

FUNERALS MARKET INVESTIGATION

The Funerals Market Investigation Order 2021

Consultation questions

We are seeking written representations on the whole of the Draft Order and draft Explanatory Note. However, to assist interested persons in making written representations, we have set out below some questions on areas we are particularly interested in obtaining views.

1. Is the Standardised Price List (see Part A to Schedule 1 of the draft Order) appropriately presented?

No. There is a mix of funeral director fees, and burial and cremation fees. The two are separate. Funeral directors normally provide their services in several different crematoria and burial grounds, in which the fees vary, therefore it is not helpful to show the cost of one site only, and it could get very complicated to show the costs in several sites. The cost of a burial is dependent on different factors, such as whether the exclusive right of burial in a grave is already purchased, or if it is intended to purchase the rights for to a new grave at the time of the burial; whether the person was a resident of the area in which the burial ground is located; what depth the grave is to be dug for; whether a memorial needs to be removed before the grave can be prepared for burial. An indicative price on a funeral director's standardised price list is not necessarily helpful, as fees can vary from a few hundred pounds to several thousand pounds, depending on the family's choice. The funeral director's standardised price list should only concern itself with the costs the funeral director charges to a family. Other costs can be given in writing to the family as part of an estimate once their needs have been determined.

2. Does the Standardised Price List appropriately describe the items that are included under the Attended Funeral?

No. The standardised price list does not allow for a choice of coffin (or to not have a coffin); there are many different types of coffin, casket and shrouds available made from a variety of materials, and some people choose not to use a coffin for religious or personal reasons. Perhaps a better figure to show is the funeral director's mark up on a coffin, ie what they will add on to the price that they pay for a coffin.

Whilst transparency on pricing is important, the standardised price list type of approach is reinforcing the traditional approach to funerals that favours the funeral company rather than the bereaved customer. It is becoming increasingly apparent, through research (eg [Funeral experts by experience: What matters to them](#)), and through new style funeral directors (eg Poetic Endings, Poppy's Funerals, and see [The old-fashioned funeral is dying as we look for more positive and personal ways to say goodbye \(telegraph.co.uk\)](#)), that families need to be able to express what they want for a funeral rather than trying to fit them in to a Victorian style of funeral that is no longer universally relevant.

There are some elements that are relatively simple to provide a price for, eg collection of the deceased person; arranging a viewing for the family at the funeral director's premises; completing burial or cremation paperwork. There is not a one size fits all when it comes to arranging a funeral; some are relatively simple to arrange whereas others are complex and require more input from the funeral company. Perhaps an hourly rate could be shown rather than a fixed price?

There is no reference to any prices for embalming or preparation of the body for viewing.

Regarding the footnote on page 20, please do not use the term 'internment' as this is entirely different to an interment.

The important thing is that a family should be entitled to a fully costed estimate based on their informed choices regarding the funeral.

3. Do you agree with the items that are included under the Attended Funeral and Unattended Funeral (see Part B and Part C to Schedule 1 of the draft Order)?

We have concerns about this one-size-fits-all approach. It is rare that a funeral follows an exact pattern, for example a family may wish to view the deceased on more than one occasion prior to the funeral; the family may wish the route the hearse takes to pass by certain meaningful landmarks etc.

We can see the benefit of having a comparison price for a set standard of funeral for families to compare different firms, but it should be understood that families may wish to have different elements added or excluded.

4. Funeral Directors must maintain a register of any material charitable donations, contributions or payment of gratuities. Material has been defined as any individual or cumulative donation, contribution or payment within any 12-month period of £250 or more (see Article 7 of the draft Order and paragraph 71 of the draft Explanatory Note). Is £250 an appropriate de minimis figure?

No comment to make on this

5. Crematorium Operators must provide price information to local funeral directors and customers on a Crematorium Standard Fee Attended Service; a Crematorium Unattended Service if offered by the Crematorium Operator; and a Crematorium Reduced Fee Attended Service if offered by the Crematorium Operator (see Article 8(5) of the draft Order). Do these names appropriately identify the three services?

Yes

6. Articles 9 and 10 of the Order require Funeral Directors with five or more branches and ten or more branches to provide certain information to the CMA. Schedule B and Schedule C to the Explanatory Note list funeral directors with five or more branches and ten or more branches respectively. Please inform us if you consider your own or another Funeral Director business is erroneously included or excluded from the lists in these schedules.

7. If a party is aware that it is not compliant with any part of the Order, it must report this non-compliance to the CMA within 14 days of becoming aware that it is not compliant (see Article 11(6) of the draft Order). Is 14 days sufficient time for parties to report non-compliance to the CMA? If not, please give reasons.

8. The substantive requirements of the Order will come into force three months after the Order is made. Does this allow sufficient time for parties to make the necessary changes to their systems and processes so that they are in a position to comply with the requirements of the Order? If not, please give reasons.

For crematoria, this is acceptable.

We wonder how the data required from crematoria operators is going to be used by the CMA? The data as it stands does not seem particularly useful, eg to show income without also showing expenditure seems an unusual reporting tool.