prices.

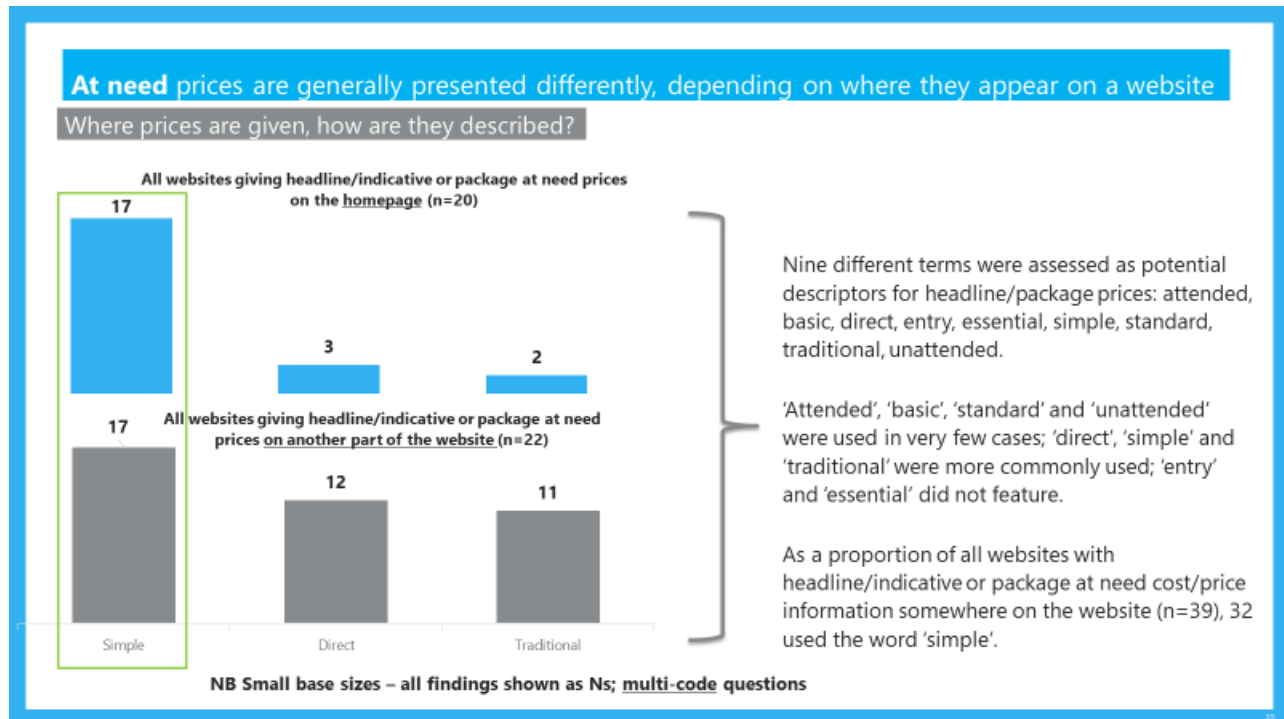
In contrast, when at need cost/price information could be found elsewhere on websites, it tended to be presented as a package price of some kind.

As a proportion of all websites with at need prices given somewhere on the website (n=49), 5 (or 5% of all websites audited) provided an itemised list with individual/ specified prices.

NB Small base sizes – all findings shown as Ns; multi-code questions

1. Where websites had at need cost/price information on the homepage (n=20), it tended to be presented as headline/indicative prices, either with no itemisation (10/20) or with some itemisation (4/20).
2. In contrast, when at need cost/price information could be found elsewhere on the websites (n=32), it tended to be presented as a package price of some kind, either with some itemisation (10/32) or with no itemisation (8/32).
3. As a proportion of all websites with at need prices given somewhere on the website (n=49), 5 (or 5% of all websites audited) provided an itemised list with individual/ specified prices.

At need price are generally presented differently, depending on where they appear on a website



1. Nine different terms were assessed as potential descriptors for headline/package prices: attended, basic, direct, entry, essential, simple, standard, traditional, unattended.
2. Attended', 'basic', 'standard' and 'unattended' were used in very few cases; 'direct', 'simple' and 'traditional' were more commonly used; 'entry' and 'essential' did not feature.
3. As a proportion of all websites with headline/indicative or package at need cost/price information somewhere on the website (n=39), 32 used the word 'simple'.

Care of the deceased, hearses and professional fees were the most mentioned inclusions

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What was included/excluded (when headline/indicative or package at need cost/price information was itemised)?

	Disbursements (not broken down/ aggregated into one cost/not itemised)	Burial fee	Cremation fee	Doctor's fee	Minister/ celebrant fee	Funeral director's professional fees	Collection of the body of the deceased person	Care of the deceased person until the funeral	Hearse	Transport for family members on the day of the funeral (limo)	Cortege/ procession
Clearly stated as included	4	2	3	2	2	14	9	17	16	3	2
Clearly stated as excluded	8	1	1	2	0	0	0	0	0	1	0
Mentioned but not clear if included/excluded	7	0	4	3	3	0	1	0	0	0	0
Not mentioned at all	1	15	10	11	13	4	8	1	2	14	16

Base n=21 (All websites with any **itemised** headline/indicative or package **at need** cost/price information somewhere on the website)

(NB Small base size – all findings shown as Ns; where columns do not sum to 21, this is due to the exclusion of “missing” frequencies)

35

Care of the deceased, hearses and professional fees were the most mentioned inclusions

What was included/excluded (when headline/indicative or package at need cost/price information was itemised)?

	Embalming	Viewings of loved one at any time	Viewings of loved one at stated time	Coffin	Pall bearers	Attended service	Flowers	Catering	Orders of service printing	Newspaper notice of funeral	Memorial/ headstone	Urn
Clearly stated as included	0	1	5	9	7	1	2	1	2	1	0	0
Clearly stated as excluded	3	1	1	0	2	0	9	0	0	0	0	0
Mentioned but not clear if included/excluded	0	0	0	1	1	1	0	0	0	0	0	0
Not mentioned at all	15	16	12	8	8	16	7	17	16	17	18	18

Base n=21 (All websites with any **itemised** headline/indicative or package **at need** cost/price information somewhere on the website)

(NB Small base size – all findings shown as Ns; where columns do not sum to 21, this is due to the exclusion of “missing” frequencies)

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1. Care of the deceased until the day of the funeral, provision of a hearse, the funeral director's professional fees, the provision of the coffin and collection of the body of the deceased were the most commonly mentioned price inclusions, but there were still a number of websites where these were not mentioned at all.

Table 3: Frequency of mentions

				N
	<i>Clearly stated as included</i>	<i>Clearly stated as excluded</i>	<i>Mentioned but unclear if included/ excluded</i>	<i>Not mentioned at all</i>
Care of the deceased person until the funeral	17	-	-	1
Hearse	16	-	-	2
Funeral director's professional fees	14	-	-	4
Coffin	9	-	1	8
Collection of the body of the deceased person	9	-	1	8
Pall bearers	7	2	1	8
Viewings of loved one at a stated time	5	1	-	12
Disbursements	4	8	7	1
Cremation fee	3	1	4	10
Transport for family members on day of funeral	3	1	-	14
Flowers	2	9	-	7
Doctor's fee	2	2	3	11
Minister/celebrant fee	2	-	3	13
Burial fee	2	1	-	15
Cortege/procession	2	-	-	16
Printing	2	-	-	16
Attended service	1	-	-	16
Viewings of loved one at any time	1	1	-	16
Catering	1	-	-	17
Newspaper notice	1	-	-	17
Embalming	-	3	-	15
Memorial/headstone	-	-	-	18
Urn	-	-	-	18

Source: Ipsos MORI telephone mystery shopping research.

All websites that gave price/cost information as headline, or package itemised, mentioned limitations with the type of coffin most often

All websites that gave price/cost information as headline, or package itemised, mentioned limitations with the type of coffin most often

Were any limitations/restrictions noted for the following elements?

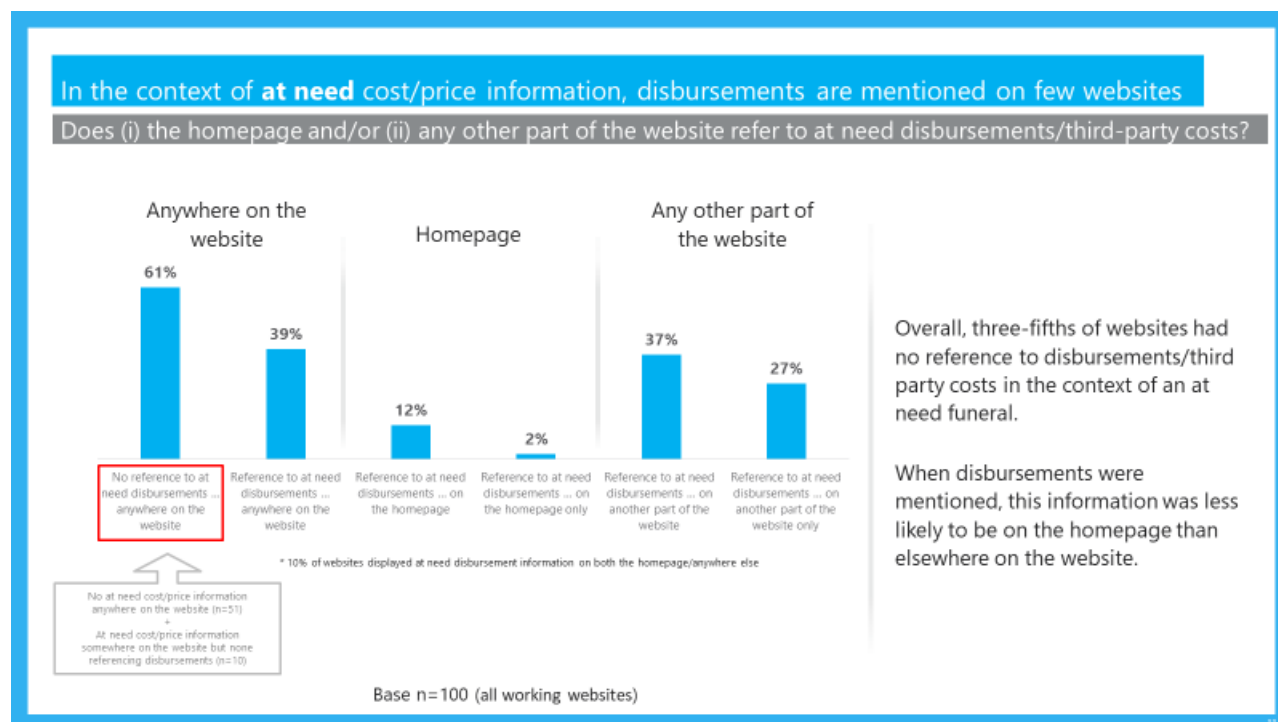
	Collection of the body of the deceased person	Transport for family (e.g. limo)	Cortege/ procession	Viewings of loved one	Coffin	Attended Service	Day of service or time of service	Crematorium	Burial/ Cemetery
Yes	5	1	4	10	13	5	6	0	1
No	20	24	21	15	12	20	19	25	24

Base n=39 (all websites with **headline/indicative or package at need** cost/price information somewhere on the website)

(NB Small base size – all findings shown as Ns; where columns do not sum to 39, this is due to the exclusion of “missing” frequencies)

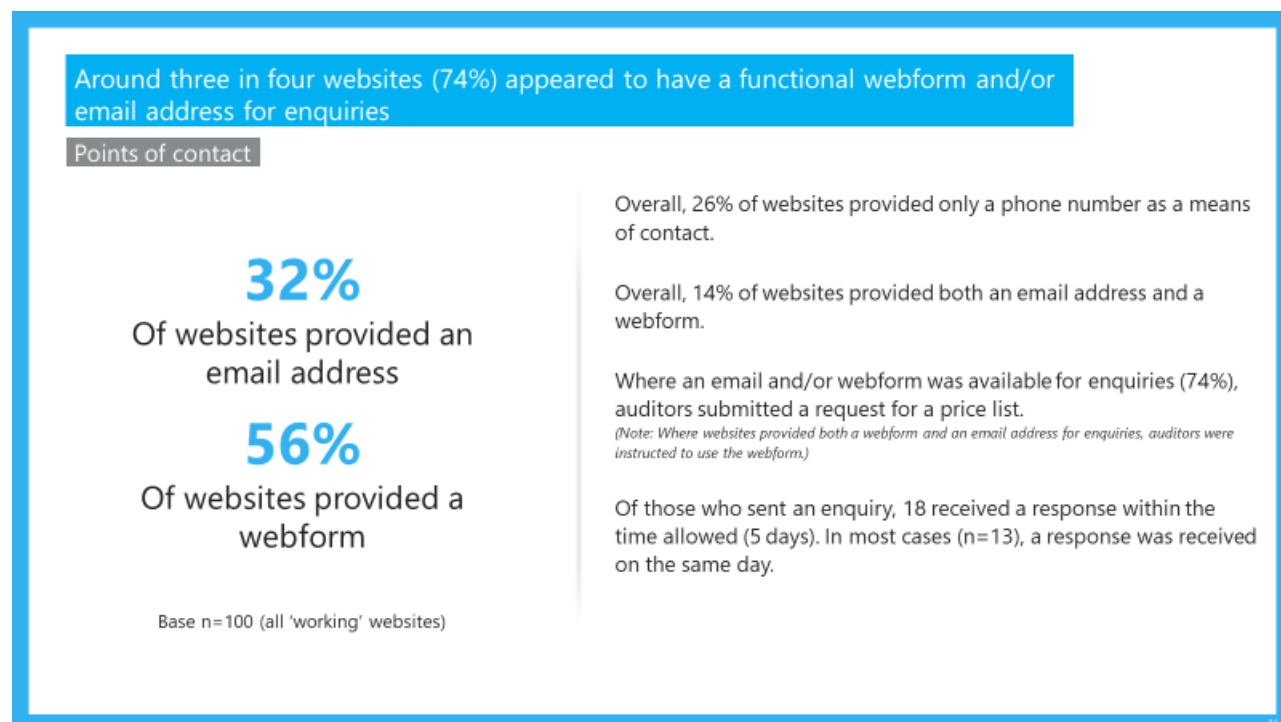
1. In the context of cost/price information, limitations/restrictions were most frequently mentioned in regard to coffins (13/39) and viewings (13/39).

In the context of at need cost/price information, disbursements are mentioned on few websites



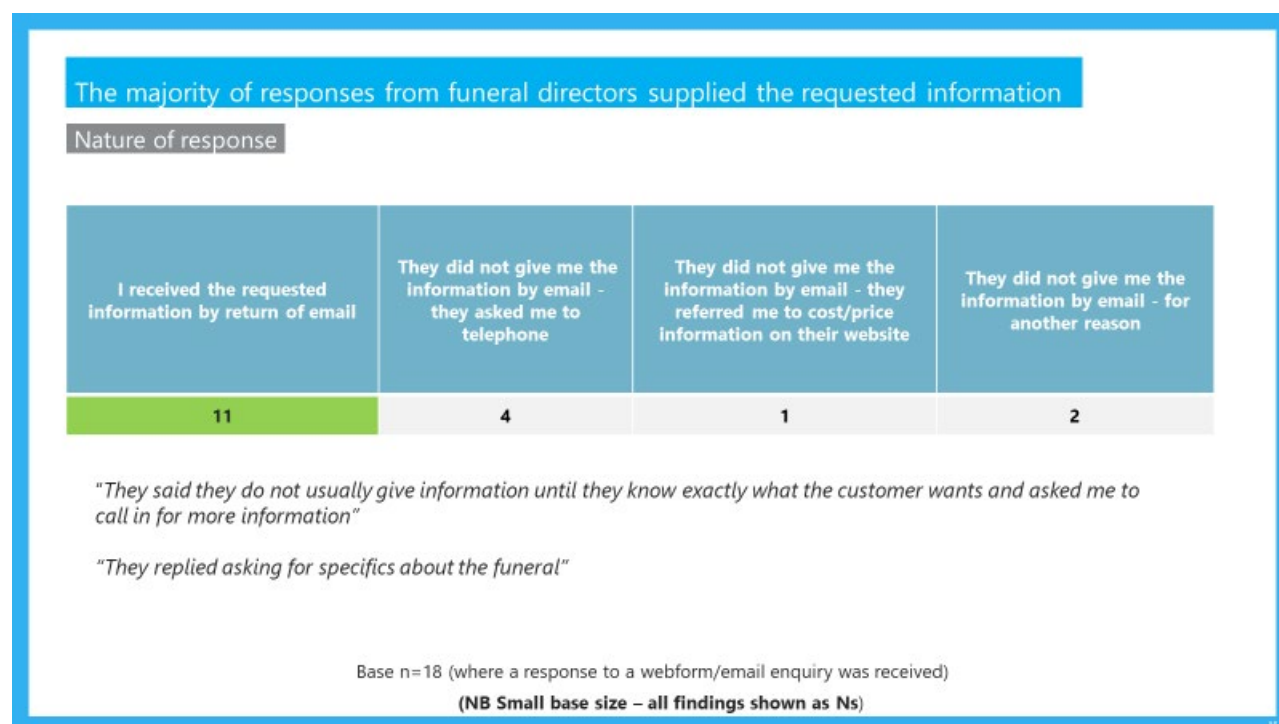
1. Overall, three-fifths of websites (61%) had no reference to disbursements/third party costs in the context of an at need funeral anywhere on the website.
2. When disbursements were mentioned, this information was less likely to be on the homepage than elsewhere on the website.

Around three in four websites (74%) appeared to have a functional webform and/or email address for enquiries



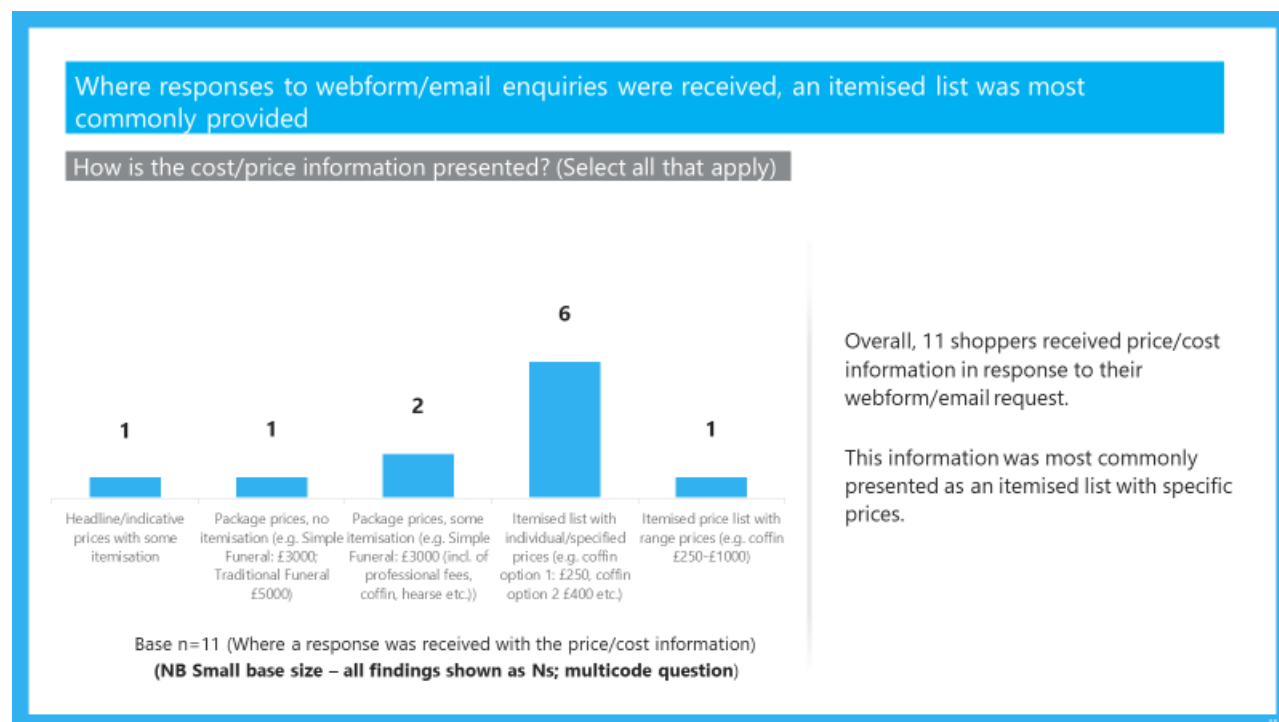
1. Overall, 26% of websites provided only a phone number as a means of contact.
2. Overall, 14% of websites provided both an email address and a webform.
3. Where an email and/or webform was available for enquiries (74%), auditors submitted a request for a price list.
(Note: Where websites provided both a webform and an email address for enquiries, auditors were instructed to use the webform.).
4. Of those who sent an enquiry, 18 (24%) received a response within the time allowed (5 days). In most cases (n=13), a response was received on the same day.

The majority of responses from funeral directors supplied the requested information



1. Where a response was made by the funeral director, most (11/18) did supply the requested cost/price information.

Where responses to webform/email enquiries were received, an itemised list was most commonly provided



1. Overall, 11 shoppers received price/cost information in response to their webform/email request.
2. This information was most commonly presented as an itemised list with specific prices (6/11).

Appendices

Appendix 1: The Shopper Guidelines (Telephone Assessments)

Protocol

Your profile:

You **MUST** be aged 25 or over

You **MUST NOT** be a current or past employee of the funeral director(s) you are assessing as this would be a conflict of interest.

You **MUST NOT** know anyone who is a current employee of the funeral director(s) you are assessing or who has been an employee of the funeral director(s) you are assessing at any time in the last 10 years as this would be a conflict of interest.

Planning:

- Avoid making a note of the name or job title of anyone you speak to; if you do make a note of this information, you must not include it in any of your questionnaire answers.
- You must not record the call.

Getting through:

You should make up to **3 attempts** to get through to someone **in person** on the telephone.

- If your call is not answered at all, hang up and try again later, leaving several hours between each attempt (e.g. if you have tried in the morning, do not call again until the afternoon; if you have tried in the afternoon, do not call again until the next weekday morning).
- If your call is answered by a voicemail/answering machine, **you must not leave a message**. Hang up and try again later, leaving several hours between each attempt as described above.
- If, after 3 attempts, you have not been able to speak to someone in person (either because the telephone is not answered at all or because it is only ever answered by a voicemail/answering machine), complete question 1.3 in the questionnaire and alert Ipsos MORI who will confirm the next steps.

To complete this assignment, you must speak to someone who can discuss funeral costs/prices with you; this may not be the person who answers the telephone. If the 'right' member of staff is not available when you call:

- **Decline** any offer of a call from the 'right' member of staff to you. **Do not leave your telephone number with the call handler.**

- Instead, ask the call handler when you should try to telephone again, and call back at or after the time suggested.
- If the 'right' member of staff is still not available, continue to decline any offer of a call from the 'right' member of staff to you and tell the call handler you will try again later. However, there is no need for you to try to call again.

Attachments:

- When you speak to someone in person, you may be offered a price list or brochure that can be sent to you.
- If this information is offered for sending by email, please give the call handler your email address and, on receipt of the information, upload it into your questionnaire.
- If this information is offered for sending by post, please decline – do not give the call handler your postal address.
- If a price list or brochure is not offered, do not request it.
- If information other than cost/price information is offered for sending (whether by email or post), decline.
- If you are offered an email with the price/cost information, please accept and select option 6 at question 1.7 and then upload a screenshot of that information at 1.8b if you receive the information. Please ensure you edit out the sender's name, telephone number and email address as well as your own email address.

Assessment overview:

- You will telephone the Funeral Director (FD) named on your Survey Summary.
- Calls must be made in working hours (between 9am and 5pm) on a weekday (Monday to Friday)
- You will need to speak to someone who can discuss funeral costs/prices; this may not be the person who answers the telephone. If the right member of staff is not available when you call, ask the call handler when you should try to telephone again (and make an attempt to call back at or after the time suggested). If they offer you a call-back from the funeral director, decline.
- Please use the following scenario: *"I'm trying to get a rough idea of the costs of a funeral that unfortunately we'll need to arrange pretty soon. I'd like to know what your price is for a cremation with a small gathering at the crematorium beforehand, nothing religious, but otherwise something fairly simple".* You are not authorised to use any other scenario.
- We are particularly interested in any information you are given about lower-cost funeral options/packages (which might be referred to by the FD as a "simple" or

basic funeral) and how these compare with the cost of a standard or “traditional” funeral.

- Please provide feedback on whether the call handler appears to recommend or encourage the purchase of a standard or “traditional” (more expensive) funeral over a “simple” funeral.
- If you are offered an appointment to meet with the funeral director in person to discuss your needs in more detail, decline.
- If the call handler offers to send you a price list/brochure by email, accept their offer and provide an email address. If they offer to send you a price list/brochure by post, decline. If a price list/brochure is not offered, do not request it. If information other than cost/price information is offered for sending (whether by email or post), decline.
- If the call handler suggests they will follow up an email with a telephone call, decline. Do not leave your telephone number with the call handler.
- DO NOT accept this assignment if you do not feel comfortable with the task. Please cancel this job if you are not confident you can successfully complete it.

HOW TO OPEN THE SCENARIO AND RESPOND TO SPECIFIC QUESTIONS

Once the telephone is answered, go through the following steps:

- Say:
‘I’m trying to get a rough idea of the costs of a funeral that unfortunately we’ll need to arrange pretty soon. I’d like to know what your price is for a cremation with a small gathering at the crematorium beforehand, nothing religious, but otherwise something fairly simple’.
- If you are asked for any further details (about you, ‘your family’, the person dying or the type of funeral you’re looking for) say:

“I really only want some general price information at this stage”

The aim is to be given information about funeral costs/prices; however, you must be prepared for the following:

1. The person you first speak to on the phone cannot give you this information but wants to pass you on to a colleague who can help and is currently available.

Accept this option but make it clear in your questionnaire that this happened.

2. The person you first speak to on the phone cannot give you this information, but their colleague who would be able to help is not currently available.

Ask when they are likely to next be available and say you will call them back.

Decline any offer of a call from them to you. (Note: you should make one attempt to call back to speak to the 'right' person. If they are still not available, do not call again.)

3. The call handler says they don't discuss costs/prices until the person whose funeral it is has actually died.

Accept that they will not give information over the phone (i.e. do not try to persuade them to do so). Say you will call back in due course. (Note: you are not required to make this follow-up call – simply complete question 1.7 in the questionnaire.)

4. The call handler says they don't discuss costs/prices other than in a face-to-face meeting and would you like to make an appointment to come into the branch?

Accept that they will not give you information over the phone (i.e. do not try to persuade them to do so). Say that you're unsure of you/your family's availability at the moment and cannot book an appointment right now: you will call back when you have a better idea. (Note: you are not required to make this follow-up call – simply complete question 1.7 in the questionnaire.)

5. The call handler gives another reason for not discussing costs/prices over the telephone.

Accept that they will not give you information over the phone (i.e. do not try to persuade them to do so). Make a note of the reasons they give for not doing so. (Note: you are not required to make this follow-up call – simply complete question 1.7 in the questionnaire.)

6. The call handler asks you to email your enquiry to them.

Say you will do so and pretend to make a note of the email address offered. (Note: you are not required to send this email – simply complete question 1.7 in the questionnaire. If, for any reason, you do make a note of the email address, do not include it in any of your questionnaire answers.)

7. The call handler directs you to cost/price information on their website (rather than discussing costs/prices over the telephone).

Ask for the website address (i.e. do not try to persuade them to give you information over the phone). (Note: you should then complete question 1.7 in the questionnaire. If, for any reason, you do make a note of the email address, do not include it in any of your questionnaire answers.)

8. The call handler says they can't discuss costs/prices without knowing a lot more about what type of services you would want them to provide.

Say you really do just want a broad idea of costs/prices at this stage.

If they continue to push for more details before they will discuss costs/prices, accept that they will not give you information over the phone (i.e. do not try to persuade them to do so). Say that you will call back when you have a firmer idea of what will be needed. (Note: you are not required to make this follow-up call – simply complete question 1.7 in the questionnaire.)

9. The call handler talks about a range of service they could include/exclude in the price and asks which services you do/don't want.

Stick to the scenario about requiring a reasonably simple cremation funeral and ask for the price covering the minimum essentials. Make a note of anything the call handler describes as an essential. Make a note of anything that the call handler describes as optional/extra/non-essential/an upgrade.

10. The call handler asks whether they can send you a price list/brochure.

Accept (if by email). Decline (if by post).

11. The call handler offers to send you other information.

Decline.

12. If you are asked a question that you cannot answer such as who you want to lead the funeral service etc. just say that you have not decided that yet.

KEY QUESTIONS TO ASK DURING YOUR CALL

You will need to be prepared to cover the following points with the person in the business who is able to discuss funeral costs/prices with you.

After making your initial enquiry, take notes on what they say spontaneously about costs/prices (including what cost(s)/price(s) they give and what services are included/excluded – please see section 3 of the questionnaire for the types of service that might be mentioned.)

In particular, please listen out for:

- Any mention of fixed-price packages (e.g. a “simple funeral” package, a “traditional funeral” package)
- Any comparison of simple/basic funerals and standard/traditional funerals (i.e. how they differ)
- Anything described as something you “have to have”/essential and anything described as optional/non-essential

- Anything which suggests a certain type of funeral is better than/preferable to another

Then if necessary (either because it is not clear from the spontaneous answer or because the information is missing from the spontaneous answer), please use the following prompts:

1. What does the price you've mentioned cover/include?
2. Is there anything else we'd have to pay for?
3. Does the price include the crematorium charges?
4. Are there any ways of making the cost/price cheaper?

You are not authorised to use any other follow-up prompts.

We recommend that you have a print-out of the services that the call handler may mention which you can tick off as you go through the call.

Questions that require a comment: In section 2 in particular, please make sure you provide specific cost and prices for each element you were told about and explain where prompted if it was explicitly specified that it was included or excluded. Please give detailed responses and take notes during your call of the information you were given. If anything is unclear or you did not understand please clarify this as you would do in real life. Please provide as much detail as possible when you complete the questionnaire.

Questionnaire guidance:

READ THE QUESTIONNAIRE BEFORE YOU MAKE YOUR CALL, SO YOU ARE ABSOLUTELY CLEAR ON WHAT INFORMATION TO COLLECT.

Also, take notes during the call so you can cover everything in detail as you would do in real life.

IMPORTANT REMINDERS

You are not authorised to contact the Funeral Director named on your Survey Summary for any reason other than to conduct this mystery shopping research.

You are not authorised to use any scenario other than the one specified in this document.

You are not authorised to use any follow-up prompts other than the four specified in this document.

All contact by telephone must be from you to the Funeral Director – do not leave messages requesting a call back, do not agree to being called back and do not give anyone in the business your telephone number.

If the Funeral Director offers to send you a price list/brochure by email, please accept their offer and provide an email address. Decline to be sent a price list/brochure by post.

If a price list/brochure is not offered, do not request it. Decline to be sent any other information, whether by email or post.

Do not make a note of the name or job title of anyone you speak to. If you do collect this information for any reason, you must not include it in any of your questionnaire answers or in any attachments that you upload.

You must not record the call.

Appendix 2: The Shopper Questionnaire (Telephone Assessments)

Section 0 – Assessment details

- 0.1 Date of your successful call
- 0.2 What day of the week are you conducting your assessment?
- 0.3 In what time bracket are you carrying out the assessment?
- 0.4i What time did your call start?
- 0.4ii What time did your call end?

Section 1 – Telephone details and initial contact

- 1.0 What funeral director did you call?
- 1.1 What telephone number did you call?
- 1.2 *Question cut before fieldwork started*
- 1.3 Did you experience any difficulties in getting through to someone in person when you made your call?
 - 1. I made three attempts and could not speak to anyone in person (all calls unanswered or only answered by voicemail)
 - 2. I managed to speak to someone in person but not at the first attempt
 - 3. No difficulties - I spoke to someone in person on my first attempt
- 1.4 Did the first person you spoke to use the business name in their opening statement?
 - 1. Yes
 - 2. No
- 1.5 Please confirm you used the following scenario:
'I'm trying to get a rough idea of the costs of a funeral that unfortunately we'll need to arrange pretty soon. I'd like to know what your price is for a cremation with a small gathering at the crematorium beforehand, nothing religious, but otherwise something fairly simple.'
 - 1. Yes
 - 2. No
- 1.6 Was the first person you spoke to the person in the business who could discuss funeral costs/prices, OR did you need to speak to a second member of staff?
 - 1. Dealt with by the first person I spoke to

2. I needed to speak to a second member of staff (please explain why)
- 1.7 How did the call handler respond to your enquiry for cost/price information?
 1. They dealt with my enquiry over the telephone (please explain)
 2. They did not give me the information over the telephone – they asked me call back after the person actually died (please explain)
 3. They did not give me the information over the telephone – they asked me to make an appointment and come into the branch (please explain)
 4. They did not give me the information over the telephone – they asked me to email my inquiry to them (*Note: do not email your inquiry to the business*) (please explain)
 5. They did not give me the information over the telephone – they directed me to cost/price information on their website (please explain)
 6. They did not give me the information over the telephone – they offered to email a price list/brochure to me (*Note: accept this*) (please explain)
 7. They did not give me the information over the telephone – they offered to post a price list/brochure to me (*Note: decline this offer*) (please explain)
 8. They did not give me the information over the telephone – for another reason (please explain)
- 1.8a (if 1.7 = 5) Please confirm the website address given
- 1.8b (if 1.7 = 6) Please confirm that you received the price list/brochure by email (*Note: Please allow up to 5 working days for this information to arrive. Please upload an image of the information you received by email.*)
 1. Yes
 2. No

Section 2 – The main telephone discussion

- 2.0 Did the call handler give you any cost/price information?
- 2.1 Did the call handler explain what the cost/price information they gave covered/included?
- 2.2 Did the call handler explain what the cost/price information did not cover/excluded? (Please explain if the call handler is explicitly stating that something is not included (e.g. flowers) and how much more you would need to pay for it.)
- 2.3 Did the call handler explain if there were any other costs you would have to pay?
- 2.4 Did the call handler explain if the price included crematorium charges?
- 2.5 Did the call handler explain if there were any ways of making the price cheaper?

1. Yes spontaneously (please explain)
 2. Yes but I had to prompt (please explain)
 3. No information given on this
- 2.6 How was the cost/price information explained to you?
1. It was presented clearly (please explain)
 2. It was a bit ambiguous (please explain)
- 2.7 Did the call handler mention that they offered a specific “simple” (or basic or lower cost) funeral?
- 2.8 Did they say that they offered a specific “simple funeral” package (i.e. an off-the-shelf, fixed-price package)?
- 2.9 Did the call handler explain the differences between their “simple funeral” offer and their standard/traditional/typical funeral offer?
1. Yes (please explain)
 2. No

Section 3

- 3.0 Did the call handler mention any of the following?
1. The funeral director’s professional fees
 2. Collection of the body of the deceased person
 3. Care of the deceased person until the day of the funeral
 4. Viewing of the deceased person
 5. Embalming
 6. Provision of a coffin
 7. Provision of a hearse on the day of the funeral (the car that carries the coffin to the crematorium)
 8. Transport of family members on the day of the funeral (limousine/car hire) (specify no. of cars)
 9. Provision of additional services and goods e.g. newspaper notice, printing (orders of service), flowers, catering, headstone/memorial
 10. Third-party costs/ disbursements (e.g. use of the crematorium and cremation fee, doctor’s fee etc.)
 11. Other (please specify)
 1. Yes included in price

2. Yes but not included in price
3. Not mentioned

3.0a Was anything else said about costs/prices that you think it would be helpful for us to know?

1. Yes (please explain)
2. No

3.1 Did the call handler appear to be trying to upsell, e.g. encouraging standard/traditional over a “simple funeral”?

3.2 Did the call handler mention different methods of payment for the funeral?

3.3 Did the call handler use negative language, jargon, or say anything you didn’t understand?

3.4 Did they offer to email you a price list/brochure or other cost/price information during the call?

1. Yes (please explain)
2. No

3.5 Please confirm that you received the price list/brochure or other cost/price information by email. *(Note: Please allow up to 5 working days for this information to arrive. Please upload an image of the information you received by email.)*

1. Yes
2. No (please explain)

Appendix 3: Shopper Guidelines (Website assessments)

Protocol

Your profile:

You MUST be aged 25 or over

You MUST NOT be a current or past employee of the funeral director(s) you are assessing as this would be a conflict of interest.

You MUST NOT know anyone who is a current employee of the funeral director(s) you are assessing or who has been an employee of the funeral director(s) you are assessing at any time in the last 10 years as this would be a conflict of interest.

Planning:

- Please take screen shots throughout your web audit and upload images at the appropriate stages when submitting your data.
- Avoid making a note of the name, job title, email address or telephone number of anyone who works for the funeral director you are auditing; if you do make a note of this information, you must not include it in any of your questionnaire answers, or in any attachments that you upload.
- Make sure you clear your cookies before each web audit.

Attachments:

The following attachments must be uploaded to the Shopmetrics Portal with the survey:

1. An image of what appears when you first access the website, i.e. the page the website opens on.
2. If the first page that opens is not the website's homepage, an image of the homepage.
3. An image of any cost/price information on the website.
4. An image of any cost/price information about a "simple" funeral (or something which is clearly flagged as being the lower cost option, distinct from a standard/traditional/typical funeral.)
5. An image of any cost/price or other information comparison between a "simple" and "traditional" funeral.
6. An image of any negative language used to describe cheaper funeral options, or language that appears to be encouraging you to choose a traditional (more expensive) funeral, or anything which suggests a certain type of funeral is better than/preferable to another, etc.

7. Please upload any price lists/brochures that you are able to download from the website.
8. Please upload any copies of responses to webform/email inquiries.
9. Please make sure you obscure your email address from any screenshots you upload.

Audit overview

- You will visit the website of the funeral director named on your Survey Summary.
- You will need to make a note of information about costs/prices and whether this information is prominent and clear, as outlined in the questionnaire. You will also be required to take screenshots and upload images with your feedback throughout the web audit.
- We are particularly interested in:
 - How costs/prices are presented.
 - Any information given about lower-cost funeral options/packages (which might be referred to as “simple” or “basic” funeral options) and how these compare with a standard or “traditional” funeral.
 - How clear it is that a range of services are included or excluded from certain funeral options/packages or types of funeral.
- If the website provides the means of doing so, you will also need to complete a webform or email inquiry about costs/prices to the provider. If the website offers both means of making an inquiry, choose webform.

Please adhere to the following steps and note the following information:

1. Does the funeral director have a website at all? If the website address does not work, note what error messages come up and (if applicable) whether you are redirected somewhere else.
2. Does the website “work”, i.e. is it (essentially) a static single page [like an online directory entry, no tabs, no hyperlinks] (in which case go to step 3.) or is something more up-to-date/sophisticated (in which case go to step 4.)
3. Does the static single page provide any cost/price info? If yes, capture relevant information using screen shots and answer all relevant cost/price questions in the questionnaire. Does the page provide any email contact details? If yes, send an email inquiry about costs/prices (see step 7 below).
4. Is there information about costs/prices anywhere on the website? If yes:
 - a. Is there cost/price information on the homepage? How is this information presented?

- b. Is there cost/price information other than on the homepage? How clearly sign-posted is this information? How many 'clicks' away from the homepage is this information? How is the information presented?
 - c. Does the website include an estimator tool? If yes, capture the relevant information using screen shots.
5. Are any awards/membership organization/standards & quality accreditation details shown on the website? If yes, capture the relevant information using screen shots.
6. Does the website provide email contact details? Does the website provide a contact webform?
7. If the website provides details for making inquiry by email (but not by webform), send an email using one of the requests/queries below. Do you receive a response?

If yes:

- a. How long does the response take to arrive?
- b. Does the response give you any of the cost/price information you have requested?
- c. What cost/price information have you been given?

(Note: do not give your postal address or telephone number in the email.)

(Note: if the response says you need to provide more details before any answer or a proper answer can be given, and/or suggest that you make an appointment to meet with the funeral director in person to discuss your needs in more detail, and/or says the information can be sent to you by post if you supply a postal address, you are not required to make any follow-up contact with funeral director.)

8. If the website provides a webform (but not email contact details) or provides both a webform and email contact details, send a webform inquiry using one of the requests/queries below. Do you receive a response?

If yes:

- a. How long does the response take to arrive?
- b. Does the response give you any of the cost/price information you have requested?
- c. What cost/price information have you been given?

(Note: when you complete the webform, do not provide your postal address or telephone number. If this information is required, do not continue with the inquiry, and

make clear in your questionnaire that this happened. If it is possible to do so, swap to sending an enquiry by email.)

(Note: if the response says you need to provide more details before any answer or proper answer can be given, and/or suggests that you make an appointment to meet with the funeral director in person to discuss your needs in more detail, and/or says the information can be sent by post if you supply a postal address, you are not required to make any follow-up contact with the funeral director.)

9. If the website provides neither email contact details nor a contact webform, please record this as a finding

Request/query wording: “Please can you send me your price list?” OR “Please can you send me details of the options for a fairly simple funeral and the costs involved?”

You are not authorised to use any other request/query.

10. General observations (e.g. particularly positive/negative language used to describe/compare different services/packages, anything described as something you “have to have”/essential and anything described as optional/extra/non-essential/ an upgrade, overall ease of comprehension, use of jargon, overall quality of the website, anything else of interest etc.)

DON'T FORGET!

Read the questionnaire before you start the audit, so you are absolutely clear on what information to collect.

Take images of all the materials that are requested in the questionnaire and the briefing notes.

When taking screen shot images, be careful not to have any other open folders or files on your desktop that may be captured in the screen shot.

Measure how many clicks/tabs away from the home page you found cost information.

Wait up to 5 working days for a response to your email or webform inquiry.

IMPORTANT REMINDER

Do not make a note of the name, job title, email address or telephone number of anyone who works for the funeral director you are auditing. If you do collect this information for any reason, you must not include it in any of your questionnaire answers or in any attachments that you upload.

Appendix 4: Shopper Questionnaire (Website assessments)

Section 0 – Assessment details

- 0.1 Date of your first successful attempt
- 0.2 What day of the week are you conducting your assessment?
- 0.3 In what time bracket are you carrying out the assessment?
- 0.4 What time are you starting your assessment?
- 0.5 Please confirm that you have cleaned your cookies before starting this assessment

Section 1 – Website details

- 1.0 Please confirm the name of the Funeral Director's that you are assessing
- 1.1 Please provide the reference ID for the firm
- 1.2 Please provide the full URL of the website that you assessed
- 1.3 Did the website work?
 1. Yes
 2. No (please explain)
- 1.4 Please upload the image of what appears when you first access the website.

If what first appears is not the website homepage, please also locate and upload an image of the homepage

Section 2 – Homepage

- 2.0 Did the homepage contain any cost/price information?
 - A. Yes (both for 'at need' and PPFP funerals) (please explain)
 - B. Yes (for an 'at need' funeral only) (please explain)
 - C. Yes (for a PPFP funeral only) (please explain)
 - D. No cost information about either an 'at need' or PPFP funeral
- 2.1 Please upload an image of the relevant part of the homepage where the cost/price information is displayed

Cost/price information (please answer in reference to "at need" funerals ONLY)

- 2.2 How many prices are shown?
 1. None

2. One
3. Two
4. Multiple (please explain)

2.3 How is the cost/price information presented? (select all that apply)

1. Headline/indicative prices with no itemisation (e.g. prices from £2,000)
2. Headline/indicative prices with some itemisation (e.g. prices for a cremation funeral from £2,000)
3. Package prices with no itemisation of what the package includes (e.g. Simple Funeral: £3,000; Traditional Funeral: £5,000)
4. Package prices with some itemisation (e.g. Simple Funeral: £3,000 (inclusive of professional fees, coffin, hearse etc.))
5. An itemised price list with individual/ specified prices (e.g. coffin option 1: £250, coffin option 2 £400 etc.)
6. An itemised price list with range prices (e.g. coffin: £250-£1,000)
7. Something else? (please explain)

2.4 Were any headline/package prices described as ...?

1. Simple
2. Basic
3. Essential
4. Entry
5. Standard
6. Traditional
7. Direct
8. Attended
9. Unattended

1. Yes (Please describe the information given and upload an image)
2. No

2.5 = a filter question

2.6 Which of the following elements were included or excluded in the headline or package price on the homepage?

1. Disbursements (aggregated into one cost/not itemised)
2. Burial fee

3. Cremation fee
4. Doctor's fee
5. Minister/celebrant fee
6. Funeral director's professional fees
7. Collection of the body of the deceased person
8. Care of the deceased person until the funeral
9. Hearse (car that carries the coffin to the funeral venue)
10. Transport for family members on the day of the funeral (limo)
11. Cortege/procession
12. Embalming
13. Viewings of loved one *at any time*
14. Viewings of loved one *at stated time*
15. Coffin
16. Pall bearers (people who carry the coffin into the funeral venue)
17. Attended service
18. Flowers
19. Catering
20. Orders of service printing
21. Newspaper notice of funeral
22. Memorial/headstone
23. Urn
24. Anything else? (please explain)
 1. Clearly stated as included (please explain)
 2. Clearly stated as excluded (please explain)
 3. Mentioned but not clear if included/excluded (please explain)
 4. Not mentioned at all

2.7 = a filter question

2.8 Were any limitations/restrictions noted on the homepage for the following elements?

1. Collection of the body of deceased person
2. Transport for family (e.g. limo)

3. Cortege/procession
4. Viewings of loved one
5. Coffin
6. Attended service
7. Day of service or time of service
8. Crematorium
9. Burial/cemetery
10. Anything else? (please explain)
 1. Yes
 2. No

2.9 = a filter question

2.10 Which of the following elements were included or excluded in the price list on the homepage?

[Items and response options as at Q2.6]

Section 3 – Disbursements/third-party costs

- 3.0 Does the homepage refer anywhere to disbursements/third-party costs?
- 3.1 Is it clear what disbursements/third-party costs are?
- 3.2 Is it clear that disbursements/third-party costs must be paid in addition to other stated prices?
 1. Yes (please describe)
 2. No
- 3.3 Is there any indication given of what the disbursement/third-party costs will be?
 1. Yes, actual individual/ specific costs given (please describe)
 2. Yes, indicative/subject to confirmation (please describe)
 3. Not stated

Section 4 – Elsewhere on the website

- 4.1 Was there any information about costs/prices elsewhere on the website?
 - A. Yes (both for 'at need' and PPFP funerals) (please explain)
 - B. Yes (for an 'at need' funeral only) (please explain)
 - C. Yes (for a PPFP funeral only) (please explain)
 - D. No cost information about either an 'at need' or PPFP funeral

Cost/price information (please answer in reference to “at need” funerals ONLY)

4.2 How did you get to this information?

1. Signposted from the homepage
2. Search function on the homepage
3. By clicking through other tabs/links on the website
4. Other (please describe)

4.3 Please upload an image of where the price/cost information was signposted

4.4 Did the tabs/links work?

1. Yes
2. No (please describe)

4.4 Did this function work?

1. Yes
2. No (please describe)

4.6 How easy was it to find price/cost information by clicking through other tabs/links on the website?

1. Easy
2. Difficult (please describe)

4.7 How many clicks away was this information

1. One
2. Two
3. Three or more (please describe)

4.8 Was the information all on one page or spread across different pages/screens?

1. One
2. Two
3. Three or more (please describe)

4.9 How many prices are shown?

1. None
2. One
3. Two
4. Multiple (please explain)

4.10 = repeat of Q2.3

4.11 = repeat of Q2.4

4.12 = repeat of Q2.5

4.13 Which of the following elements were included or excluded in the headline or package price elsewhere on the website?

[Items and response options as at Q2.6]

4.14 = repeat of Q2.7

4.15 Were any limitations/restrictions noted elsewhere on the website for the following elements?

[Items and response options as at Q2.8]

4.16 = repeat of Q2.9

4.17 Which of the following elements were included or excluded in the price list elsewhere on the website?

[Items and response options as at Q2.6]

Disbursements/third-party costs

4.18 Are disbursements/third-party costs referred to elsewhere on the website for an “at need” funeral?

4.19 Is it clear what disbursements/third-party costs are for an “at need” funeral?

4.20 Is it clear that disbursements/third-party costs must be paid in addition to other stated prices for an “at need” funeral?

1. Yes (please describe)
2. No

4.21 Is there any indication given of what the disbursement/third-party costs will be for an “at need” funeral??

1. Yes, actual individual/ specific costs given (please describe)
2. Yes, indicative/subject to confirmation (please describe)
3. Not stated

Section 5 – Additional information on homepage/elsewhere on the website

5.1 Are any payment options mentioned?

5.2 Do payment options vary for any reason (e.g. could you pay in instalments for a traditional funeral but not for a simple funeral)?

1. Yes (please describe)
2. No

5.3 Is there an estimator tool on the website?

5.4 Are there any awards/membership organisation/standards & quality accreditation details shown on the website?

1. Yes (please describe) (please upload image)
2. No

Section 6 – Email or webform request for information

6.0a Was there an **email** available on the website to request more information?

Do not capture any personal data such as mobile numbers or email addresses that are not already stated anywhere on the website. If captured, please blank them out.

1. Yes, they had an email address (please give the email address on the website) (please upload an image of the enquiry you sent) (please obscure your email details)
2. No

6.0b Was there a **webform** available on the website to request more information?

1. Yes, they had a webform (please give URL/location of the webform) (please upload the image of the completed webform before you submit/send)
2. No

6.1 Please confirm the contact method you used to request further information

1. Email
2. Webform
3. Neither option was available

6.2 Please upload a screen shot of the email or completed webform that you sent

6.3 Please confirm which scenario you followed

6.4 Did you get a response to your query?

1. Yes (please describe the response you were given) (please upload an image of the response; obscure the sender's and receiver's email and any other personal details)
2. No

6.5 How many calendar days did it take to get a response?

1. Same day
2. Next day
3. 2 days
4. 3 days

5. 4 days
6. 5 days
7. Longer than 5 days/no response

6.6 What was the response you received?

1. I received the requested information by return of email (either in the body of the message and/or as an attachment) (please explain)
2. They did not give me the information by email – they asked me to make an appointment and come into the branch (please explain)
3. They did not give me the information by email – they asked me to telephone (*Note: do not telephone*) (please explain)
4. They did not give me the information by email – they referred me to cost/price information on their website (*Note: please confirm the website address*) (please explain)
5. They did not give me the information by email – they referred me to cost/price information on a different website (please explain)
6. They did not give me the information by email – they offered to post a price list/brochure to me (*Note: do not give a postal address to the business*) (please explain)
7. They did not give me the information by email – for another reason (please explain)

6.7 = repeat of Q2.3

6.8 = repeat of Q2.4

6.9 = repeat of Q2.5

6.10 Which of the following elements were included or excluded in the headline or package price in the email? (select all that apply)

[Items and response options as at Q2.6]

6.11 = repeat of Q2.7

6.12 Were any limitations/restrictions noted elsewhere on the website for the following elements?

[Items and response options as at Q2.8]

6.13 = repeat of Q2.9

6.14 Which of the following elements were included or excluded in the price list on/attached to the email?

[Items and response options as at Q2.6]

Additional information regarding email response

- 6.15 Does the email refer anywhere to disbursements/third-party costs?
- 6.16 Is it clear what disbursements/third-party costs are?
- 6.17 Is it clear that disbursements/third-party must be paid in addition to other stated prices?
1. Yes (please describe)
 2. No
- 6.18 Is there any indication given of what the disbursement/third-party costs will be?
1. Yes, actual individual/ specific costs given (please describe)
 2. Yes, indicative/subject to confirmation (please describe)
 3. Not stated

Section 7 – General feedback

- 7.0 Did the website or email response appear to be trying to upsell, e.g. encouraging standard/traditional over a “simple funeral”?
- 7.1 Did the website or email response use negative language, jargon, or say anything you didn’t understand?
1. Yes (please explain)
 2. No