



**The Competition and Markets Authority
Funeral Market Investigation Transparency Remedies**

Qualitative Research Report
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Prepared for:

The Competition and Markets Authority

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1. Background and research objectives

- 1.1 The Competition and Markets Authority (CMA)'s market investigation into the supply of services by funeral directors at the point of need and the supply of crematoria services was launched on 28th March 2019.¹ The final report was published on 18th December 2020.² The CMA's investigation found that the markets for funeral director services at the point of need and crematoria services are not functioning well. Several features restrict or distort competition, including:
- A low level of customer engagement caused by the intrinsically challenging circumstances surrounding the purchase of a funeral;
 - A lack of easily accessible and clearly comparable information on the products and services provided by funeral directors, including their prices and levels of quality;
 - A lack of visibility to customers of the level of quality of care given to the deceased by funeral directors.
- 1.2 Given its finding that there are AECs³ in these markets which may be expected to result in material customer detriment, the CMA has decided on a 'remedies package' which *"is intended to address our concerns in relation to the high prices of funeral director and crematoria services and the back of house quality of funeral services"*.⁴ Part of this package is a price transparency remedy in the form of an itemised price list of frequently purchased products and services in a standardised format (i.e. to a template provided by the CMA – the Standardised Price List)⁵. All funeral directors will be required to provide customers with this price information to support them in assessing and comparing funeral services.
- 1.3 The CMA commissioned qualitative research with consumers to support it in the process of designing an effective price transparency remedy. The research used a draft of the Standardised Price List (below) as the basis for an exploration of the following objectives:
- To explore an appropriate name for the Attended Funeral (a combination of products and services, as specified by the CMA, which are provided by the funeral director and are generally considered to be sufficient to deliver an attended funeral);
 - To explore an appropriate name for the Unattended Funeral (a combination of products and services, as specified by the CMA, which are provided by the

¹ <https://www.gov.uk/government/news/cma-launches-funerals-market-investigation>

² [https://assets.publishing.service.gov.uk/media/5fdb557e8fa8f54d5733f5a1/Funerals - Final report.pdf](https://assets.publishing.service.gov.uk/media/5fdb557e8fa8f54d5733f5a1/Funerals_-_Final_report.pdf)

³ Adverse Effect on Competition (AEC).

⁴ [Final Report](#), paragraph 9.15

⁵ [Final Report](#), paragraph 9.18ff

funeral director and are generally considered to be sufficient to deliver an unattended funeral);

- To explore an appropriate presentation of the Standardised Price List;
- To explore some of the content of the Standardised Price List.

| | | |
|---|--|-----------------|
| CMA ATTENDED FUNERAL (funeral director's charges only) | | £x |
| 1 | Attending to the necessary arrangements | £x |
| 2 | Provision of the necessary staff for care of the deceased | £x |
| 3 | Provision of an appropriate coffin suitable for burial or cremation – this will be made from [<i>insert description of coffin, e.g. wood veneer</i>] | £x |
| 4 | Transportation of the deceased person from the place of death (normally within 15 miles but taking into account local circumstances) – this will be using a [<i>insert description of vehicle</i>] | £x |
| 5 | Appropriate arrangements for the uplift of the deceased and care of the deceased person prior to the funeral in appropriate facilities – they will be kept [at our branch premises* / at these premises* (<i>insert address</i>)] and [will* / will not*] be kept in refrigeration until the time of the funeral <i>*delete as applicable</i> | £x |
| 6 | Viewing of the deceased person, during normal working hours, by appointment | £x |
| 7 | Provision of a hearse or other appropriate vehicle direct to the nearest crematorium or cemetery at a date and time agreed with the funeral director and clearly described to the client – this will be using a [<i>insert description of vehicle</i>] | £x |
| 8 | The opportunity to hold a service at the cemetery or crematorium at the time of committal | £x |
| CMA UNATTENDED FUNERAL (if offered, funeral director's charges only) | | £x |
| FEES | | £x to £x |
| | Doctor's fee (cremation only) | £x |
| | Cremation fee (cremation only) | £x to £x |
| | Burial fee (burial only) | £x to £x |
| | Minister's fee (optional – for Attended Funeral) | £x |
| | Celebrant's fee (optional – for Attended Funeral) | £x to £x |
| ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES | | |
| | Transportation of the deceased (outside office hours) | £x |
| | Embalming (if offered) | £x |
| | Transport for the bereaved | £x |
| | Disposal of ashes | £x |
| | Ashes casket or urn (most commonly purchased) | £x |
| | Acknowledgment notice | £x |
| | Tributes and memorials | £x |
| | Stationery | £x |

- 1.4 This report details the findings from the qualitative research conducted by independent research agency Research Works Limited. The report is based on a presentation shared with the market investigation Group Members on 19th March 2021. Key slides from the presentation are used throughout to illustrate the findings.

2. Research approach, method and sample

2.1 Research approach

2.1.1 Given the objective to support the CMA in developing the design of an effective price transparency remedy, the research approach was iterative. The fieldwork was conducted in four stages, with adjustments made to the Standardised Price List stimulus (for use with participants during the interviews) in response to the findings from each stage.

2.1.2 Firstly, there was a pilot stage, which was designed to ensure that both the topic guides and the initial stimulus (included in Appendix E) were working effectively.⁶ After the pilot stage it was agreed to make two key changes to the research materials:

- An explanation of the Unattended Funeral (included in Appendix F) was added to the stimulus due to early indications that this was not a familiar or well understood concept;
- A more cautious approach to introducing stimulus that referred to refrigeration of the deceased was agreed, given early indications that this was a particularly sensitive issue.

2.1.3 The second stage of fieldwork was the largest in terms of the number of interviews conducted.⁷ After these interviews, the stimulus was initially amended in three different ways:

- A lack of agreement about what to name both the Attended and Unattended Funerals had emerged, and so the worst performing names⁸ were removed and a small number of new options suggested by the CMA were substituted (included in Appendix G).
- A further way of presenting the Standardised Price List was added to the stimulus, prompted by participant suggestion (also included in Appendix G).
- Adjustments were made to the content of the Standardised Price List, i.e. to the descriptions of the itemised products and services which, together, made up the Attended Funeral.

⁶ This comprised 4 individual depth interviews and 3 paired depth interviews with those who had arranged at-need funerals within the past 3 years but not during Covid restrictions, i.e. March 2018 – March 2020.

⁷ The second stage of fieldwork comprised 5 individual depth interviews and 9 paired depth interviews with those who had arranged at-need funerals within the past 3 years, as well as 3 mini group discussions (with 5 participants in each) amongst those who had previously *attended* a funeral but not *arranged* one.

⁸ At the outset of the project, the CMA provided a short, non-exhaustive list of potential alternative names for the Attended Funeral and Unattended Funeral as a means of stimulating discussion during the interviews. However, there was no expectation on the CMA's part that any of these potential names would necessarily resonate with the research participants. Indeed, a key aim of the research was to elicit which name (if any) worked best for consumers, and the CMA recognised that consumers' own suggestions (independent of anything devised by the CMA) might emerge as optimal.

2.1.4 The third stage of fieldwork confirmed the difficulty of naming the Attended and Unattended Funerals and the importance of including ‘framing’ text.⁹ After these interviews, the stimulus was amended once more, as follows:

- Since the naming of both the Attended and Unattended Funerals was still proving problematic, stimulus with the CMA’s suggestions for naming the Standardised Price List itself instead was added (included in Stimulus G).
- A definite need to ‘frame’ – i.e. to introduce and explain – the Standardised Price List was identified. Therefore, additional framing text was included in the stimulus for testing (also included in Appendix G).
- An explanation of both the Attended Funeral and Unattended Funeral was also tested (also included in Appendix G).

2.1.5 The fourth and final stage of fieldwork completed the project.¹⁰ The total sample involved 15 individual depth interviews (1 participant, 1 hour duration) and 15 paired depth interviews (2 participants, 1 hour duration) with those who had arranged at-need funerals within the past 3 years, plus 6 mini focus group discussions (with 5 participants in each and of 1.5 hours’ duration) with those who had attended but not arranged a funeral and those who had neither attended nor arranged a funeral, giving an achieved sample of 75 participants. The method and sample are described in more detail in section 2.2 below.

2.2 Method

2.2.1 Four target sample groups were described in the CMA’s research brief in terms of their experience of funerals:

1. Individual or joint experience of arranging/making decisions¹¹ about an at-need¹² funeral where the services of a funeral director were used¹³ and would be likely to use the services of a funeral director for an at-need funeral in future;

⁹ The third stage of fieldwork comprised 2 individual depth interviews and 1 paired depth interview with those who had arranged at-need funerals within the past 3 years, as well as 2 mini group discussions (with 5 participants in each).

¹⁰ The fourth stage of fieldwork comprised 5 individual depth interviews and 2 paired depth interviews with those who had arranged an at-need funeral within the past 3 years, as well as 1 group (with 5 participants) amongst those who had never attended a funeral.

¹¹ By decision-making we mean making important decisions such as what kind of funeral to have, when and where it should take place and how much to pay for the arrangements being made.

¹² By ‘at-need’ funeral we mean funerals that were purchased from a funeral director at the time the person died. Anyone who only had experience of arranging/supporting someone else to arrange/attending funerals that were partly or fully paid for in advance because the deceased had bought a pre-paid funeral plan were excluded from the research.

¹³ Anyone who only had experience of arranging an at-need funeral without using the services of a funeral director was excluded from the research.

2. Experience of supporting someone else to arrange/make decisions about an at-need funeral where the services of a funeral director were used and would be likely to use the services of a funeral director for an at-need funeral in future;
 3. No experience of arranging/making decisions about an at-need funeral, or supporting someone else to do so, but had experience of attending an at-need funeral where the services of a funeral director were used, and would be likely to use the services of a funeral director for an at-need funeral in future;
 4. No experience of arranging/making decisions about an at-need funeral, or supporting someone else to do so, nor of attending an at-need funeral, but would be likely to use the services of a funeral director for an at-need funeral in future.
- 2.2.2 Video-conferenced depth interviews (of 1 hour's duration) were chosen as the method for engaging those with experience of arranging an at-need funeral. These formats prioritised privacy and confidentiality, which were essential to encouraging this group of participants to accept the invitation to participate. The choice of either individual or paired depth interview was offered in order to reflect the different circumstances in which at-need funerals are arranged, i.e. largely arranged by an individual who may/may not be supported by someone else, or jointly arranged e.g. by siblings or partners.
- 2.2.3 Video-conferenced mini focus group discussions (5 participants, 1.5 hours' duration) were chosen as the method for engaging those without any experience of arranging an at-need funeral. Those with and without experience of attending an at-need funeral were involved in separate groups on the basis that those who had attended a funeral were more likely to have a rudimentary understanding of what is typically involved. An invitation to participate in a focus group tends to feel reassuring to potential participants who know that they will be amongst peers when discussing a tricky topic of which they have little experience.
- 2.2.4 Qualitative samples are purposive and quota-driven in nature; they are designed to achieve specific outcomes. Consequently, they have no quantitative accuracy in terms of identifying proportions of populations holding stated views.
- 2.2.5 For these methodological reasons, it is not appropriate to present qualitative findings in terms of the numbers of respondents expressing certain views. The findings in this report are therefore described in qualitative terms. As a purely indicative guide: terms such as 'a minority' indicate a number in the region of 5-10 participants; 'a very small minority' indicates a number less than 5. 'A

majority' indicates a significant proportion of respondents, i.e. over two thirds.

2.3 Sample

2.3.1 In total, 15 individual depth interviews (1 participant, 1 hour duration) and 15 pair depth interviews (2 participants, 1 hour duration) were conducted with those who had experience of arranging an at-need funeral where the services of a funeral director were used within the past 3 years. Of these, a mix of experience was achieved in terms of:

- Experience of Covid-19 restrictions: 17 interviews were conducted with participants who had arranged an at-need funeral within the past 3 years but before Covid-19 restrictions were introduced in March 2020; 13 interviews were conducted with participants who had arranged an at-need funeral during Covid-19 restrictions.
- Experience of cremations and burials: 21 interviews were conducted with participants who had arranged an at-need cremation; 8 interviews were conducted with participants who had arranged an at-need burial; 1 interview was conducted with a participant who had experience of arranging both.
- Experience of both independent funeral directors and large chains.

2.3.3 In total, 3 mini focus group discussions (5 participants in each, 1.5 hours' duration) were conducted with those who had attended a funeral since the age of 18. A mix of those who had attended cremations and burials was achieved.

2.3.4 In total, 3 mini focus groups discussions (5 participants in each, 1.5 hours' duration) were conducted with those who had never attended a funeral.

2.3.5 Overall, the sample comprised 75 participants. Within the sample as a whole, a mix of different backgrounds was achieved.

- Gender: 30 male participants and 45 female participants.
- Age: 26 participants were aged 50 years old or younger; 49 participants were aged 51 years old or older.
- Socio economic group (SEG): 22 participants were from an AB background; 35 were from a C1C2 background; and 18 participants were from a DE background.¹⁴

¹⁴ ABC1 and C2DE refer to particular social grades as defined by the classification developed by the British National Readership Survey (NRS) and widely used within market research since the 1960s. Social grade is a demographic classification system that allows classifying of households and its members based on the occupation of the Chief Income Earner. Groups A-E are defined as follows in terms of the occupations they include: A = High managerial, administrative or professional; B = Intermediate managerial, administrative or professional; C1 = Supervisory, clerical and junior managerial, administrative or professional; C2 = Skilled manual workers; D = Semi and unskilled manual workers; E = State pensioners, casual or lowest grade workers, unemployed with state benefits only.

- BAME background: 11 participants were from a BAME background including South Asian (Indian and Pakistani) and Black British.
- Faith background: the sample included those stating that they were of no religion, and those from Christian, Muslim, Hindu and Sikh faith backgrounds.
- Educational attainment: a mix of different levels of educational attainment was also achieved.

2.3.6 The research was conducted in a range of locations across the UK:

- England (rural location outside of Bristol, Birmingham, rural East of England, Home Counties and Manchester);
- Scotland (Edinburgh, Glasgow and rural locations);
- Wales (Cardiff and rural locations);
- Northern Ireland (Belfast).

2.3.7 All participants were asked to participate in the research by Market Research Society trained recruiters. Recruiters used a questionnaire to screen potential participants (a copy of which can be found in Appendix E). Any potential participants who met the recruitment criteria were asked for their consent to participate in the research and informed of their rights under the Data Protection Act (2018).

2.3.8 The fieldwork was conducted between 10th February and 5th March 2021.

2.4 Interview content

2.4.1 Prior to the interview, all participants were sent descriptions of the Attended Funeral (Funeral 1 below) and Unattended Funeral (Funeral 2 below) and asked to suggest names for each.¹⁵ A prompted discussion about the appropriateness of names suggested by the CMA followed.

Funeral 1

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- Family and friends can view the deceased person prior to the funeral during working hours, by appointment.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation.

¹⁵ Although participants suggested names for both the Attended and Unattended Funerals, none were considered appropriate to research further (given that most had already been considered and rejected during the internal consultation process to compile the CMA's original list of potential alternative names for the Attended Funeral and Unattended Funeral).

- A service is held prior to the burial or cremation, with family and friends (mourners) present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

Funeral 2

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium, in a coffin suitable for burial or cremation.
- They are then buried or cremated without any family or friends being present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

2.4.2 The topic guides used for each stage of fieldwork are included in the appendices, as follows:

- The topic guide for those who had arranged an at-need funeral can be found in Appendix A and was used throughout the pilot, second and third stages of fieldwork.
- The topic guide for those who had attended a funeral or never attended a funeral can be found in Appendix C and was used throughout the second and third stages of fieldwork.
- Fourth stage fieldwork topic guides for both audiences can be found in Appendix B and Appendix D respectively.

2.4.3 In summary, all participants were then asked to comment on the following:

- The clarity of each line from the Standardised Price List as well as their views on potential alternative wording.
- The clarity of different potential presentations of the Standardised Price List.
- The clarity of different draft 'framing' texts.

2.5 Analysis

2.5.1 A content analysis framework¹⁶ was used to organise and make sense of the raw data. Transcripts from the interviews were used to input findings into this analysis grid, which was structured around the key research questions (i.e. objectives). Each analysis grid differentiated responses to each question by

¹⁶ Content analysis is used to establish the presence of certain words, themes, concepts, characters, phrases or sentences within a given text (i.e. interview transcript) in an objective manner. In this case, the key themes that emerged in response to each research question were identified and examined. Content analysis was first discussed by Bernard Berelson in 1952 and is commonly used in textual analysis.

key sample variables, i.e. experience of funerals, type of funeral arranged/attended. Findings were noted into the analysis grid, based on: frequency of mention, content (including quotes), tone and emphasis. The findings were synthesised from these structured data sets.

3. Management Summary

3.1 To be effective in engaging consumers, the Standardised Price List needs to be ‘framed’ – i.e. introduced and explained.

3.1.1 Text at the top of the Standardised Price List, explaining what the tool is, what it is for, who it is for and how to use it is required because the concept of comparing prices in the context of buying an at-need funeral was unfamiliar to most and therefore needs to be clearly communicated. Participants also identified a need to know that the remedy is both ‘official’ and ‘standardised’.

3.1.2 Clear ‘framing’ was participants’ priority for the information to be provided at the top of the Standardised Price List. From a consumer perspective, any further additional information would be more appropriately positioned at the bottom of the list.

3.2 When communicated by ‘framing’ text at the top of the Standardised Price List, the remedy introduces the idea of comparing prices in the context of buying an at-need funeral.

3.2.1 Most participants did not see themselves as wanting to ‘shop around’ and compare prices when buying an at-need funeral, but amongst the few interviewed who were comfortable with the idea of doing so, the Standardised Price List was considered a useful tool. That said, the Standardised Price List has the potential to be useful to a broader range of consumers other than the minority who may want to compare prices.

3.2.2 The Standardised Price List has the potential to intervene in the process of arranging an at-need funeral, for example, by offering a new starting point (i.e. a basic structure for planning an Attended Funeral) and clearly providing prices for different elements of the Attended Funeral. An additional reference to ‘facilitating/enabling/supporting’ choice in the framing text at the top of the Standardised Price List is worth consideration in order to reflect this potentially broader range of usage.

3.3 To be effective in communicating the basic structure of an Attended Funeral – the specific products and services that it comprises and those that can be added to it, as well as the prices associated with both the Attended and Unattended Funerals – the language used throughout the Standardised Price List needs to be accessible.

3.3.1 Transparent and unambiguous language (using active verbs, ‘layman’s terms’ and demonstrating a sense of care) de-mystifies the ‘behind the scenes’ processes of arranging an at-need funeral and offers potential prompts to ask funeral directors questions about specific arrangements.

3.4 The presentation of the remedy in list format complements the ways in which the Standardised Price Lists seems likely to be used. A format presenting the elements of the Attended and Unattended Funerals side-by-side was associated with the task of comparing products and services. In reality, participants felt that it was very unlikely that they would be making a comparison between the Attended and Unattended Funerals.

3.5 Presenting the remedy in list format with the Unattended Funeral positioned towards the centre (rather than at the top or bottom) is recommended because it was not perceived to be making any judgements about the status of Unattended Funerals. Putting the Unattended Funeral at the top of the list was perceived to be suggesting that Attended and Unattended Funerals were of equal status; putting the Unattended Funeral at the bottom of the list was perceived to be suggesting that the Unattended Funeral was of less consequence than the Attended Funeral.

3.6 By naming the ‘Attended’ and ‘Unattended’ funerals, the CMA wanted to differentiate them from other funerals in the market and – potentially – to influence consumers’ behaviour by ‘endorsing’ them as appropriate choices.¹⁷ Unfortunately, naming these funerals proved to be an extremely problematic task. There were a range of difficult reactions to each of the suggested names.

3.6.1 Although all the suggested names for the Attended and Unattended Funerals worked for small groups, a single name did not ‘fit all’. In fact, the process of attempting to name the Attended and Unattended Funerals was so contentious and emotive that naming the funerals seems more likely to disengage and/or confuse and/or offend consumers than contribute to the effectiveness of the remedy.

3.6.2 The labels ‘Attended’ and ‘Unattended’ provided clarity where other names did not, largely because they are factual and descriptive, but also because they did not inspire the wide range of unintentionally negative reactions associated with other suggested names.

3.6.3 Overall, the research evidence suggests that the existence and function of the Standardised Price List is more likely to begin to establish a baseline for

¹⁷ DOLAN, P., HALLSWORTH, M., HALPERN, D., KING, D. and VLAHEY, I. (2010). *MINDSPACE: Influencing Behaviour Through Public Policy*. London: Institute for Government. This report discusses nine “robust (non-coercive) influences on our behaviour”, some of which informed (so far as possible) the CMA’s proposed names for the Attended and Unattended Funerals.

funeral products and services in the context of arranging an at-need funeral than naming the Attended and Unattended Funerals.

3.6.4 Due to participants' conflation of Unattended Funerals and Public Health Funerals, the inclusion of an additional description of the Unattended Funeral is recommended in future. Although those who had arranged a funeral more recently (i.e. since Covid-19 restrictions) were more aware of Unattended Funerals than others, overall there was very low awareness or understanding of what an Unattended Funeral is and how it differs from a Public Health Funeral.

3.7 The level of detail considered helpful varied by the itemised Attended Funeral product/service concerned. There was a limit to the level of transparency/specificity that participants wanted regarding care of the deceased. The mention of refrigeration is not recommended since the nature of this information actively disengaged. If this information is required, the CMA may wish to consider ways of indirectly prompting questions about this aspect of care (for anyone wanting to know more).

3.8 The Standardised Price List currently reflected participants' experience of cremations more than burials. In any further content development, the CMA may wish to consider ways of reflecting burial traditions, e.g. by referring to additional journeys under the 'additional products and services' section and adding 'if required' to the line about viewing at funeral directors' premises.

4. Main findings: effectiveness - engaging the audience and communicating clearly

4.1 Framing the Standardised Price List

4.1.1 In the first stages of fieldwork, the Standardised Price List was shared without any 'framing' text (as shown on page 4). Moderators explained the objectives of the Standardised Price List to participants in the introduction to the research. It became clear, from the questions that participants asked as well as requests to repeat the explanatory information, that the Standardised Price List itself would need to convey some of the information that was being communicated by moderators.

4.1.2 The research process itself is likely to have influenced the need for explanation since the interview focussed on specific issues related to the development of the Standardised Price List (e.g. potential names for the Attended and Unattended Funerals, the presentation of the information, and specific aspects of content) rather than comprehension of the remedy itself. The emphasis on these isolated elements is likely to have distracted participants from maintaining their understanding of the remedy.

4.1.3 That said, it was clear that additional explanation of the Standardised Price List would be required due to two key factors:

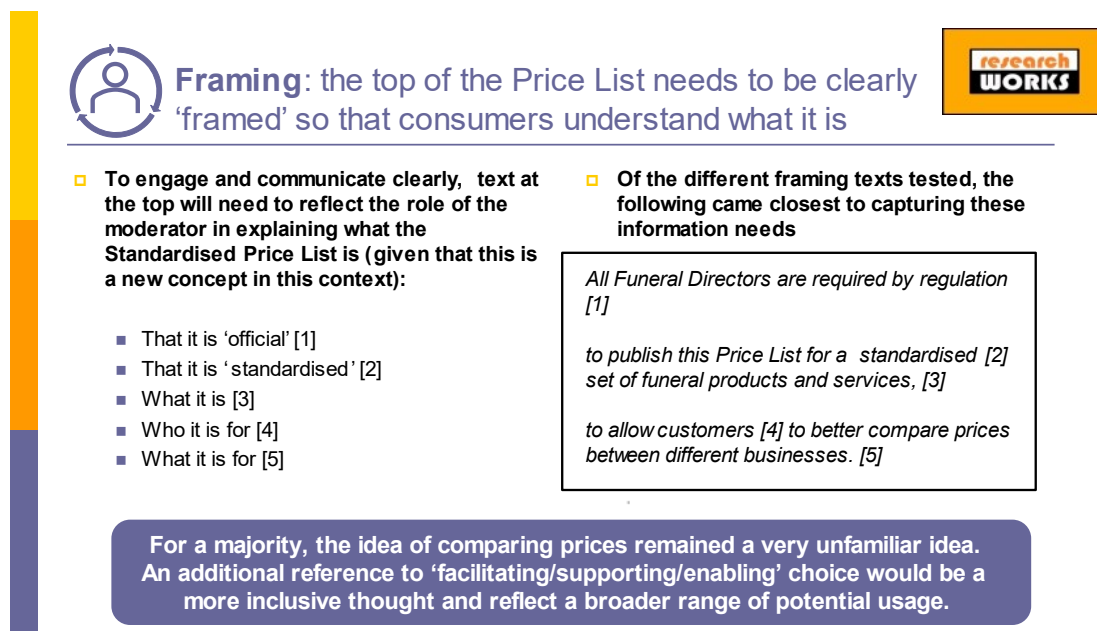
- Firstly, the lack of familiarity with the idea of comparing prices in the context of arranging an at-need funeral;
- Secondly, a lack of awareness and understanding of the CMA's role in promoting competition for the benefit of consumers.

"What's the point of having it [a standardised price list] if you don't tell people?" (Never arranged or attended a funeral)

"I would just think those are the prices, I wouldn't know. Would you compare? I don't think I would be looking to compare. When someone dies, you don't shop around and make a choice, you just go to the nearest place and not question the price." (Never arranged or attended a funeral)

"It should be mandatory to have a breakdown that is clear, it should be a standard thing and people should know that." (Arranged an at-need funeral within the past 3 years)

4.1.4 Participants were subsequently asked what they felt consumers would need to know about the Standardised Price List if they saw it on a funeral director's website or at their premises. What they told us is described in the following chart.



4.1.5 Participants felt that they needed to know that the Standardised Price List was 'official' (due to a lack of awareness and understanding of the CMA's role in promoting competition for the benefit of consumers). They also felt that they

needed to understand that the Price List is ‘standardised’ because this was the key point of difference from other price lists provided by funeral directors.

“There must be a bit to say that this will be found at every funeral directors. Just for the comfort that you’re not being ripped off and they’re charging you whatever.” (Arranged an at-need funeral within the past 3 years)

“I would just add a bit to say they’re regulated by the CMA and that it’s official.” (Arranged an at-need funeral within the past 3 years)

- 4.1.6 Participants also felt that the Standardised Price List needed to clearly communicate to consumers what it is, who it is for and what it is for. This need reflected their lack of familiarity with the idea of comparing prices in the context of purchasing an at-need funeral.

“You need to know that you can shop around, that’s important, also, who it’s governed by. Put that it’s meant to help you get the best deal.” (Arranged an at-need funeral within the past 3 years)

“It should be at the top. There needs to be general education to go alongside this to let people know that these standardised lists now exist.” (Arranged a funeral within the past 3 years)

- 4.1.7 The boxed text quoted in the chart above came the closest to capturing these information needs:

- The fact that the Standardised Price List is ‘official’ was captured by the phrase ‘required by regulation’.
- Standardisation is directly referred to when the remedy is described as a ‘Price List for a standardised set of funeral products and services’. This line also clearly describes what the remedy is.
- The purpose of the Standardised Price List and its audience are directly referred to in the line “to allow customers to better compare prices between different businesses.”

- 4.1.8 Although a minority felt that they would potentially use the list to compare prices – as indeed a very small number had done when previously arranging an at-need funeral – participants suggested that there were a wider range of potential uses for the Standardised Price List. For example, some felt that the list could be used as a basic structure for planning an Attended Funeral. Others felt that the Price List could be used as a guide to overall costs.

“I think it’s very important, I think people need to be aware that there is regulation going on now and the whole process needs to be made clear to people paying that amount of money. A lot of people might not be aware how much a funeral costs - and be caught out by that. It’s a large sum of money when you’re going through a stressful time. With this you can start to budget

or plan how much it's going to cost to plan a funeral more easily.” (Arranged an at-need funeral within the past 3 years)

“It answers your questions. These are things I would want to know but might not feel up to asking. It's all there in black and white. I'd like to have the information given to me and not to have to ask for it.” (Never attended or arranged a funeral)

- 4.1.9 Given that a wider range of uses was envisaged, the CMA may wish to consider making an additional reference to ‘facilitating/enabling/supporting’ choice in the framing text at the top of the Standardised Price List. This would capture a wider audience than the minority interested in comparing prices.

“The idea of standardised choices might give people a little bit more comfort because even though it's a standardised price list, there are choices you have to make.” (Arranged an at-need funeral within the past 3 years)

- 4.1.10 A shorter alternative ‘framing’ text was tested, as quoted in the box below. This text did not convey key information about the Price List, i.e. what it is, who it is for and what it is for, or the fact that it is ‘standardised’.

Framing: the first ‘framing’ text tested did not communicate enough about the Price List or what it is for



*As part of a regulatory requirement [1]
all funeral directors are required
to disclose and display price information
in the way shown below [or above]*

- That it is ‘official’ [1]
- That it is ‘standardised’ ✗
- What it is ✗
- Who it is for ✗
- What it is for ✗

The length of this ‘framing’ text was felt to be appropriate for the top of the Standardised Price List, but it did not communicate key facts.

- 4.1.11 The preferred ‘framing’ text (as discussed in 4.1.4 – 4.1.9) included additional information, as quoted in the chart below. Although the first part of this text captured participants’ key information needs, lines 2, 3 and 4 were perceived to be ‘stating the obvious’, whilst line 5, although helpful, was not perceived to be a priority for the top of the Standardised Price List.

Framing: the second 'framing' text tested included the preferred opening sentence (line 1 below)



All Funeral Directors are required by regulation to publish this Price List for a standardised set of funeral products and services, to allow customers to better compare prices between different businesses. [1]

It shows the total price for an Attended Funeral and the individual cost of each product or service making up the Attended Funeral. [2]

It also shows the price for an Unattended Funeral, if the business displaying this Price List offers such a funeral. [3]

In addition, the Price List gives the cost of certain fees which customers must pay when they arrange a burial or cremation, as well as for a number of optional extras available to purchase through or from the Funeral Director. [4]

The prices of further optional products and services can be requested from the funeral director. [5]

Lines 2, 3 and 4 were perceived to be 'stating the obvious'. Line 5 was considered helpful in supporting consumers to complete their funeral choices, but was not perceived to be a priority for the top of the Price List.

"I think this would be good actually. I thought it might be too lengthy to read, but on second thoughts it's good to mention you can get more products if you wanted." (Arranged an at-need funeral within the past 3 years)

- 4.1.12 Another longer alternative 'framing' text was tested, as quoted in the chart below. The first line was not felt to convey the concept of 'standardisation' as well as participants' preferred version (as discussed in 4.1.4 – 4.1.9). Line 2 was perceived to be 'stating the obvious', and line 3 was not perceived to be particularly useful to the consumer. Although lines 4 and 5 were felt to provide new and helpful information, these lines were not perceived to be a priority for the 'framing' text at the top of the Standardised Price List.

Framing: the third 'framing' text tested was considered too lengthy



To allow customers to better compare prices, all Funeral Directors are legally required to disclose and display price information in the way shown above/below for an Attended Funeral and (if they offer such a funeral) an Unattended Funeral. [1]

All Funeral Directors are also required to show the cost of certain fees which customers must pay when they arrange a burial or cremation, as well as for a number of optional extras available to purchase through or from their business. [2]

The standardised products and services which, in combination, make up the Attended Funeral as described above/below have been specified by the UK's competition regulator, the Competition and Markets Authority (CMA). [3]

If you wish to arrange an Attended Funeral as described above/below and for the price shown, the Funeral Director displaying this Price List must supply it to you. [4]

If the Funeral Director offers an Unattended Funeral, and you wish to arrange an Unattended Funeral [as described above/below] for the price shown, the Funeral Director displaying this Price List must supply it to you. [5]

Line 1 did not explicitly convey the key concept of 'standardisation'. Line 2 was perceived to be 'stating the obvious'. Line 3 was perceived as 'small print' and not useful to the consumer. Lines 4 and 5 provided new information, but were not perceived to be priorities for the top of the Price List.

4.2 Naming the Attended and Unattended Funerals

- 4.2.1 The CMA wanted to differentiate the ‘Attended’ and ‘Unattended’ Funerals from other funerals in the market and, from the assumed position of impartial mediator, to encourage consumers to choose them from the Standardised Price List by ‘endorsing’ them as appropriate choices. The funeral names were intended to indicate that the Attended and Unattended Funerals comprised everything necessary to deliver a committal (i.e. the baseline products and services which most consumers would need, but to which additional products and services could be added, if wished).
- 4.2.2 The CMA was aware that finding appropriate names for the funerals was a highly sensitive task. A range of potential names was consulted on internally, before a short-list for research was agreed. Unfortunately, despite the considerable attention paid to the appropriateness of the names to be researched, naming the funerals proved to be an extremely problematic task, due to a range of difficult reactions to the act of naming, as well as the suggested names.
- 4.2.3 Although participants themselves suggested names for both the Attended and Unattended Funerals, none were considered appropriate to include in the list of potential names (all of which had been through the internal consultation process).
- 4.2.4 Participants reacted defensively to what they perceived as an attempt by the CMA to ‘impose’ a sense of what comprised a baseline for funeral products and services. This reflected a firm belief that all funeral choices need to be respected and that what is considered ‘baseline’ by one consumer may not be considered ‘baseline’ by the next.

“For example, ‘The CMA Essential Funeral’ – it seems like they’re making the decision for you, taking it out of your hands, it’s their definition of what’s essential.” (Attended a funeral as an adult)

“I don’t think you should say ‘typical’ because it’s all down to the individual and what you prefer, it’s almost saying you should choose this one and it’s not necessarily the case.” (Arranged an at-need funeral within the past 3 years)

- 4.2.5 Participants also inferred from the act of giving the funerals a name that the CMA were judging other funeral choices; either in terms of making a judgement about the specific Attended and Unattended Funerals described on the Standardised Price List, or, by implication, a judgement about funeral choices other than those described on the Standardised Price List. For example, if the funeral on the list was named ‘The Respectful Funeral’, did this imply that other funeral choices were somehow disrespectful? Once again, participants reacted defensively to these perceived judgements on principle, based on a belief that all funeral choices need to be respected.

- 4.2.6 In addition, there were also a number of cases where participants felt the suggested names, contrary to the CMA's intention, implied that making these choices would be 'trading down'. Participants did not want to be associated with 'trading down' and therefore largely rejected this group of names.
- 4.2.7 The naming of the Unattended Funeral was particularly problematic due to a broad lack of understanding about what they are. There was a widespread assumption that an Unattended Funeral and a Public Health Funeral (or 'pauper's funeral') were one and the same thing, i.e. a tragic circumstance where there is no one to pay for the funeral or mourn the deceased.

"I suppose you have got to be buried. Is that the one where the council pays for it?" (Arranged an at-need funeral within the past 3 years)

"This must be someone who doesn't have any friends or family. It reminds me of someone who has done something very bad and might have died in prison for murdering somebody and doesn't have anyone belonging to them." (Arranged an at-need funeral within the past 3 years)

"Nobody would send off their loved one without a service. You would only choose it if you had no money." (Arranged an at-need funeral within the past 3 years)

Those who had arranged a funeral during Covid-19 restrictions appeared to be more aware of Unattended Funerals, as described in the chart below, perhaps due to more recent experience of the market, or experience of arranging a more limited type of funeral.

"The only reason I know [about direct cremation] is from going through the process of arranging my uncle's funeral. Because of Covid, we weren't able to do the big traditional family funeral; there was no service before the cremation, or a wake afterwards. It certainly made the process a lot easier, and possibly a bit more competitive from the funeral director's perspective." (Arranged an at-need funeral within the past 3 years)



Naming: those who had arranged funerals during Covid restrictions appeared to be more aware of Unattended Funerals



Those with experiences of arranging funerals during Covid-19 restrictions

"It is very much a growing trend...." (Arranged an unattended funeral during Covid restrictions, Wales)

"I looked into that process. My daughter's an only child, she could just have a big party. It does seem very quick and efficient and very competitively priced." (Arranged an attended funeral during Covid restrictions, Wales)

"Our experience was more akin to an unattended funeral, with very few family and friends being present. We were limited because of Covid." (Arranged an attended funeral during Covid restrictions, England)

Those without experience of arranging funerals during Covid-19 restrictions

"This is something I wouldn't expect, or want. My family are a close family so it wouldn't cross our mind to have a funeral that's unattended." (Arranged an attended funeral pre-Covid, England)

"Having no-one at your funeral means your life wasn't worth anything. It's horrible For someone who had no-one that loved them." (Arranged an attended funeral pre-Covid, England)

"Immediately I thought of someone who doesn't have anyone, which is quite sad. It seemed an empty and heartless option." (Never attended a funeral, Scotland)

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4.2.8 The names which received the most criticism (and were quickly eliminated from the research process) attempted to engage on an emotional level. However, only a few appreciated what was perceived by a very small minority as a more 'personal' approach. Most rejected these names for a range of reasons, as described in section 4.2.3 – 4.2.6 and in the chart below.

Naming: the names which received most criticism attempted to engage on an emotional level (and were quickly ruled out of the research process)



| | Positives (a very small minority view) | Negatives (a majority view) | |
|--|--|--|--|
| The Affection/Affectionate Funeral | At best, personal. | <p>Described as 'odd' language. Funerals aren't affectionate: <i>"Affection is if you've got a pet."</i> <i>"A bit woolly, a bit woke, it sounds silly."</i></p> <p>Perceived to be subjective – how did I feel about this person?</p> <p>Not perceived to describe the Attended Funeral. Affection was felt to imply more 'nice bits' than included in the list.</p> | <p>For all, evidence of defensive, binary thinking i.e. do these names imply that all other funeral choices are not 'affectionate', 'respectful'?</p> |
| The Respect/Respectful Respectable Choice Funeral | At best, respecting someone's wishes. | <p>Described as 'odd' language – <i>"gangster"</i> or <i>"rave"</i> language. Funerals aren't respectful, people are.</p> <p>Resistance to prescribing/imposing an idea of what is 'respectful': <i>"It's saying this is how you should do it."</i></p> | |

"What is affectionate about a funeral? That doesn't fit for me." (Arranged an at-need funeral within the past 3 years)

"Some people have to arrange funerals where they don't feel affection." (Attended a funeral as an adult)

- 4.2.9 As discussed in 4.2.6, the chart below describes reactions to names that were largely perceived as suggesting that choosing these options would involve ‘trading down’. Although a minority understood that the intention was to reassure consumers that these funeral options would be sufficient, most wanted to distance themselves from any option they felt could be interpreted as ‘budget’ or ‘basic’.

Naming: a group of names were criticised because they were perceived to suggest ‘trading down’



| | Positives (a minority view) | Negatives (a majority view) |
|---|--|--|
| The Essential Funeral | <i>"Everything that is needed."</i> | Interpreted as ‘budget’, ‘basic’ and therefore embarrassing: <i>"Is that the one where the Council pays for it?"</i> Associated with supermarket own brands. Also interpreted in a literal way i.e. aren't all funerals are essential? |
| The Everything Necessary Funeral | <i>"Nothing has been left out" rather than "Only what's necessary"</i> | Described as ‘strange’ and ‘wordy’. Also interpreted as ‘basic’: <i>"It feels a bit B&M bargains."</i> Perceived to be too ‘prosaic’ i.e. minimal effort, blasé Resistance to prescribing/imposing an idea of what is ‘necessary’ Potentially misleading in that it doesn't include much of what many may consider ‘necessary’ e.g. flowers |
| The Decent/Decent Choice Funeral | At best, a sense of duty. | Informal language/slang. Perceived as the ‘bare minimum’: <i>"Decent is for the uncle I don't know and I'm the last man standing in his blood line, so it's my duty to give him a decent funeral."</i> |
| The Typical Choices Funeral | More support amongst those who had never attended a funeral. | Perceived as dismissive. <i>"Bog standard" "The Funeral Director definitely wouldn't be interested in this one."</i> Resistance to prescribing/imposing an idea of what is ‘typical’ |

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*"It sounds like you've just done enough to be ‘decent’, the bare minimum."
(Arranged an at-need funeral within the past 3 years)*

*"My ‘everything necessary’ might not be yours. For me, I want the car to drive round the places my mum lived, that is necessary."
(Arranged an at-need funeral within the past 3 years)*

*"It would make me feel that I'm doing the least possible to get it done."
(Attended a funeral as an adult)*

- 4.2.10 There were a small number of names which attracted more support, but still received considerable criticism from most participants, as described in the table below. For example, a small number of participants felt that some consumers might appreciate a ‘simple’ style of funeral, but most interpreted the name as suggesting that this choice would be ‘trading down’. Similarly, a small number appreciated the CMA’s attempt to reassure consumers that a ‘standard’ funeral would be sufficient, but most did not want to be associated with choosing a ‘standard’ funeral.

Naming: a small number were associated with more positives, but were still considered inappropriate



| | Positives (a minority view) | Negatives (a majority view) |
|------------------------------------|--|--|
| The Simple Funeral | Affordable, a basis to build on, for people who want a 'simple' style | Interpreted as too basic e.g. 'skimping', 'embarrassing', 'bare minimum', 'cheap', 'cut corners', 'basic range': "It seems like the cheap option." Understood as inferring that there will be a hierarchy i.e. there will be better options than this one. Resistance to implying that funerals are 'simple' . Lack of consensus about whether a better fit for Attended or Unattended |
| The Standard Funeral | Neutral, a basis to build on, what you need to consider, "gets the job done" | Interpreted as too basic e.g. 'budget', 'minimal', 'depressing', 'off -putting', 'low quality': "There was a better option but you didn't take it." Understood as inferring that there will be a hierarchy i.e. there will be better options than this one. Implies cultural homogeneity : "How could there be one standard for all?" Lack of consensus about whether a better fit for Attended or Unattended |
| The Fitting Goodbye Funeral | Warm, friendly personal, professional | Too wordy Not felt to match description . "Fitting" interpreted as the tailored end product rather than generic basis to build on. "A fitting goodbye would be different for everyone." |

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"You want to feel like you're giving the crème de la crème, not 'The Standard'". (Arranged an at-need funeral within the past 3 years)

"I think most people in our society would want to celebrate someone's life and 'simple' sounds like it's putting them down." (Arranged an at-need funeral within the past 3 years)

"I remember my mother-in-law was adamant that we give him [her husband] the best send-off that we could, and I don't think that she would have liked a 'standard funeral' because she wanted to give her husband the best." (Arranged an at-need funeral within the past 3 years)

"Where I went you could have a motorbike theme with a motorbike wreath. That is a 'fitting goodbye', but it would be different for everyone." (Arranged an at-need funeral within the past 3 years)

"A 'standard funeral' is like a McDonalds happy meal. It says, "We don't really like you, so you're only getting this." (Arranged an at-need funeral within the past 3 years)

- 4.2.11 Although the names 'Attended' and 'Unattended' were not included in the original list of names suggested by the CMA, understanding of these terms was discussed throughout the research process when discussing the two types of funeral and the presentation of the price list. By comparison with the other names tested, the names 'Attended' and 'Unattended' were not contentious. They were perceived to be factual and descriptive and were not perceived to be judgemental in any way. At worst they were described as 'cold' by a small number of participants.

"It does what is says on the tin." (Never arranged or attended a funeral)

"There's no way that can be confused." (Arranged an at-need funeral within the past 3 years)

"I actually really like just 'Attended' and 'Unattended'. It's clear cut and doesn't bring any emotion into it." (Arranged an at-need funeral within the past 3 years)

"I prefer these two [Attended and Unattended]. It recognises the difference between the two choices, it makes the most sense out of all of them." (Arranged an at-need funeral within the past 3 years)

"I think the 'Attended' or 'Unattended'. Why dress up and rename them? I don't see what any of that adds. When you're overwhelmed and in a state of shock and grieving and I saw the 'Fitting Goodbye Funeral', I'd probably have a meltdown, and would have no idea what that meant. I think straight forward language would help, just use basic language." (Never arranged or attended a funeral)

4.2.12 Overall, the task of naming the Attended and Unattended Funerals brought confusion and complexity to the process of designing a remedy intended to bring transparency to the task of purchasing an at-need funeral. The research suggests that naming the funerals on the Standardised Price List is more likely to disengage and/or confuse (and potentially offend) than establish a baseline for baseline funeral products and services. The original labels 'Attended' and 'Unattended' provide clarity and avoid the wide range of difficult reactions associated with other names.

4.2.13 The research suggests that the CMA should consider including an additional description of the Unattended Funeral on the Standardised Price List, in order to avoid confusion with Public Health Funerals. The key points of clarification required to address this confusion are: that this funeral is paid for by family, not the Local Authority; and that this type of funeral may well be a positive choice based on marking the passing of the deceased in a different way, other than a formal funeral. Due to the level of confusion, it is recommended that this description is adjacent to the name, rather than in a footnote (which is more likely to be overlooked).

"Because of ignorance, I would think all funerals are attended. I didn't know what a pauper's funeral or an unattended funeral was, that never occurred to me. So the 'Unattended' and 'Attended', I would be confused by because I would not be anticipating that." (Never arranged or attended a funeral)

4.2.14 The option to include 'the CMA' in the name of the Attended and Unattended Funerals (for example, 'The CMA Respectful Funeral') was quickly rejected on the basis that participants had not heard of the CMA. The addition of the

acronym was felt to raise an unnecessary question about provenance, given that participants' information need was to know that the Standardised Price List was 'official' rather than precisely which government department 'owned' it. This information need was felt to be addressed by the preferred framing text, as discussed in 4.1.7.

"I would think lots of organisations would be keen to get their names in the title, but I personally don't think it's the right thing to do. It's highly unlikely that people would remember the CMA element." (Arranged an at-need funeral within the past 3 years)

"It just needs an accreditation on the website or shop door ... because no-one would know what the CMA is anyway ... I didn't know before you mentioned it today." (Arranged an at-need funeral within the past 3 years)

"It's personal, you don't want to see anything on it that suggests anything corporate or government bodies, you don't really care." (Arranged an at-need funeral within the past 3 years)

4.3 Presenting the Standardised Price List

4.3.1 The research tested several different presentations of the Standardised Price List. Participants reviewed two list formats suggested by the CMA (with the Unattended Funeral positioned in the middle and at the bottom), as shown below.

List format with CMA Unattended Funeral in the middle.

| | | |
|---|--|-----------------|
| CMA ATTENDED FUNERAL (funeral director's charges only) | | £x |
| 1 | Attending to the necessary arrangements | £x |
| 2 | Provision of the necessary staff for care of the deceased | £x |
| 3 | Provision of an appropriate coffin suitable for burial or cremation – this will be made from <i>[insert description of coffin, e.g. wood veneer]</i> | £x |
| 4 | Transportation of the deceased person from the place of death (normally within 15 miles but taking into account local circumstances) – this will be using a <i>[insert description of vehicle]</i> | £x |
| 5 | Appropriate arrangements for the uplift of the deceased and care of the deceased person prior to the funeral in appropriate facilities – they will be kept [at our branch premises* / at these premises* (<i>insert address</i>)] and [will* / will not*] be kept in refrigeration until the time of the funeral <i>*delete as applicable</i> | £x |
| 6 | Viewing of the deceased person, during normal working hours, by appointment | £x |
| 7 | Provision of a hearse or other appropriate vehicle direct to the nearest crematorium or cemetery at a date and time agreed with the funeral director and clearly described to the client – this will be using a <i>[insert description of vehicle]</i> | £x |
| 8 | The opportunity to hold a service at the cemetery or crematorium at the time of committal | £x |
| CMA UNATTENDED FUNERAL (if offered, funeral director's charges only) | | £x |
| FEES | | £x to £x |
| | Doctor's fee (cremation only) | £x |
| | Cremation fee (cremation only) | £x to £x |
| | Burial fee (burial only) | £x to £x |
| | Minister's fee (optional – for Attended Funeral) | £x |
| | Celebrant's fee (optional – for Attended Funeral) | £x to £x |
| ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES | | |
| | Transportation of the deceased (outside office hours) | £x |
| | Embalming (if offered) | £x |
| | Transport for the bereaved | £x |
| | Disposal of ashes | £x |
| | Ashes casket or urn (most commonly purchased) | £x |
| | Acknowledgment notice | £x |
| | Tributes and memorials | £x |
| | Stationery | £x |

List format with CMA Unattended Funeral at the end.

| | | |
|--|--|-----------------|
| CMA ATTENDED FUNERAL – funeral director’s charges only | | £x |
| 1 | Attending to the necessary arrangements | £x |
| 2 | Provision of the necessary staff for care of the deceased | £x |
| 3 | Provision of an appropriate coffin suitable for burial or cremation – this will be made from <i>[insert description of coffin, e.g. wood veneer]</i> | £x |
| 4 | Transportation of the deceased person from the place of death (normally within 15 miles but taking into account local circumstances) – this will be using a <i>[insert description of vehicle]</i> | £x |
| 5 | Appropriate arrangements for the uplift of the deceased and care of the deceased person prior to the funeral in appropriate facilities – they will be kept [at our branch premises* / at these premises* (<i>insert address</i>)] and [will* / will not*] be kept in refrigeration until the time of the funeral <i>*delete as applicable</i> | £x |
| 6 | Viewing of the deceased person, during normal working hours, by appointment | £x |
| 7 | Provision of a hearse or other appropriate vehicle direct to the nearest crematorium or cemetery at a date and time agreed with the funeral director and clearly described to the client – this will be using a <i>[insert description of vehicle]</i> | £x |
| 8 | The opportunity to hold a service at the cemetery or crematorium at the time of committal | £x |
| FEES | | £x to £x |
| | Minister’s fee (optional – for Attended Funeral) | £x |
| | Celebrant’s fee (optional – for Attended Funeral) | £x to £x |
| Burial | | |
| | Burial fee | £x to £x |
| Cremation | | |
| | Doctor’s fee | £x |
| | Cremation fee | £x to £x |
| ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES | | |
| | Transportation of the deceased (outside office hours) | £x |
| | Embalming (if offered) | £x |
| | Transport for the bereaved | £x |
| | Disposal of ashes | £x |
| | Ashes casket or urn (most commonly purchased) | £x |
| | Acknowledgment notice | £x |
| | Tributes and memorials | £x |
| | Stationery | £x |
| CMA UNATTENDED FUNERAL (if offered) – funeral director’s charges only | | £x |

4.3.2 Views about the list presentation were influenced by the perceived status of the Unattended Funeral. A position at the bottom of the list was perceived to imply that it was considered inferior to the Attended Funeral. A position at the top of the list (as in the side-by-side presentations below) was perceived to imply that both the Attended and Unattended Funerals were considered to be of the same status. A position in the middle of the list was not felt to make any judgement about the status of the Unattended Funeral and is therefore recommended as a perceived non-judgemental option.

4.3.3 Participants also reviewed two side-by-side presentations. The first, shown below, was suggested by the CMA. The second ‘tick box’ format was

suggested by several participants in the earlier interviews and so was added to the stimulus reviewed to test more widely.

Side-by-side format

| CMA ATTENDED FUNERAL funeral director's charges only | | £x | CMA UNATTENDED FUNERAL (if offered) funeral director's charges only | | £x |
|---|---|-----------|--|---|-----------|
| 1 | Attending to the necessary arrangements | £x | 1 | Attending to the necessary arrangements | |
| 2 | Provision of the necessary staff for care of the deceased | £x | 2 | Provision of the necessary staff for care of the deceased | |
| 3 | Provision of an appropriate coffin suitable for burial or cremation – this will be made from <i>[insert description of coffin, e.g. wood veneer]</i> | £x | 3 | Provision of an appropriate coffin suitable for burial or cremation – this will be made from <i>[insert description of coffin, e.g. wood veneer]</i> | |
| 4 | Transportation of the deceased person from the place of death (normally within 15 miles but taking into account local circumstances) – this will be using a <i>[insert description of vehicle]</i> | £x | 4 | Transportation of the deceased person from the place of death (normally within 15 miles but taking into account local circumstances) – this will be using a <i>[insert description of vehicle]</i> | |
| 5 | Appropriate arrangements for the uplift of the deceased and care of the deceased person prior to the funeral in appropriate facilities – they will be kept [at our branch premises* / at these premises* (<i>insert address</i>)] and [will* / will not*] be kept in refrigeration until the time of the funeral <i>*delete as applicable</i> | £x | 5 | Appropriate arrangements for the uplift of the deceased and care of the deceased person prior to the funeral in appropriate facilities – they will be kept [at our branch premises* / at these premises* (<i>insert address</i>)] and [will* / will not*] be kept in refrigeration until the time of the funeral <i>*delete as applicable</i> | |
| 6 | Viewing of the deceased person, during normal working hours, by appointment | £x | 6 | Transportation of the deceased person to a crematorium or cemetery at a date and time agreed between the customer and the funeral director | |
| 7 | Provision of a hearse or other appropriate vehicle direct to the nearest crematorium or cemetery at a date and time agreed with the funeral director and clearly described to the client – this will be using a <i>[insert description of vehicle]</i> | £x | | | |
| 8 | The opportunity to hold a service at the cemetery or crematorium at the time of committal | £x | | | |
| FEES | | | FEES | | |
| | Burial fee (burial only) | £x to £x | | Burial fee (burial only) | £x to £x |
| | Doctor's fee (cremation only) | £x | | Doctor's fee (cremation only) | £x |
| | Cremation fee (cremation only) | £x | | Cremation fee (cremation only) | £x |
| | Minister's fee – optional | £x | | | |
| | Celebrant' fee – optional | £x to £x | | | |
| ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES | | | | | |
| | Transportation of the deceased (outside office hours) | | | | £x |
| | Embalming (if offered) | | | | £x |
| | Transport for the bereaved | | | | £x |
| | Disposal of ashes | | | | £x |
| | Ashes casket or urn (most commonly purchased) | | | | £x |
| | Acknowledgment notice | | | | £x |
| | Tributes and memorials | | | | £x |
| | Stationery | | | | £x |

Side-by-side, tick box format

| | CMA ATTENDED FUNERAL funeral director's charges only £x | CMA UNATTENDED FUNERAL (if offered) funeral director's charges only £x |
|---|---|---|
| 1 Taking care of all necessary legal and administrative arrangements | ✓ £x | ✓ |
| 2 Providing the necessary staff to care for the deceased person | ✓ £x | ✓ |
| 3 Providing an appropriate coffin suitable for burial or cremation – this will be made from [insert description of coffin, e.g. wood veneer] | ✓ £x | ✓ |
| 4 Transportation of the deceased person from the place of death (which can be up to 15 miles away) into the funeral director's care – this will be using a [insert description of vehicle] | ✓ £x | ✓ |
| 5 Care of the deceased person before the funeral in appropriate facilities – they will be kept [at our branch premises* / at these premises* (insert address)] <i>*delete as applicable</i> | ✓ £x | ✓ |
| 6 Viewing of the deceased person by family and friends, during normal working hours, by appointment | ✓ £x | |
| 7 Transportation of the deceased to the funeral | Providing a hearse or other appropriate vehicle to take the deceased direct to the nearest crematorium or cemetery at a date and time agreed between the customer and the funeral director – this will be using a [insert description of vehicle] | Transportation of the deceased to a crematorium or cemetery at a date and time agreed between the customer and the funeral director |
| 8. The opportunity to hold a service, with family and friends present, at the crematorium or cemetery at the time of the cremation or burial | ✓ £x | |
| FEES (in addition to funeral director's charges) | | |
| Burial fee (burial only) | £x to £x | £x to £x |
| Doctor's fee (cremation only) | £x | £x |
| Cremation fee (cremation only) | £x | £x |
| Minister's fee (optional) | £x | |
| Celebrant's fee (optional) | £x to £x | |
| ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES (optional) | | |
| Transportation of the deceased (outside normal working hours) | | £x |
| Embalming of the deceased person (if offered) | | £x |
| Transport for the bereaved to the crematorium or cemetery | | £x |
| Disposal of ashes | | £x |
| Ashes casket or urn (most commonly purchased) | | £x |
| Notice of thanks and acknowledgements | | £x |
| Tributes and memorials to the deceased person | | £x |
| Stationery (eg book of condolence, order of service, attendance card) | | £x |

- 4.3.4 Although participants felt that the side-by-side layout added clarity, it emerged that this clarity was associated with the presentation of information intended to inform product comparisons, e.g. when making a choice between different types of insurance.

“When we’re looking at advertising, insurance for example, we want the most ticks ... I don’t know whether that comparison is helpful. It’s only helpful if they haven’t already made a decision. The tick-box doesn’t do it for me.” (Arranged an at-need funeral within the past 3 years)

In reality, none felt that they would be making comparisons between the Attended and Unattended Funerals; therefore, the side-by-side layout did not complement the way in which participants felt that they might potentially use the Standardised Price List or the type of information provided.

“It’s only helpful if you’re unsure [about what type of funeral to have]. If people go in and they know in their mind exactly what they want because the person [deceased] has said what they want or perhaps it’s been discussed, then I don’t think it’s helpful in that way.” (Arranged an at-need funeral within the past 3 years)

“I don’t think it’s necessary to have both options for a comparison. You know it’s either going to be attended or not. What’s the point in being able to compare them?” (Arranged an at-need funeral within the past 3 years)

4.3.5 The side-by-side layout also drew attention to the lack of individual prices for each element of the Unattended Funeral. This raised questions and led to assumptions that the prices for individual elements of both the Attended and Unattended Funerals would be the same, which is potentially misleading and overall distracts from the purpose of providing the price information.

4.3.6 Overall, the research suggests that the optimum way to present the remedy is as a list with the Unattended Funeral positioned towards the centre. This presentation complements the way in which the remedy is likely to be used and is not perceived to be making any judgements about the status of the Unattended Funeral.

4.4 Describing the items on the Standardised Price List

4.4.1 Overall, participants preferred the items on the Standardised Price List to be communicated in transparent, accessible and unambiguous language. This style of language de-mystified the ‘behind the scenes’ processes of arranging an at-need funeral and had the potential to prompt questions about specific arrangements. For example, participants preferred the use of ‘layman’s terms’ which eradicated the use of more technical language such as ‘uplift’ and ‘committal’.

“I don’t like the word ‘uplift’; it sounds like you’re moving a piano.” (Attended a funeral as an adult)

"I don't like the word 'uplift'. It makes me think of uplifting cargo." (Arranged an at-need funeral within the past 3 years)

"I think 'committal' sounds like something bad, I'd think, 'Oh my goodness, what is that?' You don't want things that need to be explained." (Arranged an at-need funeral within the past 3 years)

4.4.2 Participants also preferred the description of services to include active verbs that they felt demonstrated care for the deceased. For example, they preferred:

- **'Taking care of all necessary legal and administrative arrangements'** to **'Attending to all the necessary arrangements'** (line 1).

"It's like they're saying, 'Don't worry, we'll take care of things.'" (Never arranged or attended a funeral)

- **'Providing the necessary staff to care for the deceased person'** rather than **'Provision of the necessary staff for care of the deceased'** (line 2).

"I really wanted someone to care, that was important." (Arranged an at-need funeral within the past 3 years)

"'The deceased' sounds like a police report." (Never arranged or attended a funeral)

4.4.3 Language that conveyed sensitivity towards the customer as well as the deceased was also appreciated. For example, participants preferred:

- **'Viewing of the deceased person for family and friends'** to **'Viewing of the deceased person'** (line 6).

"Without saying 'friends and family' [line 6], it sounds like anyone could just turn up and look if they wanted to." (Attended an at-need funeral as an adult)

- **'Providing a hearse or other appropriate vehicle to take the deceased direct to the nearest crematorium or cemetery at a date and time agreed between the customer and the funeral director'** rather than **'Provision of a hearse or other appropriate vehicle direct to the nearest crematorium or cemetery at a date and time agreed with the funeral director'** (line 7).
- **'Transportation of the deceased person in an appropriate vehicle from the place of death ... into the funeral director's care'** rather than **'Transportation of the deceased person from the place of death'** (line 4).

"I think it's a nice thing to say. Just because they're dead doesn't mean they shouldn't be cared for. It's nice to know someone is still looking after them"

and it might make you feel better about yourself.” (Never attended or arranged a funeral)

4.4.4 The level of detail that was felt to be required in order to make an informed decision about each element of the Attended Funeral varied:

- A majority felt that it was helpful to specify the type of coffin provided for the Attended Funeral, given that this was often perceived to be an important and sometimes contentious choice, i.e. *‘Providing an appropriate coffin suitable for burial or cremation – this will be made from [illustrative text: board covered with oak-effect wood veneer, and with brass-effect handles]’* (line 3).

“What’s an appropriate coffin? Is that your definition, or mine?” (Never arranged or attended a funeral)

“I like the description of the coffin, you know what you’re paying for. I think it’s important because of the way things are changing and people are veering towards different types of material for coffins.” (Arranged an at-need funeral within the past 3 years)

- A small minority felt that it would be helpful to specify the type of hearse being used to take the deceased to the crematorium or cemetery.

“In Ireland, some people have a horse and carriage, so you’d want to know what you were getting.” (Arranged an at-need funeral within the past 3 years)

For a majority, the only information required was to know that the vehicle would be a hearse of some kind; the additional detail included in the stimulus (*‘Provision of a hearse or other appropriate vehicle ... – this will be using [illustrative text: a traditional-style motorised hearse from our fleet of Ford funeral vehicles]’*) was considered superfluous (line 7).

“I don’t know what a ‘Ford funeral vehicle’ looks like anyway. The make is not really important, so ‘hearse or appropriate vehicle’ works fine. You don’t care whether it’s a Ford or anything do you ... as long as it’s clean and modern and respectful.” (Arranged an at-need funeral within the past 3 years)

- A majority did not feel that it was helpful to specify the type of vehicle being used to take the deceased person from the place of death into the funeral director’s care. A majority assumed that this would not be a hearse, and simply wanted to know that it would be *‘an appropriate vehicle’* (line 4).

“It’s going to be a blank ambulance isn’t it? We don’t need to know about that. You don’t need a vehicle description.” (Arranged an at-need funeral within the past 3 years)

"You want some kind of care to be given - you don't want them to be chucked in the back of a [car] - but at the same time it's no different to an ambulance taking the body away ..." (Arranged an at-need funeral within the past 3 years)

4.4.5 There was a clear limit to the level of transparency participants could tolerate regarding care of the deceased:

- Knowing that the deceased person would be 'looked after' in appropriate ways was sufficient, as described in line 5: *'Care of the deceased person before the funeral in appropriate facilities'*.
- There was also a desire to know where the deceased was going to be taken in broad terms, as described in line 5: *'... they will be kept [at our branch premises* / at other premises (to be advised)*]*. This informed participants where the deceased would be located, i.e. at the funeral director's premises, or elsewhere. Although most did not need to know precisely where their loved one was going to be in anything other than general terms, this line provided the minority who did with a prompt to ask for more specific information, if required.

"They just need to know if they're on the funeral director's premises or, for example, the local morgue." (Arranged an at-need funeral within the past 3 years)

- It became very clear that participants did not want to know whether the deceased would be refrigerated. Very few were prepared to discuss this question, and the few who were explained that it was not something they would want to know. The research evidence strongly suggests that the mention of refrigeration is likely to prompt consumers to disengage from the remedy.

"It feels a bit visceral. We know it happens, but we don't need to see it there like that." (Arranged an at-need funeral within the past 3 years)

"You want to try and remember your loved one, not the way that they passed. My last memory of my mum is of her being OK. If I was told that she was being kept in refrigerator ... I just think it's too much information." (Arranged an at-need funeral within the past 3 years)

"All you want to know is that they're cared for, not that they're in a fridge." (Arranged an at-need funeral within the past 3 years)

4.4.6 The inclusion of additional products and services at the bottom of the Standardised Price List was considered useful in prompting thought and potentially questions about the other services and products associated with an at-need funeral. The division between 'essentials', 'fees' and 'additional

products and services' was considered particularly useful for those without experience of arranging an at-need funeral who were less clear about what might be 'essential' and what might be 'additional'.

"There's a lot of things on the list, lots of stuff I hadn't thought about like doctor's fee, minister's fee, a lot more involved than I realised." (Never arranged or attended a funeral)

"Most people are aware that there are going to be extras (such as pallbearers for example). Having those options [spelled out] could be really helpful if people don't know what they want. Extras should be listed, that's really good ..." (Arranged an at-need funeral within the past 3 years)

"The headstone and plot isn't included, so if someone didn't really understand what they were doing there could be extra fees added on that they wouldn't be aware of if they hadn't organised a funeral before." (Arranged a funeral within the past 3 years)

4.4.7 Some 'additional products and services' were understood better than others:

- Embalming was not something many had thought about before and was therefore considered a useful prompt for thought;
- 'Stationery' was understood when supported by examples, e.g. order of service;
- 'Tributes and memorials' were not clear, although participants expected there to be an explicit mention of flowers;
- Neither 'notice of thanks' nor 'acknowledgements' were familiar terms.

5. Effectiveness: establishing a baseline for funeral products and services and facilitating price comparisons

5.1 The research suggests that the Standardised Price List has the potential to prompt thoughts and questions about arranging an at-need funeral.

5.1.1 Very few participants had compared prices when arranging an at-need funeral in the past or thought they would ever do so in the future. The idea of comparing prices was still largely perceived to be unacceptable and inappropriate in the context of buying at at-need funeral.

"I would feel embarrassed and like I'm trying to go for a discounted funeral. It would feel crass and socially inappropriate to be querying charges around a funeral, especially if it's someone that is important and loved. It would feel like you're haggling. And you're not in an emotional place to be able to process it either. (Never attended or arranged a funeral)

Amongst other things, the Standardised Price List introduces the idea of comparing prices; many participants would not have thought to do so prior to the research interview. Although very few seem likely to become comfortable with comparing prices in the near future, the few who did felt that the Standardised Price List would be a useful tool.

- 5.1.2 Most participants had either browsed the funeral director's selection of funeral packages and/or discussed the various products and services on offer with their funeral director. The Standardised Price List introduces the idea of a basic structure for an Attended Funeral, to which specific products and services can be added. This basic structure was broadly accepted, offering a potential new starting point for arranging an at-need funeral, as well as prompts to ask questions about specific products and services, if wished.

"We weren't thinking right, we were shocked and traumatised and needed it to be kept simple. This would have helped us a lot, I think. I believe we spent much more than we needed to and have heard of others paying less than that. They discussed it with us, but never prices, and we were just given this huge invoice. We felt ripped off afterwards." (Arranged an at-need funeral within the past 3 years)

"With [the funeral that we arranged] it was a package with a particular coffin. They didn't make it clear that if you changed something about the coffin it was a price they would add on, like the handles. It's better to have the description, and to know you can have other options if you want something different." (Arranged an at-need funeral within the past 3 years)

"I think it's fantastic that this is an option because how many people must get into debt just to do a funeral." (Arranged an at-need funeral within the past 3 years)

- 5.1.3 Participants' funeral choices had been influenced by cultural and family 'norms', as well as by the funeral director's offer. The Standardised Price List can help in the typical process of arranging an at-need funeral and offers an independent perspective.

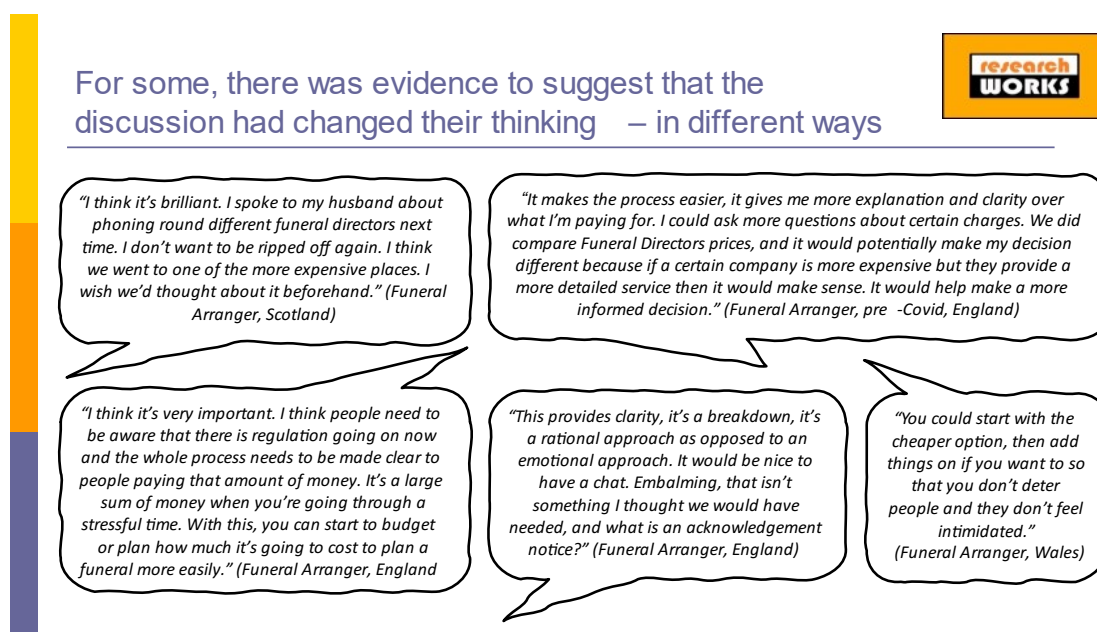
"I would say it felt more like a fait accompli. We weren't given options of prices or anything like that, apart from choosing the casket. It was just a case of that's what was happening. I did think at the time that it was assumed that they would organise the flowers, I remember thinking at the time this is going to cost a fortune for flowers and we could probably have done it cheaper, but we just did it with the funeral parlour. I felt the casket and the flowers was the only thing we had control over, everything else was 'right this happens', there was no costings or anything." (Arranged an at-need funeral within the past 3 years)

"I did briefly mention could we establish ... is there a list of costs? He said, "Oh no, we don't talk about that, we're concerned with the family". It was ... not a refusal because they were so nice, but it was almost a 'we don't talk about things like that at this time'." (Arranged an at-need funeral within the past 3 years)

"I don't remember looking at anything like this, a proper pricelist. I had someone sitting with me who talked me through things. So until it was paid and I got a copy of the invoice, I didn't know what the costs actually were. When I sat with someone, she said you can have flowers, you can have a rosary for the coffin and it looks like lovely, so I said yes, but nothing was said about the cost. It did look lovely, but when I got the invoice I saw it cost £200 just for the coffin centre piece. I potentially wouldn't have chosen it, or I wouldn't have got them to do the flowers if I'd known the cost. But you're not thinking about any of that at the time, so to have something like this before you sit down with someone would be helpful." (Arranged an at-need funeral within the past 3 years)

Overall, the research suggests that the existence and function of the Standardised Price List is more likely to make a start on establishing a baseline for funeral products and services than naming the Attended and Unattended Funerals (as discussed in 4.2).

5.1.4 Engagement with the idea of a Standardised Price List had influenced some participants' thinking, as described in the chart below:



5.2 Establishing a baseline for funeral products and services in an inclusive way is challenging.

- 5.2.1 At present, the Standardised Price List reflects participants' experience of cremations more than burials. For example, the inclusion of viewing at the funeral director's premises rather than at home is a process more associated with a cremation, and there are no mentions of the additional journeys associated with burial traditions, e.g. moving the deceased's body from the funeral director's premises to the deceased's or a loved one's home to rest before the funeral and/or to place of worship (which is at a different location than the place of committal) for a service or ceremony. Those with experience of burial traditions were a substantial minority of the research participants, including those from Catholic and Muslim faith backgrounds, as well as participants from Northern Ireland.
- 5.2.2 Although none of these participants specifically mentioned feeling actively excluded from the Standardised Price List information, the list did not appear to reflect their experience and therefore could be perceived as potentially less relevant. For this reason, the CMA should consider ways of reflecting burial traditions, e.g. referring to additional journeys under 'additional products and services' and adding 'if required' to the line about viewing at funeral director's premises, in further development of the Standardised Price List.

6. Conclusions

6.1 Conclusions

- 6.1.1 'Framing' the Standardised Price List, as well as accessible, transparent language and presentation as a list will contribute to the effectiveness of the remedy.
- 6.1.2 The top of the Standardised Price List needs to be clearly 'framed' so that consumers understand that it is official, that it is standardised, what it is, who it is for and what it is for.
- 6.1.3 Although all the suggested names for the 'Attended' and 'Unattended' Funerals worked for small groups, no consensus emerged on a single name which was acceptable to all participants. The research suggests that naming these funerals is more likely to disengage/confuse (and potentially offend) than establish a baseline for funeral products and services. The original, factual, descriptive names 'Attended' and 'Unattended' not only provide clarity but avoid the wide range of difficult reactions associated with the other names.
- 6.1.4 Presenting the Standardised Price List with the Unattended Funeral positioned towards the centre complements the way in which the list is likely to be used and is not perceived to be making any judgements about the Unattended Funeral.

6.1.5 The level of detail considered helpful varied by the itemised Attended Funeral product/service concerned. There was a limit to the level of transparency/specificity participants wanted regarding care of the deceased. The mention of refrigeration is not recommended since the nature of this information actively disengaged.

6.1.6 The Standardised Price List:

- Introduces the idea of comparing prices in the context of buying an at-need funeral, which was a new idea for most. In reality, very few were comfortable with the idea of comparing prices, but for the few that were, the Standardised Price List is a potentially helpful tool.
- Introduces the idea of a basic structure for an Attended Funeral (to which products/services can be added). This basic structure was broadly accepted, and offers a potential new starting point for arranging an at-need funeral.
- Transparent, accessible and unambiguous language (using active verbs, 'layman's terms' and demonstrating a sense of care) de-mystifies the 'behind the scenes' processes of arranging an at-need funeral and has the potential to prompt questions about specific arrangements.
- The Standardised Price List can help in the typical process of arranging an at-need funeral and offers an independent perspective.

6.1.7 Overall, the existence and function of the Standardised Price List is more likely to begin to establish a baseline for products and services than naming the Attended and Unattended Funerals.

6.2 Suggestions for further development

6.2.1 Framing:

- For a majority, the idea of comparing prices remains very unfamiliar, although there is evidence to suggest that there is potential for the list to help people make choices, even if not actively compare prices.
- An additional reference to 'facilitating/supporting/enabling' choice would be a more inclusive thought and reflect a broader range of potential usage.
- Clear framing was participants' priority for the top of the Standardised Price List. From a consumer point-of-view, any additional information would be more appropriately positioned at the bottom of the list.

6.2.2 Naming:

- Although those who had arranged a funeral more recently (i.e. since Covid restrictions) were more aware of Unattended Funerals than others, consideration of the inclusion of an additional description is recommended in order to address the conflation of Unattended Funerals with Public Health Funerals.

6.2.3 Level of detail:

- Direct mention of refrigeration was taboo. If this information is felt to be a required disclosure, the CMA may wish to consider ways of indirectly prompting questions about this aspect of care (for anyone wanting to know more).

6.2.4 Inclusion:

- In future development, the CMA may wish to consider ways of reflecting burial traditions, e.g. referring to additional journeys under 'additional products and services' and adding 'if required' to the line about viewing at funeral directors' premises.

6.3 Proposed new iteration of the Standardised Price List

6.3.1 Clear framing along the lines of: *All funeral directors are required by regulation to publish this Price List for a standardised set of funeral products and services, to support customers to make choices and better compare prices between different businesses.*

6.3.2 Use of the names 'Attended Funeral' and 'Unattended Funeral', with an additional description of an Unattended Funeral.

6.3.3 Presenting the remedy as a list, with the Unattended Funeral positioned towards the centre.

6.3.4 Amended text for each of the itemised Attended Funeral products/services.

6.3.5 Inclusion of the additional products and services section, with certain clarifications and making reference – where possible – to products/services associated with burial traditions.

6.3.6 Ideally, any further information required to be presented as a footer.

Appendices

1. Research materials

APPENDIX A

TOPIC GUIDE FOR DEPTH/PAIRED DEPTH INTERVIEWS WITH FUNERAL ARRANGERS (piloted version, 9.2.21)

1. INTRODUCTIONS AND EXPLANATIONS (5 MINUTES)

- **Introduce self and RWL, an independent market research company**
- Explain that we are conducting research on behalf of the Competition and Markets Authority (CMA), which is an independent, non-ministerial government department whose mission is to make markets work well in the interests of consumers, businesses and the economy.
- **Just to recap on the background to the research:** in 2019, the CMA launched an in-depth market investigation into the funerals sector, in light of concerns about the effectiveness of competition in the markets for funeral director and crematoria services. In December 2020, the CMA published the final report on its investigation. It found that these markets are not working well, and this means the average customer is likely to be over-paying by several hundred pounds for each funeral they buy. The CMA’s report sets out a number of actions (which the CMA refers to as “remedies”) that it will now take to address some of the issues that the investigation uncovered.
- The CMA has commissioned Research Works Limited to conduct research which will support them to design one particular remedy - a Standardised Price List for funerals – which is part of a package of remedy measures intended to improve the transparency of price and other information that customers may find helpful when purchasing funeral services.
- As part of a new regulatory requirement, all funeral directors will be required to disclose and display a Standardised Price List both at their premises (in the window and on the wall inside the branch) and on their website (if they have one).
- **Your personal data will be held securely by Research Works Limited (the data controller).** It is collected and held by Research Works Limited to provide research evidence to support the Competition and Markets Authority (CMA) to design a Standardised Price List for funerals. Your personal data will be held by us for 6 months, then deleted. Your audio data will be analysed (non-digitally) and all the findings will be reported back to the CMA in a way that means you are anonymous to them. It will be held by us for 12 months, then deleted.
- **Ask permission to record the session**
- **Explain MRS Code of Conduct**
- Explain: we want you to be comfortable during the interview so you have the right not to answer a particular question if you don’t want to, to stop the interview or take a break. Your comfort is our prime concern.
- Check sensitively if respondent has found/brought any documentation regarding the funeral they arranged?

2. CONTEXT (5 MINUTES)

This is a short introductory section to establish the context for respondents' responses and also to listen to the language participants use when describing different types of funerals they have been associated with.

- **Ask respondents to introduce themselves** – name, life stage, who they live with, what they do for a living, situation in lockdown
- **Recap on participant/s' most recent experience of arranging a funeral/s within the past 3 years**
 - When was the funeral you arranged/helped to arrange?
 - What was your relationship to the deceased?
 - What was your role in arranging the funeral? *Probe: helping decide what kind of funeral to have, when and where it would take place, how much to pay for the arrangements being made, and agreeing/authorising the costs?*
 - Who else (other than the funeral director) was involved in arranging the funeral? What was their role? *Use probes above if needed to understand their role*
 - What kind of funeral was arranged? *Probe: Burial or cremation? Religious or not?*
 - Which funeral director did you use? *Probe: independent, Co-Op, Dignity*
 - How did you engage with the funeral director when making the arrangements (e.g. face-to-face, by telephone/video-call, email)?
- **Have you arranged/helped to arrange any other funerals within the past 3 years?**
 - If so, how did this experience differ, if at all, from the funeral(s) you arranged/helped to arrange within the past 3 years?
 - Did the experience of arranging/helping to arrange this/these funeral(s) have any influence on the funeral you arranged/helped to arrange most recently?
- **Have you arranged/helped to arrange any other funerals longer than 3 years ago?**
 - If so, repeat questions above.
- **Have you attended any other funerals within the past 3 years?**
 - If so, repeat questions above.
- **Thank you for telling me about your experience. I'm going to move on now to asking you for your thoughts about the optimum way to implement a new regulatory requirement: that all funeral directors must disclose and display a Standardised Price List both at their premises and on their website.**

3. SPONTANEOUSLY SUGGESTED NAMES (5 MINUTES)

This section will focus on participant/s' responses to the pre-task. Participants were provided with descriptions of the CMA's attended and unattended funerals and asked to consider what these could be called.

- **The Standardised Price List that funeral directors will be required to display will be for 2 types of funeral, which we have already shared with you in the pre-task.**
- **For the description of both Funeral 1 and Funeral 2 (Share Stimulus A)**
- What were your first thoughts/feelings when you read this description?
- What questions, if any, did you have when you read this description?
- Is this a funeral you would be prepared to have for yourself? Why/not?
- Is this a funeral you would be prepared to arrange for someone else? Why/not?
- How would you describe these types of funerals?
- What would you name this funeral? (Moderator, note down ideas)

4. PROMPTED REACTIONS TO SUGGESTED NAMES (10 MINUTES)

This section will elicit reactions to the CMA's suggested names and compare/contrast the CMA's suggestions with participant/s' own.

- **I'm going to share with you some other ideas for what Funeral 1 could be called (Share Stimulus B (1-9) in turn)**
 - What are your instinctive reactions to this suggestion?
 - What – if anything – does it make you think/feel?
 - How would you feel about arranging *The [insert name] Funeral* for a loved one?
- **To what extent, if at all, does it reflect the description of Funeral 1? Probe in terms of:**
 - *Elements that do*
 - *Elements that don't*
 - *Suggested adjustments*
- **Given that the products and services that make up this funeral have been defined by the CMA, should it include the name 'CMA'? (Show name alternative Stimulus B10) Why/not?**
- **Having discussed names for Funeral 1, what name do you think should be given to Funeral 2?**

Probe: would you suggest

 - *A different name for Funeral 2 (either from amongst these suggestions or other alternative?)*
 - *Using the same name and labelling it 'attended' or 'unattended'*

5. SPONTANEOUS REACTIONS TO STANDARDISED PRICE LIST (5 MINUTES)

This section will elicit spontaneous reactions to the standardised price list Versions 1 and 2 'at-a-glance', which is how many people may view/use it.

- The information that funeral directors will be required to display is a standardised list of common products/services involved in arranging the 2 types of funerals we have already discussed.
- I'm going to share with you an itemised list of the products/services involved in arranging Funeral 1. If this discussion becomes uncomfortable, please just tell me and we can take a break or move on – as you wish.
- Please note that the name for the funeral at the top of the Standardised Price Lists is likely to change, depending on the findings from this research.
- I'm going to share a draft Price List [EITHER Stimulus C Version 1 OR Version 2, ROTATING ORDER] on screen for 1 minute. During this time, please note down anything that doesn't make sense or surprises you.
 - What, if anything, did you note down?
 - Was there anything helpful here?
 - Was there anything unhelpful here? If so, why? *Probe: was it confusing, surprising, something else?*
 - *If confusing, how could this be clarified?*
- I'm now going to show you an alternative version of the draft Price List [EITHER Stimulus C Version 1 OR Version 2] on screen, again for 1 minute. During this time, please be thinking about how this one compares to the first one.
 - What, if anything, did you note down?
 - Was there anything helpful here?
 - Was there anything unhelpful here? If so, why? *Probe: was it confusing, surprising, something else?*
 - *If confusing, how could this be clarified?*
 - How did this one compare?
 - How did it make you feel?
 - What, if anything, did it make you think?

Moderator: note reactions and preferences to refer to in the next section – particularly in terms of spontaneous reactions to individual lines.

6. PROMPTED REACTIONS TO ITEMS ON THE PRICE LIST (10 MINUTES)

This section will prompt participants about the clarity of each line of the original standardised price list and make comparisons, where relevant, to alternative versions.

- Now I'm going to share individual lines from the Standardised Price List on screen once again. Share each line of Stimulus C&D (1-8) on screen and ask:

- To what extent is it clear, if at all, which products/services this line is referring to?
- If not, how does this line need to be clarified?
- **Introduce equivalent alternative line or lines from Stimulus C&D and ask:**
 - To what extent, is this line preferable? Why/why not?
 - **For lines 3, 4, 5, 5 (alternative) and 7 only, ask:**
 - Is the additional information here helpful? Why/not?
 - If yes, which parts are more/less helpful?
 - **For line 5 (alternative) only, ask:**
 - Would your preference be for the other premises address to be included on the price list, or is it something that the Funeral Director could give to you separately?

7. DRAFT PRICE LIST VS PRICE INFORMATION RECEIVED (5 MINUTES)

This section asks participants to reflect on the information in the draft Standardised Price List and the price information they were provided with when they arranged a funeral.

- **Thinking about the price information you received when you arranged a funeral, how does this draft Price List compare in terms of:**
 - Clarity of the overall price?
 - Clarity of prices for individual products/services?
 - Clarity of descriptions?
 - User-friendliness of the information?
 - Overall, is there anything you think we could learn from the price information you received that we could use to improve the draft Price List?
- **Thinking back to your experience of arranging a funeral:**
 - Would having this information displayed at the funeral director's premises and on their website have made any difference to your experience of arranging a funeral? *Probe:*
 - *To the clarity of price information?*
 - *To your thinking about price?*
 - *To any discussions you had about price?*
 - *To the choices you made about what type of funeral to arrange and what products/services to purchase?*
 - *To the choices you made about how much to pay?*
 - If so, why? If not, why not?

8. PRESENTATION OF THE STANDARDISED PRICE LIST (5 MINUTES)

This section asks participants to review different possible presentations of the Standardised Price List.

- **I'd like to think about the presentation of this Standardised Price List. It will be on the wall at funeral directors' premises and on their websites.**
- Firstly, how would you improve the presentation of the Standardised Price Lists that we have already seen and discussed? *Probe in terms of layout and language.*
- **I'd like to show you some suggested alternatives (Share Stimulus E, F and G or H)** (depending on preference, rotating the order in which they are shown).
- Do any of the following presentations reflect your suggested improvements?
- Are any of these presentations better/worse than the versions we discussed earlier? Why/why not?
- Can you rank the template presentations in your order of preference?
- Is your first preference the template which – for you – completely ticks all the boxes as it is or would you like to tweak it at all, perhaps by including something from any of the other versions we've seen already (or even with something entirely different)?
- If a mix of the other versions we've seen already, which parts of the other versions do you prefer?
- **Could this Standardised Price List be presented in the funeral director's house style (i.e. in their branded stationery style)? Why/not?**
- **Or would it be preferable to present this Standardised Price List in a common style determined by the CMA? Why/not?**

9. FRAMING OF THE DRAFT PRICE LIST (5 MINUTES)

This section asks participants to reflect on how the information in the Standardised Price List should be framed.

- **It will be important that people arranging funerals know what this Standardised Price List is.**
- Having participated in this research, what do you think people who are arranging funerals need to know about the Standardised Price List?
- **One idea is to include the following as either a header or a footnote (share Stimulus I).**
- To what extent, if at all, would this be helpful?
- If it were included, do you have a preference for whether it's at the top or bottom of the list? Why do you say that?
- How, if at all, could it be improved?

10. CONCLUSION (5 MINUTES)

- **Thank you for your time and contribution to the research. Do you have any further comments or questions to ask?**

APPENDIX B

REVISED TOPIC GUIDE FOR DEPTH/PAIRED DEPTH INTERVIEWS WITH FUNERAL ARRANGERS

(26.2.21)

1. INTRODUCTIONS AND EXPLANATIONS (5 MINUTES)

(As Appendix A)

2. CONTEXT (5 MINUTES)

- **Ask respondents to introduce themselves** – name, life stage, who they live with, what they do for a living, situation in lockdown
- **Recap on participant/s' most recent experience of arranging a funeral/s within the past 3 years**
 - When was the funeral you arranged/helped to arrange?
 - What was your relationship to the deceased?
 - What was your role in arranging the funeral? *Probe: helping decide what kind of funeral to have, when and where it would take place, how much to pay for the arrangements being made, and agreeing/authorising the costs?*
 - Who else (other than the funeral director) was involved in arranging the funeral? What was their role? *Use probes above if needed to understand their role*
 - What kind of funeral was arranged? *Probe: Burial or cremation? Religious or not?*
 - Which funeral director did you use? *Probe: independent, Co-Op, Dignity*
 - How did you engage with the funeral director when making the arrangements (e.g. face-to-face, by telephone/video-call, email)?

IF TIME

- **Have you arranged/helped to arrange any other funerals within the past 3 years?**
 - If so, how did this experience differ, if at all, from the funeral(s) you arranged/helped to arrange within the past 3 years?
 - Did the experience of arranging/helping to arrange this/these funeral(s) have any influence on the funeral you arranged/helped to arrange most recently?
- **Have you arranged/helped to arrange any other funerals longer than 3 years ago?**
 - If so, repeat questions above.
- **Have you attended any other funerals within the past 3 years?**
 - If so, repeat questions above.

- Thank you for telling me about your experience. I'm going to move on now to asking you for your thoughts about the optimum way to implement a new regulatory requirement: that all funeral directors must disclose and display a Standardised Price List both at their premises and on their website.

3. SPONTANEOUS REACTIONS TO STANDARDISED PRICE LIST (5 MINUTES)

- The information that funeral directors will be required to display is a standardised list of common products/services involved in arranging the 2 types of funerals we have already discussed.
- I'm going to share with you an itemised list of the products/services involved in arranging Funeral 1. If this discussion becomes uncomfortable, please just tell me and we can take a break or move on – as you wish.
- Please note that the name for the funeral at the top of the Standardised Price Lists is likely to change, depending on the findings from this research.
- I'm going to share a draft Price List [EITHER Stimulus C Version 1 OR Version 2, ROTATING ORDER] on screen for 1 minute. During this time, please note down anything that doesn't make sense or surprises you.
 - What, if anything, did you note down?
 - Was there anything helpful here?
 - Was there anything unhelpful here? If so, why? *Probe: was it confusing, surprising, something else? If confusing, how could this be clarified?*
- I'm now going to show you an alternative version of the draft Price List [EITHER Stimulus C Version 1 OR Version 2] on screen, again for 1 minute. During this time, please be thinking about how this one compares to the first one.
 - What, if anything, did you note down?
 - Was there anything helpful here?
 - Was there anything unhelpful here? If so, why? *Probe: was it confusing, surprising, something else? If confusing, how could this be clarified?*
 - How did this one compare?
 - How did it make you feel?
 - What, if anything, did it make you think?

Moderator: note reactions and preferences to refer to in the next section – particularly in terms of spontaneous reactions to individual lines.

4. SPONTANEOUS AND PROMPTED NAMES FOR LIST (5 MINUTES)

- Now that you know a little bit about the list and thinking about the requirement to display the list on Funeral Director's premises and website ...
- Would it be useful if this list had a title? Why/why not?

- What would you call this price list?
- **I'm going to share with you some other ideas. (Share stimulus C3)**
- To what extent are these names preferable to your suggestions, if at all?

5. SPONTANEOUSLY SUGGESTED NAMES (5 MINUTES)

- **The Standardised Price List that funeral directors will be required to display will be for 2 types of funeral, which we have already shared with you in the pre-task.**
- **For the description of both Funeral 1 and Funeral 2 (Share Stimulus A1 and A2)**

FOR FUNERAL 1 THEN FUNERAL 2

- What were your first thoughts/feelings when you read this description?
- What questions, if any, did you have when you read this description?
- Is this a funeral you would be prepared to have for yourself? Why/not?
- Is this a funeral you would be prepared to arrange for someone else? Why/not?
- How would you describe these types of funerals?
- What would you name this funeral? (Moderator, note down ideas)

NB: if funeral 2 is confused with a 'pauper's funeral, please use Stimulus A3 to explain the difference.

6. PROMPTED REACTIONS TO SUGGESTED NAMES (5 MINUTES)

- **I'm going to share with you some other ideas for what Funeral 1 could be called**
- **(Share Stimulus B 1-8 in turn)**
- **FOR EACH**
 - What are your instinctive reactions to this suggestion?
 - What – if anything – does it make you think/feel?
 - How would you feel about arranging *The [insert name] Funeral* for a loved one?
- **For Attended and Unattended, share Stimulus B9**
 - Would a description be useful/helpful? Why/why not?
- **To what extent, if at all, does it reflect the description of Funeral 1? Probe in terms of:**
 - *Elements that do*
 - *Elements that don't*
 - *Suggested adjustments*

THEN WHEN YOU'VE DISCUSSED ALL OF THEM

- **Having discussed names for Funeral 1, what name do you think should be given to Funeral 2?** *Probe: would you suggest*
 - *A different name for Funeral 2 (either from amongst these suggestions or other alternative?)*
 - *Using the same name and labelling it 'attended' or 'unattended'*

7. PROMPTED REACTIONS TO ITEMS ON THE PRICE LIST (5 MINUTES)

- **Now I'm going to share individual lines from the Standardised Price List on screen once again. Share each line of Stimulus C&D (1-8) on screen and ask:**
- To what extent is it clear, if at all, which products/services this line is referring to?
- If not, how does this line need to be clarified?
- **Introduce equivalent alternative line or lines from Stimulus C&D3, 4, 5, 7 & 8 and ask:**
 - To what extent, is this line preferable? Why/why not?
 - **For lines 3, 4, 5 and 5 (alternative B) and 7 only, ask:**
 - Is the additional information here helpful? Why/not?
 - If yes, which parts are more/less helpful?
 - **For line 5 (alternative A) only, ask:**
 - Would you prefer the price list to refer to 'these premises' or 'other premises'?
 - Would your preference be for the other premises address to be included on the price list (i.e. 'insert here'), or is it something that the Funeral Director could give to you separately (i.e. 'to be advised')?

8. DRAFT PRICE LIST VS PRICE INFORMATION RECEIVED (5 MINUTES)

As Appendix A (section 7)

9. PRESENTATION OF THE STANDARDISED PRICE LIST (5 MINUTES)

- **I'd like to think about the presentation of this Standardised Price List. It will be placed in the window and displayed inside, on the wall at funeral directors' premises and on their websites.**
- Firstly, how would you improve the presentation of the Standardised Price Lists that we have already seen and discussed? *Probe in terms of layout and language.*
- **I'd like to show you some suggested alternatives (Share Stimulus E, F and G or H and I)** (depending on preference, rotating the order in which they are shown).

FOR EACH IN TURN
- Do any of the following presentations reflect your suggested improvements?

- Are any of these presentations better/worse than the versions we discussed earlier? Why/why not? *Probe: itemised lists and fees*
- Can you rank the template presentations in your order of preference?
- Is your first preference the template which – for you – completely ticks all the boxes as it is or would you like to tweak it at all, perhaps by including something from any of the other versions we’ve seen already (or even with something entirely different)?
- If a mix of the other versions we’ve seen already, which parts of the other versions do you prefer?
- **Could this Standardised Price List be presented in the funeral director’s house style (i.e. in their branded stationery style)? Why/not?**
- **Or would it be preferable to present this Standardised Price List in a common style determined by the CMA? Why/not?**

10. FRAMING OF THE DRAFT PRICE LIST (5 MINUTES)

- **It will be important that people arranging funerals know what this Standardised Price List is.**
- Having participated in this research, what do you think people who are arranging funerals need to know about the Standardised Price List?
- **One idea is to include the following as either a header or a footnote (share Stimulus J)**
- To what extent, if at all, would this be helpful?
- How, if at all, could it be improved?
- If it were included, do you have a preference for whether it’s at the top or bottom of the list? Why do you say that?

11. CONCLUSION (5 MINUTES)

(As Appendix A)

APPENDIX C

TOPIC GUIDE FOR MINI-GROUP DISCUSSIONS WITH FUNERAL ATTENDERS/NON-ATTENDERS

(15.2.21)

1. INTRODUCTIONS AND EXPLANATIONS (5 MINUTES)

(As Appendix A)

2. CONTEXT (5 MINUTES)

- **Ask respondents to introduce themselves** – name, life stage, who they live with, what they do for a living, situation in lockdown
- **For attenders, recap on participant/s' most recent experience of attending a funeral/s as an adult/since they were 18 years old**
 - When was the funeral you attended?
 - What was your relationship to the deceased?
 - What kind of funeral did you attend? *Probe: Burial or cremation? Religious or not? Typical or different?*
- **Have you attended any other funerals i.e. either within the past 3 years or longer than 3 years ago?**
 - If so, how did this experience differ, if at all, from the funeral you attended most recently?
- **For non-attenders, when someone says the word 'funeral', what are the first images that spring to mind?**
 - **For all, what would you expect to have to do if you were asked to arrange a funeral?**
 - Where would you start? What would you do first?
 - Who would you expect to help you make the arrangements?
 - How would you decide who should help you make these arrangements? *Probe: how would you decide which FD to use?*
 - How would you decide about what kind of funeral to arrange?
 - How would you decide where and when to have the funeral?
 - What arrangements would you expect to make?
 - How would you decide how much to pay for the arrangements?
 - What or who would influence these decisions? *For attenders, probe: to what extent, if at all, would your experience of attending a funeral/s influence your decisions?*
- **Thank you. I'm going to move on now to asking you for your thoughts about the optimum way to implement a new regulatory requirement: that all funeral**

directors must disclose and display a Standardised Price List both at their premises and on their website.

3. SPONTANEOUSLY SUGGESTED NAMES (5 MINUTES)

- The Standardised Price List that funeral directors will be required to display will be for 2 types of funeral, which we have already shared with you in the pre-task.
- For the description of both Funeral 1 and Funeral 2 **(Share Stimulus A1 and A2)**

FOR FUNERAL 1 THEN FUNERAL 2

- What were your first thoughts/feelings when you read this description?
- What questions, if any, did you have when you read this description?
- Is this a funeral you would be prepared to have for yourself? Why/not?
- Is this a funeral you would be prepared to arrange for someone else? Why/not?
- How would you describe these types of funerals?
- What would you name this funeral? (Moderator, note down ideas)

NB: if Funeral 2 is confused with a “pauper’s funeral”, please use Stimulus A3 to explain the difference.

4. PROMPTED REACTIONS TO SUGGESTED NAMES (10 MINUTES)

- I’m going to share with you some other ideas for what Funeral 1 could be called
- **(Share Stimulus B (1-9) in turn)**

- **FOR EACH**

- What are your instinctive reactions to this suggestion?
- What – if anything – does it make you think/feel?
- How would you feel about arranging *The [insert name] Funeral* for a loved one?

- **To what extent, if at all, does it reflect the description of Funeral 1? Probe in terms of:**

- *Elements that do*
- *Elements that don’t*
- *Suggested adjustments*

THEN WHEN YOU’VE DISCUSSED ALL OF THEM

- **Given that the products and services that make up this funeral have been defined by the CMA, should it include the name ‘CMA’? **(Show name alternative Stimulus B10)** Why/not?**

- **Having discussed names for Funeral 1, what name do you think should be given to Funeral 2?** *Probe: would you suggest*
 - *A different name for Funeral 2 (either from amongst these suggestions or other alternative?)*
 - *Using the same name and labelling it 'attended' or 'unattended'*

5. SPONTANEOUS REACTIONS TO STANDARDISED PRICE LIST (5 MINUTES)

- **The information that funeral directors will be required to display is a standardised list of common products/services involved in arranging the 2 types of funerals we have already discussed.**
- **I'm going to share with you an itemised list of the products/services involved in arranging Funeral 1. If this discussion becomes uncomfortable, please just tell me and we can take a break or move on – as you wish.**
- **Please note that the name for the funeral at the top of the Standardised Price Lists is likely to change, depending on the findings from this research.**
- **I'm going to share a draft Price List [EITHER Stimulus C Version 1 OR Version 2, ROTATING ORDER] on screen for 1 minute. During this time, please note down anything that doesn't make sense or surprises you.**
 - What, if anything, did you note down?
 - Was there anything helpful here?
 - Was there anything unhelpful here? If so, why? *Probe: was it confusing, surprising, something else?*
 - *If confusing, how could this be clarified?*
- **I'm now going to show you an alternative version of the draft Price List [EITHER Stimulus C Version 1 OR Version 2] on screen, again for 1 minute. During this time, please be thinking about how this one compares to the first one.**
 - What, if anything, did you note down?
 - Was there anything helpful here?
 - Was there anything unhelpful here? If so, why? *Probe: was it confusing, surprising, something else?*
 - *If confusing, how could this be clarified?*
 - How did this one compare?
 - How did it make you feel?
 - What, if anything, did it make you think?

Moderator: note reactions and preferences to refer to in the next section – particularly in terms of spontaneous reactions to individual lines.

6. PROMPTED REACTIONS TO ITEMS ON THE PRICE LIST (10 MINUTES)

- **Now I'm going to share individual lines from the Standardised Price List on screen once again. Share each line of Stimulus C&D (1-8) on screen and ask:**
- To what extent is it clear, if at all, which products/services this line is referring to?
- If not, how does this line need to be clarified?
- **Introduce equivalent alternative line or lines from Stimulus C&D and ask:**
 - To what extent, is this line preferable? Why/why not?
 - **For lines 3, 4, 5 and 5 (alternative B) and 7 only, ask:**
 - Is the additional information here helpful? Why/not?
 - If yes, which parts are more/less helpful?
- **For line 5 (alternative A) only, ask:**
 - Would you prefer the price list to refer to 'these premises' or 'other premises'?
 - Would your preference be for the other premises address to be included on the price list (i.e. 'insert here'), or is it something that the Funeral Director could give to you separately (i.e. 'to be advised')?

7. PRESENTATION OF THE STANDARDISED PRICE LIST (5 MINUTES)

- **I'd like to think about the presentation of this Standardised Price List. It will be placed in the window and displayed inside on the wall at funeral directors' premises and on their websites.**
- Firstly, how would you improve the presentation of the Standardised Price Lists that we have already seen and discussed? *Probe in terms of layout and language.*
- **I'd like to show you some suggested alternatives (Share Stimulus E, F and G or H)** (depending on preference, rotating the order in which they are shown).

FOR EACH IN TURN

- Do any of the following presentations reflect your suggested improvements?
- Are any of these presentations better/worse than the versions we discussed earlier? Why/why not? *Probe: itemised lists and fees*
- Can you rank the template presentations in your order of preference?
- Is your first preference the template which – for you – completely ticks all the boxes as it is or would you like to tweak it at all, perhaps by including something from any of the other versions we've seen already (or even with something entirely different)?
- If a mix of the other versions we've seen already, which parts of the other versions do you prefer?
- **Could this Standardised Price List be presented in the funeral director's house style (i.e. in their branded stationery style)? Why/not?**

- Or would it be preferable to present this Standardised Price List in a common style determined by the CMA? Why/not?

8. FRAMING OF THE DRAFT PRICE LIST (5 MINUTES)

- It will be important that people arranging funerals know what this Standardised Price List is.
- Having participated in this research, what do you think people who are arranging funerals need to know about the Standardised Price List?
- One idea is to include the following as either a header or a footnote (share Stimulus I).
- To what extent, if at all, would this be helpful?
- If it were included, do you have a preference for whether it's at the top or bottom of the list? Why do you say that?
- How, if at all, could it be improved?

11. CONCLUSION (5 MINUTES)

(As Appendix A)

APPENDIX D

REVISED TOPIC GUIDE FOR MINI-GROUP DISCUSSIONS WITH FUNERAL
ATTENDERS/NON-ATTENDERS
(26.2.21)

1. INTRODUCTIONS AND EXPLANATIONS (5 MINUTES)

(As Appendix A)

2. CONTEXT (5 MINUTES)

- **Ask respondents to introduce themselves** – name, life stage, who they live with, what they do for a living, situation in lockdown
- **For attenders, recap on participant/s' most recent experience of attending a funeral/s as an adult/since they were 18 years old**
 - When was the funeral you attended?
 - What was your relationship to the deceased?
 - What kind of funeral did you attend? *Probe: Burial or cremation? Religious or not? Typical or different?*
- **Have you attended any other funerals i.e. either within the past 3 years or longer than 3 years ago?**
 - If so, how did this experience differ, if at all, from the funeral you attended most recently?
- **For non-attenders, when someone says they're going to a 'funeral', what kind of event springs to mind?** *Probe: where is it? Who is there? What happens?*
- **For all, what would you expect to have to do if you were asked to arrange a funeral?**
 - Where would you start? What would you do first?
 - Who would you expect to help you make the arrangements?
 - How would you decide who should help you make these arrangements? *Probe: how would you decide which FD to use?*
 - How would you decide about what kind of funeral to arrange?
 - How would you decide where and when to have the funeral?
 - What arrangements would you expect to make?
 - How would you decide how much to pay for the arrangements?
 - What or who would influence these decisions? *For attenders, probe: to what extent, if at all, would your experience of attending a funeral/s influence your decisions?*
- **Thank you. I'm going to move on now to asking you for your thoughts about the optimum way to implement a new regulatory requirement: that all funeral**

directors must disclose and display a Standardised Price List both at their premises and on their website.

3. SPONTANEOUS REACTIONS TO STANDARDISED PRICE LIST (5 MINUTES)

- The information that funeral directors will be required to display is a standardised list of common products/services involved in arranging the 2 types of funerals we have already discussed.
- I'm going to share with you an itemised list of the products/services involved in arranging Funeral 1. If this discussion becomes uncomfortable, please just tell me and we can take a break or move on – as you wish.
- Please note that the name for the funeral at the top of the Standardised Price Lists is likely to change, depending on the findings from this research.
- I'm going to share a draft Price List [EITHER Stimulus C Version 1 OR Version 2, ROTATING ORDER] on screen for 1 minute. During this time, please note down anything that doesn't make sense or surprises you.
 - What, if anything, did you note down?
 - Was there anything helpful here?
 - Was there anything unhelpful here? If so, why? *Probe: was it confusing, surprising, something else?*
 - *If confusing, how could this be clarified?*
- I'm now going to show you an alternative version of the draft Price List [EITHER Stimulus C Version 1 OR Version 2] on screen, again for 1 minute. During this time, please be thinking about how this one compares to the first one.
 - What, if anything, did you note down?
 - Was there anything helpful here?
 - Was there anything unhelpful here? If so, why? *Probe: was it confusing, surprising, something else?*
 - *If confusing, how could this be clarified?*
 - How did this one compare?
 - How did it make you feel?
 - What, if anything, did it make you think?

Moderator: note reactions and preferences to refer to in the next section – particularly in terms of spontaneous reactions to individual lines.

4. SPONTANEOUS AND PROMPTED NAMES FOR LIST (5 MINUTES)

- Now that you know a little bit about the list and thinking about the requirement to display the list on Funeral Director's premises and website ...
- Would it be useful if this list had a title? Why/why not?
- What would you call this price list?

- I'm going to share with you some other ideas **(Share stimulus C3)**
- To what extent are these names preferable to your suggestions, if at all?

5. SPONTANEOUSLY SUGGESTED NAMES (5 MINUTES)

- The Standardised Price List that funeral directors will be required to display will be for 2 types of funeral, which we have already shared with you in the pre-task.
- For the description of both Funeral 1 and Funeral 2 **(Share Stimulus A1 and A2)**

FOR FUNERAL 1 THEN FUNERAL 2

- What were your first thoughts/feelings when you read this description?
- What questions, if any, did you have when you read this description?
- Is this a funeral you would be prepared to have for yourself? Why/not?
- Is this a funeral you would be prepared to arrange for someone else? Why/not?
- How would you describe these types of funerals?
- What would you name this funeral? (Moderator, note down ideas)

NB: if Funeral 2 is confused with a "pauper's funeral", please use Stimulus A3 to explain the difference.

6. PROMPTED REACTIONS TO SUGGESTED NAMES (5 MINUTES)

- I'm going to share with you some other ideas for what Funeral 1 could be called
- **(Share Stimulus B 1-8 in turn)**
- **FOR EACH**
 - What are your instinctive reactions to this suggestion?
 - What – if anything – does it make you think/feel?
 - How would you feel about arranging *The [insert name] Funeral* for a loved one?
- **For Attended and Unattended, share Stimulus B9**
 - Would a description be useful/helpful? Why/why not?
- **To what extent, if at all, does it reflect the description of Funeral 1? Probe in terms of:**
 - *Elements that do*
 - *Elements that don't*
 - *Suggested adjustments*

THEN WHEN YOU'VE DISCUSSED ALL OF THEM

- **Having discussed names for Funeral 1, what name do you think should be given to Funeral 2? Probe: would you suggest**

- A different name for Funeral 2 (either from amongst these suggestions or other alternative?)
- Using the same name and labelling it 'attended' or 'unattended'

7. PROMPTED REACTIONS TO ITEMS ON THE PRICE LIST (10 MINUTES)

- **Now I'm going to share individual lines from the Standardised Price List on screen once again. Share each line of Stimulus C&D (1-8) on screen and ask:**
- To what extent is it clear, if at all, which products/services this line is referring to?
- If not, how does this line need to be clarified?
- **Introduce equivalent alternative line or lines from Stimulus C&D3, 4, 5, 7 & 8 and ask:**
 - To what extent, is this line preferable? Why/why not?
 - **For lines 3, 4, 5 and 5 (alternative B) and 7 only, ask:**
 - Is the additional information here helpful? Why/not?
 - If yes, which parts are more/less helpful?
 - **For line 5 (alternative A) only, ask:**
 - Would you prefer the price list to refer to 'these premises' or 'other premises'?
 - Would your preference be for the other premises address to be included on the price list (i.e. 'insert here'), or is it something that the Funeral Director could give to you separately (i.e. 'to be advised')?

8. PRESENTATION OF THE STANDARDISED PRICE LIST (5 MINUTES)

- **I'd like to think about the presentation of this Standardised Price List. It will be placed in the window and displayed inside on the wall at funeral directors' premises and on their websites.**
- Firstly, how would you improve the presentation of the Standardised Price Lists that we have already seen and discussed? *Probe in terms of layout and language.*
- **I'd like to show you some suggested alternatives (Share Stimulus E, F and G or H)** (depending on preference, rotating the order in which they are shown).

FOR EACH IN TURN

- Do any of the following presentations reflect your suggested improvements?
- Are any of these presentations better/worse than the versions we discussed earlier? Why/why not? *Probe: itemised lists and fees*
- Can you rank the template presentations in your order of preference?
- Is your first preference the template which – for you – completely ticks all the boxes as it is or would you like to tweak it at all, perhaps by including something from any of the other versions we've seen already (or even with something entirely different)?

- If a mix of the other versions we've seen already, which parts of the other versions do you prefer?
- **Could this Standardised Price List be presented in the funeral director's house style (i.e. in their branded stationery style)? Why/not?**
- **Or would it be preferable to present this Standardised Price List in a common style determined by the CMA? Why/not?**

9. FRAMING OF THE DRAFT PRICE LIST (5 MINUTES)

- **It will be important that people arranging funerals know what this Standardised Price List is.**
- Having participated in this research, what do you think people who are arranging funerals need to know about the Standardised Price List?
- **One idea is to include the following as either a header or a footnote (share Stimulus J)**
- To what extent, if at all, would this be helpful?
- How, if at all, could it be improved?
- If it were included, do you have a preference for whether it's at the top or bottom of the list? Why do you say that?

10. CONCLUSION (5 MINUTES)

(As Appendix A)

APPENDIX E**STIMULUS FOR DEPTH/PAIRED DEPTH INTERVIEWS WITH FUNERAL ARRANGERS
(piloted version, 9.2.21)**

Stimulus A

Funeral 1

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- Family and friends can view the deceased person prior to the funeral during working hours, by appointment.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation.
- A service is held prior to the burial or cremation, with family and friends (mourners) present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

Stimulus A

Funeral 2

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium, in a coffin suitable for burial or cremation.
- They are then buried or cremated without any family or friends being present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

Stimulus B1**The Simple Funeral**

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- Family and friends can view the deceased person prior to the funeral during working hours, by appointment.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation.
- A service is held prior to the burial or cremation, with family and friends (mourners) present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

Stimulus B2**The Standard Funeral**

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- Family and friends can view the deceased person prior to the funeral during working hours, by appointment.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation.
- A service is held prior to the burial or cremation, with family and friends (mourners) present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

Stimulus B3**The Essential Funeral**

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- Family and friends can view the deceased person prior to the funeral during working hours, by appointment.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation.
- A service is held prior to the burial or cremation, with family and friends (mourners) present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

Stimulus B4**The Everything Necessary Funeral**

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- Family and friends can view the deceased person prior to the funeral during working hours, by appointment.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation.
- A service is held prior to the burial or cremation, with family and friends (mourners) present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

Stimulus B5**The Affection Funeral**

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- Family and friends can view the deceased person prior to the funeral during working hours, by appointment.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation.
- A service is held prior to the burial or cremation, with family and friends (mourners) present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

Stimulus B6**The Affectionate Funeral**

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- Family and friends can view the deceased person prior to the funeral during working hours, by appointment.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation.
- A service is held prior to the burial or cremation, with family and friends (mourners) present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

Stimulus B7**The Respect Funeral**

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- Family and friends can view the deceased person prior to the funeral during working hours, by appointment.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation.
- A service is held prior to the burial or cremation, with family and friends (mourners) present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

Stimulus B8**The Respectful Funeral**

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- Family and friends can view the deceased person prior to the funeral during working hours, by appointment.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation.
- A service is held prior to the burial or cremation, with family and friends (mourners) present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

Stimulus B9**The Fitting Goodbye
Funeral**

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- Family and friends can view the deceased person prior to the funeral during working hours, by appointment.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation.
- A service is held prior to the burial or cremation, with family and friends (mourners) present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

Stimulus B10

- The CMA Affection Funeral
- The CMA Affectionate Funeral
- The CMA Essential Funeral
- The CMA Everything Necessary Funeral
- The CMA Fitting Goodbye Funeral
- The CMA Respect Funeral
- The CMA Respectful Funeral
- The CMA Simple Funeral
- The CMA Standard Funeral

Stimulus C1

| | | |
|---|--|-----------------|
| CMA ATTENDED FUNERAL (funeral director's charges only) | | £x |
| 1 | Attending to the necessary arrangements | £x |
| 2 | Provision of the necessary staff for care of the deceased | £x |
| 3 | Provision of an appropriate coffin suitable for burial or cremation – this will be made from <i>[insert description of coffin, e.g. wood veneer]</i> | £x |
| 4 | Transportation of the deceased person from the place of death (normally within 15 miles but <i>taking into account</i> local circumstances) – this will be using a <i>[insert description of vehicle]</i> | £x |
| 5 | Appropriate arrangements for the uplift of the deceased and care of the deceased person prior to the funeral in appropriate facilities – they will be kept [at our branch premises* / at these premises* (<i>insert address</i>)] and [will* / will not*] be kept in refrigeration until the time of the funeral <i>*delete as applicable</i> | £x |
| 6 | Viewing of the deceased person, during normal working hours, by appointment | £x |
| 7 | Provision of a hearse or other appropriate vehicle direct to the nearest crematorium or cemetery at a date and time agreed with the funeral director and clearly described to the client – this will be using a <i>[insert description of vehicle]</i> | £x |
| 8 | The opportunity to hold a service at the cemetery or crematorium at the time of committal | £x |
| CMA UNATTENDED FUNERAL (if offered, funeral director's charges only) | | £x |
| FEES | | £x to £x |
| | Doctor's fee (cremation only) | £x |
| | Cremation fee (cremation only) | £x to £x |
| | Burial fee (burial only) | £x to £x |
| | Minister's fee (optional – for Attended Funeral) | £x |
| | Celebrant's fee (optional – for Attended Funeral) | £x to £x |
| ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES | | |
| | Transportation of the deceased (outside office hours) | £x |
| | Embalming (if offered) | £x |
| | Transport for the bereaved | £x |
| | Disposal of ashes | £x |
| | Ashes casket or urn (<i>most commonly purchased</i>) | £x |
| | Acknowledgment notice | £x |
| | Tributes and memorials | £x |
| | Stationery | £x |

Stimulus C2

| | | |
|---|--|-----------------|
| CMA ATTENDED FUNERAL (funeral director's charges only) | | £x |
| 1 | Attending to the necessary arrangements | £x |
| 2 | Provision of the necessary staff for care of the deceased | £x |
| 3 | Provision of an appropriate coffin suitable for burial or cremation | £x |
| 4 | Transportation of the deceased person from the place of death (normally within 15 miles but <i>taking into account</i> local circumstances) | £x |
| 5 | Appropriate arrangements for the uplift of the deceased and care of the deceased person prior to the funeral in appropriate facilities | £x |
| 6 | Viewing of the deceased person, during normal working hours, by appointment | £x |
| 7 | Provision of a hearse or other appropriate vehicle direct to the nearest crematorium or cemetery at a date and time agreed with the funeral director and clearly described to the client | £x |
| 8 | The opportunity to hold a service at the cemetery or crematorium at the time of committal | £x |
| CMA UNATTENDED FUNERAL (if offered, funeral director's charges only) | | £x |
| FEES | | £x to £x |
| | Doctor's fee (cremation only) | £x |
| | Cremation fee (cremation only) | £x to £x |
| | Burial fee (burial only) | £x to £x |
| | Minister's fee (optional – for Attended Funeral) | £x |
| | Celebrant's fee (optional – for Attended Funeral) | £x to £x |
| ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES | | |
| | Transportation of the deceased (outside office hours) | £x |
| | Embalming (if offered) | £x |
| | Transport for the bereaved | £x |
| | Disposal of ashes | £x |
| | Ashes casket or urn (<i>most commonly purchased</i>) | £x |
| | Acknowledgment notice | £x |
| | Tributes and memorials | £x |
| | Stationery | £x |

Stimulus C & D

Line 1

Attending to all the necessary arrangements

Or

Taking care of all necessary legal and administrative arrangements

Stimulus C & D

Line 2

Provision of the necessary staff for care of the deceased

Or

Providing the necessary staff to care for the deceased person

Stimulus C & D

Line 3

Provision of an appropriate coffin suitable for burial or cremation this will be made from [insert description of coffin, e.g. wood veneer]

Or

Provision of an appropriate coffin suitable for burial or cremation

Or

Providing an appropriate coffin suitable for burial or cremation this will be made from [insert description of coffin, e.g. wood veneer]

Stimulus C & D

Line 4

Transportation of the deceased person from the place of death (normally within 15 miles but taking into account local circumstances) – this will be using a [*insert description of vehicle*]

Or

Transportation of the deceased person from the place of death (normally within 15 miles but taking into account local circumstances)

Or

Transportation of the deceased person from the place of death (which can be up to 15 miles away) into the funeral director's care – this will be using a [*insert description of vehicle*]

Line 5

Appropriate arrangements for the uplift of the deceased and care of the deceased person prior to the funeral in appropriate facilities – they will be kept [at our branch premises* / at these premises (*insert address*)*] and [will* / will not*] be kept in refrigeration until the time of the funeral

**delete as applicable*

Or

Appropriate arrangements for the uplift of the deceased and care of the deceased person prior to the funeral in appropriate facilities

Or

Care of the deceased person before the funeral in appropriate facilities – they will be kept [at our branch premises* / at these premises (*insert address*)*] and [will* / will not*] be kept in refrigeration until the time of the funeral

**delete as applicable*

Line 5 (alternative)

Appropriate arrangements for the uplift of the deceased and care of the deceased person prior to the funeral in appropriate facilities– they will be kept [at our branch premises* / at other premises (*insert address*)*] and [will* / will not*] be kept in refrigeration until the time of the funeral

**delete as applicable*

Or

... they will be kept [at our branch premises* / at other premises (*to be advised*)*] and [will* / will not*] be kept in refrigeration until the time of the funeral

**delete as applicable*

Or

Care of the deceased person before the funeral in appropriate facilities– they will be kept [at our branch premises* / at other premises (*insert address*)*] and [will* / will not*] be kept in refrigeration until the time of the funeral

**delete as applicable*

Or

... they will be kept [at our branch premises* / at other premises (*to be advised*)*] and [will* / will not*] be kept in refrigeration until the time of the funeral

**delete as applicable*

Stimulus C & D

Line 6

Viewing of the deceased person, during normal working hours, by appointment

Or

Viewing of the deceased person by family and friends, during normal working hours, by appointment

Stimulus C & D

Line 7

Provision of a hearse or other appropriate vehicle direct to the nearest crematorium or cemetery at a date and time agreed with the funeral director and clearly described to the client this will be using a [insert description of vehicle]

Or

Provision of a hearse or other appropriate vehicle direct to the nearest crematorium or cemetery at a date and time agreed with the funeral director and clearly described to the client

Or

Providing a hearse or other appropriate vehicle to take the deceased direct to the nearest crematorium or cemetery at a date and time agreed between the customer and the funeral director – this will be using a *[insert description of vehicle]*

Line 8

The opportunity to hold a service at the cemetery or crematorium at the time of committal

Or

The opportunity to hold a service, with family and friends present, at the crematorium or cemetery at the time of the cremation or burial

| | |
|---|-----------------|
| CMA ATTENDED FUNERAL – funeral director's charges only | £x |
| 1 Attending to the necessary arrangements | £x |
| 2 Provision of the necessary staff for care of the deceased | £x |
| 3 Provision of an appropriate coffin suitable for burial or cremation – this will be made from <i>[insert description of coffin, e.g. wood veneer]</i> | £x |
| 4 Transportation of the deceased person from the place of death (normally within 15 miles but taking into account local circumstances) – this will be using a <i>[insert description of vehicle]</i> | £x |
| 5 Appropriate arrangements for the uplift of the deceased and care of the deceased person prior to the funeral in appropriate facilities – they will be kept [at our branch premises* / at these premises* <i>(insert address)</i>] and [will* / will not*] be kept in refrigeration until the time of the funeral <i>*delete as applicable</i> | £x |
| 6 Viewing of the deceased person, during normal working hours, by appointment | £x |
| 7 Provision of a hearse or other appropriate vehicle direct to the nearest crematorium or cemetery at a date and time agreed with the funeral director and clearly described to the client – this will be using a <i>[insert description of vehicle]</i> | £x |
| 8 The opportunity to hold a service at the cemetery or crematorium at the time of committal | £x |
| FEES | £x to £x |
| Minister's fee (optional – for Attended Funeral) | £x |
| Celebrant's fee (optional – for Attended Funeral) | £x to £x |
| Burial | |
| Burial fee | £x to £x |
| Cremation | |
| Doctor's fee | £x |
| Cremation fee | £x to £x |
| ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES | |
| Transportation of the deceased (outside office hours) | £x |
| Embalming (if offered) | £x |
| Transport for the bereaved | £x |
| Disposal of ashes | £x |
| Ashes casket or urn (most commonly purchased) | £x |
| Acknowledgment notice | £x |
| Tributes and memorials | £x |
| Stationery | £x |
| CMA UNATTENDED FUNERAL (if offered) – funeral director's charges only | £x |

Stimulus E

Stimulus F

| | | |
|--|---|-----------------|
| CMA ATTENDED FUNERAL – funeral director's charges only | | £x |
| 1 | Taking care of all necessary legal and administrative arrangements | £x |
| 2 | Providing the necessary staff to care for the deceased person | £x |
| 3 | Providing an appropriate coffin suitable for burial or cremation – this will be made from <i>[insert description of coffin, e.g. wood veneer]</i> | £x |
| 4 | Transportation of the deceased person from the place of death (which can be up to 15 miles away) into the funeral director's care – this will be using a <i>[insert description of vehicle]</i> | £x |
| 5 | Care of the deceased person before the funeral in appropriate facilities – they will be kept [at our branch premises* / at these premises* <i>(insert address)</i>] and [will* / will not*] be kept in refrigeration until the time of the funeral <i>*delete as applicable</i> | £x |
| 6 | Viewing of the deceased person by family and friends, during normal working hours, by appointment | £x |
| 7 | Providing a hearse or other appropriate vehicle to take the deceased direct to the nearest crematorium or cemetery at a date and time agreed between the customer and the funeral director – this will be using a <i>[insert description of vehicle]</i> | £x |
| 8 | The opportunity to hold a service with family and friends present, at the crematorium or cemetery at the time of the cremation or burial | £x |
| FEES (in addition to funeral director's charges) | | £x to £x |
| Minister's fee (optional – for Attended Funeral) | | £x |
| Celebrant's fee (optional – for Attended Funeral) | | £x to £x |
| Burial | | |
| Burial fee | | £x to £x |
| Cremation | | |
| Doctor's fee | | £x |
| Cremation fee | | £x to £x |
| ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES (optional) | | |
| Transportation of the deceased (outside normal working hours) | | £x |
| Embalming of the deceased person (if offered) | | £x |
| Transport for the bereaved to the crematorium or cemetery | | £x |
| Disposal of ashes | | £x |
| Ashes casket or urn (most commonly purchased) | | £x |
| Notice of thanks and acknowledgements | | £x |
| Tributes and memorials to the deceased person | | £x |
| Stationery (eg book of condolence, order of service, attendance card) | | £x |
| CMA UNATTENDED FUNERAL (if offered) – funeral director's charges only | | £x |
| 1 | Taking care of all necessary legal and administrative arrangements | |
| 2 | Providing the necessary staff to care for the deceased person | |
| 3 | Providing an appropriate coffin suitable for burial or cremation – this will be made from <i>[insert description of coffin, e.g. wood veneer]</i> | |
| 4 | Transportation of the deceased person from the place of death (which can be up to 15 miles away) into the funeral director's care – this will be using a <i>[insert description of vehicle]</i> | |
| 5 | Care of the deceased person before the funeral in appropriate facilities – they will be kept [at our branch premises* / at these premises* <i>(insert address)</i>] and [will* / will not*] be kept in refrigeration until the time of the funeral <i>*delete as applicable</i> | |
| 6 | Transportation of the deceased to a crematorium or cemetery at a date and time agreed between the customer and the funeral director | |

Stimulus G

| CMA ATTENDED FUNERAL | | £x | CMA UNATTENDED FUNERAL (if offered) | | £x |
|--|---|-----------|--|---|-----------|
| 1 | Attending to the necessary arrangements | £x | 1 | Attending to the necessary arrangements | |
| 2 | Provision of the necessary staff for care of the deceased | £x | 2 | Provision of the necessary staff for care of the deceased | |
| 3 | Provision of an appropriate coffin suitable for burial or cremation – this will be made from <i>[insert description of coffin, e.g. wood veneer]</i> | £x | 3 | Provision of an appropriate coffin suitable for burial or cremation – this will be made from <i>[insert description of coffin, e.g. wood veneer]</i> | |
| 4 | Transportation of the deceased person from the place of death (normally within 15 miles but taking into account local circumstances) – this will be using a <i>[insert description of vehicle]</i> | £x | 4 | Transportation of the deceased person from the place of death (normally within 15 miles but taking into account local circumstances) – this will be using a <i>[insert description of vehicle]</i> | |
| 5 | Appropriate arrangements for the uplift of the deceased and care of the deceased person prior to the funeral in appropriate facilities – they will be kept [at our branch premises* / at these premises* <i>(insert address)</i>] and [will* / will not*] be kept in refrigeration until the time of the funeral <i>*delete as applicable</i> | £x | 5 | Appropriate arrangements for the uplift of the deceased and care of the deceased person prior to the funeral in appropriate facilities – they will be kept [at our branch premises* / at these premises* <i>(insert address)</i>] and [will* / will not*] be kept in refrigeration until the time of the funeral <i>*delete as applicable</i> | |
| 6 | Viewing of the deceased person, during normal working hours, by appointment | £x | 6 | Transportation of the deceased person to a crematorium or cemetery at a date and time agreed between the customer and the funeral director | |
| 7 | Provision of a hearse or other appropriate vehicle direct to the nearest crematorium or cemetery at a date and time agreed with the funeral director and clearly described to the client – this will be using a <i>[insert description of vehicle]</i> | £x | | | |
| 8 | The opportunity to hold a service at the cemetery or crematorium at the time of the committal | £x | | | |
| FEES | | | FEES | | |
| Burial fee (burial only) | | £x to £x | Burial fee (burial only) | | £x to £x |
| Doctor's fee (cremation only) | | £x | Doctor's fee (cremation only) | | £x |
| Cremation fee (cremation only) | | £x | Cremation fee (cremation only) | | £x |
| Minister's fee – optional | | £x | | | |
| Celebrant's fee – optional | | £x to £x | | | |
| ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES | | | ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES | | |
| Transportation of the deceased (outside office hours) | | £x | Transportation of the deceased (outside office hours) | | £x |
| Embalming (if offered) | | £x | Embalming (if offered) | | £x |
| Transport for the bereaved | | £x | Transport for the bereaved | | £x |
| Disposal of ashes | | £x | Disposal of ashes | | £x |
| Ashes casket or urn (most commonly purchased) | | £x | Ashes casket or urn (most commonly purchased) | | £x |
| Acknowledgement notice | | £x | Acknowledgement notice | | £x |
| Tributes and memorials | | £x | Tributes and memorials | | £x |
| Stationery | | £x | Stationery | | £x |

Stimulus H

| CMA ATTENDED FUNERAL Funeral director's charges only | | CMA UNATTENDED FUNERAL (if offered) Funeral director's charges only | |
|---|--|--|--|
| 1 | Taking care of all necessary legal and administrative arrangements Ex | 1 | Taking care of all necessary legal and administrative arrangements Ex |
| 2 | Providing the necessary staff to care for the deceased person Ex | 2 | Providing the necessary staff to care for the deceased person Ex |
| 3 | Providing an appropriate coffin suitable for burial or cremation – this will be made from [insert description of coffin, e.g. wood veneer] Ex | 3 | Providing an appropriate coffin suitable for burial or cremation – this will be made from [insert description of coffin, e.g. wood veneer] Ex |
| 4 | Transportation of the deceased person from the place of death (which can be up to 15 miles away) into the funeral director's care – this will be using a [insert description of vehicle] Ex | 4 | Transportation of the deceased person from the place of death (which can be up to 15 miles away) into the funeral director's care – this will be using a [insert description of vehicle] Ex |
| 5 | Care of the deceased person before the funeral in appropriate facilities – they will be kept [at our branch premises* / at these premises* (insert address)] and [will* / will not*] be kept in refrigeration until the time of the funeral Ex <i>*delete as applicable</i> | 5 | Care of the deceased person before the funeral in appropriate facilities – they will be kept [at our branch premises* / at these premises* (insert address)] and [will* / will not*] be kept in refrigeration until the time of the funeral Ex <i>*delete as applicable</i> |
| 6 | Viewing of the deceased person by family and friends, during normal working hours, by appointment Ex | 6 | Transportation of the deceased to a crematorium or cemetery at a date and time agreed between the customer and the funeral director Ex |
| 7 | Providing a hearse or other appropriate vehicle to take the deceased direct to the nearest crematorium or cemetery at a date and time agreed between the customer and the funeral director – this will be using a [insert description of vehicle] Ex | | |
| 8 | The opportunity to hold a service, with family and friends present, at the crematorium or cemetery at the time of the cremation or burial Ex | | |
| FEE'S (in addition to funeral director's charges) | | FEE'S (in addition to funeral director's charges) | |
| | Burial fee (burial only) Ex to Ex | | Burial fee (burial only) Ex to Ex |
| | Doctor's fee (cremation only) Ex | | Doctor's fee (cremation only) Ex |
| | Cremation fee (cremation only) Ex | | Cremation fee (cremation only) Ex |
| | Minister's fee – optional Ex | | Minister's fee (cremation only) Ex |
| | Celebrant's fee – optional Ex to Ex | | |
| ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES (optional) | | | |
| | Transportation of the deceased (outside normal working hours) Ex | | |
| | Embalming of the deceased person (if offered) Ex | | |
| | Transport for the bereaved to the crematorium or cemetery Ex | | |
| | Disposal of ashes Ex | | |
| | Ashes casket or urn (most commonly purchased) Ex | | |
| | Notice of thanks and acknowledgements Ex | | |
| | Tributes and memorials to the deceased person Ex | | |
| | Stationery (see book of condolence, order of service, attendance card) Ex | | |

Stimulus I

Header or footnote

As part of a regulatory requirement, all funeral directors are required to disclose and display price information in the way shown below [or above]

APPENDIX F**ADDITIONAL STIMULUS (15.2.2021)**

Stimulus A3

For moderator only

- **Funeral 2 is not a 'pauper's funeral'**, which is what some people call a funeral that is organised and paid for by Local Authorities. The formal name for this type of funeral is a 'Public Health Funeral'.
- These are situations where people have died alone, in poverty, or where no next of kin can be found. In some circumstances, families may be unable, or unwilling, to pay for the funeral.
- When a council arranges a public health funeral, the person who has died will be provided with a coffin and the services of a funeral director to bear them to the crematorium or cemetery with dignity.
- Public health funerals are no-frills services and do not include flowers, viewings, obituaries or transport for family members. You cannot choose a funeral director or the date or time of a public health funeral. Burials may take place in an unmarked grave, known as a common grave, that may be shared with other people.

- **Funeral 2 is an 'unattended' funeral**, which is organised and paid for by the family of the deceased person.
- These are circumstances where the deceased may have requested that their funeral should be unattended, or their family actively chooses to hold an unattended funeral.
- When a family arranges an unattended funeral, the key exception, compared with an attended funeral, is that there isn't a funeral service at the time the deceased person is cremated or buried.

APPENDIX G

ADDITIONAL STIMULUS (new or replacement 24.2.2021 onwards)

Appendix E, Stimulus B1-B10 replaced with Stimulus B1-B8 as follows:

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| <p>The Everything Necessary Funeral</p> | <p style="text-align: right;">Stimulus B1</p> <ul style="list-style-type: none"> • The deceased person is transported from the place of death into the funeral director's care. • Staff care for the deceased person in appropriate facilities. • Family and friends can view the deceased person prior to the funeral during working hours, by appointment. • At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation. • A service is held prior to the burial or cremation, with family and friends (mourners) present. • The funeral director takes care of all the necessary legal and administrative arrangements involved in this process. |
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| <p>The Everything Necessary Funeral</p> <p>The Respectable Choice Funeral</p> | <p style="text-align: right;">Stimulus B2</p> <ul style="list-style-type: none"> • The deceased person is transported from the place of death into the funeral director's care. • Staff care for the deceased person in appropriate facilities. • Family and friends can view the deceased person prior to the funeral during working hours, by appointment. • At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation. • A service is held prior to the burial or cremation, with family and friends (mourners) present. • The funeral director takes care of all the necessary legal and administrative arrangements involved in this process. |
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Stimulus B3**The Everything Necessary Funeral****The Respectable Choice Funeral****The Standard Funeral**

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- Family and friends can view the deceased person prior to the funeral during working hours, by appointment.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation.
- A service is held prior to the burial or cremation, with family and friends (mourners) present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

Stimulus B4**The Everything Necessary Funeral****The Respectable Choice Funeral****The Standard Funeral****The Fitting Goodbye Funeral**

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- Family and friends can view the deceased person prior to the funeral during working hours, by appointment.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation.
- A service is held prior to the burial or cremation, with family and friends (mourners) present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

Stimulus B5**The Everything Necessary Funeral****The Respectable Choice Funeral****The Standard Funeral****The Fitting Goodbye Funeral****The Decent Funeral****The Decent Choice Funeral**

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- Family and friends can view the deceased person prior to the funeral during working hours, by appointment.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation.
- A service is held prior to the burial or cremation, with family and friends (mourners) present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

Stimulus B6**The Everything Necessary Funeral****The Respectable Choice Funeral****The Standard Funeral****The Fitting Goodbye Funeral****The Decent Funeral****The Decent Choice Funeral****The Typical Choices Funeral**

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- Family and friends can view the deceased person prior to the funeral during working hours, by appointment.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation.
- A service is held prior to the burial or cremation, with family and friends (mourners) present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

Stimulus B7**The Everything Necessary Funeral****The Respectable Choice Funeral****The Standard Funeral****The Fitting Goodbye Funeral****The Decent Funeral****The Decent Choice Funeral****The Typical Choices Funeral****The Simple Funeral**

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- Family and friends can view the deceased person prior to the funeral during working hours, by appointment.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation.
- A service is held prior to the burial or cremation, with family and friends (mourners) present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

Stimulus B8**The Everything Necessary Funeral****The Respectable Choice Funeral****The Standard Funeral****The Fitting Goodbye Funeral****The Decent Funeral****The Decent Choice Funeral****The Typical Choices Funeral****The Simple Funeral****The Attended Funeral****The Unattended Funeral**

- The deceased person is transported from the place of death into the funeral director's care.
- Staff care for the deceased person in appropriate facilities.
- Family and friends can view the deceased person prior to the funeral during working hours, by appointment.
- At a date and time agreed between the customer (a relative or friend of the deceased) and the funeral director, the deceased person is transported to either a cemetery or crematorium by hearse, in a coffin suitable for burial or cremation.
- A service is held prior to the burial or cremation, with family and friends (mourners) present.
- The funeral director takes care of all the necessary legal and administrative arrangements involved in this process.

New

Stimulus I

| | CMA ATTENDED FUNERAL | CMA UNATTENDED FUNERAL (if offered) | |
|--|---|--|---------------------------------|
| | funeral director's charges only | funeral director's charges only | funeral director's charges only |
| | Ex | Ex | Ex |
| 1 Taking care of all necessary legal and administrative arrangements | ✓ Ex | ✓ | |
| 2 Providing the necessary staff to care for the deceased person | ✓ Ex | ✓ | |
| 3 Providing an appropriate coffin suitable for burial or cremation – this will be made from [insert description of coffin, e.g. wood veneer] | ✓ Ex | ✓ | |
| 4 Transportation of the deceased person from the place of death (which can be up to 15 miles away) into the funeral director's care – this will be using a [insert description of vehicle] | ✓ Ex | ✓ | |
| 5 Care of the deceased person before the funeral in appropriate facilities – they will be kept [at our branch premises* / at these premises* (insert address)] *delete as applicable | ✓ Ex | ✓ | |
| 6 Viewing of the deceased person by family and friends, during normal working hours, by appointment | ✓ Ex | | |
| 7 Transportation of the deceased to the funeral venue | Providing a hearse or other appropriate vehicle to take the deceased direct to the nearest crematorium or cemetery at a date and time agreed between the customer and the funeral director – this will be using a [insert description of vehicle] | Taking the deceased to a crematorium or cemetery at a date and time agreed between the customer and the funeral director | |
| 8 The opportunity to hold a service, with family and friends present, at the crematorium or cemetery at the same time as the cremation or burial | ✓ Ex | | |
| FEES (in addition to funeral director's charges) | | | |
| Burial fee (burial only) | Ex to Ex | Ex to Ex | |
| Doctor's fee (cremation only) | Ex | Ex | |
| Cremation fee (cremation only) | Ex | Ex | |
| Minister's fee (optional) | Ex | | |
| Celebrant's fee (optional) | Ex to Ex | | |
| ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES (optional) | | | |
| Transportation of the deceased (outside normal working hours) | | Ex | |
| Embalming of the deceased person (if offered) | | Ex | |
| Transport for the bereaved to the crematorium or cemetery | | Ex | |
| Disposal of ashes | | Ex | |
| Ashes casket or urn (most commonly purchased) | | Ex | |
| Notice of thanks and acknowledgements | | Ex | |
| Tributes and memorials to the deceased person | | Ex | |
| Stationery (eg book of condolence, order of service, attendance card) | | Ex | |

New

Stimulus C3

Potential list names

- Standardised Price List
- CMA Standardised Price List
- Standard Choices Price List
- Typical Choices Price list

New

| | |
|-------------------------------|--|
| Stimulus B9 | |
| The Attended Funeral | <ul style="list-style-type: none">• when you want to hold a service for family and friends to attend at the same time as the burial/cremation |
| The Unattended Funeral | <ul style="list-style-type: none">• when you do not want to hold a service for family and friends to attend at the same time as the burial/cremation |

New

| | |
|--|--|
| Stimulus J1 | |
| <h2>Header or footnote</h2> | |
| <p>As part of a regulatory requirement, all funeral directors are required to disclose and display price information in the way shown below [or above]</p> | |

New

Stimulus J2

Header or footnote

All Funeral Directors are required by regulation to publish this Price List for a standardised set of funeral products and services, to allow customers to better compare prices between different businesses.

It shows the total price for an Attended Funeral and the individual cost of each product or service making up the Attended Funeral.

It also shows the price for an Unattended Funeral, if the business displaying this Price List offers such a funeral.

In addition, the Price List gives the cost of certain fees which customers must pay when they arrange a burial or cremation, as well as for a number of optional extras available to purchase through or from the Funeral Director.

The prices of further optional products and services can be requested from the funeral director.

New

Stimulus J3

Header or footnote

To allow customers to better compare prices, all Funeral Directors are legally required to disclose and display price information in the way shown above/below for an Attended Funeral and (if they offer such a funeral) an Unattended Funeral.

All Funeral Directors are also required to show the cost of certain fees which customers must pay when they arrange a burial or cremation, as well as for a number of optional extras available to purchase through or from their business.

The standardised products and services which, in combination, make up the Attended Funeral as described above/below have been specified by the UK's competition regulator, the Competition and Markets Authority (CMA).

If you wish to arrange an Attended Funeral as described above/below and for the price shown, the Funeral Director displaying this Price List must supply it to you.

If the Funeral Director offers an Unattended Funeral, and you wish to arrange an Unattended Funeral [as described above/below] for the price shown, the Funeral Director displaying this Price List must supply it to you.