

Competition & Marketing Authority - Funerals Market investigation

Forget me not funeral service Ltd.

We are a new independent funeral company that opened on the 3rd February 2020. Claire is a qualified Funeral Director with seventeen years' experience in the funeral industry across the North East (ten years with the Coop, seven years with an independent company). Jackie is a qualified Social Worker with forty plus years in health and social care across the UK.

Response to - Influence of income on funeral choice paper 30 January 2020

Context

We are based in Northumberland in the North East of England.

There are 317 Local Authorities in England. The English Indices of Deprivation 2019 (IoD2019) places Northumberland in the most deprived 20% of local authorities in the country for employment scale (the number of people employment deprived), ranked 39th overall and for the income scale (the number of people income deprived), ranked 50th.

The IoD2019 measures relative levels of deprivation across England by Lower Layer Super Output Areas (LSOAs). The most deprived LSOA in Northumberland is located in Cowpen where we are based and Croft wards, Blyth. This LSOA is ranked the 133rd most deprived area in England, (falling into the most deprived 1% of LSOAs).

Comment

Our combined current and past experience supports the findings of this paper i.e. ... that choices of funeral package are not strongly correlated with the level of income or deprivation.

Given our experience and the area we serve we are extremely aware of funeral poverty. This insight underpins our principle of 'less is more' and a 'determination to make a difference one conversation and one funeral at a time'. We offer four funeral choice examples but clearly state they can be blended, items added and removed as people want. Or customers can have something completely different.

Our combine experience highlights a lack of basic knowledge within the general population regardless of education, employment or income in respect of death, the law and the multiplicity of options available. Overlaid by concern about what the "neighbours may think" if a traditional (expensive) approach is not taken.

Recommendation

Along with enforced standards imposed on the market, a coordinated public awareness/ marketing campaign, underpinned by death education would start to address these issues.

Response to - Funeral director sales practices and transparency 30 January 2020

Context

As part of developing our business plan we undertook extensive research which included viewing over 150 websites and mystery shopping with 30+ funeral companies. We asked people to share their experience of funerals as both making arrangements and attendees. We also asked people with no experience what they thought was involved when someone died.

Comment

The outcome of our research is in keeping with the findings of the Funeral Market Investigation.

Q14a We do not restrict customers' ability to purchase coffins from third parties. On our website under Coffin Choices we say ['... Alternatively, you can buy direct but ask us first, we may be able to get it at a lower price. You can also make a coffin, just say and we'll help with information and practical advice'](#).

Q14b The factors that determine who we engage or recommend as the celebrant/minister are based on a) the celebrant/minister's values, principles and attitude towards people and choice; b) their ability to actively listen, inform, encourage and support people to do as they want not as they (the customer) think they should. Our website and brochure open with ['We understand if you're reading this then you're probably grieving and struggling to know what to do and where to start. You may also think you should behave and organise things in a 'certain way'. But you are unique, your feelings are unique and the per](#)

In addition, we a) personally attended a number of funerals that they are involved with; b) seek recommendations from at least two trusted sources, c) followed up references that they have supplied and d) in all cases meet with them to share our approach and understand if together, we will be a good team.

On occasion we recognise a particular type of religious leader will be requested but due to a shortage the choice may be limited. On these occasions we will explain the situation and discuss with the customer what they want to do.

When a customer wants to use a specific (or specific type of) celebrant we make every effort to accommodate their preferences.

The consumer should be informed that a) they have a choice of celebrants/minister, b) the cost of each celebrant/minister, c) a photograph, CV and written examples of the celebrant/minister's work.

Q14c We do not, nor do we envisage in the future directly or indirectly offering legal services. That said we are arranging to record some podcast, the theme of one will focus on funeral planning, power of attorney, wills and probate.

Response to the quality of 'back of house' funeral director services 30 January 2020

Comment

As a new entrant to the market we have invested as much time, thought and attention to the 'back of house' as the front. The mortuary and cold room have been designed a) with health and safety in mind; b) to be visited by anyone wishing to view the facilities at any time (so long as the dignity and respect of any person in our care is not compromised); c) our website and brochure state that ['We are proud of facilities and the way we care for people'](#).

It is also our intention to hold quarterly open days throughout the year for people to visit and see the whole of our premises. We are also about to commission a virtual tour video which will start with us greeting the 'visitor' at the front door, inviting them in and showing them around the property. There will be a voice over explaining aspects of the building, where and how a person is brought into our care and the various stages involved. We see this as one means of helping to fulfil our determination to demystify the industry, encourage people to ask the questions they have always wanted to but have not and as we say on our website and in our brochure ['... enable communities to feel more confident in supporting each other when someone dies'](#).

Response to Information and transparency remedies 30 January 2020

Comment

We fully support the potential remedies presented in this working paper and already operate in the manner suggested.

On the home page of our website we have a ['useful to know'](#) section. Content includes:

We're here to help

We are here to listen, answer your questions, address your concerns and support you in any way we can. We offer these services freely and without any obligation on your behalf to be involved with us further.

Pause

Once you've registered the person's death, pause. Take your time with arrangement – quick decisions and actions are rarely required. There are also quick links to the good funeral guide and Cruse bereavement care – Taking care of yourself

Funeral rules

There are very few rules. Funerals don't need to be expensive. There is nothing to say you have to hire a funeral director, hold a funeral service, have flowers or special vehicles. You're in charge, so do things the way you want and that reflect the unique person who has died. Quick links to the Natural Death Centre and the Good Funeral Guide

You can do it all yourself

There is an assumption that you will want to use a funeral director, but you don't have to. You can have a [home based funeral](#). People may be amazed, try to dissuade you, disapprove

or tell you it's against the law, [put them right](#). It's not. Tell them you are the funeral director. We'll support you, act as consultants throughout the process and drop in whenever you

Compare prices

Costs vary hugely between funeral homes. Get three written quotes that list the items and services you want. This will enable you to compare prices and seek clarification. The [Natural Death Centre Charity](#) have a helpful list of questions to ask.

Getting help with funeral costs

In certain circumstances you can get help towards funeral costs. The government offers comprehensive [funeral payments](#) information while [Down To Earth](#) provides practical support and excellent guides. For both services we strongly recommend you view these sites before the funeral has taken place. In addition, we can also help with information and advice.

Coffin choices

[Choosing a coffin](#) is probably not something you have ever given much thought to, if any. When it actually comes to it, it can feel surreal. It's difficult. Take your time, there's a huge range, you can buy direct, or ask us we may be able to get it at a lower price.

End