

# Funerals Market Investigation

## Local Authority tendering remedy proposal

**20 February 2020**

This is one of a series of consultative working papers which will be published during the course of the investigation. This paper should be read alongside the [Issues Statement](#) published on 8 April 2019 and other working papers published.

These papers do not form the inquiry group's provisional decision report. The group is carrying forward its information-gathering and analysis work and will proceed to prepare its provisional decision report, which is currently scheduled for publication in April/May 2020, taking into consideration responses to the consultation on the Issues Statement and responses to the working papers as well as other submissions made to us.

Parties wishing to comment on this paper should send their comments to [Funerals@cma.gov.uk](mailto:Funerals@cma.gov.uk) by 19 March 2020.

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The Competition and Markets Authority has excluded from this published version of the working paper information which the inquiry group considers should be excluded having regard to the three considerations set out in section 244 of the Enterprise Act 2002 (specified information: considerations relevant to disclosure).  
The omissions are indicated by [✂].

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## Summary

1. In this paper we consider options for the wider use of tendering by Local Authorities (LAs) as a potential part of any package of remedies relating to funeral director services.
2. A number of LAs across the UK operate arrangements to give local residents access to funeral services at a pre-agreed fixed rate, below the typical local price. Under such schemes, the LA does not itself provide the funeral services. The funeral services are provided to the bereaved by a funeral director, normally on terms, and at a price, agreed with the LA. Therefore, there is a generally a contract for each individual funeral between the bereaved and the funeral director.
3. The arrangements between LAs and funeral directors take various different forms, which we describe in more detail below and in Appendix A. Our current knowledge of the coverage and operation of the existing arrangements is by no means exhaustive, and we intend to gather further information.
4. We consider the potential for wider operation of such arrangements as part of any remedies package, both:
  - (a) As a standalone remedy, implemented either:
    - (i) through a recommendation to LAs, or to Government that they require LAs to tender for these services; or
    - (ii) directly by the CMA, using our Order making powers under the Enterprise Act 2002 to impose an Order on LAs and thereby mandating that LAs tender for these services; and
  - (b) In terms of how existing and prospective arrangements could supplement a price control remedy<sup>1</sup> by providing data points to feed into or cross-check a 'competitive' benchmark for funeral pricing, which might be applied on a wider basis.
5. We conclude with some questions for consultation.

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<sup>1</sup> See Working Paper on 'Remedy options for regulating the price of funeral director services at the point of need'.

## Remedies framework

6. Our emerging thinking on remedies is without prejudice to the final outcome of our assessment on whether there are any AECs in relation to the services provided by funeral directors and any detrimental effects on customers resulting from any such AECs.
7. The framework for considering remedies in Market Investigations is set out in detail in the relevant CMA guidelines,<sup>2</sup> and in the Working Paper on price control remedy options.<sup>3</sup>
8. Key considerations in evaluating remedy options are:
  - (a) Effectiveness: The CMA will assess the extent to which different remedy options are likely to be effective in achieving their aims, including their practicability.<sup>4</sup>
  - (b) Reasonableness and proportionality: Assessment of proportionality will depend on the particular facts and circumstances of the case. It often depends on what other remedy options are also being considered and on judgments about the respective merits of each option, including whether or not a remedy option is likely to be effective in practice.<sup>5</sup>

## Rationale for inclusion of LA tendering in any remedies package

9. In its approach to remedies, the CMA will generally look to implement remedies that comprehensively deal with the cause or causes of an AEC wherever possible, but it will also consider measures which mitigate the harm to customers created by an AEC, for example if other measures are not available, or as an interim solution.<sup>6</sup> The rationale for including LA tendering as part of a remedies package would be as a response to any AEC we may find arising from weak consumer engagement on the demand side, due to factors such as emotional distress and time pressure. This is because LAs, in their procurement activity, are not subject to the demand-side features which typically limit individual consumer engagement in purchasing an at-need funeral.
10. LA tendering has the benefit of being a market-oriented approach which may counteract some of the demand-side weaknesses identified in the

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<sup>2</sup> Guidelines for market investigations: Their role, procedures, assessment and remedies ('CC3')

<sup>3</sup> Working Paper on 'Remedy options for regulating the price of funeral director services at the point of need'.

<sup>4</sup> CC3; paragraph 334.

<sup>5</sup> CC3; paragraph 343.

<sup>6</sup> CC3; paragraphs 330 and 333.

purchasing of funeral director services by individual consumers. It may also give funeral directors some certainty of the volume of business which they can expect. This remedy could supplement competition 'in the market' with a degree of competition 'for the market', reflecting local cost and demand conditions, rather than regulating outcomes directly. To the extent that by winning a LA tender, funeral directors have the prospect of carrying out higher funeral volumes, this may result in lower (average) costs and may help reduce the prices which they agree with the LAs, and ultimately charge to consumers.

11. More generally, funeral poverty and rising funeral prices are issues which have impacts on local government as well as central government. LAs are funders of last resort and are obliged to organise, and pay for, a public health funeral if nobody else is willing or able to make the arrangements.<sup>7, 8</sup> Their bereavement services teams will typically also be exposed to issues around funeral poverty through their interaction with bereaved families. The existing arrangements where LAs arrange lower-cost funeral services schemes for residents appear to have been prompted by such considerations. Involving LAs in delivering lower-cost funeral solutions more generally may therefore be an approach which is aligned with any wider objectives to alleviate funeral poverty.

## **Local Authority low cost funeral schemes**

12. We are aware of a number of LAs which have arrangements with local funeral providers to give their local residents access to funeral services at a negotiated rate below typical local prices.<sup>9</sup> As far as we are aware, these schemes appear typically to be organised by the LAs' bereavement services departments. A few are long-established (Nottingham and Cardiff have operated schemes since the mid-1990s); others are a more recent response to topical concerns about funeral poverty. A number of LAs have told us that they are actively considering whether, and how, to introduce such a scheme in future.
13. We provide details in Appendix A on a variety of schemes, including key information with respect to:

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<sup>7</sup> A Local Authority has a duty to cremate or bury a person found dead in its area where no suitable arrangements will otherwise be made. Such arrangements are typically described as 'public health funerals': s46 Public Health (Control of Disease) Act 1984 covers England & Wales; s92 Public Health etc. (Scotland) Act 2008; and s25 Welfare Services Act (Northern Ireland) 1971.

<sup>8</sup> LAs spent £6.3 million on public health funerals in 2018/19 according to a [report by Royal London](#).

<sup>9</sup> We understand that eligibility requirements for schemes are typically that the deceased was a current (or recent) LA resident.

- (a) Coverage of scheme product(s);
- (b) number (and identity) of appointed providers;
- (c) price(s);
- (d) exclusions or stated optional extras;
- (e) volumes (if known);
- (f) eligibility requirements;
- (g) other aspects (eg conditions on where the funeral can take place).

### ***Observations on current LA schemes***

14. As can be seen from the examples in Appendix A, LA schemes take differing approaches to product specification and the services which are made available to consumers. In some (for example the Nottingham scheme), the product specified is a more comprehensive funeral package than the large funeral directors' 'simple' funerals products, in particular with respect to options for viewing the deceased and the inclusion of a limousine. Other schemes appear to involve a narrower product specification. For example, the West Lothian scheme excludes third party disbursements, viewing outside office hours, and the provision of a limousine. The Sandwell Funeral Service (priced at £1,643) does not include a hearse for its cremation service.<sup>10</sup>
15. Approaches taken by LAs to appointing providers also vary, between tendering for:
  - (a) the appointment of a single chosen provider; and
  - (b) the appointment to a panel of a number of 'partners' who agree to provide the specified service, at prices which may differ between each partner. In these cases, the consumer ultimately chooses which funeral director to use from amongst the 'partners' on the panel.
16. There appear to be some limitations in the marketing of some of the schemes. We note some schemes require residents to contact the appointed funeral director directly and ask specifically for the scheme product by name, implying that availability is not necessarily proactively advertised by the relevant funeral director. Nottingham City Council told us that it provides

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<sup>10</sup> [Sandwell website](#)

information on its website and on noticeboards in its district centres where residents go for various council and related services, that its selected provider carries leaflets in-branch, but also that word-of-mouth has been important in expanding take-up.

17. The inclusion of disbursement costs is clear in some cases, but less so in others. Some schemes require (or are priced on the basis) that the funeral service takes place at a council-run crematorium or cemetery, which would give the LA a degree of oversight over disbursement costs. We are not aware of any schemes having access to crematoria or cemetery facilities at a discount to their standard rates.<sup>11</sup>
18. The 'Respectful Funeral Service' branding and approach appears to be expanding in availability across a number of Scottish LAs. We are aware of schemes in East Ayrshire, Dundee, West Lothian and Renfrewshire. East Ayrshire Council has previously publicly commented on the successful introduction of its scheme.<sup>12</sup>
19. It is not always clear how specific in-scheme prices have been set. In some schemes<sup>13</sup> there is a uniform price across all the providers appointed to the panel (subject to annual review, for example to allow for increases in third party disbursement costs). In other schemes, the prices vary, but appointed providers appear to have guaranteed the LA a discount relative to a relevant average local funeral cost.<sup>14</sup>

## **Considerations on use of LA tendering as a remedy option**

20. Where the CMA decides that there is an AEC and decides that it or others should take action, the CMA will think carefully about the practicality of different approaches to remedy implementation, including how any remedies will be monitored and enforced. In considering the introduction of the use of LA tendering as a remedy option, we shall consider a range of issues, including those discussed below.
21. The CMA can implement remedies in three main ways: accepting legally binding undertakings offered by a party; an order made by the CMA, which places legally binding obligations on any appropriate person; or by making recommendations to others, including national and local government and regulatory authorities. Recommendations do not bind the person to whom

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<sup>11</sup> We are aware that some crematoria offer lower rates for local residents than for non-residents.

<sup>12</sup> [East Ayrshire news release](#)

<sup>13</sup> eg West Lothian.

<sup>14</sup> See East Ayrshire and Dundee examples below.



they are addressed, but the UK Government has committed to respond to any recommendation made to it within 90 days of publication of the CMA's final report.<sup>15</sup>

## **Objectives**

22. Existing LA low cost funeral schemes may be seen as a template for development of a wider remedy option. The schemes deliver defined funeral packages at prices negotiated by LAs through a tendering exercise, making use of LA procurement procedures.
23. Recommending that LAs implement similar procurement schemes for local residents or mandating that they do so by means of a CMA Order, could introduce a degree of competition 'for the market',<sup>16</sup> enabling local cost and demand<sup>17</sup> conditions to be reflected in market outcomes.<sup>18</sup> It would put responsibility for procurement decisions in the hands of well-informed objective intermediaries, which already have existing objectives and responsibilities in the sector.<sup>19</sup>
24. Visibility of prices available through an LA scheme might also prompt lower prices from non-appointed providers (if there is sufficient consumer engagement). Cardiff Council told us that its scheme 'has provided a comparison point for families to consider when organising a funeral and a benchmark for local funeral directors to consider when establishing a low cost service as a business decision.'
25. More generally, wider adoption of procurement schemes by LAs may serve to supplement a safeguard price control, by encouraging competition in prices 'below the cap'. Potential approaches to price control remedy options are explored in an accompanying Working Paper.<sup>20</sup> Options include a price control applied to a benchmark package of funeral products and services, set by reference to relevant available pricing data.

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<sup>15</sup> CC3; paragraph 327.

<sup>16</sup> More accurately competition for **part of** the market, since all funeral directors would still be free to provide services outside of the scheme.

<sup>17</sup> Such as strong local preferences for specific practices and/or components of a funeral package.

<sup>18</sup> In the *Local bus services* market investigation the Competition Commission decided to make a series of recommendations (eg in relation to multi-operator ticketing schemes) which would enable the implementation of these measures to take account of specific local conditions. (CC3, footnote 206)

<sup>19</sup> In the *ROSCOs* market investigation the Competition Commission made recommendations to the DfT and to Transport Scotland about the operation of the rail franchise system. (CC3, Annex B, paragraph 96(c))

<sup>20</sup> Working Paper on 'Remedy options for regulating the price of funeral director services at the point of need'.

## ***Design issues***

26. The CMA would have to decide how much detail to include in any recommendation or undertaking, or any Order imposed by the CMA on LAs. This could be in relation to factors such as:
- (a) The detailed tender design and process;
  - (b) specification of the scope of the funeral services product to be provided under such a scheme, including major disbursements such as cremation or burial costs;
  - (c) requirements of the contractor(s) in terms of availability, facilities, processes and experience;
  - (d) the appropriate nature and level of marketing activity, including whether appointed providers should be required to commit to a level of marketing spend or activity, and/or the role of local registrars in raising awareness of LA funeral schemes;
  - (e) suggestions for how the administration of such schemes might be funded;
  - (f) how the availability and nature of LA schemes would interact with elements of the CMA's possible transparency and information remedies, such as the establishment of a platform to provide comparable information on available products and prices.<sup>21</sup>
27. We note that existing schemes vary with respect to the specification of the funeral product provided for the agreed price. There will be trade-offs involved between price and scope of the specified product, which will need to be taken into account. For example, is the priority to make available a lower-cost 'standard' funeral, or a low-cost more restricted option?
28. An important consideration for the scheme design would be how to incentivise funeral directors to participate in the tender process, and bid competitively, in order to deliver competitive outcomes. In terms of funeral director participation, ensuring sufficient numbers of customers choose to use the LA option would seem a relevant factor. Our understanding of current schemes is that they do not appear to provide participants with guaranteed minimum volumes, and some schemes appear to only have achieved limited take-up. However, if the LA scheme initiative was introduced nationally and became an established part of the funeral services

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<sup>21</sup> See CMA Working Paper on '[Information and transparency remedies](#)', paragraph 37.

landscape, one might expect consumer awareness and uptake to increase. One might also increase uptake by requiring all funeral directors (whether or not appointed under the LA scheme) to inform their potential customers of the availability and price of funerals offered under the local LA scheme.

29. As noted above, existing LA approaches differ with respect to the number of funeral directors appointed. In principle:
  - (a) A tender for the exclusive supply by one provider might be expected to increase the incentives to bid competitively, due to the consequent volumes all being gained by the successful bidder, and thus result in a lower winning bid price. On the other hand, such an approach may lead to a reduction in competition on quality, or lead to a reduction in the number of potential bidders as only larger firms may be able to service the anticipated contract volumes.
  - (b) A tender for an approved list (multiple providers) would be expected to result in lower barriers to participation as capacity constraints become less relevant and may retain a degree of competition over quality as the bereaved would be able to choose between providers. However, such an approach may blunt price bidding incentives since funeral volumes will be shared across the appointed panel of providers, which may reduce any economies of scale benefits.
30. One option to incentivise participation by customers, and hence also tender bidders, in either scenario would be for LAs to encourage the use of the LA scheme as the default funeral arrangement in prescribed circumstances (for example, in the case of deaths in LA-operated care homes, or deaths where the Coroner or Procurator Fiscal is involved), with consumers able to opt out at appropriate points (eg pre or post initial collection of the body) and use a different funeral provider or choose a different funeral package. While this direction of customers towards appointed scheme providers may incentivise participation in the tender, it would represent a more interventionist option. We note that any such default arrangements would need to work differently in schemes with just one provider compared with schemes which use a panel of partners/providers. Indeed, it may not be feasible for the scheme to be operated by just one provider if the volumes were expected to be significant. Furthermore, in some geographic areas it may be necessary to appoint more than one provider for cultural/religious reasons.
31. There may be some relevant lessons from LAs' experiences with tendering for the operation of coroners' contracts. We note the evidence discussed elsewhere indicating that price outcomes in the award of coroners' contracts

vary significantly.<sup>22</sup> This may illustrate the importance of tender design and the creation of incentives to encourage participation as key to any consideration of the likely effectiveness of this remedy option.

### ***Other considerations***

32. Factors to consider in relation to any LA tendering remedy, as well as the scope and interaction of any other remedies put in place, may include the following:
- (a) Local needs may differ by LA, such that adopting an overly prescriptive uniform approach across the UK may undermine benefits from local flexibility with respect to product specification or tender design.
  - (b) It could impose a burden of additional responsibility and costs on LAs, whilst take up may remain rather limited. Increasing take up may require significant additional awareness-raising activity.
  - (c) Introducing ‘competition for a part of the market’ and a consequent higher consumer awareness of the appointed provider could result in detrimental impacts on other providers (ie lower volumes for those who are not appointed under the scheme), albeit that this may be due to their offering higher prices or deciding not to participate in a tender.
  - (d) A risk that appointed providers’ prices for those funerals not covered by a residents’ scheme (which may be expected to be those with ‘non-standard’ requirements) are subject to higher price inflation than would otherwise occur.<sup>23</sup>
  - (e) Absent any other intervention, there may be a lack of protection for customers using providers who are not part of any scheme. However, this will depend on the scope of other measures implemented as part of any remedies package, such as price controls, quality regulation and additional information and transparency requirements, as well as any wider impact of the scheme on local provider prices.<sup>24</sup>
33. Effectiveness and proportionality would also need to be considered.

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<sup>22</sup> Working Paper on ‘[The role of intermediaries in the process of choosing a funeral director](#)’, paragraph 109 and Annex A.

<sup>23</sup> We note that this risk also applies to any price control applied to a defined ‘standard package’ funeral product.

<sup>24</sup> We note that the risk that some customers may not be protected also applies to any price control targeted at only a subset of providers.

### ***CMA Order(s) as a remedy option***

34. The benefit of using the CMA's Order making powers are that this could achieve general coverage across all LAs as they would be under a legal obligation to comply with the terms of the Order within proscribed timescales.
35. We note that this remedy would have cost implications, although we do not think that should be overstated given LAs' existing bereavement services and procurement activities,<sup>25</sup> including in relation to procurement of coroner's transportation and public health funerals. There may also be opportunities for innovative approaches to be adopted, such as the organisation of purchasing consortia in running tenders on a larger scale (whilst recognising the need for services to be provided on a local basis).
36. Any Order would need to be clear on the degree of specificity and flexibility in relation to factors including:
  - (a) Specification of the product provided (and how to ensure suitable quality), and what may be provided for additional charges;
  - (b) appointment of single or multiple local partner providers;
  - (c) fixed or maximum price, and any basis for annual adjustment.
37. Consideration of the proportionality of any CMA Order would be required. There would be an implied burden in terms of monitoring and enforcement of any order.

### ***CMA recommendations to LAs, or central government, as a remedy option***

38. The CMA can decide to make recommendations to other bodies, rather than taking action itself.<sup>26</sup> In this case it could either be a recommendation to individual LAs or to central government, with this being the UK government, and potentially also to the devolved administrations in Scotland, Wales and Northern Ireland.
39. A recommendation leaves discretion for LAs or government in terms of whether and how they may choose to follow it, and what it may cover. Any cost implications, as noted above, would also apply.

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<sup>25</sup> For example, Nottingham City Council stated that 'the cost to the council is only for publicity which is around £[redacted] per year'. There will also be costs relating to staff time involved in running the tender process.

<sup>26</sup> Guidelines for market investigations: Their role, procedures, assessment and remedies ('CC3'); Paragraph 379.

### *Recommendation to LAs*

40. A recommendation to LAs could be that each LA establishes a tender process for the provision of funeral services to residents of the LA. This could also include advice on tender design and might refer to existing schemes and the variety of different procurement approaches observed. Such an approach would preserve flexibility for individual LAs to adopt a procurement approach that suits their local area in terms of the range of credible providers and the potential volume of funeral arrangements. However, the main objective would be to encourage and spread best practice in the design and implementation of LA schemes for the benefit of their residents.
41. A possible limitation of this approach is that the decision on whether to adopt the recommendation would be for each individual LA. This may mean that the provision of the services to end consumers, and the associated consumer benefit, may be limited and/or patchy.
42. A recommendation made directly to LAs would allow more flexibility in terms of how the LAs may decide to operate any tender and what it would cover.
43. In terms of timeliness, a recommendation by the CMA would be prompt, but the timing of implementation by individual LAs would be outside the CMA's control. This could lead to tender processes being introduced on differential timescales in different parts of the country and perhaps some LAs deciding not to implement the CMA's recommendation at all. In such circumstances customers in these LAs would either not benefit from the CMA's intervention or would do so later, meaning that they would continue to suffer the detriment the measure is designed to address.

### *Recommendation to central government(s)*

44. Local Government is a devolved matter, and the different nations have similar, but different legislative arrangements. An alternative approach to the CMA making a recommendation to LAs could be for the CMA to recommend to central government(s) that they place a statutory requirement on LAs to provide tendered schemes. This would be in addition to LAs' existing statutory duties around registering deaths<sup>27</sup> and arranging public health funerals.<sup>28</sup>

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<sup>27</sup> Births & Deaths Registration Act 1953 covers England & Wales; Registration of Births, Deaths and Marriages (Scotland) Act 1965; Births and Deaths Registration (Northern Ireland) Order 1976. When someone dies the death needs to be registered (at a register office) within 5 days (8 days in Scotland).

<sup>28</sup> See footnote 7.

45. The benefit of such an approach would be, if the recommendation is adopted by government(s), there would be a UK-wide (or nation by nation) requirement for LAs to provide funeral services through tendered schemes, ensuring wider customer benefits. Any recommendation to government(s) could include additional detail as regards eg tender design, but ultimately it would be for the government(s) to decide what would be included in any required legislation and supporting guidance.

### **Considerations on use of LA tendering outcomes as basis for price benchmarks**

46. In principle, existing and prospective LA schemes could provide useful data points to benchmark prices, either in their own right, or as a cross-check on other candidate price benchmarks. They represent prices arrived at through some sort of competitive process, where, as noted above, the demand-side features (eg grief, time-pressure) which typically limit individual consumer engagement in purchasing an at-need funeral are not present. The product scope negotiated presumably reflects the knowledge that LA bereavement services will typically have about 'what people want'.
47. The use of tender outcomes as a pricing benchmark could provide a number of data points which, when combined across local areas (eg as an average or a range), might be used to feed into or cross-check a wider safeguard price cap.
48. There are however, potential limitations which need to be considered around the use of these LA prices as a wider benchmark.
- (a) There is currently only limited geographic coverage, and so a limited number of data points, which may themselves reflect local factors.
  - (b) Even though limited, the observed variations in product coverage complicate benchmarking possibilities.
  - (c) We may want to understand more about the tendering process and the approach taken to it by providers. For example:
    - (i) Did the procurement process deliver genuine competition, with a number of credible local providers participating?
    - (ii) Were bids based on an anticipated level of volume? How do agreed prices compare to providers' standard/average prices?

- (d) There is a risk that anticipation of wider use of tender outcome prices as a benchmark could impact providers' pricing incentives in individual tenders.

## **Invitation to comment on this proposed remedy**

49. We would welcome views on the proposals outlined in this working paper and any other comments on a proposed LA tendering remedy. In particular, we would welcome comments on the following questions.

### *LA tendering as a remedy option*

- (a) To what extent do respondents think that wider introduction of tendered LA low-cost funeral schemes, intended as a response to problems identified on the demand side of the market would be: (a) effective; (b) proportionate. Please answer with respect to each of the implementation options available, that is:
- (i) a CMA Order applicable to all LAs;
  - (ii) a CMA recommendation to LAs;
  - (iii) a CMA recommendation to central government(s) that it/they should create a statutory responsibility on LAs.
- (b) How should the specification of the funeral product to be provided under a LA scheme be determined?
- (i) Should the focus be on delivering a competitive negotiated price for a 'standard' funeral package, or addressing funeral poverty through ensuring availability of a low-cost respectful funeral option.
  - (ii) How much scope, if any, should there be for variations between LAs?
- (c) What might be potential unintended consequences of wider LA tendering for low cost residents' funerals?
- (d) What are the current barriers to LAs establishing tendered low cost funeral schemes (eg available resources, other priorities, not regarded as a LA responsibility, etc)? How might they be overcome?
- (e) What are the barriers to funeral director participation in LA tenders for resident schemes? How might they be overcome?



- (f) What are the barriers to take-up of LA resident schemes by bereaved families? How might they be overcome? What types of bereaved people/families would be most likely to use such schemes?
- (g) What impact have existing LA schemes had on wider pricing for funerals in their respective local areas?
- (h) What should be the CMA's priorities for further analysis or evidence gathering on existing schemes?

*LA tendering as basis for price benchmarks*

- (i) Do respondents think that the outcomes of current and future LA tendering exercises for provision of resident funeral schemes could provide useful data points for benchmarks to feed into price controls?

*Other comments*

- (j) Please provide any other relevant comments or observations on these proposals.

## Appendix A: Examples of Local Authority low cost funeral schemes

### Nottingham

#### 'The Nottingham Funeral' <sup>29</sup>

<i>Launched</i>	1995
<i>Product coverage</i>	Collection and care of deceased Viewing on request Choice of coffins from Nottingham Funeral range All funeral arrangements Hearse/limousine/4 bearers 'All unavoidable disbursements are included, except the cost of Rights of Burial in a new grave
<i>Provider(s)</i>	Co-op (5 branches)
<i>Price(s)</i>	From £1833 Surcharge for Friday service Annual increases to allow for increases in disbursement costs
<i>Exclusions/extras</i>	If additional items are required FD will give written quote in advance
<i>Volumes</i>	[redacted] in 2016/17 [redacted] in 2017/18 [redacted] in 2018/19 ([10—20]% of local funerals) <sup>30</sup>
<i>Eligibility</i>	All residents of City of Nottingham Also former residents who moved to full-time care outside city boundary within 3 yrs before death
<i>Other</i>	Choice of 5 cemeteries & 1 crematorium Last tendered in 2016

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<sup>29</sup> The [Nottingham Funeral website](#)

<sup>30</sup> CMA estimate

## St Helens

### 'Partnership Funeral Service'<sup>31</sup>

<i>Launched</i>	n/a
<i>Product coverage</i>	Collection of deceased (business hours) Chapel of Rest (business hours) Suitable coffin Hearse + 1 limo Crematorium/Cemetery charges and other disbursements
<i>Provider(s)</i>	6 FD partners listed (14 branches in total)  Bate & Holland; Co-op; FW Marsh; Houghtons; JS Hedges; Walkers
<i>Price(s)</i>	Prices vary. From £1848
<i>Exclusions/extras</i>	Optional extras include: Embalming  Evening/weekend chapel visit  Extended cremation service time
<i>Volumes</i>	n/a but believed to be of significant scale based on [✂]
<i>Eligibility</i>	Resident of borough
<i>Other</i>	Cremation at St Helens Crematorium or burial at Newton or St Helens Cemetery

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<sup>31</sup> [St Helens website](#)

**Cardiff** <sup>32</sup>

<i>Launched</i>	Mid-1990s
<i>Product coverage</i>	Collection Oak Veneered Coffin Preparation and dressing of body Viewing in Chapel of Rest Hearse + 1 limo Funeral service
<i>Provider(s)</i>	White Rose Funerals (single branch)
<i>Price(s)</i>	Estimated costs: Cremation £1784 Burial £2550
<i>Exclusions/extras</i>	Costs do not include floral tributes, clergy and church fees and obituary notices
<i>Volumes</i>	c. [X] per year ([5-10] % of local funerals)
<i>Eligibility</i>	Deceased is Cardiff resident Contact provider and ask for the 'Cardiff Council Funeral Service'
<i>Other</i>	Funeral to take place in council managed cemetery or crematorium

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<sup>32</sup> [Cardiff Bereavement Services website](#)

**Salford** <sup>33</sup>

<i>Launched</i>	2018
<i>Product coverage</i>	Collection Viewing (flexible) Arranging and supervising funeral Hearse + 1 limo Oak finished coffin Cremation/burial costs Additional costs such as doctor fees, or having clergy of choice for service
<i>Provider(s)</i>	Kane Funeral Services
<i>Price(s)</i>	Cremation £2286 Burial £2330
<i>Exclusions/extras</i>	Embalming Extra limos Obituaries Floral tributes
<i>Volumes</i>	n/a
<i>Eligibility</i>	Anyone arranging the funeral of someone who has died whilst living in Salford Call FD direct and ask for the Salford Residents Funeral Service
<i>Other</i>	Service will be held at one of Council's crematorium or one of the 3 open cemeteries

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<sup>33</sup> [Salford website](#)

**Sandwell** <sup>34</sup>

<i>Launched</i>	2016
<i>Product coverage</i>	Collection and care of deceased Coffin Cremation and Doctors fees Funeral service with minister
<i>Provider(s)</i>	Trinity Funeral Services
<i>Price(s)</i>	Cremation £1643
<i>Exclusions/extras</i>	Hearse excluded (deceased transported to crematorium in advance of service)
<i>Volumes</i>	[X] in FY 2018/19
<i>Eligibility Other</i>	Service to be held at Sandwell Valley Crematorium or Rowley Regis Crematorium  Contract was tendered as a bundle together with coroner's transportation and public health funerals

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<sup>34</sup> [Sandwell website](#)

## East Ayrshire

### 'Respectful Funeral Service' package <sup>35</sup>

<i>Launched</i>	2017
<i>Product coverage</i>	Collection, care and preparation of deceased  Choice of wood effect coffin  Place of rest and viewing facilities  Hearse + 1 limo  Arrangements on day of funeral
<i>Provider(s)</i>	6 FD partners listed (17 branches in total)  Alexander Muir; Ayrshire Simple Funerals; Balmoral; Barry Whalen; Fosters; Wilson & Drury
<i>Price(s)</i>	Charges will vary  'Our partners are offering a tailored funeral package with savings of approximately 29% to 61% of the Scottish average cost for funeral director services of £2839'
<i>Exclusions/extras</i>	Minister/Priest or Celebrant  Extra car(s)  Coffin upgrade  Embalming  Order of service  Death Notice (in newspaper)
<i>Volumes</i>	n/a
<i>Eligibility</i>	
<i>Other</i>	

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<sup>35</sup> [East Ayrshire leaflet](#)

## Dundee

### 'Respectful Funeral Service'<sup>36</sup>

<i>Launched</i>	2019
<i>Product coverage</i>	Collection, care and preparation of deceased  Choice of wood effect coffin  Place of rest and viewing facilities  Hearse + 1 limo  Arrangements on day of funeral
<i>Provider(s)</i>	4 FD partners listed (10 branches in total)  Co-op; James Ashton & Son; Millar Family; Sturrock Comb & Davidson
<i>Price(s)</i>	Charges will vary  'Savings of approximately 20% to 34% based on the Scottish average cost for funeral directors' services of £2671'  Co-op from £1895; Ashton from £2130; Millar from £1850; Sturrock Comb & Davidson from £1775
<i>Exclusions/extras</i>	Minister/Priest or Celebrant  Extra car  Embalming  Order of service  Death Notice (in newspaper)  Body returned to home
<i>Volumes</i>	n/a
<i>Eligibility</i>	Residents of Dundee  Discuss requirements with our Partners
<i>Other</i>	

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<sup>36</sup> [Dundee website](#)



## West Lothian

### 'The West Lothian Respectful Funeral' <sup>37</sup>

<i>Launched</i>	2019
<i>Product coverage</i>	Completion and guidance on paperwork Coffin Collection and care of deceased Viewing during office hours Hearse
<i>Provider(s)</i>	5 FD partners listed  Brodies; Brownings; Co-op; Thomas Brown; Thomas Grieve
<i>Price(s)</i>	£1550 plus third party disbursements
<i>Exclusions/extras</i>	Embalming  Limousine  Flowers  3 <sup>rd</sup> party fees or disbursements (including cremation fee)
<i>Volumes</i>	n/a
<i>Eligibility</i>	All residents of West Lothian
<i>Other</i>	

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<sup>37</sup> [West Lothian leaflet](#)