



**The Competition and Markets Authority  
Funerals Market Investigation Transparency Remedies:  
Annex to Qualitative Research Report**

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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 28<sup>th</sup> March 2019.<sup>1</sup> The final report was published on 18<sup>th</sup> December 2020.<sup>2</sup> 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 AECs<sup>3</sup> 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"*.<sup>4</sup> 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)<sup>5</sup>. All funeral directors will be required to provide customers with this price information to support them in assessing and comparing funeral services.

1.3 In February 2021, 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, which was based on the illustrative example published by the CMA as Appendix X to its final report,<sup>6</sup> as stimulus material for the interviews. The findings from this research (the original research) were published on 15<sup>th</sup> April 2021.<sup>7</sup> The research identified the need for a number of amendments to the draft Standardised Price List, in order to improve consumers' engagement with the remedy.

1.4 On 15<sup>th</sup> April 2021, the CMA published a Notice of its intention to make an Order as part of a package of remedies to remedy, mitigate or prevent the AECs and resulting customer detriment, which it identified in its final report. A new version of the Standardised Price List, incorporating the changes identified through the consumer

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

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

<sup>3</sup> Adverse Effect on Competition (AEC)

<sup>4</sup> [Final Report](#), paragraph 9.15

<sup>5</sup> [Final Report](#), paragraph 9.18ff

<sup>6</sup> [Appendix X](#)

<sup>7</sup> [Funerals Market Investigation Transparency Remedies – Qualitative Research Report](#)

research, was published as part of the CMA's Draft Order for consultation.<sup>8</sup> At the same time, the CMA considered it important to commission some further qualitative research with consumers to test some of the amendments. Specifically, this research (the follow-up research) explored the clarity, usefulness and appropriateness of the following elements of the revised draft Standardised Price List (shown below):

- The introductory (or 'framing') text, i.e. *"All funeral directors are legally required ..."*
- The explanation of an Attended Funeral, i.e. *"This is a funeral where family and friends have a ceremony ..."*
- The explanation of an Unattended Funeral, i.e. *"This is a funeral where family and friends choose to have a ceremony ..."*
- The 'Additional Funeral Director Products and Services' framing text.

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<sup>8</sup> [Draft Order for consultation](#)

## STANDARDISED PRICE LIST

All funeral directors are legally required to publish this Price List for a standardised set of products and services, to help you think through your options and make choices, and to let you compare prices between different funeral directors.

<b>ATTENDED FUNERAL (funeral director's charges only)</b>	<b>£XXXX</b>
This is a funeral where family and friends have a ceremony, event or service for the deceased person at the same time as their burial or cremation.	
Taking care of all necessary legal and administrative arrangements	£xxx
Collecting and transporting the deceased person from the place of death (normally within 15 miles of the funeral director's branch premises) into the funeral director's care	£xxx
Care of the deceased person before the funeral in appropriate facilities. The deceased person will be kept at [both] the funeral director's branch premises [and other premises]	£xxx
Providing a coffin suitable for burial or cremation – this will be made from [insert description of the coffin]	£xxx
Viewing of the deceased person for family and friends, by appointment with the funeral director (optional service)	£xxx
At a date and time you agree with the funeral director, taking the deceased person direct to your choice of cemetery or crematorium (which can be up to 20 miles from the funeral director's branch premises) in a hearse or other appropriate vehicle – this will be using [insert description of vehicle style and make]	£xxx
<b>UNATTENDED FUNERAL (if offered)</b>	
This is a funeral where family and friends choose to have a ceremony, event or service for the deceased person at a later date and not at the same time as their burial or cremation.	
<b>Burial (funeral director's charges only)</b>	<b>£xxxx</b>
<b>Cremation (funeral director's charges plus cremation fee)</b>	<b>£xxxx</b>
<b>FEEES YOU MUST PAY</b>	
For an Attended or Unattended burial Funeral, the <b>burial fee</b> . <sup>1</sup>	<b>£XXXX</b>
In this local area, the typical cost of the burial fee is:	to
For a new grave, you will also need to buy the plot; for an existing grave with a memorial in place, you will also need to pay a removal/replacement fee. In addition, the cemetery may charge a number of other fees.	<b>£XXXX</b>
For an Attended cremation Funeral, the <b>cremation fee</b> . <sup>2</sup>	<b>£XXXX</b>
In this local area, the typical cost of a cremation is:	to
	<b>£XXXX</b>
<b>ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES</b>	
This funeral director can supply a range of optional, additional products and services, or they can arrange (on your behalf) for a third party to supply them. These include:	
Out-of-hours collection of the deceased's body	£xx
Additional transfers of the deceased's body (e.g. to their home)	£xx
Additional viewing(s)/out-of-hours viewing(s)	£xx
Specific religious or cultural requirements	Price on request
Funeral officiant (minister, celebrant etc.)	£xx
Pallbearers	£xx
The funeral director can give you a full list of what they can supply. They are likely to charge for these additional products and services, so you may choose to take care of some arrangements without their involvement, or you can use a different supplier.	

<sup>1</sup> This fee (which is sometimes called the interment or interment fee) is the charge made for digging a new grave, or for reopening and closing an existing grave.

<sup>2</sup> In England, Wales and Northern Ireland, you may also need to pay a Medical Referee (doctor's) Fee.

- 1.5 This annex to the Qualitative Research Report published on 15<sup>th</sup> April 2021 details the findings from the follow-up qualitative research conducted by independent research agency, Research Works Limited.

## 2. Research approach, method and sample

### 2.1 Research approach and method

2.1.1 Four target audience groups were included in the sample, which reflected the groups included in the original qualitative research. These were participants with:

1. Individual or joint experience of arranging/making decisions<sup>9</sup> about an at-need<sup>10</sup> funeral where the services of a funeral director were used<sup>11</sup> and would be likely to use the services of a funeral director for an at-need funeral in future;
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.

2.1.2 Video-conferenced paired depth interviews (of 45 minutes' duration) or individual depth interviews (of 30 minutes' duration) were chosen as the method for engaging those with experience of arranging or supporting someone else to arrange/make decisions about an at-need funeral. From previous experience of researching the funerals sector on behalf of CMA, Research Works was aware that whilst funerals are often arranged by individuals, it is also common for them to be arranged by pairs (e.g. partners or siblings). The choice of either an individual or paired depth interview format enabled us to reflect participants' previous experience of arranging funerals, as well as prioritising their privacy and confidentiality.

2.1.3 Those without experience of arranging a funeral, but who had attended a funeral in the past and those without experience of either arranging or attending a funeral were interviewed via individual video-conferenced depth interviews (of 30 minutes' duration). This choice of method was determined by the need to understand

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<sup>9</sup> 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.

<sup>10</sup> 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.

<sup>11</sup> Anyone who only had experience of arranging an at-need funeral without using the services of a funeral director was excluded from the research.

individual reactions to the revised draft of the Standardised Price List. These target audiences were interviewed in group discussions during the original research but hearing their individual views about the revised draft Standardised Price List was prioritised on this occasion.

- 2.1.4 The research was required to gauge reactions to the revised draft of the Standardised Price List, as well as assess the extent to which, if at all, the revised draft improved upon the first. To meet both of these requirements:
- Half of the sample comprised newly recruited participants (i.e. those who had not participated in the original research); and
  - Half of the sample comprised previous (re-recruited) participants (i.e. those who participated in the original research).
- 2.1.5 Each of the target audience groups (i.e. those who had arranged a funeral in the past 3 years, those who had attended a funeral since the age of 18 and those who had neither arranged nor attended a funeral) comprised a mix of newly recruited and previous participants.
- 2.1.6 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.
- 2.1.7 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 annex are therefore described in qualitative terms. As a purely indicative guide: terms such as ‘a minority’ indicate a number in the region of 5 participants; ‘a very small minority’ indicates a number less than 5. ‘A majority’ indicates a significant proportion of respondents, i.e. over two thirds.

## **2.2 Sample**

- 2.2.1 In total, 12 individual depth interviews (1 participant, 30 minutes’ duration) and 4 paired depth interviews (2 participants, 45 minutes’ duration) were conducted.
- 2.2.2 The sample for the follow-up research included individual and paired depth interviews with participants who had individual or joint experience of arranging/making decisions about an at-need funeral where the services of a funeral director were used within the past 3 years or experience of supporting someone else to arrange/make decisions about an at-need funeral. A mix of experience was achieved in terms of the following:
- 4 individual or paired depth interviews with participants with experience of arranging cremations pre-Covid restrictions;
  - 4 individual or paired depth interviews with participants with experience of arranging cremations during Covid restrictions;

- 1 individual depth interview with a participant with experience of arranging a burial during Covid restrictions.
- 2.2.3 The sample also included 4 individual depth interviews with participants who did not have experience of arranging a funeral but had experience of attending a funeral since the age of 18. A mix was achieved in terms of experience of attending cremations and burials.
- 2.2.4 The sample also included 4 individual depth interviews with participants who did not have experience of either arranging or attending a funeral.
- 2.2.5 As described in 2.1.4, the sample for the follow-up research comprised half newly recruited participants (i.e. those who had not participated in the original research) and half previous participants (i.e. those who participated in the original research).
- 2.2.6 Overall, the sample comprised 20 participants (10 newly recruited participants and 10 previous participants). Within the sample as a whole, a mix of different backgrounds was achieved:
- Gender: 9 male participants and 11 female participants.
  - Age: 15 participants were aged 50 years old or younger; 5 participants were aged 51 years old or older.
  - Socio economic group (SEG): 5 participants were from an AB background; 10 were from a C1C2 background; and 5 participants were from a DE background.<sup>12</sup>
  - BAME background: 3 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 and Hindu faith backgrounds.
  - Educational attainment: a mix of different levels of educational attainment was also achieved.
- 2.2.7 The research was conducted with participants from a range of locations across the UK:
- England (rural location outside of Bristol, East of England and Manchester);
  - Scotland (Glasgow and Edinburgh);
  - Wales (Cardiff);
  - Northern Ireland (Belfast).
- 2.2.8 All participants were asked to participate in the research by Market Research Society trained recruiters. Recruiters used a questionnaire to screen potential participants.

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<sup>12</sup> 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.



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).

2.2.9 The fieldwork was conducted between 19<sup>th</sup> and 26<sup>th</sup> April 2021.

## **2.3 Interview content**

2.3.1 The topic guide and stimulus used for fieldwork are included in appendices A-E. There was one change made to the description of an Unattended Funeral halfway through fieldwork (in response to participant feedback), which is noted in appendix F.

## **2.4 Analysis**

2.4.1 A content analysis framework<sup>13</sup> 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 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 Participants from the original research felt that the revised draft Standardised Price List was a significant improvement on the original draft, particularly in terms of: the removal of references and language that were perceived to be shocking; helpful structure; and inclusion of a description for the Unattended Funeral. Overall, these changes were felt to make the Standardised Price List easier to engage with.

3.2 As in the original research, the visual presentation of the Standardised Price List was considered 'text heavy'. To improve visual consistency, it was suggested that all the items for the Attended Funeral could be presented within one box.

3.3 The new introductory (or 'framing') text was considered clear. This clarity meant that the rationale for producing the list became more obvious to most participants.

3.4 However, a very small minority struggled to understand the concept of a Standardised Price List and interpreted it as a list of standardised prices. It was

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<sup>13</sup> 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.

suggested that the introductory text could refer to the fact that the prices of funeral products and services vary, in order to emphasize the role of the list in facilitating price comparisons between different funeral directors.

- 3.5 The choice of whether the list should address individuals as ‘you’ or consumers more generally as ‘people’ divided opinion. Those who preferred to be addressed as ‘you’ felt it was more personal and included most of those who had arranged a funeral in the past 3 years. Those who preferred to be addressed as ‘people’ felt that this was a more neutral choice for a formal communication. Insight from the previous research suggests that the list needs to demonstrate respect for everyone’s funeral choices, regardless of what these may be. In this context, ‘you’ seems more likely to imply a sense of agency for consumers wanting to make their own choices.
- 3.6 Overall, the inclusion of descriptions of both the Attended and Unattended Funerals was considered helpful. Most felt that they understood the description of the Unattended Funeral, although this understanding was based on thinking that it would always be the case that the funeral (i.e. the disposition of the deceased) took place on one occasion and a celebration on another. When the description was amended to say that ‘family and friends can choose to have a ceremony’, participants understood that having a celebration on a separate occasion is entirely optional.
- 3.7 A small minority of new participants did not understand the description of the Unattended Funeral and thought that friends and family attended both the funeral (i.e. the disposition of the deceased) and the celebration. These participants felt that the text should make it clear that friends and family do not attend the funeral.
- 3.8 Overall, the findings suggest that understanding of the Unattended Funeral will improve when the description achieves a balance between conveying the facts (i.e. that no one attends the funeral and that people may or may not choose to have a celebration) without prompting the assumption that an Unattended Funeral is necessarily a ‘Pauper’s Funeral’ (as found in the original research).<sup>14</sup>
- 3.9 The Additional Funeral Director Products and Services ‘framing’ text was considered useful, particularly for those without experience of arranging a funeral. The text at the bottom of this section (which explains more about the choices consumers can make) was also considered clear and helpful. All were clear that the list only provided a selection of what funeral directors can offer.
- 3.10 However, some participants did not perceive all of the ‘additional services’ listed to be ‘additional’. These included ‘specific religious requirements’, ‘out-of-hours collection of the deceased’s body’ and ‘pallbearers’ (which, in addition, was not a term all understood).

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<sup>14</sup> [Funerals Market Investigation Transparency Remedies – Qualitative Research Report](#), paragraph 4.2.7

- 3.11 The feedback suggests that including ‘specific religious or cultural requirements’ in the ‘additional products and services’ section has the potential to offend. Including this element in another part of the list (e.g. the Attended Funeral section) may be more appropriate.
- 3.12 The feedback suggests that the term ‘pallbearers’ could benefit from additional explanation so that it prompts consumers to think about whether this is an additional service they wish to consider purchasing.
- 3.13 Overall, there is evidence to suggest that some participants would find the Standardised Price List helpful or would have found it helpful in the past, in a range of different ways. Others felt that the list would not be useful to them, either simply because they would prefer to arrange a funeral with a funeral director without using the list, or because they did not understand how the list might be useful to them, given their lack of experience in arranging funerals.

#### 4. Main findings

##### 4.1 Reactions to the revised draft Standardised Price List

- 4.1.1 All who took part in the original research felt that the revised draft Standardised Price List was a significant improvement on the version they had previously reviewed, specifically in terms of:
- **Removal of references that were perceived to be ‘shocking’** (e.g. refrigeration) and **careful wording choices**: *“The other one bombarded all the way down with this sort of cut-throat approach to the situation.” (Previous participant, never attended a funeral)*
  - **Helpful structure**: *“I like the fact that all of the sections are quite obvious, the way that it’s divided between the attended and unattended and then the additional costs at the bottom ... it does make a lot of sense and it does flow quite well.” (Previous participant, arranged a funeral within the past 3 years)*
  - **Inclusion of an explanation of an Unattended Funeral**: *“That’s a nicer way of putting the Unattended Funeral, because I remember that from last time, that felt quite harsh didn’t it? We didn’t even know it was a thing [then].” (Previous participant, attended a funeral)*

These changes were felt to make the Standardised Price List easier to engage with.

- 4.1.2 Once again, both re-recruited and newly recruited participants who had never arranged a funeral generally felt that the list provided a structure for thinking through funeral arrangements:

*"I feel like it's a good way of laying out the basics. It's all really straightforward. There's nothing I don't understand, and it flows quite well in terms of what needs to be covered." (Previous participant, never attended a funeral)*

- 4.1.3 The only critical reactions were amongst a minority. A very small number felt that the Standardised Price List was text heavy and suggested that all the Attended Funeral items could be within one box for visual consistency.

Further, a few of the newly recruited participants felt that the Standardised Price List felt 'impersonal' and 'cold'. However, this reaction was partly based on a misunderstanding: these participants thought that the list was a replacement for a conversation with a funeral director. Although this group of newly recruited participants failed to appreciate the context for using the Standardised Price List, they also agreed that, despite feeling 'impersonal' and 'cold', the list could prove useful.

## **4.2 Clarity of the introductory text**

- 4.2.1 Overall, the introductory text was considered clear:

*"I think it's really to the point, it's clear. Any less and it's not a description; any more, and I wouldn't read it." (Previous participant, never attended a funeral)*

*"The fact that it is a legal obligation, or will be, gives me peace of mind and it also tells me that I am hopefully not going to have any unnecessary or unknown costs other than what's displayed." (Previous participant, arranged a funeral within the past 3 years)*

*"It's like a supermarket price match where they're comparing baked beans with baked beans." (Previous participant, arranged a funeral within the past 3 years)*

- 4.2.2 The clarity of the introductory text meant that the rationale for producing the list became more obvious to most:

*"This is just informing people that they are quite welcome to shop around for this, because I don't think it would even occur to some people that these can be variable costs." (Previous participant, arranged a funeral within the past 3 years)*

*"That makes sense to me and I like the fact they are making it easy for people to compare between different providers." (New participant, never attended a funeral)*

*"What this list is going to achieve is a protection element for the people in grief." (Previous participant, never attended a funeral)*

- 4.2.3 A very small minority struggled to understand the concept. These participants interpreted the Standardised Price List as a list of standardised prices. It was

suggested that the introductory text could refer to the fact that the prices of funeral products and services vary, in order to emphasize the role of the list in facilitating price comparisons between different funeral directors.

### 4.3 Preferred version of the introductory text

- 4.3.1 There were two versions of the introductory text shared with participants. In one version, the text directly addressed consumers as 'you':

*All funeral directors are legally required to publish this Price List for a standardised set of products and services, to help you think through your options and make choices, and to let you compare prices between different funeral directors.*

The other version the text referred to consumers in general as 'people':

*All funeral directors are legally required to publish this Price List for a standardised set of products and services, to help people think through their options and make choices, and to let people compare prices between different funeral directors.*

- 4.3.2 Those who preferred the wording that directly addressed consumers as 'you' did so on the basis that it felt more personal:

*"'People' is a little more clinical, it isn't as warm. Maybe at this stage planning a funeral you do want to feel like you're being looked after, rather than you're being instructed to do things." (Previous participant, arranged a funeral within the past 3 years)*

*"It's more personal at a sensitive time." (Previous participant, arranged a funeral within the past 3 years)*

This group included most of those with experience of arranging a funeral who drew on their own experience when stating this preference.

- 4.3.3 Those who preferred the wording that more indirectly addressed 'people', felt that this was a more neutral and formal choice:

*"It's like an official document, I think 'you' is a bit preachy." (Previous participant, never attended a funeral)*

This was a smaller group and only included one participant who had previously arranged a funeral and who felt that 'people' was a more inclusive word choice:

*"It gives the impression that it's for everyone." (Previous participant, arranged a funeral within the past 3 years)*

- 4.3.4 A key insight from the original research is that the Standardised Price List needs to demonstrate respect for everyone’s funeral choices, regardless of what these may be. In this context, ‘you’ seems more likely to imply a sense of agency for a consumer wanting to make their own choices.

#### 4.4 Clarity of funeral descriptions

- 4.4.1 The second draft of the Standardised Price List included descriptions of both the Attended Funeral and Unattended Funeral:

##### Attended Funeral

*This is a funeral where friends and family have a ceremony, event or service for the deceased person at the same time as their burial or cremation.*

##### Unattended Funeral

*This is a funeral where friends and family choose to have a ceremony, event or service for the deceased person at a later date and not at the same time as their burial or cremation.*

- 4.4.2 Participants did not raise any issues about the description of the Attended Funeral. Its inclusion was considered helpful in terms of creating an awareness of funeral choices amongst those with less experience:

*“It’s a really good idea to just literally spell it out because I would have had no idea.”  
(Previous participant, never attended a funeral)*

- 4.4.3 Most participants said they felt that they understood the description of the Unattended Funeral. This understanding was based on a funeral taking place on one occasion and a celebration taking place on another occasion. Amongst those who claimed to understand the description, some still struggled with the concept. It was still difficult for some to appreciate why someone would choose this type of funeral (as found in previous research).<sup>15</sup>

- 4.4.4 A small minority of new participants did not understand the description of the Unattended Funeral. Based on this new description, they thought that friends and family attended *both* the funeral (i.e. the disposition of the deceased) *and* the subsequent celebration:

*“Is this when not everyone can come to the funeral because of Covid or because they live far away?” (New participant, attended a funeral)*

These participants felt that the text should make clear that people do not attend the funeral.

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<sup>15</sup> [Funerals Market Investigation Transparency Remedies – Qualitative Research Report](#), paragraph 4.2.7

- 4.4.5 Previous participants felt that the new description of the Unattended Funeral was ‘nicer’ and ‘kinder’:

*“There could be an event or service at a later date – or not – but no-one needs to know that. It just feels a lot nicer ... so much kinder.” (Previous participant, attended a funeral)*

*“It’s saying that there may be a number of reasons why you have an Unattended Funeral ... which is much nicer than ... [just] nobody’s coming.” (Previous participant, arranged a funeral within the past 3 years)*

- 4.4.6 Comprehension of the Unattended Funeral was based on thinking that it would always be the case that the funeral (i.e. the disposition of the deceased) took place on one occasion and a celebration on another. One participant agreed that the new description was ‘softer’, but did not think it was entirely truthful, given their understanding that Unattended Funerals can be chosen because there is no one who either could or would want to attend either the funeral or choose to have a celebration. In this way, the description was not felt to reflect the range of reasons why someone might choose to purchase an Unattended Funeral.
- 4.4.7 Halfway through fieldwork, Research Works discussed this emerging finding with the CMA and a decision was taken to amend the description to say that *‘friends and family can choose to have a ceremony’*. When tested in the second half of fieldwork, the sentence was felt to convey the sense that a ceremony was optional. As an alternative, ‘may’ was suggested as sounding even more ‘optional’.
- 4.4.8 Overall, the description is likely to work best when it achieves a balance between conveying the facts (i.e. that no one attends the funeral and that people may or may not choose to have a celebration) without prompting the assumption that an Unattended Funeral is necessarily a ‘Pauper’s Funeral’ (as found in the previous research).<sup>16</sup>

## 4.5 Additional Funeral Director products and services

- 4.5.1 Overall, this text was considered helpful by participants, particularly by those who had not previously arranged a funeral. For example, one participant realised that they could arrange for a funeral director to collect the deceased, but choose another to arrange a funeral if they found a funeral director that they preferred:

*“This is a shopping list of additional items that you can choose based on your own individual circumstances.” (New participant, arranged a funeral within the past 3 years)*

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<sup>16</sup> [Funerals Market Investigation Transparency Remedies – Qualitative Research Report](#), paragraph 4.2.7

*“Even though it’s the most unpleasant things to think about, it’s really necessary.”  
(New participant, never attended a funeral)*

- 4.5.2 The text at the bottom was considered clear and helpful in terms of offering consumer choice:

*“It’s a good thing to put in because it gives the person agency in the situation ... you can take care of some of these arrangements.” (Previous participant, never attended a funeral)*

*“You’re making decisions often quite quickly in a single meeting over the space of an hour or so. Also, as a consumer you have to be aware that you can opt out ... including that line at bottom gives consumers reassurance that it is their choice at the end of the day, they aren’t obligated to buy services from the director.” (Previous participant, arranged a funeral within the past 3 years)*

A small number felt that the ‘additional’ services listed at the bottom made them wary about potential ‘hidden extras’:

*“It still seems a little bit crafty with the whole ‘extra fees’ bit ...” (Previous participant, attended a funeral)*

- 4.5.3 All participants were clear that the list only provided a selection of what funeral directors can offer.
- 4.5.4 There was some debate about which additional products/services should and should not be included in the list. For example, some felt that flowers were an obvious, missing ‘additional product/service’, others that the full range of coffins available should be mentioned or collection of the ashes or streaming services. While views differed about which of these products/services should/should not be included, all agreed that they genuinely could be perceived as additional products/services, i.e. essential for some people but not for others.
- 4.5.5 However, some ‘additional services’ listed were not perceived to be ‘additional’:

- Firstly, ‘specific religious or cultural requirements’ were not felt to be ‘additional’:

*“These are actually mandated, not additional for the people of that religion/culture.”  
(Previous participant, arranged a funeral within the past 3 years).*

Similarly, a participant from NI explained that the deceased was almost always taken home, so it ‘jarred’ to have it described as ‘additional’ and not treated as something standard. For people arranging religious funerals, the feedback suggests that including ‘specific religious or cultural requirements’ in the ‘additional products and services’ section has the potential to offend. Including this element in another part of the list (e.g. the Attended Funeral section) would be more appropriate.



- Secondly, some did not think that ‘out-of-hours collection of the deceased’s body’ could be described as ‘additional’:

*“If it happens out-of-hours there isn’t really any other choice?!” (Previous participant, arranged a funeral within the past 3 years)*

For several, this information clearly made an impact; they felt that it was shocking that this service might cost extra if it was provided out-of-hours.

- Finally, one participant could not understand how ‘pallbearers’ would be an additional cost, given the need to transport a coffin from the vehicle into the venue for the funeral. Further, a number of participants did not understand the term ‘pallbearers’. The feedback suggests that the term ‘pallbearers’ could benefit from additional explanation so that it prompts consumers to think about whether this is an additional service they wish to consider purchasing.

#### **4.6 Overall perceived usefulness of the Standardised Price List**

- 4.6.1 Overall, there was evidence to suggest that some participants would find the Standardised Price List helpful or would have found it useful in the past:

*“I realise it’s a sensitive thing, but if I had to magic up thousands of pounds [to pay for a funeral] that would not be happening, so I would have to be concerned about the prices.” (Previous participant, never attended a funeral)*

*“In this format, with the prices we would have had to pay, we would have felt a little bit more empowered to discuss options with the funeral director rather than kind of being led along a path ... I wasn’t necessarily made aware of what the actual cost would be of the service, transport etc. We were only really made aware of that when the final bill came through. It would have given us a bit more confidence to go to another funeral director and get a secondary price. Knowing that every funeral director has to supply it in this format ... gives you more control of the outcomes.” (Previous participant, arranged a funeral within the past 3 years)*

*“It’s nice to know that every funeral director will have a standardised price list, so you can narrow your choice of where you would go; the layout I know will be the same when I get both of those price lists.” (Previous participant, arranged a funeral within the past 3 years)*

*“It helps you come to an overall total easily ... do I have enough funds to cover it? It would have taken some of the awkwardness out of the discussion of price.” (Previous participant, arranged a funeral within the past 3 years)*

- 4.6.2 Others felt that the list would not be useful to them, either simply because they would prefer to arrange a funeral with a funeral director without using the list, or

because they did not understand how the list might be useful to them, given their lack of experience in arranging funerals.

- 4.6.3 Once again, the research suggests that the Standardised Price List would be helpful in a number of different ways, not just in terms of comparing prices but also in terms of managing expectations of cost, transparency regarding the costs of ‘what happens behind the scenes’ as well as providing a list of things to think about when arranging a funeral for the first time.

For example, one new participant who had arranged funeral for his father felt that it would have helped him manage his mother’s expectations of what they could afford, before having a conversation with a funeral director. At the time he had found it difficult to say to his mum they would not be able to buy some of the things that the funeral director had mentioned.

Similarly, a previous participant explained how being able to see prices before asking about particular products and services would be helpful:

*“If you ask for something, you can’t then say no after you find out the price because you’d feel you’re being cheap and that this is reflecting badly on how much you loved the deceased.” (Previous participant, arranged a funeral within the past 3 years)*

## **5. Conclusions and suggestions for further development**

### **5.1 Conclusions**

- 5.1.1 Participants in the original research felt that the improvements made to the revised draft Standardised Price List made it easier to engage with.
- 5.1.2 For most, the introductory text was clear and made the rationale for producing the list more obvious. However, a very small minority struggled to understand the concept of a Standardised Price List and interpreted it as a list of standardised prices.
- 5.1.3 The research evidence suggests that referring to consumers as ‘you’ is supported by those with experience of arranging an at-need funeral who, based on this, felt that it was more personal than referring to consumers as ‘people’. The choice of ‘you’ also seems more likely to reflect a sense of agency for consumers making their own choices. This was an important consideration that emerged from the previous research.
- 5.1.4 Overall, the inclusion of descriptions of both the Attended Funeral and Unattended Funeral was considered helpful. Although participants engaged with the description of an Unattended Funeral and most felt that they understood it, issues regarding the accuracy of the description arose: a small minority thought that friends and family attended both the funeral and celebration; others thought that there were always two events, i.e. a funeral and a celebration. This latter misunderstanding was

resolved by amending the line to read *‘friends and family can choose to have a ceremony’*, which conveyed the sense that a ceremony was optional.

- 5.1.5 The Additional Funeral Director Products and Services ‘framing’ text was considered useful, including the text which explains more about the choices that consumers can make. Participants were clear that the list only provided a selection of what funeral directors can offer.
- 5.1.6 However, some ‘additional services’ listed were not perceived to be ‘additional’, i.e. ‘specific religious requirements’, ‘out-of-hours collection of the deceased’s body’, and ‘pallbearers’ (which, in addition, was not a term all understood).
- 5.1.7 Overall, there is evidence to suggest that some participants would find the Standardised Price List helpful or would have found it helpful in the past, in a range of different ways. Those who did not feel that the list would be, or would have been, useful to them either preferred to make arrangements with a funeral director without using the list, or did not understand how the list might be useful to them, given their lack of experience in arranging funerals.

## **5.2 Future considerations**

- 5.2.1 To improve visual consistency and engagement with the Standardised Price List, the CMA may wish to consider presenting all the items for the Attended Funeral within one box.
- 5.2.2 To promote greater understanding of the Standardised Price List concept, the CMA may wish to consider pointing out that the prices of funeral products and services vary in order to emphasize the role of the list in facilitating price comparisons between different funeral directors.
- 5.2.3 To improve understanding of the Unattended Funeral, the CMA may wish to consider a description that achieves a balance between conveying the facts (i.e. that no one attends the funeral and that people may or may not choose to have a celebration) without prompting the assumption that an Unattended Funeral is necessarily a ‘Pauper’s Funeral’ (as found in the previous research).<sup>17</sup>
- 5.2.4 To avoid the risk of causing offense, the CMA may wish to consider referring to ‘specific religious or cultural requirements’ in another part of the list, i.e. not in the Additional Funeral Director Products and Services section.
- 5.2.5 It is likely to be helpful for the CMA to explain the term ‘pallbearers’ in a way that prompts consumers to think about whether this is an additional service they wish to consider purchasing.

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<sup>17</sup> [Funerals Market Investigation Transparency Remedies – Qualitative Research Report](#), paragraph 4.2.7

## **Appendices**

### **1. Research materials**

## APPENDIX A

**TOPIC GUIDE FOR INDIVIDUAL AND PAIRED DEPTH INTERVIEWS WITH ARRANGERS  
(RE-RECRUITED PARTICIPANTS)  
(20.4.21)**

**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).
- Since we last spoke, the Standardised Price List has been amended. We would like your views on these amendments.
- **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.

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

- I'm going to show you the amended Standardised Price List, on screen, for a 1 minute. During this time, please be thinking about your immediate reactions or any questions you have. **SHARE STIMULUS M**
- Immediate reactions
  - Probe: content
  - Probe: presentation
  - Probe: language/tone
- What, if anything, did this make you think?
- How did this make you feel?
- Were you surprised by anything?
- Probe: if so, what and why?
- Were you confused by anything?
- Probe: if so, what was confusing and how could these things be resolved?
- Did you have any questions?
- Probe if yes: what were they? How could these questions be addressed?
- On balance, would you say the amended Standardised Price List is better than/about the same as/worse than the version you liked best when we last spoke? Why?
- Probe (if 'same as' or 'worse'): what else should be done to improve it?

## 3. TESTING SPECIFIC ELEMENTS OF THE DRAFT PRICE LIST (5 MINUTES)

- I'd like to focus on certain parts of the amended text. Firstly, the text at the top (STIMULUS N).
- What is this saying to you?
- Is it clear what this list is? Why/why not?
- If not, how does this need to be clarified?
- Probe: do participants understand that this is a standardised list of prices that every funeral director has to produce?
- Is it clear what this list is for? Why/why not?
- Probe: do participants understand that this is meant to help people arranging funerals make choices and, potentially, compare prices?
- I'd like to show you a different version of this wording (STIMULUS P).
- What impact does the change in wording make (if any)?
- Which do you think is the more effective - and why?
- Probe: Do you prefer the 'you' wording or the 'people' wording? Why do you say that?
- Now I'd like to look at the descriptions of different types of funerals. Share STIMULUS Q & R, ROTATING ORDER. For each ask:
- Is it clear what type of funeral is being described? Why/why not?
- If not, how could this description be clarified?

- **Finally, I'd like to look at the additional funeral director products and services. Share STIMULUS S.**

- What is this saying to you?
- Is the text in yellow useful/helpful? Why/why not?
- If not, how could it be clarified?
- *Probe (if not mentioned spontaneously): do participants understand this is only a selection of what funeral directors offer?*
- *Probe (if not mentioned spontaneously): do participants understand that they don't have to buy any of these services at all (i.e. they're optional) and that they can choose to DIY some of the arrangements and/or use a different supplier.*

#### 4. DRAFT PRICE LIST VS PRICE INFORMATION RECEIVED (5 MINUTES)

- Last time you said this Standardised Price List would/wouldn't have been useful/helpful when you were arranging a funeral.
- Having seen this amended version, has your original opinion changed at all? Why/not?
- If useful/helpful, in which ways?
- Probe influence in terms of:
  - *Clarity of price information?*
  - *Thinking about price?*
  - *Discussions you had about price?*
  - *Choices you made about what type of funeral to arrange and what products/services to purchase?*
  - *Choices you made about how much to pay?*
- If not useful/unhelpful, why?

#### 5. CONCLUSION (5 MINUTES)

- From what you can recall, which version of the Standardised Price List do you prefer?  
*Probe: one of the versions you reviewed last time or the version you reviewed this time? Why?*  
*Probe (if previous version is preference): what else should be done to improve the new version?*
- **Thank you for your time and contribution to the research. Do you have any further comments or questions to ask?**

## APPENDIX B

### TOPIC GUIDE FOR INDIVIDUAL AND PAIRED DEPTH INTERVIEWS WITH ARRANGERS (NEWLY RECRUITED PARTICIPANTS) (20.4.21)

#### 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)

- **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)?
- **Thank you for telling me about your experience.**
- **I'm going to share with you the Standardised Price List, which funeral directors will be required to display.**
- **If this discussion becomes uncomfortable, please just tell me and we can take a break or move on – as you wish.**

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

- **I'm going to show you the Standardised Price List, on screen, for a 1 minute. During this time, please be thinking about your immediate reactions or any questions you have. SHARE STIMULUS M**
  - Immediate reactions
    - *Probe: content*
    - *Probe: presentation*
    - *Probe: language/tone*
  - What, if anything, did this make you think?
  - How did this make you feel?
  - Were you surprised by anything?
    - *Probe: if so, what and why?*
  - Were you confused by anything?
    - *Probe: if so, what was confusing and how could these things be resolved?*
  - Did you have any questions?
    - *Probe if yes: what were they? How could these questions be addressed?*

#### 4. TESTING SPECIFIC ELEMENTS OF THE DRAFT PRICE LIST (5 MINUTES)

- **I'd like to focus on certain parts of the text. Firstly, the text at the top (STIMULUS N).**

- What is this saying to you?
- Is it clear what this list is? Why/why not?
- If not, how does this need to be clarified?
- *Probe: do participants understand that this is a standardised list of prices that every funeral director has to produce?*
- Is it clear what this list is for? Why/why not?
- *Probe: do participants understand that this is meant to help people arranging funerals make choices and, potentially, compare prices?*

- **I'd like to show you a different version of this wording (STIMULUS P).**

- What impact does the change in wording make (if any)?
- Which do you think is the more effective - and why?
- *Probe: Do you prefer the 'you' wording or the 'people' wording? Why do you say that?*

- **Now I'd like to look at the descriptions of different types of funerals. Share STIMULUS Q & R, ROTATING ORDER. For each ask:**

- Is it clear what type of funeral is being described? Why/why not?
- If not, how could this description be clarified?

- **Finally, I'd like to look at the additional funeral director products and services. Share STIMULUS S.**

- What is this saying to you?
- Is the text in yellow useful/helpful? Why/why not?
- If not, how could it be clarified?
- *Probe (if not mentioned spontaneously): do participants understand this is only a selection of what funeral directors offer?*
- *Probe (if not mentioned spontaneously): do participants understand that they don't have to buy any of these services at all (i.e. they're optional) and that they can choose to DIY some of the arrangements and/or use a different supplier.*

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

- To what extent, if at all, would this have been useful/helpful when you were arranging a funeral?
- If useful/helpful, in which ways?
- Probe influence in terms of:
  - *Clarity of price information?*
  - *Thinking about price?*
  - *Discussions you had about price?*
  - *Choices you made about what type of funeral to arrange and what products/services to purchase?*
  - *Choices you made about how much to pay?*
- If not useful/unhelpful, why?

**6. CONCLUSION (5 MINUTES)**

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

## APPENDIX C

**TOPIC GUIDE FOR INDIVIDUAL DEPTH INTERVIEWS WITH ATTENDERS/NON-ATTENDERS  
(RE-RECRUITED PARTICIPANTS)  
(20.4.21)**

**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).
- Since we last spoke, the Standardised Price List has been amended. We would like your views on these amendments.
- **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.

## 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?*

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

- **I'm going to show you the amended Standardised Price List, on screen, for a 1 minute. During this time, please be thinking about your immediate reactions or any questions you have. SHARE STIMULUS M**
- Immediate reactions
  - *Probe: content*
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- What, if anything, did this make you think?
- How did this make you feel?
- Were you surprised by anything?
- *Probe: if so, what and why?*
- Were you confused by anything?

- *Probe: if so, what was confusing and how could these things be resolved?*
- Did you have any questions?
- *Probe if yes: what were they? How could these questions be addressed?*
- On balance, would you say the amended Standardised Price List is better than/about the same as/worse than the version you liked best when we last spoke? Why?
- *Probe (if 'same as' or 'worse'):* what else should be done to improve it?

#### 4. TESTING SPECIFIC ELEMENTS OF THE DRAFT PRICE LIST (5 MINUTES)

- **I'd like to focus on certain parts of the amended text. Firstly, the text at the top (STIMULUS N).**

- What is this saying to you?
- Is it clear what this list is? Why/why not?
- If not, how does this need to be clarified?
- *Probe: do participants understand that this is a standardised list of prices that every funeral director has to produce?*
- Is it clear what this list is for? Why/why not?
- *Probe: do participants understand that this is meant to help people arranging funerals make choices and, potentially, compare prices?*

- **I'd like to show you a different version of this wording (STIMULUS P).**

- What impact does the change in wording make (if any)?
- Which do you think is the more effective - and why?
- *Probe: Do you prefer the 'you' wording or the 'people' wording? Why do you say that?*

- **Now I'd like to look at the descriptions of different types of funerals. Share STIMULUS Q & R, ROTATING ORDER. For each ask:**

- Is it clear what type of funeral is being described? Why/why not?
- If not, how could this description be clarified?

- **Finally, I'd like to look at the additional funeral director products and services. Share STIMULUS S.**

- What is this saying to you?
- Is the text in yellow useful/helpful? Why/why not?
- If not, how could it be clarified?
- *Probe (if not mentioned spontaneously): do participants understand this is only a selection of what funeral directors offer?*
- *Probe (if not mentioned spontaneously): do participants understand that they do not have to buy any of these services at all (i.e. they're optional) and that they can choose to DIY some of the arrangements and/or use a different supplier.*

## 5. CONCLUSION (5 MINUTES)

- From what you can recall, which version of the Standardised Price List do you prefer?  
*Probe: one of the versions you reviewed last time or the version you reviewed this time?*  
*Why?*  
*Probe (if previous version is preference): what else should be done to improve the new version?*
- **Thank you for your time and contribution to the research. Do you have any further comments or questions to ask?**

## APPENDIX D

**TOPIC GUIDE FOR INDIVIDUAL DEPTH INTERVIEWS WITH ATTENDERS/NON-ATTENDERS  
(NEWLY RECRUITED PARTICIPANTS)  
(20.4.21)**

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- **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.



## 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)

- **I'm going to show you the Standardised Price List, on screen, for a 1 minute. During this time, please be thinking about your immediate reactions or any questions you have. SHARE STIMULUS M**
  - Immediate reactions
    - *Probe: content*
    - *Probe: presentation*
    - *Probe: language/tone*

- What, if anything, did this make you think?
- How did this make you feel?
  
- Were you surprised by anything?
- *Probe: if so, what and why?*
- Were you confused by anything?
- *Probe: if so, what was confusing and how could these things be resolved?*
- Did you have any questions?
- *Probe if yes: what were they? How could these questions be addressed?*

#### 4. TESTING SPECIFIC ELEMENTS OF THE DRAFT PRICE LIST (5 MINUTES)

- **I'd like to focus on certain parts of the text. Firstly, the text at the top (STIMULUS N).**

- What is this saying to you?
- Is it clear what this list is? Why/why not?
- If not, how does this need to be clarified?
- *Probe: do participants understand that this is a standardised list of prices that every funeral director has to produce?*
- Is it clear what this list is for? Why/why not?
- *Probe: do participants understand that this is meant to help people arranging funerals make choices and, potentially, compare prices?*

- **I'd like to show you a different version of this wording (STIMULUS P).**

- What impact does the change in wording make (if any)?
- Which do you think is the more effective - and why?
- *Probe: Do you prefer the 'you' wording or the 'people' wording? Why do you say that?*

- **Now I'd like to look at the descriptions of different types of funerals. Share STIMULUS Q & R, ROTATING ORDER. For each ask:**

- Is it clear what type of funeral is being described? Why/why not?
- If not, how could this description be clarified?

- **Finally, I'd like to look at the additional funeral director products and services. Share STIMULUS S.**

- What is this saying to you?
- Is the text in yellow useful/helpful? Why/why not?
- If not, how could it be clarified?
- *Probe (if not mentioned spontaneously): do participants understand this is only a selection of what funeral directors offer?*
- *Probe (if not mentioned spontaneously): do participants understand that they do not have to buy any of these services at all (i.e. they're optional) and that they can choose to DIY some of the arrangements and/or use a different supplier.*

**5. CONCLUSION (5 MINUTES)**

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

## APPENDIX E

STIMULUS  
20.4.21

STANDARDISED PRICE LIST		Stimulus M
<p>All funeral directors are legally required to publish this Price List for a standardised set of products and services, to help you think through your options and make choices, and to let you compare prices between different funeral directors.</p>		
<b>ATTENDED FUNERAL (funeral director's charges only)</b>		£xxxx
<p>This is a funeral where family and friends have a ceremony, event or service for the deceased person at the same time as their burial or cremation.</p>		
<b>Taking care of all necessary legal and administrative arrangements</b>		£xxx
Collecting and transporting the deceased person from the place of death (normally within 15 miles of the funeral director's branch premises) into the funeral director's care		£xxx
Care of the deceased person before the funeral in appropriate facilities. The deceased person will be kept at [both] the funeral director's branch premises (and other premises)		£xxx
Providing a coffin suitable for burial or cremation – this will be made from [insert description of the coffin]		£xxx
Viewing of the deceased person for family and friends, by appointment with the funeral director (optional service)		£xxx
At a date and time you agree with the funeral director, taking the deceased person direct to your choice of cemetery or crematorium (which can be up to 20 miles from the funeral director's branch premises) in a hearse or other appropriate vehicle – this will be using [insert description of vehicle style and make]		£xxx
<p><b>UNATTENDED FUNERAL (if offered)</b></p> <p>This is a funeral where family and friends choose to have a ceremony, event or service for the deceased person at a later date and not at the same time as their burial or cremation.</p>		
<b>Burial (funeral director's charges only)</b>		£xxxx
<b>Cremation (funeral director's charges plus cremation fee)</b>		£xxxx
<p><b>FEE'S YOU MUST PAY</b></p>		
For an Attended or Unattended burial Funeral, the burial fee. <sup>1</sup>		£xxxx to
In this local area, the typical cost of the burial fee is:		£xxxx
For a new grave, you will also need to buy the plot for an existing grave with a memorial in place, you will also need to pay a reinterment fee. In addition, the cemetery may charge a number of other fees.		£xxxx to
For an Attended cremation Funeral, the cremation fee. <sup>2</sup>		£xxxx to
In this local area, the typical cost of a cremation is:		£xxxx
<p><b>ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES</b></p> <p>This funeral director can supply a range of optional, additional products and services, or they can arrange (on your behalf) for a third party to supply them. These include:</p>		
Out-of-hours collection of the deceased's body		£xx
Additional transfers of the deceased's body (e.g. to their home)		£xx
Additional viewing(s)/out-of-hours viewing(s)		£xx
Specific religious or cultural requirements	Price on request	
Funeral officiant (minister, celebrant etc.)		£xx
Palbearers		£xx
<p>The funeral director can give you a full list of what they can supply. They are likely to charge for these additional products and services, so you may choose to take care of some arrangements without their involvement, or you can use a different supplier.</p>		
<p><sup>1</sup> This fee (which is sometimes called the interment or interment fee) is the charge made for digging a new grave, or for reopening and closing an existing grave.</p> <p><sup>2</sup> In England, Wales and Northern Ireland, you may also need to pay a Medical Referee (doctor's) Fee.</p>		

## Stimulus N

## Standardised Price List

All funeral directors are legally required to publish this Price List for a standardised set of products and services, to help you think through your options and make choices, and to let you compare prices between different funeral directors.

Stimulus P

## Standardised Price List

All funeral directors are legally required to publish this Price List for a standardised set of products and services, to help **people** think through **their** options and make choices, and to let **people** compare prices between different funeral directors.

Stimulus Q

## Attended Funeral

This is a funeral where friends and family have a ceremony, event or service for the deceased person at the same time as their burial or cremation.

Stimulus R1

## Unattended Funeral

This is a funeral where friends and family choose to have a ceremony, event or service for the deceased person at a later date and not at the same time as their burial or cremation.

Stimulus S

## Additional funeral director products and services

This funeral director can supply a range of optional, additional products and services, or they can arrange (on your behalf) for a third party to supply them. This includes:

Out-of-hours collection of the deceased's body	£xx
Additional transfers of the deceased's body (e.g. to their home)	£xx
Additional viewing(s)/out-of-hours viewing(s)	£xx
Specific religious or cultural requirements	Price on request
Funeral officiant (minister, celebrant etc.)	£xx
Pallbearers	£xx

The funeral director can give you a full list of what they can supply. They are likely to charge for these additional products and services, so you may choose to take care of some arrangements without their involvement, or you can use a different supplier.

**APPENDIX F****ADDITIONAL STIMULUS****23.4.21**

Stimulus R2

## Unattended Funeral

This is a funeral where friends and family **can** choose to have a ceremony, event or service for the deceased person at a later date and not at the same time as their burial or cremation.