

Glossary

Term / Acronym	Definition
AEC	Adverse effect on competition.
ADF	Average disbursement per funeral. Calculated by dividing the total disbursements by the number of funerals sold.
ADR	Alternative dispute resolution. A system for resolving disputes between consumers and traders that does not involve going to court.
Alan Greenwood	Alan Greenwood & Sons Limited. A provider of funeral director services.
ARF	Average revenue per funeral. Calculated by dividing the total revenue (excluding disbursements) by the number of funerals sold.
ATR	Average total revenue. The average total revenue (including disbursements) per funeral.
At-need	At the time of bereavement. Also referred to as 'at the point of need'.
A.W. Lymn	A.W. Lymn The Family Funeral Service Limited. A provider of funeral director services.
Back of house	Those elements of a funeral director's business or a crematorium which are not generally observable to customers (eg facilities and processes for storage and preparation of the deceased).
Beverley Funerals	Beverley Funerals Ltd. A provider of funeral director services.
Booking slot	In respect of cremation funerals, a booking slot is the time to enter the chapel, have the service and leave.
Central England Co-op	Central England Co-operative Limited. A provider of funeral director services.

Citizens Advice	A national charity providing free, confidential and independent advice to people wanting help to solve money, legal and other problems.
Citizens Advice Scotland	A Scottish charity providing free, confidential and independent advice to people wanting help to solve money, legal and other problems.
CMA	Competition and Markets Authority
Group	The decision making group appointed on 28 March 2019 to conduct the funerals market investigation. The Group comprises four Members from the CMA Panel and is led by an Inquiry Chair.
Core catchment areas	The area over which a crematorium is the closest crematorium.
Cortege drive time	The time taken to travel from one location to another in a funeral cortege/hearse, which are considered to travel at 60% of normal driving speeds.
Customer	The person purchasing a funeral at the point of need.
Code of practice	The rules of membership for a trade body. A code is a set of written rules, which may be statutory or informal, that explain how members of the trade or profession should behave. Codes typically set minimum quality standards and responsibilities, and detail how the code will be monitored and enforced.
Co-op	Co-operative Group Limited, including its Co-op Funeralcare division. It provides funeral director services.
CPD	Continuing professional development.
C.P.J. Field	C.P.J. Field & Co. Limited. A provider of funeral director services.
CQC	Care Quality Commission.
Crematorium operator	Refers to either a private or local authority provider of crematoria services.

Crematoria services	The services related to the cremation of the deceased.
Cremation Society	The Cremation Society of Great Britain is a registered charity which promotes the practice of cremation.
Dignity	Dignity plc – a large provider of funeral director services in the UK. It also operates crematoria.
Direct cremation	A 'direct cremation' usually refers to an unattended cremation, without a funeral service (and is sometimes referred to as an 'unattended cremation' or 'cremation without ceremony'); a variant is an 'attended direct cremation' where mourners are present.
Disbursements	These are costs, such as cremation and burial fees, doctor's certificates, and minister's fees, that are set by a third party to the funeral director, and are passed on by the funeral director to the customer (directly or with a mark-up added).
Discretionary services/additional optional services	These are optional services provided by the funeral director directly, or as an intermediary between the customer and third party. This could be for items such as memorials, death notices, venue hire, catering, flowers, order of service, etc.
EA02	Enterprise Act 2002.
East of England Co-op	East of England Co-operative Society Limited. A provider of funeral director services.
EBIT	Earnings before interest and tax.
EBITDA	Earnings before interest, tax, depreciation and amortisation.
EBITDAR	Earnings before interest, tax, depreciation, amortisation, and rent.
EBITDARS	Earnings before interest, tax, depreciation, amortisation, rent and staff costs.
Economic profit	The difference between the business revenue received by the business over and above the minimum needed to provide the good or service.

Embalming	A procedure for preserving the body, delaying the onset of decomposition, protecting the body and enabling the presentation of the body.
FBCA	The Federation of Burial and Cremation Authorities provides services to the owners and operators of cemeteries and crematoria across the whole of the UK.
Final report	The report setting out our decisions on the AEC found and our recommendations for remedying, mitigating or preventing the AEC and resulting detrimental effect on customers.
Fosters	The Independent Family Funeral Directors Limited, trading as Fosters Family Funeral Directors. A funeral director and crematoria operator.
Front of house	Those elements of a funeral director's business or a crematorium which are observable to customers (eg vehicles, funeral arranging staff, client meeting area).
FSCSR	Funeral Service Consumer Standards Review. The FSCSR is an industry group consisting of the NAFD, SAIF, some large and independent funeral directors, charities and bereavement groups and customer facing organisations, which was established in November 2018 to seek an industry-wide consensus around how to improve customer outcomes in the funeral directing sector.
Funeral Partners	Funeral Partners Limited. A provider of funeral director services.
Funeral director	A person or a business involved in making the arrangements for funerals for the bereaved.
Funeral home	Refers to the premises from which a funeral director conducts its business. This will typically include a shop front and may include facilities to store and care for the deceased.
Funeral package	The package of services and products supplied by a funeral director to a customer.
Funeral director services	Refers to the arrangements for the funeral provided by and made by the funeral director. These services can be

	quite broad, ranging from the time spent with the client, liaising with various suppliers of services (eg crematoria), to the logistics of the funeral itself.
Green Belt area	A designation used in land use planning to retain areas of largely undeveloped, wild, or agricultural land surrounding or neighbouring urban areas.
GTS	GrowThink Solutions Ltd
Home area	Refers to the area that was local to where the deceased lived for a large proportion of their life.
HSE	Health and Safety Executive.
HTA	Human Tissue Authority.
ICCM	The Institute of Cemetery and Cremation Management. The ICCM provides policy and best practice guidance to burial and cremation authorities and its corporate members.
Inspector of Crematoria	The Inspector of Crematoria is responsible for ensuring that Cremation Authorities in Scotland adhere to current legislation and best practice. In addition, the Inspector has a role in responding to complaints or queries from the public, can inspect cremation registers and other statutory documentation, provide direction to crematoria managers and staff, as well as support the development of future primary legislation on burials and cremations.
Inspector of Funeral Directors	The Inspector of Funeral Directors carries out inspections of funeral directors in Scotland. The Burial and Cremation (Scotland) Act 2016 introduced this role.
Internal document	Refers to all documents in the possession of the respondent to our information request, including documents prepared by external consultants and other parties employed to provide advice and expertise that would be subsequently used by the respondent to our information request.
Ipsos MORI	A market research company.

Issues statement	The CMA's statement of issues published on 8 April 2019.
The Largest	Refers to firms that have a large number of funeral branches and broad geographic coverage. Throughout the report, we use the term to mean one or more of: Co-op, Dignity and Funeral Partners.
The Large	Refers to firms that have a large number of funeral branches and broad/regional geographic coverage. Throughout the report this is the combination of the 'Largest' and the 'Other Large' firms, being: Co-op; Dignity; Funeral Partners; Central England Co-op; Midcounties Co-op; East of England Co-op; Southern Co-op; Lodge Brothers; C.P.J. Field; Beverley Funerals; A.W. Lymn; Alan Greenwood; and, William Purves.
LCC	The London Cremation Company plc.
LEK	An economic consultancy.
Local authority/council	An administrative body in local government responsible for providing a range of public services, including education, social care, roads and transport, waste management, leisure services, housing and planning and other related public services.
Lodge Bothers	Lodge Bros. (Funerals) Limited. A provider of funeral director services.
Low-cost funeral	A funeral director's lowest cost funeral. We use the term to mean simple funerals and/or direct cremations.
Market Study consumer survey	Quantitative research conducted by Ipsos MORI on behalf of the CMA in 2018 for the CMA's Market Study.
Market Study consumer research	Qualitative research conducted by Research Works in 2018 for the CMA's Market Study.
Market Investigation consumer survey	Quantitative research conducted by Ipsos MORI in 2019 for the Market Investigation.
Market Investigation mystery shopping	The telephone mystery shopping and web audits conducted by Ipsos MORI on behalf of the Group in 2019 for the Market Investigation.

MEAV	Modern equivalent asset value.
Memoria	Memoria Limited, a supplier of crematoria services.
Mercury abatement	As a signatory to the Oslo-Paris Commission (OSPAR) agreement on eliminating mercury emissions from crematoria, the UK has agreed that by 2020 all crematoria within the UK will have a zero emissions rate.
Midcounties Co-op	The Midcounties Co-operative Limited. A provider of funeral director services.
MIR	A Market Investigation Reference provides for a detailed examination of whether there is an adverse effect on competition (AEC) in the market(s) for the goods or services being referred. Following a market investigation, a wide range of legally enforceable remedies are available to make the market(s) more competitive in the future.
NAFD	The National Association of Funeral Directors represents more than 4,000 funeral director members nationwide, UK and overseas suppliers to the profession and overseas funeral firms.
NatCen	National Centre for Social Research. Carried out a review of academic research and facilitated a roundtable to help the CMA understand how bereavement influences decision-making.
OFT	Office of Fair Trading – one of the predecessor bodies to the CMA.
ONS	Office for National Statistics. The UK's largest independent producer of official statistics and the recognised national statistical institute of the UK.
Other Large	Refers to the next 10 largest firms, by branch numbers, after The Largest. Throughout the report, we use this term to mean one or more of: Central England Co-op; Midcounties Co-op; East of England Co-op; Southern Co-op; Lodge Brothers; C.P.J. Field; Beverley Funerals; A W Lymn; Alan Greenwood; William Purves.

Out-of-area customers	Customers who use a crematorium that is not their closest (either centred on the address of the deceased or the funeral director branch).
PCW	Price comparison website.
PDR	Provisional decision report.
Pre-paid plan	A contractual arrangement with a provider that allows a person to pay in advance for their own or another person's funeral.
Price control	A form of regulation which controls the price charged for specified goods and services.
Private providers	Refers to operators of private crematoria, ie excludes crematoria operated by a local authority.
Public Health Funeral	Councils and health authorities have a statutory duty to bury or cremate anyone who has passed away or been found dead locally if no other appropriate arrangements can be made, if next of kin cannot be found, or similar.
Pure Cremation	Pure Cremation Limited, a company that specialises in the supply of direct cremations, and which opened a crematorium in 2019.
Quaker Social Action (QSA)	Quaker Social Action is a registered charity that provides help and support to people on low incomes in East London and the UK.
Reduced fee services	Reduced fee services are attended services held in off-peak hours (typically 9am or 9.30am).
Regional co-ops	There are 10 independent co-operative societies, the three largest of which are Central England Co-op, Midcounties Co-op and Southern Co-op.
Resomation	Resomation, also known by its technical name 'alkaline hydrolysis', is a process by which the body is dissolved into a liquid solution. It is an alternative to cremation for the disposal of the deceased.
Respondent(s)	A person who was interviewed for the purposes of our research.

ROCE	Return on capital employed.
Royal London	The Royal London Mutual Insurance Society Limited, which publishes an annual national funeral cost index.
SAIF	The National Society of Allied and Independent Funeral Directors represents more than 900 privately owned independent funeral director members in the the UK.
Service slot	The length of time allowed for a service at a crematorium.
Simple funeral	A 'simple' funeral is a more limited, lower cost funeral that will include many of the elements of a standard funeral save that it may: exclude provision of limousines; have no/limited choice of date and time for the funeral service; have no viewing options; and include a basic coffin with no/limited opportunity to upgrade.
Slot	Also referred to as booking slot and cremation slot: the amount of time that a crematorium allows for a cremation, including where relevant time allocated for a ceremony in the crematorium's chapel.
The Smaller	When 'Smaller' is capitalised, this refers to the sample of smaller firms used in our profitability and pricing analysis.
Southern Co-op	The Southern Co-operative Limited. A provider of funeral director services.
Statement of scope	A document setting out the purpose and scope of the CMA's Funerals Market Study inviting submissions from interested parties on any of the issues raised in the document and accompanying market study notice. Published on the CMA website on 1 June 2018.
Standard services	Standard services are those services held in peak hours (typically considered to be weekdays from 10am-4pm).
Standard funeral	A 'standard funeral' is the most common type of funeral package sold by funeral directors, and typically includes: collection, transport of the deceased and storage of the; care of the deceased; viewing of the deceased; provision of a 'standard' coffin; customer advice and

	support; legal and administrative services; managing arrangements relating to burial, cremation, cemetery, church and any ceremony officiant; arranging payment of third-party disbursements; provision of hearse and personnel; and provision of a limousine.
SunLife	SunLife Limited is a financial services company that offers a funeral plan. It also publishes an annual analysis of the basic costs of a funeral (Cost of dying report).
Terms of reference (ToR)	The CMA document setting out the services that are subject to the investigation, published 28 March 2019.
Unattended fee/ Unattended service(s)	Unattended fee services are cremations without a service (also sometimes referred to as direct cremations but direct cremations can have a broader meaning in some contexts).
Unattended service	A cremation without any service.
WACC	Weighted average cost of capital.
Visual tributes	Screens that allow photographs [and/or videos] to be displayed during the ceremony/service.
Westerleigh	Westerleigh WGH Limited, a supplier of crematoria services.
William Purves	William Purves (Funeral Directors) Limited. A provider of funeral director services.
Work and Pensions Select Committee	A committee appointed by the House of Commons to examine the expenditure, administration, and policy of the Department for Work and Pensions and its associated public bodies. Published a report <i>Support for the bereaved</i> (HC 551), 31 March 2016.
YFC	Your Funeral Choice.
The 1902 Act	The Cremation Act 1902. The major purpose of the Act was to allow burial authorities to establish crematoria .
The 2016 Act	The Burial and Cremation (Scotland) Act 2016.