Time to talk about quality and standards

What people assume, want and expect from funeral directors

A report by

TRAJECTORY

Dignity®

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Foreword by Simon Cox

This report is the most comprehensive study of funeral directors ever published in the UK, exploring how people perceive and expect funeral directors to operate.

As one of the leading funeral services providers in the UK, we believe it is important for people to have a better understanding of what good looks like in our profession so they can make more informed choices. We commissioned the research because we are committed to improving customer experience and leading standards of best practice in our industry.

Whilst there has been plenty of information published in recent years about funeral costs, there is very little insight into what people want or expect from funeral directors. Equally, our profession has not always been strong on providing information to bereaved families about the services they provide and why these can be trusted.

Over the last year, we have now conducted substantive research studies looking across Funeral Plans, Crematoria and Funeral Director services. Together, these form a comprehensive review of the whole market that provides robust evidence and significant consumer insight across a range of important topics.

Competition driving innovation

The funeral market has become more competitive in recent years and while this has led to increased choice, we have also seen rising prices.

The number of funeral locations has nearly doubled over the last 20 years, with the number of premises rising to 7,000[1] employing approximately 22,000 workers.[2] a near doubling. At the same time, the annual number of UK deaths has remained in or around 600,000.[3] In just the last 3 years alone, independent research has shown there has been a 12%[4] rise in the number of funeral director premises on the high street.

The reality of competition means that businesses have to work harder for their customers. We have seen big market innovations delivering a wider range of products and services that can cater for people at different price points.

Clearer pricing

Concern over funeral costs and calls for greater transparency have featured regularly in the news over the past decade since Sun Life[5] and Royal London[6] started publishing their annual studies.

On one level, these studies are a useful barometer and are beginning to indicate the rise in average funeral costs is slowing. On another, this only tells half the story because they provide no guidance on how price relates to the quality and service provided to customers by funeral directors.

Dignity has made its prices clear, but not everyone in our sector does. Our prices are clear at branch level and nationally through our telephone service. We already publish our simple funeral, direct cremation and crematoria prices on our website. Our remaining prices will be added online before April 2019, ahead of the deadline proposed by our trade body of 2020.

Quality counts

We believe the biggest factor missing in conversations around the funeral sector is quality when it comes to caring for the deceased.

Our research tells us that care of the deceased is more important to customers than cost, yet currently they have little or no independent assessment of the standards they can expect in this critical aspect of funeral provision. Our research also found variation in standards across all aspects of funeral service.

This has been made more confusing with the introduction of funeral comparison websites. It is not always obvious that the pricing information provided through these sites is accurate, unbiased or accurately reflects quality of the services that customers say is important to them. As with all markets, what seems like a lower price can also come with less service or lower quality standards.

Against this backdrop, it is easy to see why the need for proper facilities is more important today than it has ever been - particularly given the average time between death and a funeral in the UK has elongated from under 10 days to over 3 weeks in under 20 years.[7] At Dignity, all families have access to proper mortuary facilities and embalming.[8]

Regulation assumed

What is most striking about this research is the common misconception among consumers and policy influencers that the funeral sector is regulated or operates to minimum required standards.

We found nine in ten consumers expect or assume minimum professional standards are properly enforced.[9] Yet the reality is that there are no barriers to entry to becoming a Funeral Director, no regulation, weak minimum standards and little or no enforcement mechanisms where industry “standards” are not met.

As part of our research, we commissioned an independent research to mystery shop funeral directors and not one allowed the customer to view their “back of house” facilities.[10] This is alarming because it suggests bereaved families have no way of ensuring the bodies of their loved ones are well looked after and rely solely on trust, which our research suggests is sometimes misplaced.

A significant amount of excellent work has already taken place in Scotland to address this situation, where solutions to many of the issues raised in this report are actively being considered. We would urge policymakers in England, Wales and Northern Ireland to follow this lead.

Raising standards together

We want to work collaboratively with industry partners and other stakeholders to improve standards in the funerals sector.

Over the coming months Dignity will be developing a White Paper considering the options for improving regulation. We will also be considering how customers can more accurately assess and compare different funeral directors, including the quality of their service and facilities. We will be exploring tools that can improve the transparency of information available and working collaboratively with partners to get their input on the options.

We believe it is a really opportune moment to be exploring ways of improving standards, bringing greater transparency and building trust. This report, alongside the evidence being gathered by the Competition and Markets Authority and HM Treasury, provides a richer evidence base than ever before on how our sector is delivering for people.

There is a great opportunity to ensure regulation and our approach to upholding quality meets the real needs and expectations of consumers. We look forward to working with everyone involved in caring for the deceased and providing funeral services to their loved ones in grasping this opportunity.

Simon Cox
Head of Insight, Dignity

1 Matter Communications, Dignity funeral directors universe analysis 2018
2 Office for National Statistics, Number of funeral workers in the UK
3 Office for National Statistics: UK population and health tables: 2017 update; NRS, NISRA and ONS provisional annual deaths for 2017
4 Local Data Company, number of funeral directors or monumental masons, annual data to Dec, consistent methodology
5 Sun Life, Cost of dying report 2017
6 Royal London, National funeral cost index report 2017

7 Dignity internal customer data
8 Trajectory Limited, Dignity funeral director quality and standards research programme 2017-2018
9 Trajectory Limited, Dignity funeral director quality and standards research programme 2017-2018
10 Trajectory Limited, Dignity funeral director quality and standards research programme 2017-2018

Executive summary

Introduction

Historically, funerals were the preserve of families and communities, but since the industry was professionalised around 1900 the role of the funeral director has changed. Today there are around 7,000[1] funeral directors carrying out c600,000 funerals a year[2].

Around two thirds of funeral homes are estimated to be independent, small or medium sized firms, operating in a local area or town. The remainder of the sector is formed of corporate providers – Co-Op Funeralcare (1,242 funeral locations[3]) and Dignity plc (831 funeral locations).

The number of deaths in the UK today (c600,000 in 2017)[4] is not so different to the number in 1890 (c640,000)[5]. But the death rate is much lower and life expectancy has increased substantially, meaning it is now normal to die old when it used to be normal to die young.

Many people have little knowledge of or experience of handling a body or arranging a funeral, making the process disorientating and distressing.

Talking about death, miscarriage, still birth and terminal illness was once socially taboo – a strictly private affair approached with a stiff upper lip or spoken about in hushed tones. Nowadays people are encouraged to talk about and plan for death.

Funerals are changing too – they are less religious and more secular, less likely to be burials and more likely to be cremations. There are also growing numbers of alternative funerals, including DIY funerals, direct cremations and eco-funerals (for example natural or woodland burial).

The Customer Journey

Most consumers do not perceive there to be a wide range of choice available, and see funeral directors as offering a consistent level of service. Shopping around purely on price is also considered distasteful by some.

If the deceased need to be collected from the family home this can mean a decision is made very quickly, truncating choice.

Around a fifth (21%) of arrangers considered more than one funeral director before making their choice, and this consideration was chiefly about finding out information. The only comparable statistic in recent years is 10% (in 2010)[6], evidencing that shopping around has also arrived in the funeral sector (but low by comparison to other sectors).

Bereavement comes with an enormous practical and emotional burden and consumers perceive the role of the funeral director as removing some of that burden.

Funerals can be expensive and price is a consideration but often not the main one. Some arrangers are reluctant to appear cheap and perceive a relationship between price paid and amount of love given.

Most commonly, consumers state that they are looking for a funeral director that is the best fit for their family – this means forming a personal connection with an empathetic and expert professional who can lift the burden of arranging the funeral.

95% of consumers say that care of the deceased is a top priority, but it is rarely discussed. This is because some are reluctant to discuss sensitive aspects of their loved one's care, and because of the widespread assumption of common standards and regulation.

Customer views of the services they see and experience

Consumers have a hierarchy of needs from funeral services. Consumers have high expectations of funeral services overall and expect specific things at each stage of the process.

Their top priorities are that the funeral runs smoothly (75% say this is very important) and the deceased is cared for (73%).

Beyond these, there are a number of secondary priorities, including that all staff are trained (66%), price transparency (66%) and being flexible and understanding about arrangements (62%).

Lesser priorities include funeral directors having the right cars or vehicles (45%), keeping costs as low as possible (43%) and keeping in touch after the funeral (23%).

Consumers are divided on the prominence of funeral homes, some welcome their presence on the high street while others would prefer them to be tucked away.

38% of recent funeral arrangers experienced the funeral directors coming to the home to collect the deceased. On these occasions they expect the funeral director to be well presented, to carry out identification procedures and note personal items and to carry out a hazard assessment.

When making arrangements for the funeral, consumers expect to be able to customise the service to their needs, and to make arrangements with a trained member of staff. They expect a named contact and for prices to be fixed prior to the funeral.

44% of recent funeral arrangers viewed their loved one before the funeral. Funeral services should ensure that individuals are prepared for the experience of seeing their loved one and that chapels of rest are appropriate and respectful.

On the day of the funeral, consumers expect the funeral director to be aware of the number of attendees and to carry out all necessary identity checks on the deceased. Consumers also expect the cars funeral directors use to be either Jaguars or Mercedes and be less than five years old.

Consumers are satisfied with the service they receive from funeral directors, with only 4% expressing dissatisfaction – a remarkably high level of satisfaction and one that is higher than many other industry sectors.[7]

Customer views and expectations of 'behind the scenes'

Care of the deceased is highly important to consumers but they have no available evidence to assess this. Unwillingness to ask questions about detailed aspects of care and an assumption of regulation mean that this is rarely vocalised.

92% of consumers expect funeral directors to have some form of regulation or oversight.

39% of recent funeral arrangers assume, rather than know, where their loved ones are being kept prior to the funeral.

Consumers expect mortuary facilities to be clinical environments, staffed by personnel with relevant training and qualifications.

The majority of consumers expect common standards to exist in facilities (53%) and training (55%) across the sector. Nearly four-fifths of consumers (78%) expect prices to vary.

Consumers categorised and rated poorer back of house facilities as unacceptable.

Expert and professional experiences of funeral director facilities and services

A range of experts and professionals were consulted to provide an industry view on quality and standards, including police officers, ministers, celebrants, doctors, embalmers, registrars and coroners.

They confirmed that there are a range of standards and practices across the industry, and poor quality service exists.

Testimony from ministers, celebrants, hospice workers and coroner's officers revealed a range of standards in conduct and communication, including preparation for collection of deceased, organisation and arrangement of the funeral and levels of technology use.

Testimony from embalmers, doctors and others with access to the 'back of house' facilities confirmed that there are wide ranging standards here, including facilities unfit for preservation procedures, premises that lack refrigeration or adequate storage of the deceased and procedures that show disrespect to the deceased.

These experts and professionals generally asserted that Dignity's standards in all areas are typically at the premium end of the market.

The future of funeral directing

Although consumers display little appetite for change from funeral directors themselves, there are signs that the nature of funerals is changing, with rises in eco-funerals, DIY funerals and direct cremation.

1 Matter Communications, Dignity funeral directors universe analysis 2018
2 Office for National Statistics, National Records for Scotland and Northern Ireland Statistics and Records Agency provisional annual deaths for 2017
3 Local Data Company Report 2018
4 Office for National Statistics: UK population and health tables: 2017 update; NRS, NISRA and ONS provisional annual deaths for 2017
5 Office for National Statistics: UK population and health tables: 2017 update; NRS, NISRA and ONS provisional annual deaths for 2017
6 Sun Life, Cost of dying report 2017

7 https://www.instituteofcustomerservice.com/research-insight/uk-customer-satisfaction-index

More than one in five consumers (21%) consider more than one funeral director and new tools are available that allow comparison online.

Different business models exist in the industry, from 'full service' firms that have all facilities under one roof to 'hub and spoke' models where satellite branches draw resources from a larger centre. Most consumers expect funeral premises to be 'full service' but are comfortable with the hub and spoke model.

The future may bring different models, including a 'National Hub' model, which would involve a much larger centre that was a separate business to the satellites. Consumers reject this model, with 56% either describing it as unacceptable or saying they would not want to use it themselves.

Consumers also reject a hypothetical 'multiple direct to crematorium' model where multiple deceased are taken from the mortuary to the crematorium in one vehicle. 81% of consumers either said this model was unacceptable or not one they would want to use.

Senior figures in the industry expect the rise in alternative types of funeral to continue as more customers demand different types of funeral entirely, or wish to make traditional funerals more bespoke.

This personalisation could disrupt the industry significantly, leading to greater fragmentation as different funeral services specialise in particular types of funeral.

Implications, key findings and actions

Consumer reaction

80% of consumers demand stronger regulation of funeral services.

The majority of consumers expect mortuary facilities to be clean and clinical, for all deceased to be refrigerated and to be looked after by trained staff.

Key findings

Consumers expect the industry to be regulated and are surprised and worried to find out that it is not.

Consumers' expectations from funeral services are high, with the main considerations being the smooth running of the funeral itself and care of the deceased.

Currently, consumers are having their needs met by the funeral services they use – but their satisfaction is in part based on the assumption of common standards or regulation, training and consistent quality.

Expert testimony reveals a wide range of standards and practices in the funeral sector at each stage of the journey – including collection, care of the deceased and the funeral itself.

There is an appetite for more open discussions about death that facilitates greater education, but taboos continue.

Key implications

A system of independent inspections that can verify that 'back of house' facilities meet customers' minimum standards would provide reassurance and could be discreetly communicated in the form of publicly visible star rating (akin to the Food Standards Agency ratings).

Cost is important for customers, but superseded by almost all other elements of funeral services, the industry needs to carry out further research and to have further discussions on how best to handle this tricky issue.

There is an appetite for more open discussions about death that facilitates greater education, but taboos continue. The funeral services industry should do more to educate consumers and customers about the services they perform and the options open to them.

Introduction and summary of methodology

Each death is different and the circumstances of bereavement are affected by a myriad of factors from the wishes of the deceased to the experiences and preferences of the loved ones tasked with arranging a fitting service. This report sets out to understand what the people who use funeral services need and expect from them as well as what their assumptions about the industry are. These people are varied and include both typical customers who are arranging funerals for their loved ones, attendees of funeral services and individuals who come into contact with funeral services as part of their professional lives.

The services offered by funeral firms are also varied. Our report explores what customers expect – and what they have experienced – from the 'front of house' services and facilities to which they have been exposed. This includes elements of customer service and value for money in both arranging and attending the funeral. The report also explores expectations of 'behind the scenes' services that regular customers would not see, including facilities and care of the deceased. To understand this more hidden aspect of funeral services in more detail we have conducted industry research that has shed light on how different funeral services operate and the wide range of standards in the sector.

The insight in this report is underpinned by a comprehensive and robust programme of primary research encompassing consumers, the funeral industry and Dignity itself. In brief, the research elements are as follows:

Industry research

- **Professionals:** 24 qualitative interviews and 22 survey responses with individuals working in a variety of professions that come into regular contact with funeral services (including police officers, coroners, hospice workers, embalmers, celebrants and ministers) to understand range of standards and practices in both 'front of house' and 'behind the scenes' services
- **Funeral directors:** Mystery shopping of 75 funeral director premises across England and Scotland to understand variation in customer service approaches and condition of 'front of house' premises. We also intended to capture information about 'back of house' facilities but were not granted access.

Consumer research

- **Qualitative research:** three focus groups with funeral arrangers, two focus groups with funeral attendees and 36 household depth interviews with funeral arrangers were conducted to understand in consumers' own words what their specific experiences had been and their expectations of funeral services. This research took place in Bristol, Cardiff, Glasgow, Leeds, London, Nottingham, Manchester and Slough and was used to inform quantitative research
- **Quantitative research:** online survey of 3,008 UK consumers, including 2,008 people who had arranged a funeral in the last three years and 1,000 who had not

In all of the consumer research efforts were taken to ensure we captured consumers' natural or organic opinions and knowledge about funeral service. The moderators did not reveal information about the funeral industry, or contradict assumptions, until the end of the interviews and survey. At this point, the moderators showed images of a wide range of funeral home premises, including exterior images, images of receptions and arrangement rooms and images of behind the scenes facilities, including mortuaries. These images are not reproduced in this report, but some data and information that illustrates consumers' reactions to them are.

Consumers' views on crematoria and ashes were not included in the scope of this research. Detailed findings related to this are contained within the companion report, *Cost, Quality, Seclusion and Time – What do UK customers want from a cremation funeral?*

In addition to the methodology above, several individuals were interviewed during the development of this report:

- Steve Wallis, Commercial Director, Dignity
- Rosie Inman-Cook, Manager, Natural Death Centre
- Abi Pattenden, President, National Association of Funeral Directors

We would like to thank them for giving their time to support this report.

This comprehensive research approach, undertaken by independent strategic research consultancy Trajectory, has allowed us to look at the expectations individuals have of funeral services and how well funeral services are meeting these needs. The research findings are presented in Chapters 4-8 of this report, but first we look at the evolving role of funerals and funeral directors, which sets the important historical and current context for this research.

Terminology

Throughout, we have grouped consumers into two categories. **Arrangers** are individuals who have arranged a funeral for a loved one in the last three years. **Non-arrangers** are those who either haven't arranged a funeral ever or who have arranged one more than three years ago. Most non-arrangers have attended a funeral in the past but a small number (15%) have not. In addition to this, where we have used the term "customer" we are referring to the responses of arrangers; where the term "consumer" is used we re referring to the broader consumer response. Both of these groups are free-found consumer respondents not sourced from Dignity customers.

Arrangers are not to be confused with Funeral Service Arrangers which is a common job title in the sector. Wherever we refer to people employed in the sector we use their full job title (e.g. Funeral Service Arranger, Funeral Service Operative, Funeral Director). All references to **arrangers** are to consumers who have helped organise a funeral for their loved ones in the last three years.

A brief history of funerals and funeral directors

Introduction

Very few people in the UK today are buried or cremated without using a funeral director. Although there is now a small but growing interest in organising DIY funerals (and websites to support this) and direct to crematoria funerals, for most people when they must arrange a funeral, the normal option is to use a funeral director. Today in the UK there are an estimated 7,000[1] funeral director branches carrying out 600,000[2] funerals each year.

This is in contrast with the past when a funeral would have been very much a family affair or at least, dealt with by the local community. People were nursed and died at home, they were laid out at home by friends or neighbours (it was common for the local midwife to lay out bodies), kept at home until their funeral then buried within walking distance of home at their local churchyard or cemetery – being carried there by mourners. As British society has changed, we have less experience of death and connection with it – we live longer and healthier lives and are far more likely to live in more urban areas away from where we are buried or cremated. Many adults have never seen a dead body, let alone handled one and for many people when a loved one dies, it is overwhelming and disorientating. Not knowing where to start, as a matter of course they turn to a funeral director.

A brief history

The Victorian era brought us many of the traditions that we still associate with funerals. The death rate in the burgeoning industrial towns and cities was high. Death became associated with disease and people wanted the body removed from the home hence the introduction of chapels of rest and funeral parlours. Funerals became more public, longer, elaborate and expensive. The stigma of a pauper's funeral was huge - even poor families joined Burial Clubs where they made weekly contributions to save for their funerals. Middle class families hired hearses with black horses, professional mourners, pallbearers and paid for elaborate floral displays, invitations, and a feast or wake after the funeral for mourners.

In 1898 a group of enthusiastic undertakers set up the British Institute of Undertakers to "raise the status of the profession". There was a need for an association that "...should watch over the interests of the trade, and which... would earn the respect of municipal and governing bodies" and that "the BIU do all in its power to petition or otherwise to get parliament to make some form of compulsory registration.[3]"

The Institute became the British Undertakers Association in 1901. By 1904 there were an estimated 10,000 employees or workers in the UK with associations in London, Liverpool, Hull and the north of England. That year the first ever trade fair and convention was held at the Co-operative Hall in Manchester where coffin suppliers and manufacturers of coffin linings and furnishings exhibited with carriage builders, memorial cards makers, trestles and suppliers of the newly popular embalming fluids and instruments. In 1905 as part of its intention to appear more professional, the association renamed itself the National Association of Funeral Directors.

Trends in the number of deaths

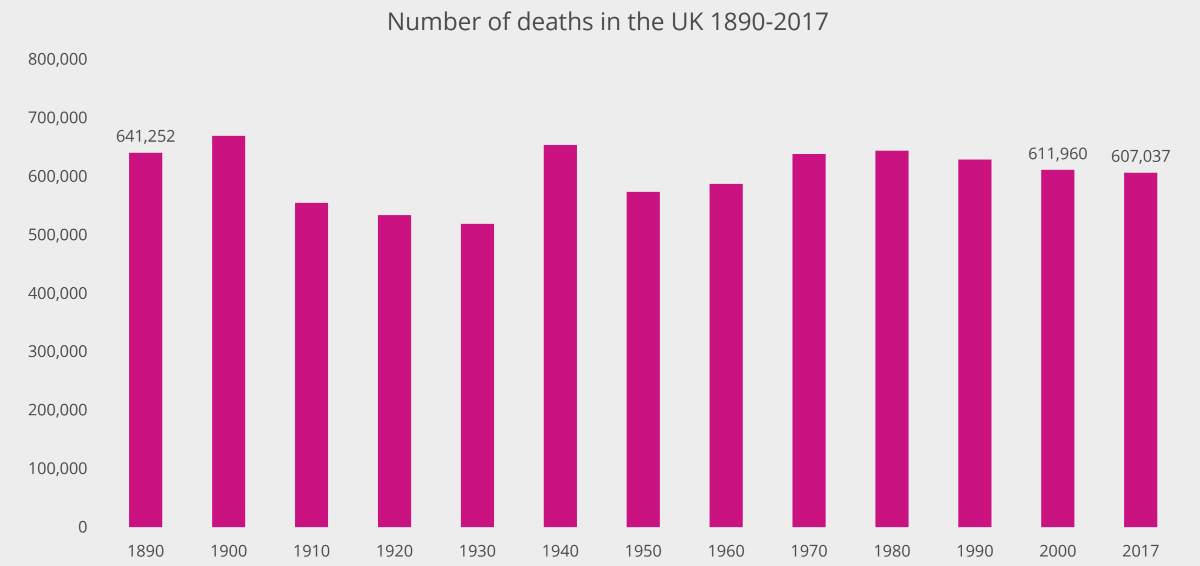
Just over a century ago in 1915 the average life expectancy at birth for a man was 48.4 years, and women could expect to live to 54.0.[4] Fast forward to 2015 and a man's life span had extended by 31 years and almost 29 years for a woman (living to 79.3 and 82.9 respectively).[5]

Between 1915 and 1945, war aside, infections were generally the leading cause of death for young and middle-aged males and females. There has been a dramatic decline in the number of people dying from infectious diseases in the 20th century. Polio, diphtheria, tetanus, whooping cough, TB, measles, mumps and rubella were all virtually wiped out during the second half of the 20th century though immunisation programmes.[6]

In 1900 there were 695,867 deaths in the UK, compared with 607,171 deaths in 2017, a decrease of 12.9% (yet the population had increased massively from 39.9m to 65.6m).[7] Infant and childhood mortality have fallen dramatically during the last 100 years. Infant mortality rates in 1900 were nearly 30 times higher than those at the end of the century. By 2000, around 80 per cent of deaths occurred when aged 65 and over compared with around 20 per cent in 1901. It's normal to die old now when it used to be normal to die young.[8]

1 Matter Communications, Dignity funeral directors universe analysis 2018
2 Office for National Statistics (ONS): UK population and health tables: 2017 update; NRS, NISRA and ONS provisional annual deaths for 2017
3 http://www.nafd.org.uk/wp-content/uploads/2014/09/The-History-of-the-NAFD-January-20151.pdf
4 Twentieth Century Mortality Rates in England and Wales. Health Statistics Quarterly No. 18
5 ONS 2018
6 Twentieth Century Mortality Rates in England and Wales. Health Statistics Quarterly No. 18
7 ONS: UK population and health tables: 2017 update; NRS, NISRA and ONS provisional annual deaths for 2017
8 Twentieth Century Mortality Rates in England and Wales. Health Statistics Quarterly No. 18

Over the next 25 years we will see a rise from the current level of 600,000 deaths a year to over 750,000.[9]



ONS UK population and health reference tables 2017 update; NRS, NISRA and ONS provisional annual deaths for 2017

Chart 3.1 Number of deaths in the UK 1890-2017

Time between death and a funeral

Over the past two decades, through customer behaviour (in selecting certain days and times), changes to GP practices and the impact of government legislation, we have seen an elongation in the average time between death and a funeral: from under 10 days to over three weeks.[10] There are a number of factors causing this, including changes to cremation regulations that allow the bereaved to inspect papers, changes to Coroners offices and Registrars (including rationalisation and move to "by appointment" only) that have slowed this process as well as changes to GP working practices affecting which medical professional certifies the death of the deceased (the deceased's GP or out of hours deputised service).

This raises reasonable questions on behalf of UK consumers about what quality funeral directors have in terms of providing appropriate care of the deceased (temporary preservation either through mortuary standard refrigeration or embalming).

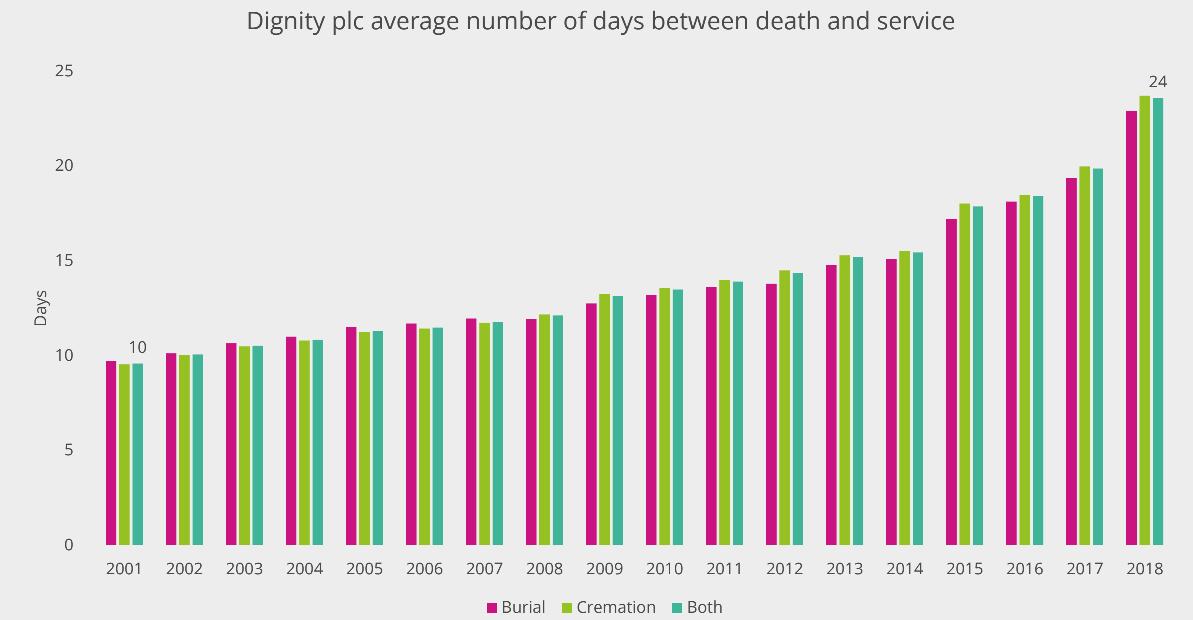


Chart 3.2: Average length of time between death and funeral (days)

9 ONS People, Population and Community / principle projections UK summary - table 11
10 Dignity plc, internal customer data

Social attitudes and openness about death

Social attitudes to death have changed and continue to change. Talking about death, miscarriage, still birth and terminal illness was once socially taboo – a strictly private affair approached with a stiff upper lip or spoken about in hushed tones. Nowadays people are encouraged to talk about and plan for death – led by Dying Matters we have the hospice movement, palliative care and bereavement support services as well as organisations such as Age UK, insurance companies, Citizen's Advice, Money Advice Service and consumer support services all encouraging us to at least start thinking about what we want to happen and how it will be paid for before we die.

Funerals have changed from being standard religious sombre events focussed on prayers and hymns, presided over by men of God to celebrations of life, encompassing modern music, poems, photographs and songs with a celebrant or even a friend. In cemeteries, windmills, halogen balloons, solar lights, photographs and colourful artificial plants and flowers often festoon graves. Very few people are now kept at home after they die – most are kept at a funeral director's premises, yet chapels of rest and private chapels only came about in Victorian times.

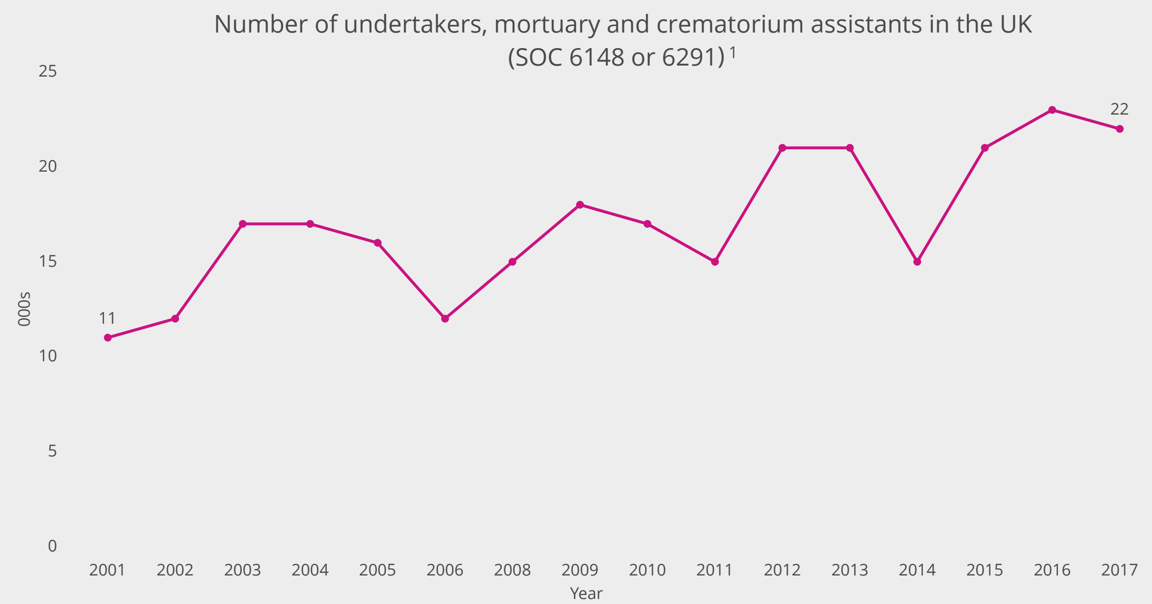
The funeral market today

Despite the best efforts of the British Institute of Undertakers in 1898 to "do all in its power to petition or otherwise to get parliament to make some form of compulsory registration", the sector remains unregulated, with no form of compulsory licensing or registration across the UK.[11]

Things are changing. Following the 2016 Burial and Cremation Act in Scotland, the sector has seen (among other things) the creation of the role of Inspector of burial, cremation and funeral directors. The act also provided for the potential for regulation and licensing of funeral directors. With the Inspector of Funerals looking to make recommendations to Scottish Government on the establishment of minimum standards in a statutory Code of Practice and whether a licensing regime should be introduced.

This lack of regulation and minimum standards has meant that anyone can set up as a funeral director, without qualification, appropriate equipment or facilities, and probably one contributory factor behind the sharp rise in the number of funeral directors.

The chart below also shows how the number of people employed in the sector has changed over time though it must be noted that the Office for National Statistics (ONS) cautions against using this data to show changes over time accurately.[12] Nonetheless, we can see how numbers have doubled from around 11,000 in 2001 to around 22,000 in 2017 (latest data available).



EMP04 Employment by occupation datasets. Apr-Jun 2001 to Apr-Jun 2017 (no data for SOC 6148 in 2007)

[1] ONS https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/employmentbyoccupationemp04

Chart 3.3: Number of undertakers in the UK, 2001-2017

11 http://www.nafd.org.uk/wp-content/uploads/2014/09/The-History-of-the-NAFD-January-20151.pdf

12 ONS does not recommend comparing these estimates over time as some of the more detailed series can show volatile movements due to the small sample size. Versions of this dataset from 2011 onwards are based on Standard Occupational Classification 2010 (SOC 2010) but earlier versions of the dataset are based on Standard Occupational Classification 2000 (SOC 2000) https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/employmentbyoccupationemp04

The UK funeral market is currently estimated to be worth around £2bn annually[13], with over 600,000 funerals taking place each year.

As identified earlier in this report, there has been a significant increase in the number of funeral directors, even though the death rate has decreased. The UK death rate fell by 5.4% between 1995 and 2017.[14] At the same time research has found that there was an 83% increase in the number of funeral directors between 1989 and 2017.[15] Therefore, the number of funeral directors has nearly doubled while the number of deaths has fallen slightly. Combined with the high fixed costs, including premises, equipment, vehicles and staff, that many funeral directors face this has led to an increase in prices, and not price competition.

However, an expected sustained rise in the death rate, combined with greater price transparency, an increase in product innovation and choice is likely to lead to greater price competition. The increase in competition in the funeral sector has led to wider choice for the consumer, and consumers are increasingly shopping around.

There are different factors contributing to rising funeral costs, not just funeral director fees. Data collected by Sun Life and Royal London suggests third party costs have risen faster than funeral director costs, particularly burial costs. These have risen faster than any other element in the last ten years, as a result of shortages of burial spaces in some areas. Sun Life's Cost of Dying research found that burial disbursement costs were at £1,030 in 2007 but had risen to £1,737 by 2013.[16] Royal London's National Funeral Cost Index Report 2017 found that these costs had reached £1,847 by 2017.[17]

The increasing time between death and burial is also likely to have contributed towards increased costs. Similarly, doctors' fees have contributed towards cost increases, and Department of Health planned changes to death certification procedures are likely to increase burial costs further. This change has been driven forward by government, however the cost burden is placed on consumers rather than funded by government. The Scottish Government, in addition to its proposed plans for licencing and minimum standards, has also taken action to remove this fee from consumers.

Shortage of burial plots has also had an impact on the consumer. As a consequence, burial costs have risen by circa 80% since 2007.[18] Policymakers across the UK should consider the value of replicating the Scottish Government's decision to allow the sensitive re-use of burial space elsewhere in the UK, and consider how local authorities can be encouraged to use existing powers.

Dignity, along with other firms, has in place a long-standing policy of never charging for child funerals[19] and has supported efforts to address this issue nationally. While Dignity had operated the market's most generous solution by age until 2017, with recent changes and announcements by Welsh and English governments it extended its policy from under 17's to under 18's in April 2018 to ensure consistency with the government's new policy. Many other funeral directors also offer a similar policy, however this is not universal.

13 CMA estimate 2018 see https://www.gov.uk/government/news/cma-investigates-funerals-sector

14 ONS: UK population and health tables: 2017 update; NRS, NISRA and ONS provisional annual deaths for 2017

15 Matter Communications, Dignity funeral directors universe analysis 2018

16 Sun Life, Cost of dying report 2017

17 Royal London, National funeral cost index report 2017

18 Royal London, National funeral cost index report 2017

19 Dignity's standard child funeral service is offered without charge and includes transporting and caring for the deceased, the provision of a basic coffin, hearse and funeral director fees. In the case of a cremation conducted at a Dignity owned crematoria, a full service is offered without charge including use of the chapel, provision of music, the cremation service and administration. This policy applies to a child as defined as being under the age of 18. Dignity does not place time restrictions for a normal weekday (Monday-Friday) service.

Trends in funerals

In a YouGov poll in 2016, only 17% of respondents said that they wanted to be buried. The same poll also found that as people get older, the more likely it is that they say they want to be cremated - 42% of 18-24 year olds want to be cremated rising to 71% of the over 65s.[20]

Trends in funerals aren't only about the choice between cremation and burial. Funeral directors report an increase in the number of direct cremations – according to our research[21] around 2% of all cremations are now direct cremations. This doesn't necessarily mean that there is no event to mark the end of the person's life but that the funeral service or celebration is separate from the disposal of their body.

Religious funerals and traditional funerals are on the wane. In our survey just 60% of consumers who had recently arranged a funeral said that the funeral included a religious element, and nearly seven out of ten funeral directors also say that the number of religious funerals is falling. Funerals are increasingly being organised as a celebration of someone's life. Eight out ten funeral directors say that they've seen an increase in this type of funeral involving non religious songs and music.[22]

Woodland and eco funerals are on the rise – in 2017 over 9% of funerals could be described as woodland, environmental or eco (up from 7% in 2016)[23].

Funeral directors report more requests to personalise services – this ranges from the type of coffin (willow, cardboard, bamboo, felt), custom designed coffins, how the deceased is taken to the funeral (in their own vehicle, brightly coloured hearses, milk floats and motorbike processions) to requesting mourners to wear particular colours or clothing, decorating coffins and requests for particular items to be put in the coffin.

An element of DIY is entering the market as well. There are now internet sites dedicated to how to arrange a funeral – either without a funeral director entirely or using one for only a few aspects of the funeral. Consumers are now able to buy coffins, urns, headstones and hire carts and even yurts for funerals online. There is plenty of advice on how to go about directing a funeral without involving a funeral director.

Consumers are also increasingly likely to consider several different funeral directors before making a choice. Research for this report found that more than one in five (21%) arrangers considered more than one funeral director with most looking for information about prices and what to do next.[24] An emerging tool for consumers considering several funeral directors are comparison sites, which are currently used by just 1% of funeral arrangers – although a further 16% said they would consider using them.[25]

20 https://yougov.co.uk/news/2016/08/16/majority-people-want-be-cremated-when-they-die
21 Trajectory Limited, Dignity funeral director quality and standards research programme 2017-2018
22 Sun Life, Cost of dying report 2017
23 Sun Life, Cost of dying report 2017
24 Trajectory Limited, Dignity funeral director quality and standards research programme 2017-2018
25 Matter Communications, Dignity quarterly monitor research 2018

The customer journey: how customers decide which funeral director to use

For many people, organising a funeral is the ultimate distress purchase. It comes at a time of profound loss and can present families with a practical and financial burden on top of an enormous emotional strain.

However, funerals are less discussed than other life events, meaning consumers can be unsure of how to choose, or even if choice is available. Individuals have a limited understanding of the funeral services market and decisions are often made quickly. Considerations can be affected by a number of factors – from the deceased's wishes to their religion, from the preferences of the family to the budget they have – and mean that no two experiences are the same. One powerful conditioning factor is the nature of the bereavement itself – a sudden death that plunges somebody into arranging a funeral for the first time can result in a different experience to an individual that has some preparation for the death, or some experience of funeral arranging in the past.

Shopping around

When death happens, one of the first decisions a family must make is which funeral director to use.

Often, this is a quick decision and 79% of people consider only one funeral director, with the remaining 21% considering more than one, or shopping around. Arrangers' choice of funeral director will often be dictated by a shortcut: the nearest or local firm, one they or another family member has used previously, a funeral plan exists or simply the first one that they think of. There are a number of reasons why individuals are unlikely to consider several funeral directors:

- The feeling that a quick decision needs to be made – when death happens, the family feel that the deceased should be taken into care quite quickly
- Shopping around considered distasteful – for some individuals, the idea of shopping around or comparing funeral directors the way we might easily compare other services or products is considered inappropriate or distasteful
- Perception of common standards – consumers do not perceive significant differences between funeral directors and expect all funeral directors to have common standards

These factors all serve to truncate choice and result in only one in five individuals shopping around or considering more than one funeral director when arranging a funeral. While this level of shopping around is relatively low, this has doubled since 2010 when it was c.10%[1]. The enormous burden that a death places on an individual or family provokes the feeling that a quick decision on who comes to take the deceased into safekeeping should be made and in doing so removing some of that burden. This desire for the deceased to be taken into care quickly is therefore the current cultural norm.

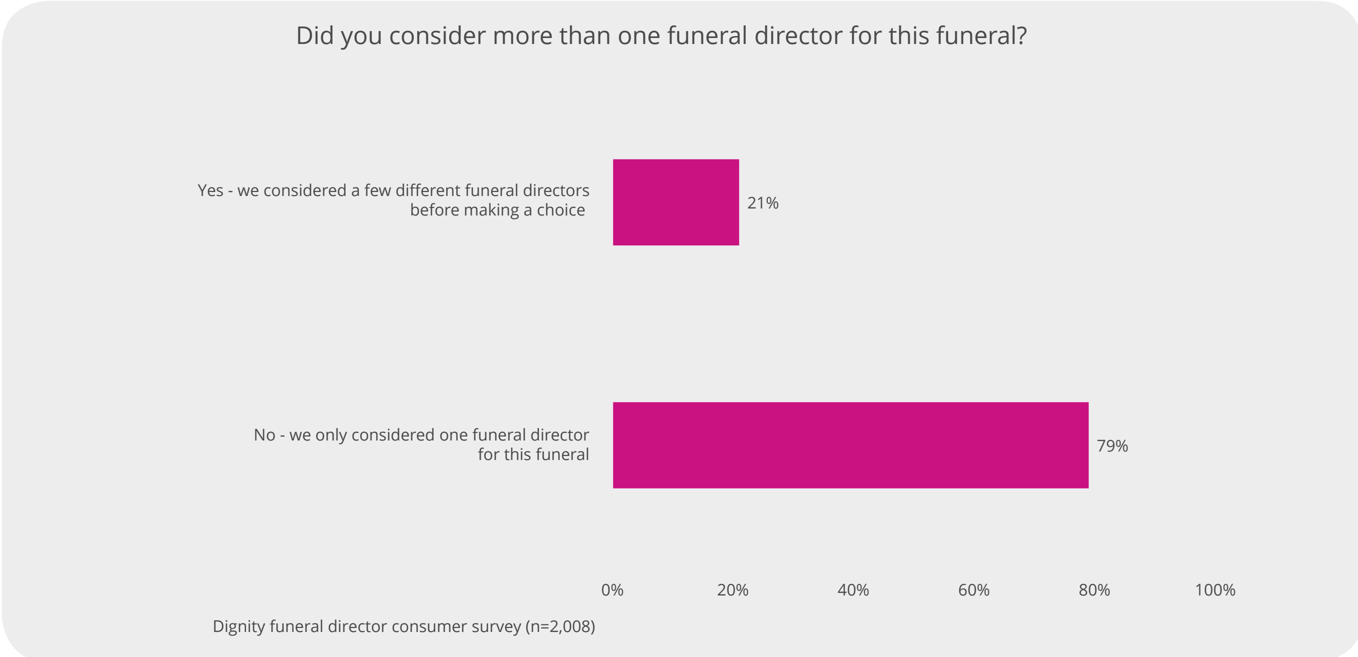


Chart 4.1: Did you consider more than one funeral director for this funeral?

1 Sun Life, Cost of dying report 2017

Those that do shop around are often looking for a number of things to help them make a decision, but the most common is information – about price, about other things they would need to do in arranging a funeral and about the services that the funeral directors would provide. Bereavement can be bewildering and whether or not the individual arranger has experience of arranging a funeral before there is a need for guidance, advice and information. Even amongst those arrangers that considered two or more funeral directors, only 35% say they were looking for the best price, while 53% say they wanted information on how much it would cost. In total, this means that just 7% of all arrangers were looking for the best price when arranging the funeral.

> *"Went somewhere first... and the first thing they asked is how much I wanted to spend. I was already panicking about that so straight away it put me on the back foot. Then [FD chosen] said 'don't worry about the money, just tell me roughly...' I never felt pressured..."*
> - Female, 20s, Slough, arranger

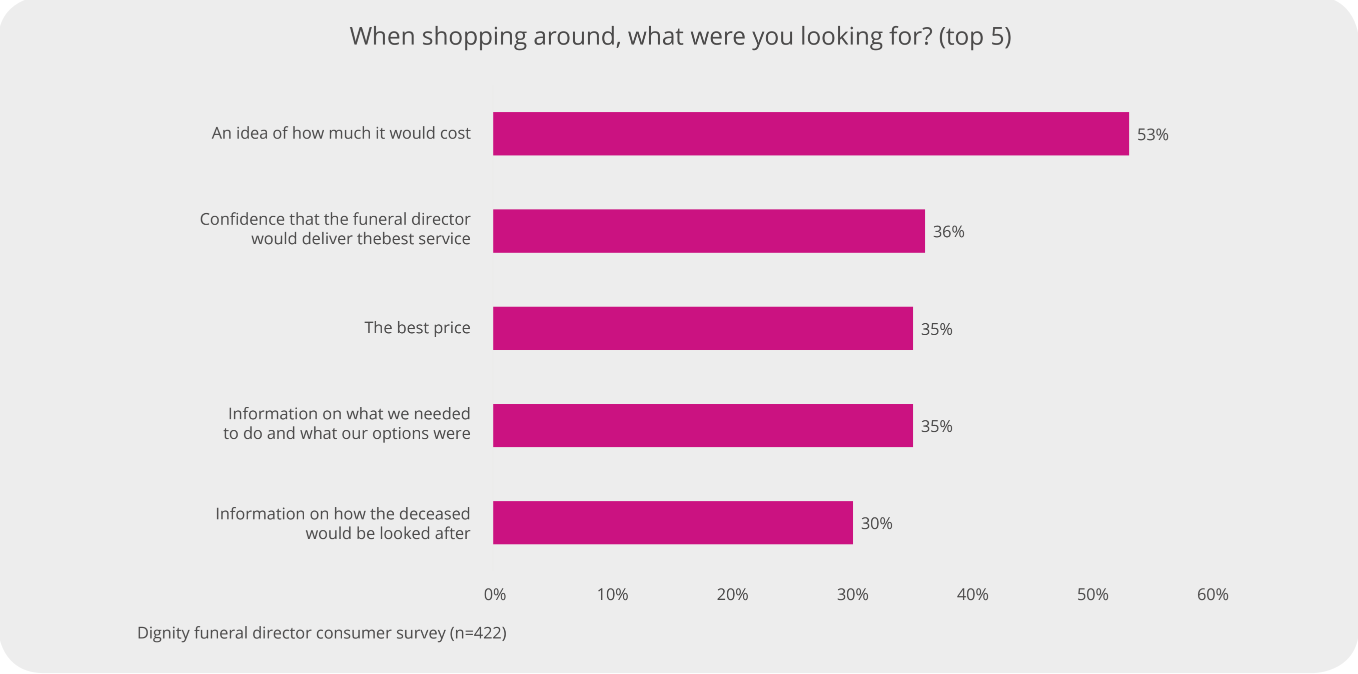


Chart 4.2: When shopping around, what were you looking for?

The role of price

Funerals can be a significant cost and for many families, price is a consideration. However, it is often not the main one, falling behind other practical and emotional considerations. This is evident from the earliest stages of the consumer journey, with few shopping around at all, and even fewer motivated to shop around by a desire for the lowest price.

Amongst those individuals who have recently arranged a funeral, cost is the third biggest consideration, behind the practical consideration of finding a date and time for the funeral that suited attendees and behind the emotional consideration of finding a funeral director that feels like the 'best fit' the family.

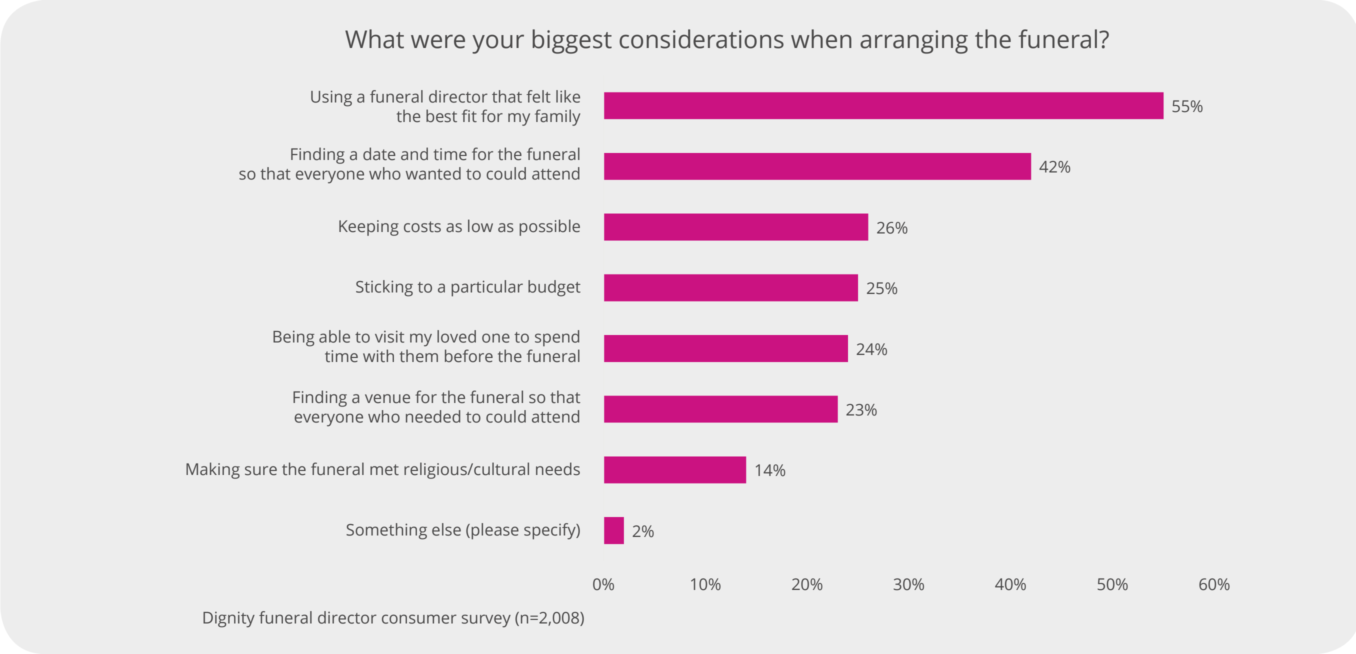


Chart 4.3: What were your biggest considerations when arranging the funeral?

For a significant minority of arrangers, price is an important factor as they organise the funeral, either in sticking to a specific budget or in aiming more generally to keep costs as low as possible. However, for the majority of arrangers, cost is not a significant priority at all.

> *"At the end of the day, we wanted exactly the same for dad as we had for mum... and even though we had to pay £1400 more, we would have paid £2000 or even £3000 more if we had to."* - Female, 40s, London, arranger
>
> *"She'd said what she wanted. You have to respect those wishes. It's not about price. She's only died the once."*
> - Male, 50s, Cardiff, arranger

Where price is important, there can remain a reluctance to appear too 'cheap'. Some funeral packages – whether in name, description or content – can appear too pared back and restrictive to be appropriate and for some consumers there is a perceived relationship between the price paid and the amount of love or respect given. This is a powerful dynamic and relegates the overall role of price.

> *"There are lots of con merchants and you are very vulnerable. It's easy to insinuate the more you pay the more you love them."* - Female, 70s, Manchester, arranger
>
> *"For me it was all about money and I was so scared because I didn't have any. One of the reasons I really liked them was that it wasn't about that... Really [price] didn't come into it. The first people I saw... it was weird. It was literally like, 'here's a catalogue, what do you want? If you want two hymns it'll be this much, three hymns will be this much...'"*
> - Female, 20s, Slough, arranger

Looking for the best fit

While few consumers shop around and fewer still make a decision purely on price, there are specific considerations and expectations that arrangers have when selecting a funeral director. As has been suggested above, while these can be practical, they are often emotional and intangible. One such example is the common consumer desire to find a funeral director that is the 'best fit' for them and their family. As revealed in the chart above, the single biggest consideration for arrangers organising a funeral is using a funeral director that 'felt like the best fit for my family.'

Throughout the qualitative research consumers underlined the importance of forging a personal connection with the funeral director. The majority of funeral arrangers appear to achieve this, typically in the long arrangement discussion that would take place after the deceased has been taken into care. This session gives the family a chance to build trust and rapport with the funeral director and continues the process of unburdening themselves of some of the weight of organising a funeral. Many families found these discussions reassuring and some talked of relief after this first session. The timing of these meetings – often in the first day or two after the death – is critical to their positive impact. Bereaved individuals can find themselves in a 'haze' during this time; they feel tired, in grief, stressed and sometimes bewildered. Having an expert professional guide them through what they need to do is both practically useful and emotionally comforting.

The result of these meetings is that the bereaved individuals and families feel practically unburdened and emotionally reassured, having forged a personal connection with an individual funeral director or arranger.

> *"He was obviously experienced. He knew when to stop. He kept checking in with us. 'Are you ok?' It's all extremely raw. And he was very mindful of that. Everything was done at our pace."* - Male, 70s, Cardiff, arranger

Care of the deceased

Care of the deceased is considered a critically important aspect of the service that funeral directors provide. Amongst both funeral arrangers and funeral attendees, 95% say it is either very or quite important, with almost three-quarters (73%) saying it is very important (second only to ensuring that the funeral runs smoothly).

However, despite being such a high priority, it is rarely a consideration when selecting a funeral director, or when the funeral is being arranged. This is the result of two factors:

1. Consumers are reluctant to engage with or even think about some aspects of care of the deceased – for example, of washing and dressing of the deceased, of their loved ones being transported from place to place, or of embalming
2. There is an assumption of consistent standards or regulation of these 'behind the scenes' facilities and services, meaning consumers perceive little difference between firms, making detailed consideration of this aspect unnecessary

These two factors are interrelated. Although it is important to consumers to know that their loved ones are being cared for properly, the nature of this care can be unpleasant to consider. The assumption of common standards or regulation-enforced operations that go on behind the scenes – in parts of funeral premises generally invisible to the public – enables consumers not to have to worry about the level of care that their loved ones receive. Consumers find reassurance in these assumptions and although care of the deceased was rarely mentioned spontaneously during the qualitative interviews, when prompted (in both the qualitative interviews and quantitative survey) it emerged as a critically important and non-negotiable factor.

Knowledge of funeral directors

Consumers generally have limited knowledge of funeral directors but nevertheless have high expectations. This low knowledge is understandable given that many will only arrange one or two funerals in a lifetime, and even those that have more experience can have little knowledge of the overall funeral market or of the specific services funeral directors perform.

This lack of knowledge is in part derived from death and funerals remaining a taboo subject for many, although attitudes are changing. More than three-quarters of consumers (76%) say that society should talk more openly about death (including 80% of recent arrangers). Despite this, funeral services are a rarely-discussed topic and there remains a lack of knowledge about both the funeral director market (in terms of the presence of independents and chains) and a squeamishness about some of the services funeral directors are required to perform.

> *"They've got bills to pay, they've got overheads like everyone else; at the end of the day it's a business."*
> - Female, 40s, Slough, non-arranger

High expectations of customer service and specific expectations of personnel are based on both the nature of the service and the cost involved. While some consumers are moving away from some of the traditional trappings funerals and embracing colourful celebrations of life, overall the profession is considered to be highly traditional and unchanging – to its credit.

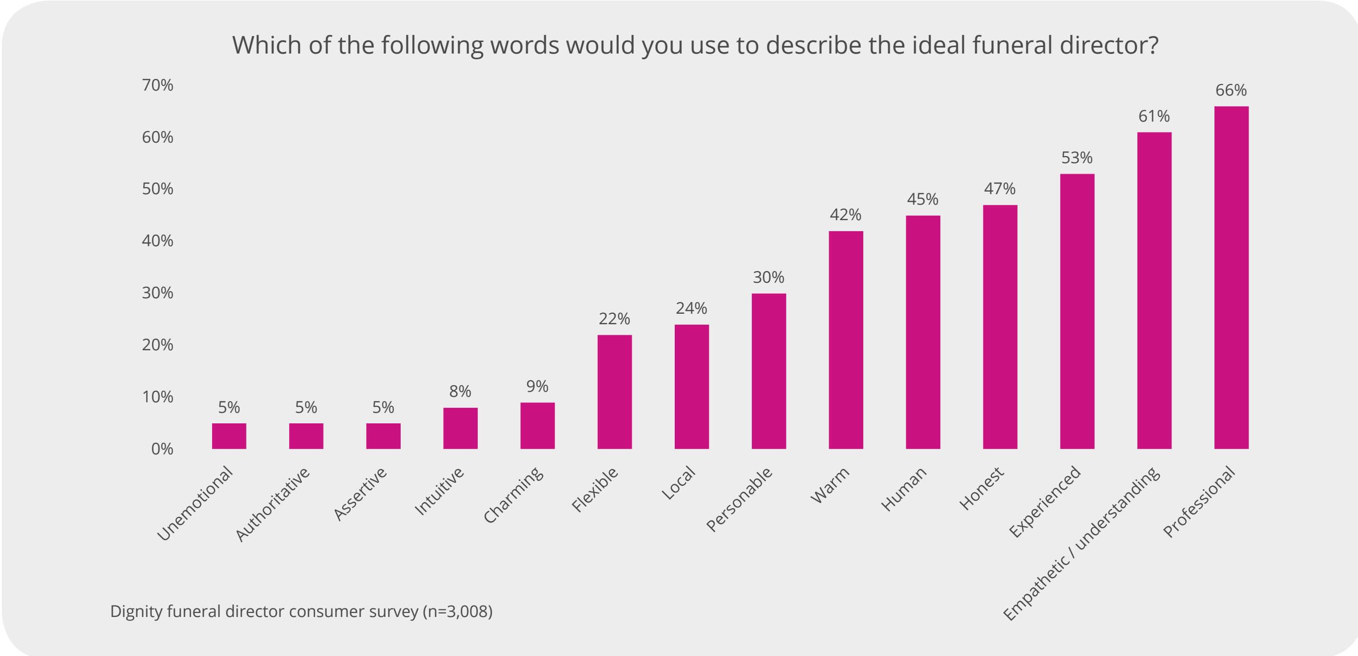


Chart 4.4: The ideal funeral director is professional, empathetic and experienced

The consumer research gave a very clear indication of the ideal funeral director; an empathetic, experienced and expert professional who can remove some of the burden from the bereaved and leave them confident that their loved one will be cared for and the funeral itself will run smoothly and be a fitting tribute.

Customer views on the services they see and experience

A hierarchy of needs

Funerals can be complex affairs and funeral directors are required to perform a number of services to ensure the family get the funeral they want. For those families, there are clear priorities in terms of the task funeral directors perform or the way they conduct their business.

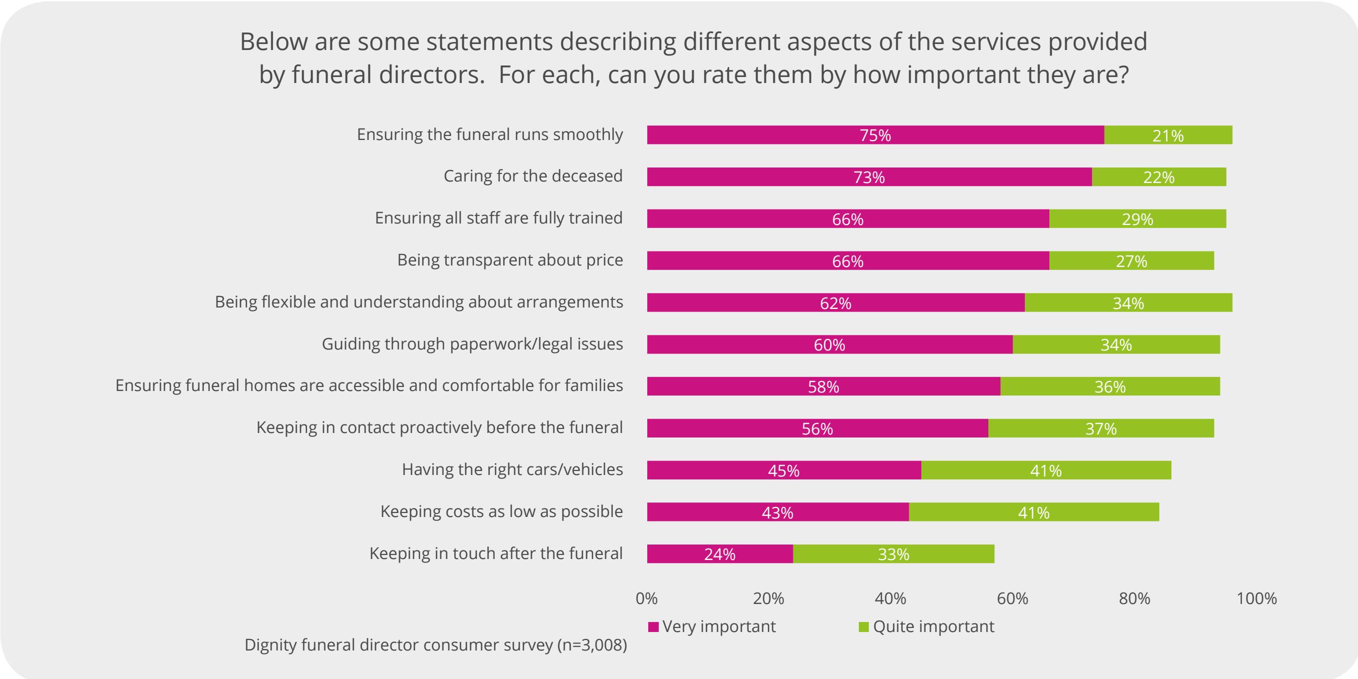


Chart 5.1: Consumer priorities for funeral services

Overall, consumers recognise there are a number of important tasks but also that some take higher priority than others. Of the 11 criteria they considered, there is a hierarchy of importance.

Top priorities

At the top are two tasks: ensuring that the funeral runs smoothly (75% very important, 21% quite important) and caring for the deceased (73% and 22%). That these are paired together at the top of the tree is interesting.

The first is the explicit and public aspect of the service, the funeral itself. In discussions with both arrangers and non-arrangers the day of the funeral itself is often the first thing raised. For those that have never arranged a funeral, this might be the only aspect of the services funeral directors perform that they have knowledge of.

It is also the most public and easily discussable aspect. Consumers – whether they have previously arranged a funeral or not – are more reticent regarding other aspects of funeral services. One such aspect is the care of the deceased, which is the other 'top priority' for consumers. This occupies a unique place in the arranger's mind-set – it is critically important, but rarely discussed. High standards of care are essential, but reassurances are rarely sought from the funeral services that are used.

These two criteria form the explicit and implicit priorities of the funeral arranger. The explicit and often-talked about demand is that the day – which is public, performative and one of the main points of focus for the family after the death – goes as smoothly as possible. The implicit, private priority is that their loved one is cared for in an appropriate and dignified manner.

Secondary priorities

Below these top priorities are a number of other important considerations. These include aspects of quality – ensuring staff are fully trained and ensuring funeral homes are comfortable for families – and aspects of customer service – such as keeping in contact proactively before the funeral and being flexible and understanding about arrangements. These reflect the complex nature of arranging funerals and the emotional and practical support that families might require.

Consumers also expect well trained staff, accessible and comfortable premises, and support in navigating the maelstrom of legal or bureaucratic process that comes with the death of a loved one. An additional demand is for price transparency – notably ahead of keeping costs as low as possible – a reflection of the demands for both good customer service (agreeing a price and sticking to it) and the lack of knowledge about the services involved.

Lower priorities

Finally, there are some tasks which, while important, are clearly a lesser priority than others. These are having the right cars or vehicles, keeping costs as low as possible and keeping in touch after the funeral.

Consumers believe that price transparency is more important than low costs. While funerals can be a significant expense, arrangers prioritise quality of service and arranging a fitting tribute ahead of keeping costs as low as possible. In many of our qualitative discussions, arrangers indicated the nature of the occasion – it being a final chance to say goodbye, in the right way – meant that cost was not always the main priority. However, clearly cost is an important consideration, if one of many. It is also an aspect that consumers find difficult to properly assess. Arrangers find it very hard to say if they are getting value for money or not – but often the most important thing is getting the funeral right.

> *"At the end of the day, we wanted exactly the same for dad as we had for mum… and even though we had to pay £1400 more, we would have paid £2000 or even £3000 more if we had to."* - Female, 40s, London, arranger

Arrangers also see the cars that funeral services use as being less important. Arrangers and attendees do have unprompted views about what would be typical, or appropriate, but this usually extends no further than colour. Further exploration reveals a preference for newer cars, which is driven by risk aversion (these are assumed to be less likely to break down).

There is also little demand for continued contact with the funeral director after the funeral itself has taken place, unless necessitated by practical considerations like settling the invoice or collecting ashes. However, where a strong connection with an individual funeral director or member of staff has been made, this aspect of aftercare can be appreciated.

Collection of the deceased

After a death has been registered one of the first tasks a funeral director will undertake is the collection of the deceased. While this can often take place away from the bereaved at a hospital or mortuary, 38% of recent funeral arrangers said that the body of their loved one was collected from home, and they were present for this.

On many occasions, this will be the first face to face contact that customers have with the funeral directors, making it essential for funeral staff to make a good impression and perform the task of taking the deceased into care with professionalism and efficiency. The timing of this task – usually in the hours after the death has happened – means that grief is at its most raw. In our qualitative discussions it was clear that customers who have experienced the collection of the deceased from home want as quick and efficient a service as possible at this point.

> *"It was as good as it gets. I was pleased at how quick they came"* - Male, 50s, Nottingham, arranger

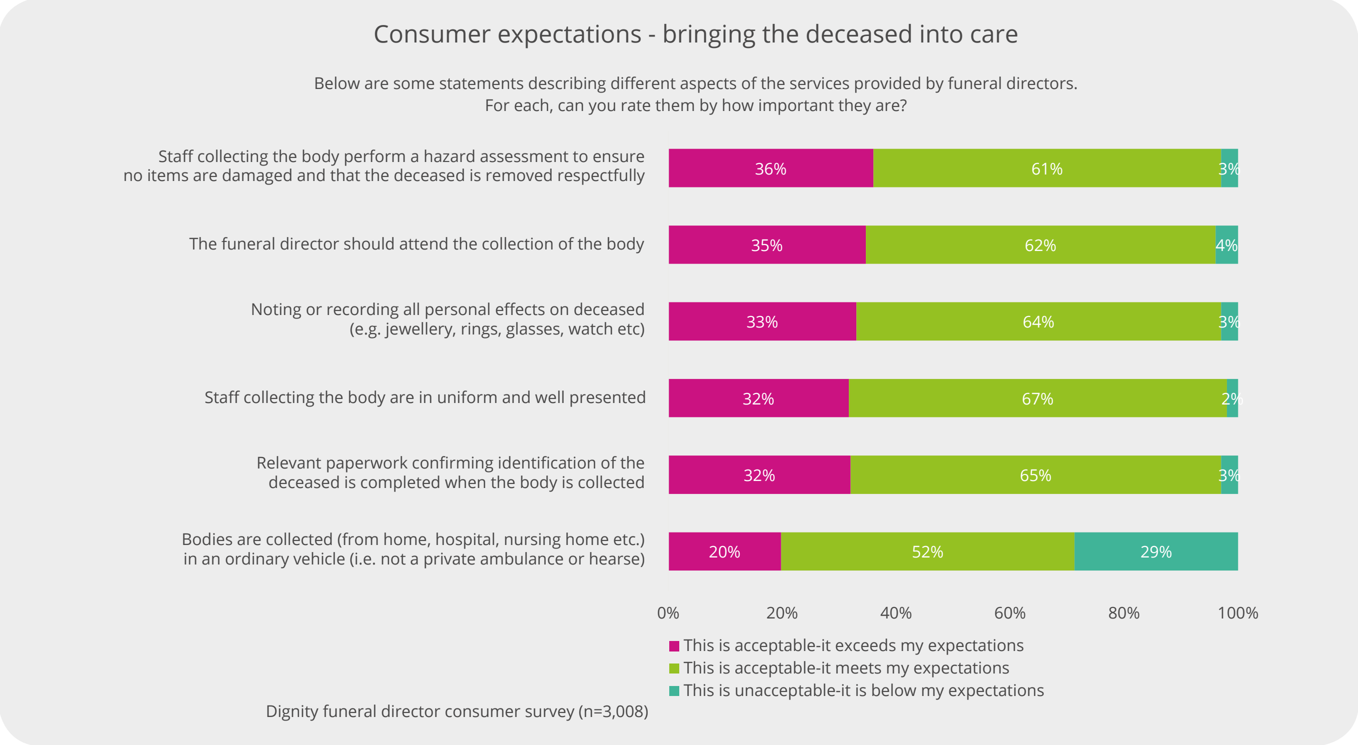


Chart 5.2: Consumer expectations – bringing the deceased into care

In terms of specific expectations, people expect a well presented funeral director to attend, and take note of all personal effects, complete relevant paperwork and to conduct a hazard assessment at home. They generally also expect 'professional' vehicles to be used – either a hearse or private ambulance, which can be fully equipped for appropriate conveyance of the deceased. Use of 'ordinary vehicles' is more likely to be unacceptable, with 29% of people saying that this falls below their expectations.

Making arrangements

In most funerals it will be necessary for the family of the deceased to make arrangements for the funeral itself with the funeral director. This can focus exclusively on arrangements for the day – whether the funeral should be a burial or cremation, the day and time of the service, whether or not a religious element should be included, details of attendees and other specific aspects, such as flowers or funeral stationery.

Arrangement typically takes place either at the funeral home (50%) or the family home (46%) and is almost always face to face. The desire to establish a personal, human connection with the funeral director means that phone or digital communications are typically eschewed at this stage (although could be used for follow-up conversations later in the process). Arrangers express a preference for dealing with people – even to the extent of preferring funeral staff to use pens and paper for notetaking. The impact of establishing a strong connection with a member of the funeral staff was repeatedly underlined during our research, with arrangers – sometimes months or a year after the funeral – talking about the individual member of staff who had supported them.

> *"That's why we didn't go with [the first funeral director], because they put these things in front of us. I don't remember much – I was so baffled. But [the second funeral director] took time to ask about us, my husband, the family. He took time to understand us. And as naturally we were talking, he found things out."* - Male, 70s, Cardiff, arranger
>
> *"Them coming to the home makes it a lot more comfortable for you. It's your area. They then have to be more respectful and empathetic because it's your house, if you go to their office I feel like they're in control, whereas in your home, you're in control"* - Female, 20s, Slough, arranger

Mystery shopping provided evidence of a range of customer service approaches at the arrangement stage (specifically, with a customer enquiring prior to a death).

> *"Business-like. Not empathetic at all. Very hurried. Quite cold in manner. She stood over me for some time while I sat."* - Mystery shop, Birmingham
>
> *"Very attentive lady, passionate about her role. She suggested City of London [Crematorium] but offered other two around depends on my choice. Offered her telephone number in case any further query that comes to mind later."* - Mystery shop, London

Most customers say they were given the option of where the arrangements should be made, although 14% say they were not (with the funeral director choosing instead). Family arrangements and mobility can affect preference, while others believe it is good customer service for funeral directors to come to the family home for arrangements. Equally, some arrangers feel it can be useful to make arrangements at the funeral home as this makes it easier to view different options (e.g. different types/styles of coffin).

Although requirements can vary widely from funeral to funeral there are some common demands and expectations from these conversations. Most importantly, the customer uses the face to face arrangement meeting (or meetings) to shift some of the burden of arranging the funeral onto the funeral director and to establish rapport. Our discussions with recent funeral arrangers underscored the importance of this session and several families talked of feeling relieved afterwards because some of the 'weight' of the task of arranging the funeral had been shared. Part of the role of the funeral director – or in some companies, a funeral service arranger – is providing information about options and guiding families through the different aspects of a funeral. In a time of grief, having someone guide you through what you need to do is not only practically useful but also emotionally hugely comforting – especially if that person is arranging a funeral for the first time.

Different funeral directors manage these interactions in different ways. Some use packages or templates to quickly communicate a menu of options at a fixed price, while others discuss each element of the funeral and create an estimate or bill after the arranger's preferences have been agreed. Each option has its merits, although in our discussion with customers, we found some arrangers hostile to the concept of packages. For these customers, packages are impersonal and rigid, and jar with their expectations of a bespoke service delivered by somebody they can have a detailed conversation with.

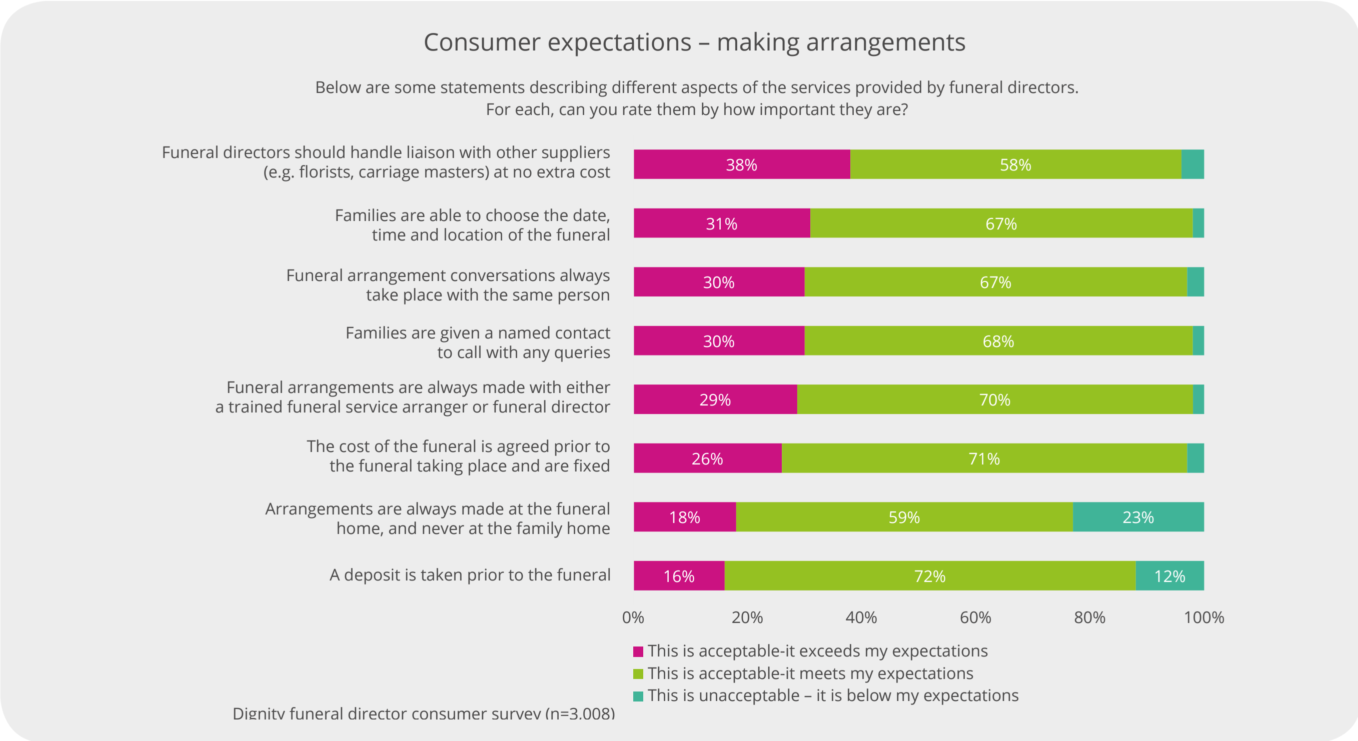


Chart 5.3 Consumer expectations – making arrangements

For the arrangements, consumers expect to be able to choose the elements of the funerals they want or need (from the date, time and location to the detail of the service) and to deal with a trained member or funeral staff who can act as a named point of contact for them throughout the process. They also expect prices to be fixed prior to the funeral taking place.

Some consumers also expect funeral directors to go further than this, and to handle liaison with other suppliers (such as florists or carriage masters) at no extra cost, although 38% say this would exceed their expectations. Small but notable proportions say that having to make arrangements at the funeral home (rather than having the option of arranging at home) or having to pay a deposit prior to the funeral is unacceptable.

Protecting the financially vulnerable

This is also an industry where protecting the vulnerable is frequently discussed and this is highly relevant to the arrangement session. Although cost is not the primary concern for most arrangers, it is a significant concern for some. It is therefore essential that funeral directors communicate the full range of options to arrangers – including low cost and more bespoke options.

Packages can be used to convey a simple or low-cost funeral option. These options would typically place some restrictions on the time and date of a cremation funeral for a lower cost. Our mystery shopping research revealed that these options are widely offered across the market, with on average 71% of branches proactively leading with a simple funeral option. However, there was a wide disparity across different providers, with 56% of Co-op branches offering a simple option, compared to 70% of Independents and 88% of Dignity branches visited.

Our qualitative discussions with recent arrangers gave us a range of perspectives on how the issue of price should be managed in these arrangement conversations and what different clients prefer. For some arrangers, price is the furthest thing from their mind at this time and sitting down with a funeral director or funeral service arranger whose primary concern is price and budget is off-putting. In the arranger's eyes, this reduces the conversation – and their relationship with the funeral director – to something purely transactional when they would prefer something more personal and human. As the quantitative data has shown, consumers prioritise finding a funeral director that is the 'best fit' over getting the lowest price.

However, price can be a prominent concern and consumers do not want to spend more than they need to. An approach where price is left entirely out of the equation opens the door for less scrupulous practices in which funeral services can elicit greater levels of spending through exploiting the client's desire to 'do right by' their family. Packages can communicate a range of options but can also result in some arrangers feeling put off by the 'lowest' option available, as this feels too cheap, steering them subconsciously towards higher-cost packages.

> *"It's got to be seen that you're doing the right thing. I don't think when mum goes I would want to put her in a Fiat Panda or whatever it is."* - Male, 50s, Bristol, arranger
>
> *"She'd said what she wanted. You have to respect those wishes. It's not about price. She's only died the once."*
> - Male, 50s, Cardiff, arranger
>
> *"He wanted to do it as cheap as possible… There was a real cheapy way… we could have done it for £1700… but it was really, it felt a bit pauper-ish. We went middle of the road."*
> - Female, 60s, Slough, arranger

There is a clearly a balance to be struck. During the qualitative research many arrangers did not remember being shown packages but felt the funeral director must have been working from a set of templates because of the ease at which cost estimates were drawn up (or vice versa, if the arranger identifies a budget early on).

Packages clearly have their place but also must not overly restrict the customer's options or be used to steer them away from the lowest price option. Generally, customers would prefer to discuss their wants and needs first; when these have been established it can be possible to retrofit these needs into a 'package', but often a degree of flexibility is required. This balance requires careful handling to ensure that clients get the funeral that is right for them and are aware of the availability of simple, low cost options. The presence of a trained funeral service arranger in navigating this part of the process is therefore essential.

There is a not a clear cut answer here as funeral directors and funeral service arrangers will need to use their judgement in each arrangement discussion to ensure that the customer does not pay more than they need to and that they are aware of the full range of options open to them. There is no 'one size fits all' approach here: eschewing discussions about price entirely will mean that some consumers pay over the odds, or are unaware of other options, while leading with it can make consumers feel unsettled and uncared for. In this research we have found evidence of the merits and demerits of both approaches. The industry still has work to do to resolve this issue.

Viewing the deceased

Arrangements can also include a discussion of elements of the process between the deceased being taken into care and the day of the funeral. Although customers rarely proactively discuss specific aspects of the care of the deceased, they may at this point enquire about other services, including where their loved one will be kept prior to the funeral and whether or not it is possible to view them.

In total, we found that nearly half of arrangers (44%) viewed the body prior to the funeral while it was at the funeral home. There are a mix of drivers for this, from wanting say goodbye once before the funeral (if, for example, a family member had not been able to see their loved one before they died) or wanting to spend a more significant period of time with their loved one.

> *"I could see my parents even though they've passed away. It's your last chance, even though they're dead, for you to see them before the coffin's closed. For you to tell them how much you loved them, how much you miss them."*
> - Female, 60s, Cardiff, arranger

For some arrangers being able to spend time with their loved one before the funeral is a key consideration and sometimes a determinant of funeral director choice. Our research included discussions with arrangers who had selected a particular funeral director because they assured the family they would open seven days a week to allow the family to spend time with their loved one. Funeral services must also prepare the family appropriately for the experience of seeing their loved one at this time – this includes both talking them through how they are being cared for, enquiring if they would like to be accompanied into the chapel of rest and consulting on embalming.

The majority of people who viewed their loved one's body had a positive experience; 87% said they felt reassured that the funeral director was on hand to answer any questions and 78% said the funeral staff prepared them for the experience. This is critical, as even a body that has been cared for properly can change in appearance (and 30% of those who viewed said they were shocked by their loved one's appearance). Funeral directors should ensure they proactively offer this experience, as more than a fifth (22%) of those who viewed said this was not offered – instead they had to ask. This indicates some potential unmet need, as some could not have been offered but not felt they could ask.

Funeral homes

At some point, most arrangers will visit the funeral home – whether to make arrangements, pay a bill, spend time with their loved one or collect the ashes. On these occasions the physical location of the funeral home, as well as its accessibility and condition become very important. Customers make a link between the condition of the premises (exterior and interior) and the overall quality of service they expect to receive.

Location can be the first part of this, with a range of views on how 'prominent' funeral homes should be. In our discussions with both recent funeral arrangers and non-arrangers we encountered some people who expressed a preference for funeral homes being 'mixed in' with everyday life – in town centres and high streets – as this helps to normalise death. Others find this too morbid and would prefer them to be more discrete. Further investigation during the quantitative research found that the former camp is likely to be far greater than the latter – 76% of consumers said that we should talk more about death to normalise it while 24% said that as a private matter, death is best kept separate from other matters.

> *"I like them being on the high street. You've got shops and life and it feels normal."* - Female, 50s, London, arranger
>
> *"There's a lot of grief. It's not the right place to put people, with all those people walking up and down the street, and your mind's not on it. You felt rushed. There were people chatting on their mobile phones."* - Male, 70s, Cardiff, arranger
>
> *"The premises need to [be] open, friendly, supportive...I don't like that maudlin window with a gravestone and a wreath. It's not nice."* - Female, 60s, London, arranger

There is a preference for funeral homes being accessible and comfortable, while maintaining a degree of professionalism and appropriateness for the nature of the business. If premises are too comfortable or over-furnished customers can be unsettled. Premises that are dark, untidy or unclean are considered inappropriate. The mystery shopping revealed a wide range of different kinds of premises, from those that are open and welcoming to those that are dark and old-fashioned.

> *"Dark, old fashioned with dated wallpaper and furnishings. Quite scruffy with peeling paint on doorframes and cobwebs in corners throughout"* - Mystery shop, Birmingham
>
> *"Clean and welcoming. Not gloomy."* - Mystery shop, Glasgow

The day of the funeral

For many arrangers, the funeral itself is the key focal point after their loved one has died. It can be associated with a mixture of emotions and attitudes, and expectations of the funeral director's service on this day are incredibly high. Ensuring the funeral runs smoothly is the top priority consumers have for funeral services and mistakes or poor service on the day can be magnified in the customer's eyes due to its sheer importance.

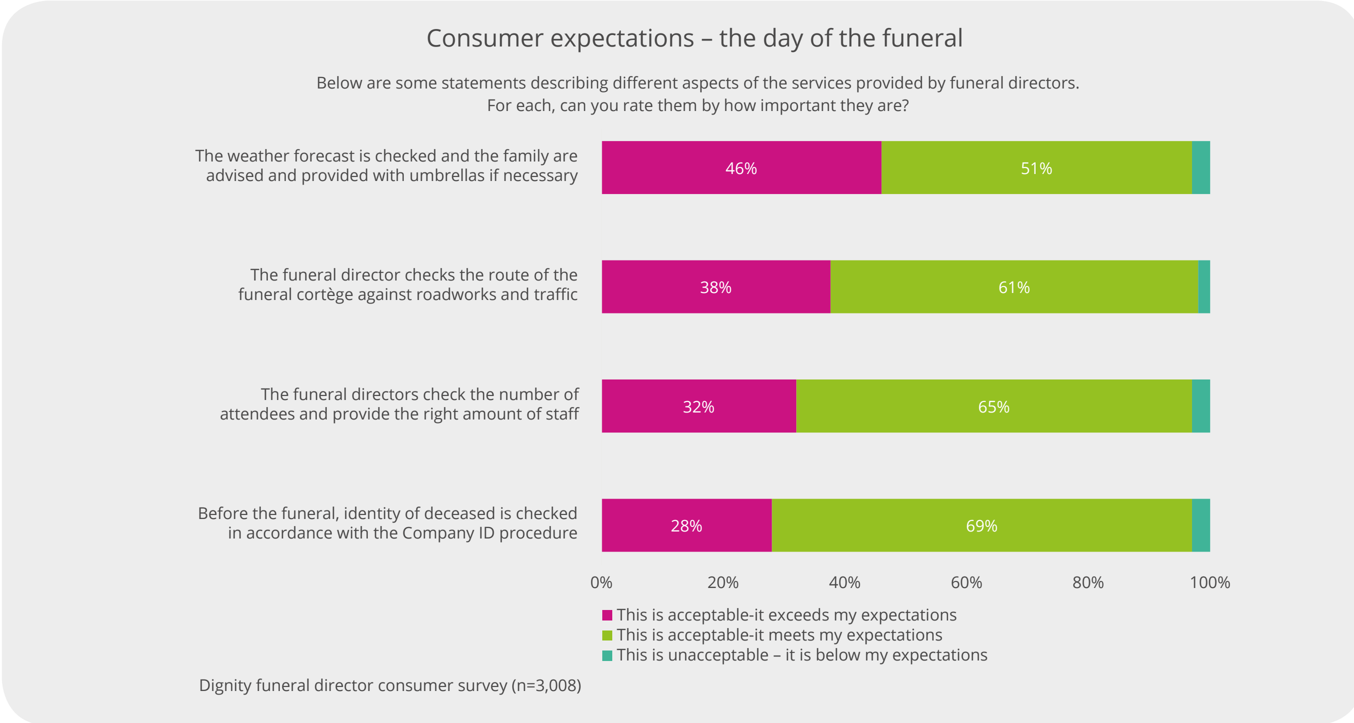


Chart 5.4: Consumer expectations – the day of the funeral

Broadly, consumers expect the funeral director to be aware of the number of attendees (and to provide the appropriate number of staff) and to carry out identity checks on the deceased as standard. Some elements of customer service, such as checking the weather forecast in advance (and coming prepared with umbrellas for the family if required) or checking the route from funeral or family home to the service against traffic and roadworks is viewed by a significant minority as exceeding expectations.

Consumers also have particular expectations about the cars funeral directors use, although as explained earlier, this is generally considered to be a lower priority. The most consistent expectation is that vehicles funeral services use – whether for conveyance or on the day of the funeral – are 'appropriate'. This often means that vehicles are smart, clean, black and conform to their pre-existing image of what a funeral car looks like. Some consumers express ambivalence about the make and model, suggesting that other aspects, especially on the day of the funeral, are more significant.

> *'You look at the coffin, the flowers. You don't look at the front to see what the badge is.'* - Male, 40s, Leeds, non-arranger

A prompted discussion of vehicles (including showing images of different brands and types) can elicit stronger reactions and some preference for new models from high end brands. This was partly driven by risk aversion; consumers rationalise that new models and 'better' brands minimise the chances of a breakdown (which would be considered disastrous) and were therefore worth the investment.

> *'For what funerals cost you'd rather have the brand new Mercedes'* - Male, 30s, Leeds, non-arranger

In the quantitative research we found that certain ages and makes of cars are widely considered unacceptable by consumers. These include cars more than five years old and Volvos, Vauxhalls and Fords. Generally, consumers expect the cars that funeral services use to be Jaguars, Mercedes or Daimlers and to be between two and five years old – newer cars, and Rolls Royce exceed expectations.

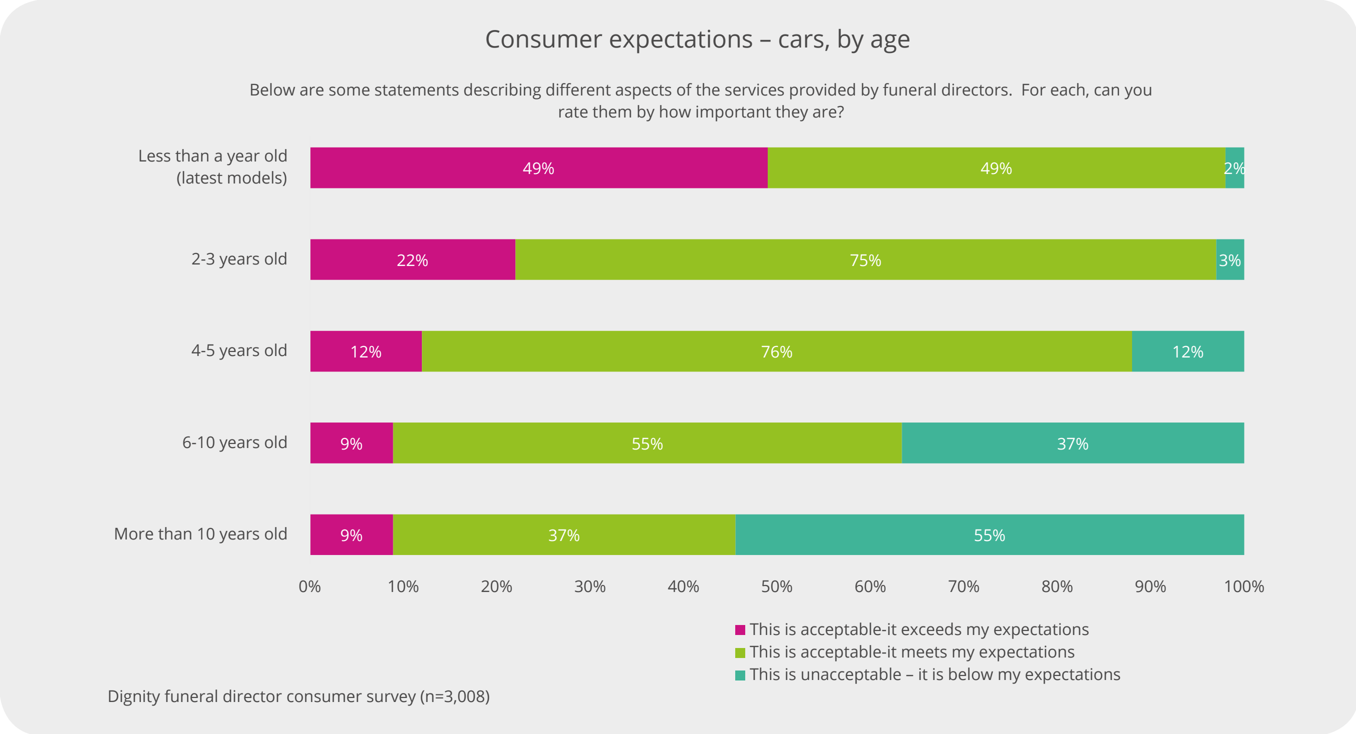


Chart 5.5: Consumer expectations – cars, by age

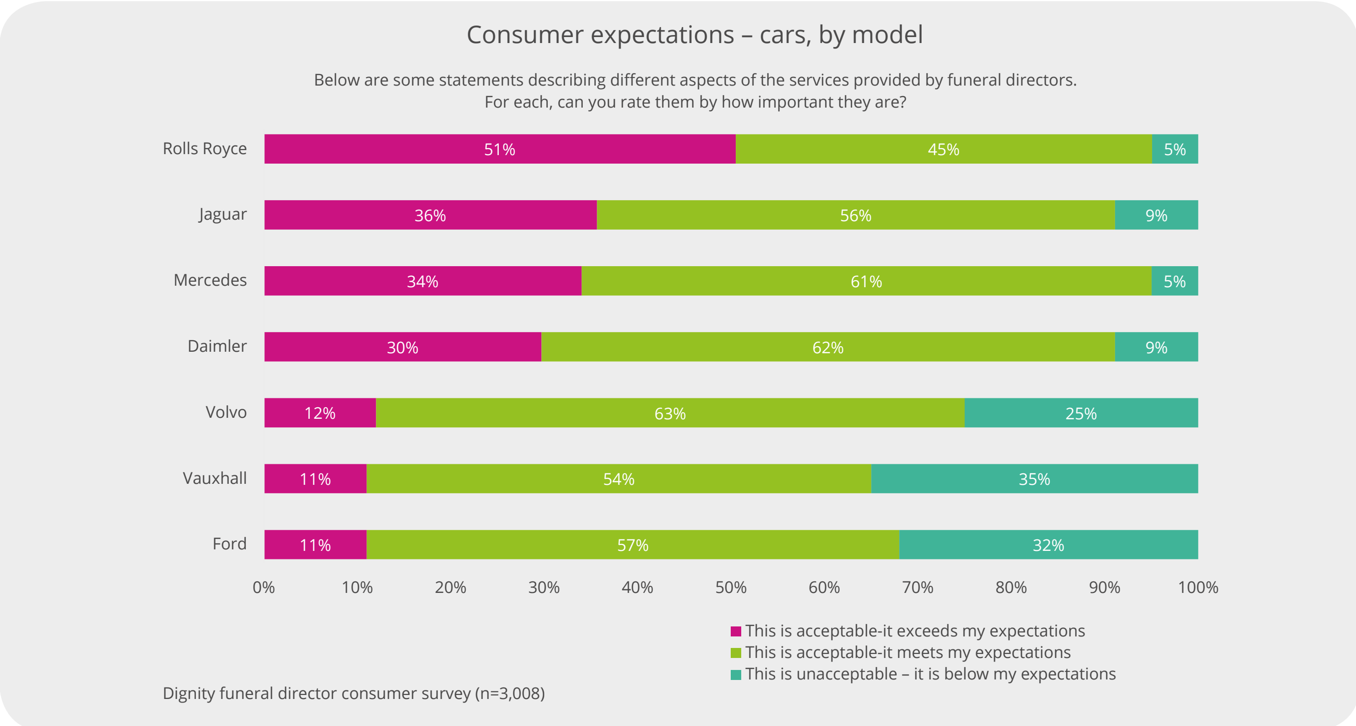


Chart 5.6: Consumer expectations – cars, by model

The overwhelming majority of recent funeral arrangers were satisfied with the way the funeral went on the day. However, 4% were not. Of this group, the most common issue was that things they had requested were not delivered or that the funeral director did not supply enough staff to keep things in order. This underlines the importance of careful arrangements and organisation, as even seemingly minor issues can be hugely distressing when the day is of such importance.

> *'[Flower arrangement] was a foam cut-out with sticks with dried leaves stuck on it … looked like some kids had knocked it together…'* - Male, 30s, Nottingham, arranger

After the funeral service

After the funeral service is completed there are often still some interactions between the family and funeral services. These vary from case to case but can include settling or paying the bill, collecting the ashes or providing feedback on the funeral director's performance. Overall, consumers see this stage as being less important than others; for them, the main focus while dealing with the emotional and practical impacts of losing a loved is ensuring the funeral goes smoothly and is a fitting tribute. Further contact with funeral services is usually not expected.

On the practical issues – such as paying the bill or collecting the ashes – there is need for further contact. However, if there is no issue here this can be a brief interaction. A very small minority of recent arrangers did have an issue, however – overall, 4% said that the overall service they received from the funeral directors did not meet their expectations.

The most common reason for this dissatisfaction is the service being too expensive (34% of those dissatisfied) or a mistake being made with the funeral itself (30%), but 18% of this group said they experienced an issue with the bill or invoice. While there is no overwhelming desire for further contact with funeral directors after the service consumers do want these necessary interactions to be efficient and hassle free. Mistakes or problems at this stage can colour the arranger's entire perception of the funeral service.

> *"The aftercare was atrocious. There was no communication on the ashes and I was double charged on the deposit. Might just have been a bad shop with bad people."*
> - Female, 50s, London, arranger

For some arrangers who had made a lasting connection with the funeral service, receiving some further contact – whether in the form of a card or a phone-call – after the service can be appreciated.

Overall satisfaction

The majority of recent funeral arrangers are satisfied with the service they received and that the overall day went well. Arrangers are also generally satisfied with specific aspects of the service, from the collection of the deceased (if they were present for this) to the arrangements and their experiences viewing the body.

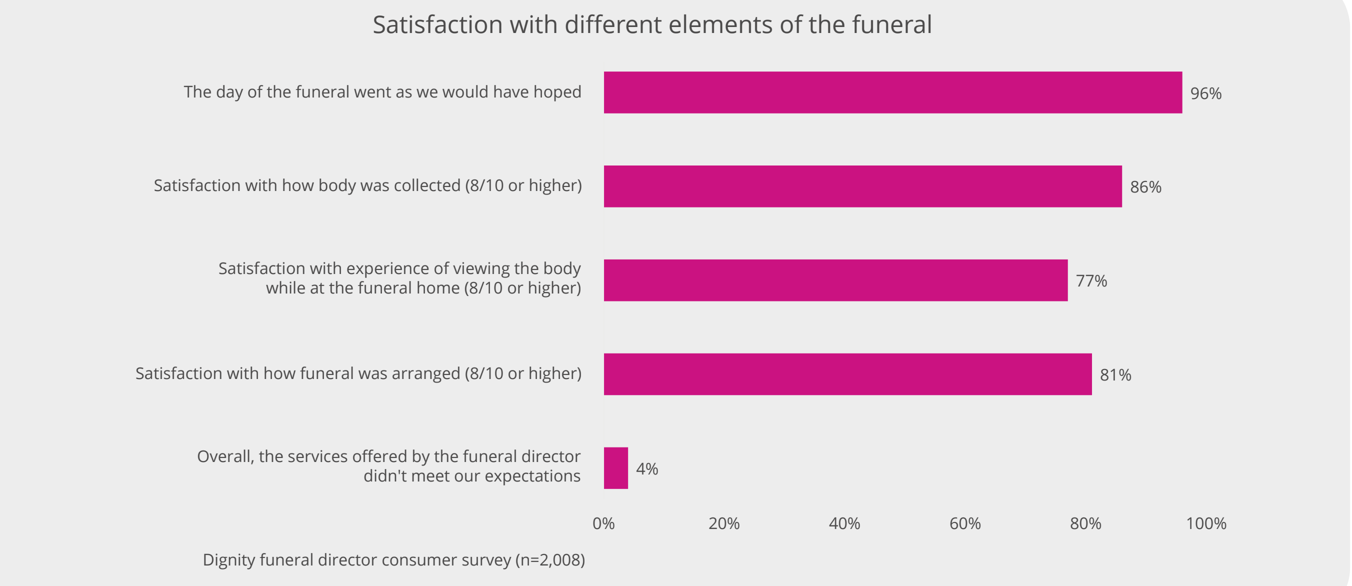


Chart 5.7: Satisfaction with different aspects of the funeral service

However, in some areas, the service families receive is falling short, with mistakes made and poor service further distressing loved ones at a time of immense difficulty. Our qualitative discussions with recent arrangers identified how one mistake can act as the tip of the iceberg.

Every experience is different and no two funeral arrangers will approach this process with the same expectations or needs. But a common set of customer service tools and facilities are needed to ensure that expectations are met and that the funeral is delivered as it should be. These include utter professionalism when bringing the deceased into care and looking after them before the funeral (explored further in subsequent chapters of this report) and attentive, flexible customer service when arrangements are being made.

> *"They were 45mins early. Felt pressurised to get into the cars and go...Mum was sobbing her heart out."*
> - Male, 50s, Nottingham, arranger
>
> *"[Viewing the body] was horrific. On the Friday, it looked like someone had bloated him, and it didn't look like him. Went on the Saturday and the Sunday, on the Saturday it started to look a bit more like him, and on the Sunday it wasn't – you could see he had make up on – and then on the Monday, I wish we hadn't have gone, I wouldn't do it again."*
> - Female, 50s, Slough, arranger

Consumer expectations summary: services experienced

	What do consumers expect?	What would exceed expectations? (where applicable)	What is unacceptable?
Bringing deceased into care	Consumers expect well presented staff to attend, conduct a hazard assessment and take note of all personal effects, complete relevant paperwork	For some, the Funeral Director attending may exceed expectations	Use of 'ordinary vehicles' is more likely to be unacceptable
Making arrangements	Consumers expect to be able to choose the funeral logistics and to have a named (and trained) contact. They also expect prices to be fixed.	For some, FDs handling liaison with other suppliers at no extra cost exceeds expectations	For some, having to make arrangements at FD premises is unacceptable
Day of the funeral	Consumers expect the Funeral Director to be aware of attendees and to carry out identity checks	Checking the weather forecasts and providing umbrellas exceeds expectations and for some the same is true of checking traffic/roadworks	Arriving late/early is unacceptable, as are any other mistakes which affect the smooth running of the day
Facilities: vehicles	Consumers expect the cars FDs use to be Jaguars, Mercedes or Daimlers and to be 2-5 years old.	Rolls Royce and cars less than a year old are considered to exceed expectations	Volvos, Vauxhalls and Fords and cars over 5 years old considered unacceptable

Table 5.8: Consumer expectations – summary

Customer views and expectations of 'behind the scenes' services

Care of the deceased is a top priority for customers ahead of cost, customer service, accessibility of funeral homes and other support. However, consumers know very little about the specific tasks involved in the care of their loved one, the facilities in which they are kept, the training of the staff handling them or the way in which these tasks are overseen.

There is a paradox here: funeral arrangers cite care of their loved ones as critically important but are ignorant as to what happens. This ignorance is maintained by two forces: reticence and sensitivity about the nature of the tasks and an assumption that all funeral directors adhere to common standards, including some form of regulation.

This means that customers' assumptions about the care of their loved ones are just that: assumptions. In this chapter we will explore these assumptions and the distance between consumer expectations and the reality.

Care of the deceased

The assumptions can start with the location of the deceased. The majority of recent arrangers (95%) gave a location when asked where their loved one was being cared for prior to the funeral, and the majority (59%) believed this was at the funeral director's premises. However, two-fifths (39%) of this group 'assumed this was the case' – only 55% asked the funeral director where they would be.

> *"It didn't occur to me that she might not be there, and I'm not sure I ever asked that question"*
> - Female, 60s, London, arranger

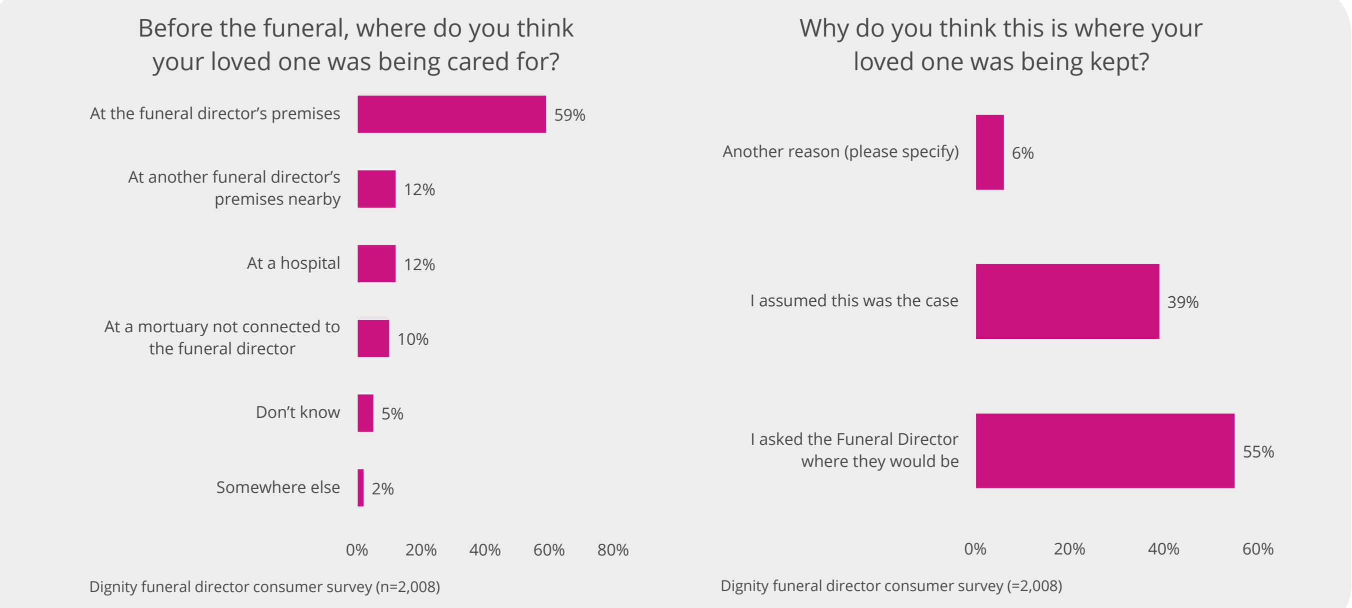


Chart 6.1: Two in five assume, rather than know, where their loved one is

Interestingly, this varies depending on the nature of death. A higher proportion of people who experienced the sudden loss of a loved one asked the funeral director where they would be kept (65%, compared to 55% overall). This indicates a greater inclination to ask questions in certain circumstances – only 30% of those that experienced a sudden loss 'assumed' where their loved one would be (compared to 39% overall).

Some individuals are uncomfortable with the idea of their loved ones being moved or with them not being exactly where they assumed. These arrangers sometimes described a connection between themselves and their loved ones that was related to a knowledge about exactly where they were (and with them being relatively local). The fact that their loved one is perceived to be 'close' is a source of comfort.

This assumption about location of care is so important because it allows further assumptions about the funeral services market and the nature of the facilities available in individual funeral home premises. Generally, consumers expect funeral homes to be ‘full service’ and that all staff have industry or company accredited training for their roles. Experience in place of training is acceptable for most consumers, but for a significant minority this is unacceptable.

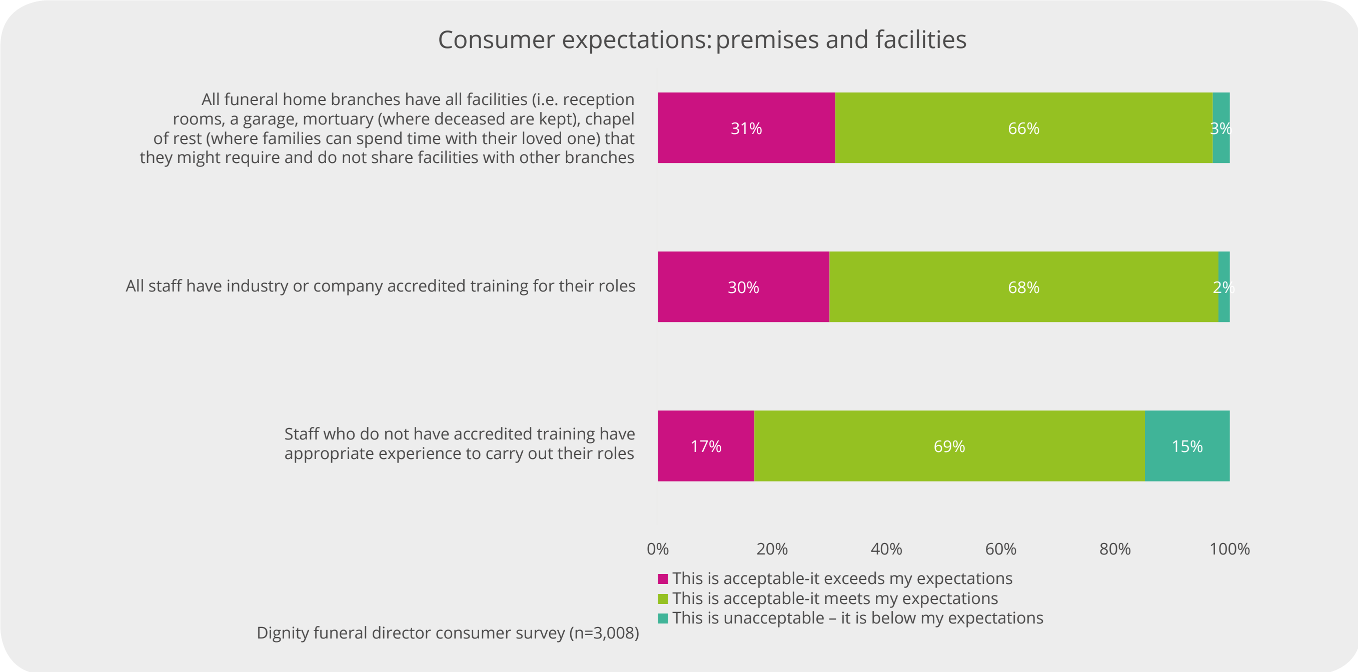


Chart 6.2: Consumer expectations – premises and facilities

Although unlikely to openly discuss the specific tasks involved in care of the deceased, consumers’ expectations here are very clear. As a minimum, consumers expect their loved one to be kept refrigerated, whether at the funeral premises or another premises (although for a significant minority, 26%, the deceased being kept in a professional standard fridge at another funeral director’s premises is unacceptable – for this group, it is important that their loved ones are kept as close as possible). The deceased being kept elsewhere – unrefrigerated or on the floor – is considered unacceptable by a majority of consumers. Consumers also expect to be consulted about whether or not temporary preservation should take place, but daily contact from the funeral director to provide an update on care would exceed expectations for many.

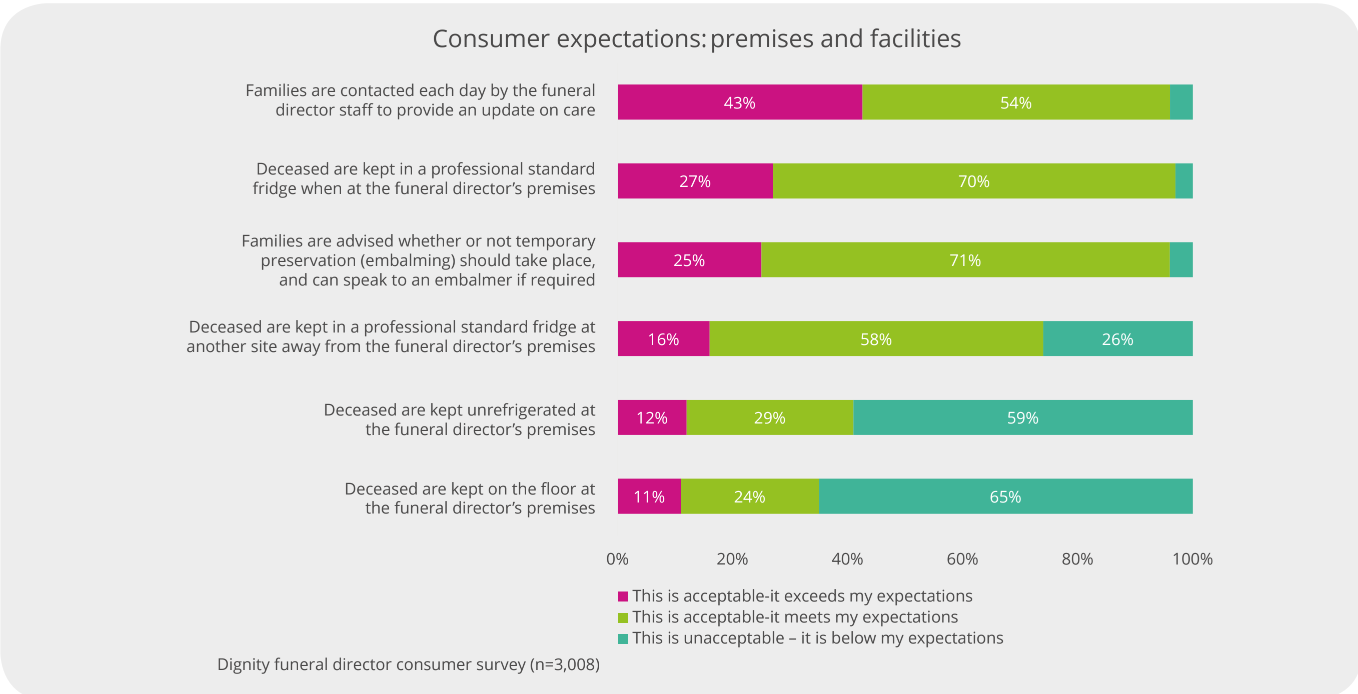


Chart 6.3: Consumer expectations – care of the deceased

The expectations of consultation on embalming are particularly important given the growing time gap between the death happening and the funeral taking place. Whether or not the body is likely to be viewed by family members a longer time between death and the funeral increases the necessity of preservation. More preservation in turn makes it critical that facilities for embalming and/or storage of the deceased, as well as the qualifications and training of relevant staff, are maintained to a high standard.

That expectations are so consistently high underlines the importance of care of the deceased to consumers, even if it is a topic rarely broached in either social discussions or funeral-specific ones (i.e. during the arrangements). Although consumers express a willingness to talk more openly about death, this remains an intensely private aspect of it. The fact that it is talked about so little makes it more important that standards of care are properly maintained – as consumers are unlikely to press for reassurance or ask detailed questions of funeral services.

Regulation and common standards

Consumers have high expectations of funeral services, but little knowledge of specific tasks they perform. This is intensified for the care of the deceased: expectations are higher but knowledge is lower.

One of the reasons this imbalance is maintained is that consumers assume enforcement of common standards across funeral services and regulation. Overall, 92% of consumers (including 94% of recent arrangers) expect some form of regulation to exist. Only 8% correctly say that no regulation exists at all.

> *“They’re regulated by somebody. They’ve got to be.”*
> \- Female, 30s, Leeds, non-arranger

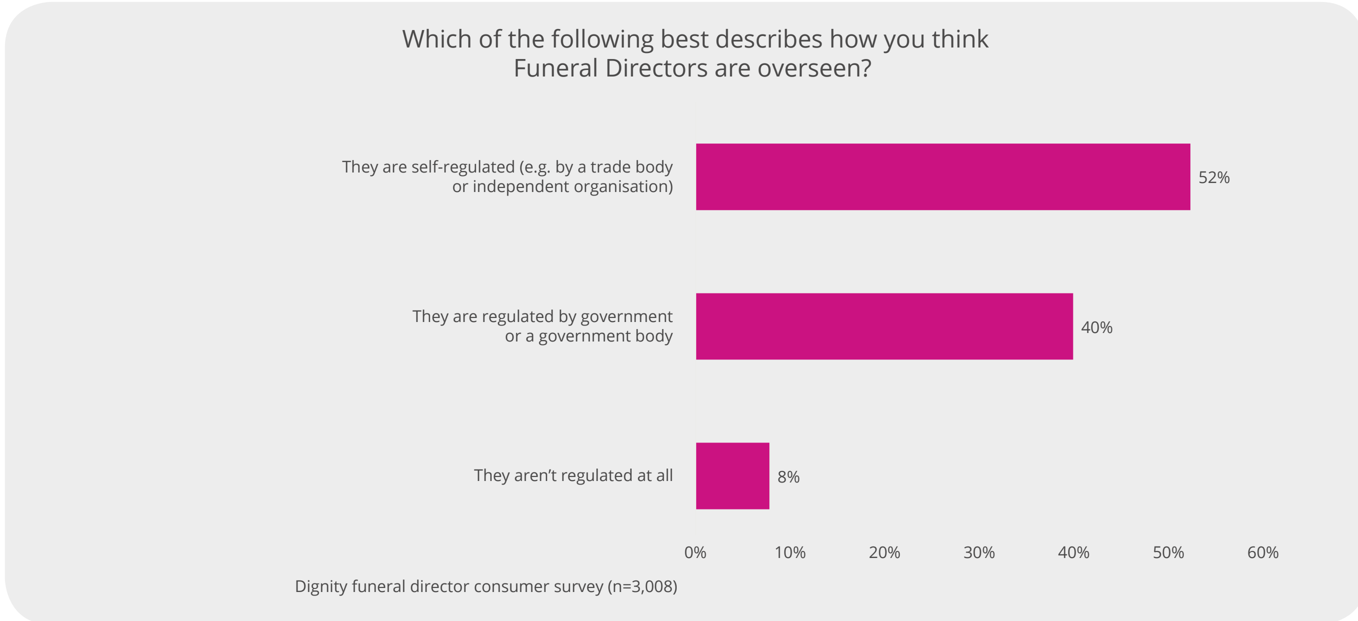


Chart 6.4: 92% expect some form of regulation to exist

This assumption of regulation and oversight creates broader assumptions about consistent levels of standards, facilities and training across the funeral service market. The majority of consumers expect consistent levels of training (55%) and facilities (53%) between different funeral directors. Contrastingly, consumers believe that prices do vary (78%) and that service levels correlate to price paid (59%). This suggests that consumers expect minimum standards – and regulatory oversight – when it comes to care of the deceased but variation only on price and customer service levels.

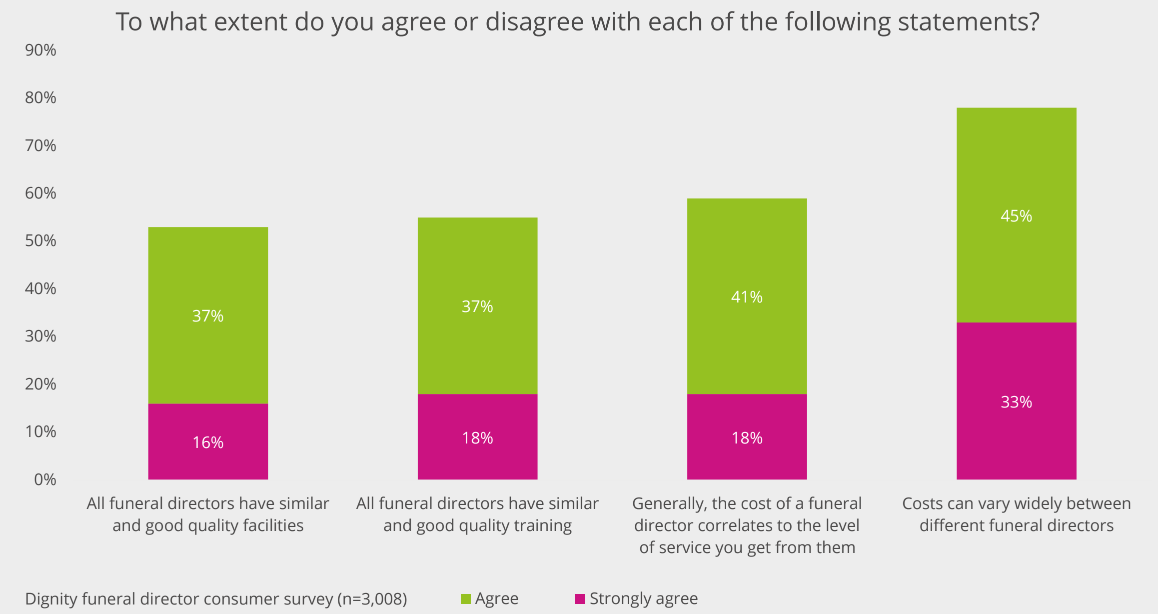


Chart 6.5: Consumers expect costs to vary, but not training or facilities

Revealing a variation in standards elicited powerful responses from consumers. In both the qualitative and quantitative stages of the research we showed evidence of different types of 'behind the scenes' premises, which customers would never see. The reaction to images, which ranged from cluttered premises with no mortuary facilities to modern, clinical environments was incredibly strong.

These facilities are normally invisible to customers, despite the central importance of care of the deceased to most consumers. Instead, when they do think about it, funeral arrangers judge the quality of service – including behind the scenes care and mortuary facilities – by proxies including customer service and the condition of front of house facilities.

> *"You have every right to know about what is happening to your loved one."* - Male, 50s, Cardiff, arranger
>
> *"It's messy. If that's how they're keeping their areas, what are they going to be like with the bodies? It looks like a builder's workshop. Even if you're trying to keep costs down, there's no way you'd want this."* - Female, 30s, Manchester, arranger
>
> *"Oh my god…that is just awful."*
> - Female, 50s, Slough, arranger

> *"If they're looking after the building they're looking after [my loved one] in the building."* - Female, 40s, Slough, arranger
>
> *"When we were arranging mother's cremation, I trusted the set-up. And I trusted the set-up because as soon as I met the staff, I trusted them… I didn't have any curiosity or questions."*
> - Male, 70s, Nottingham, arranger

Consumer expectations summary: behind the scenes

	What do consumers expect?	What would exceed expectations? (where applicable)	What is unacceptable?
Expectations of industry	Consumers expect the industry to be regulated, either by a trade body or by government		Lack of regulation and common standards
Caring for deceased	Consumers expect deceased to be kept refrigerated (at premises or another site) and to be consulted on embalming	Daily contact with FD exceeds expectations	Deceased kept on floor/unrefrigerated is unacceptable
Staff training / expertise	Consumers expect staff to have accredited or industry-recognised training.		Experience in place of training is acceptable for most customers, but for a significant minority this is unacceptable
Facilities: mortuary	Consumers expect a clean and clinical environments, with refrigeration		Anything other than a clinical environment

Table 6.6: Consumer expectations summary

Expert and professional experiences of funeral director facilities and services

Consumers are likely to attend funerals rarely and, in a lifetime, will in most cases arrange only one or two. As such, their experience of funeral services is limited and certain aspects are hidden from them entirely. This lack of contact with funeral services does not diminish in any way the importance of their expectations but does require a wider exploration of funeral directors' facilities and services.

A number of professions come into contact with the funeral industry on a regular basis as part of their working lives. In the course of our research we have surveyed and interviewed coroners, registrars, police officers, hospice workers, mortuary assistants, carriage masters, ministers, celebrants, doctors and embalmers among others.

The testimony of these expert witnesses to the profession is invaluable in understanding the true condition of the industry. Each profession bears witness to a different stage of the funeral process; embalmers and doctors provide evidence about mortuary and 'behind the scenes facilities', celebrants and ministers reveal how funeral staff interact with families and manage the funeral service itself while registrars and police officers speak to the performance of funeral directors when death happens and their readiness for taking the deceased into care.

Varied standards – collection, arrangement and the day of the funeral

The majority of respondents indicated that there is a wide range of standards within the funeral sector. This variation is evident at every stage, from the collection of the body, through arranging the funeral, the care of the deceased and the funeral itself.

Hospice workers indicated that some funeral directors do not conduct themselves appropriately when collecting a body from a hospice. Inappropriateness can include being loud or unaware of others or using the wrong entrances. In contrast, other firms take care to be discreet and respectful of the deceased, the staff and other individuals. Similarly, police officers indicated that some funeral directors are not prepared for the collection of the deceased. Police officers are typically present at collection in the case of sudden or unexpected deaths and reported that some funeral directors do not bring the appropriate equipment for collecting a body, particularly in cases where the body has begun to decompose.

Coroners and registrars are often required to deal with funeral services soon after a death has happened and also report a range of standards and approaches. This can include different levels of technology use; funeral directors do not consistently use email for professional correspondence and this can lead to delays, while coroner's officers report being shouted at or abused over the phone by a funeral director when there has been a delay in releasing a body.

The perspective of celebrants and ministers is particularly insightful as they interact with both the funeral director and the deceased's loved ones. They describe variation in terms of how the funeral is arranged and levels of service and communication in the period leading up to the funeral. Celebrants and ministers can be appointed or suggested by the funeral director and communication is critical; it is important for the celebrant or minister to know a few details about the nature of the death (e.g. if it was sudden or unexpected, the age of the deceased) in order to prepare them before the celebrant meets the family to discuss the service.

Varied standards – behind the scenes

Doctors are required to visit funeral homes to perform inspections of cadavers prior to cremation. As such, they are one of only a handful of professions granted access to funeral home mortuary facilities. Doctors – and other professions – describe a range of standards in facilities and care, including inadequate storage, lack of refrigeration and disregard for the deceased.

Trade embalmers also have access to these facilities and see first-hand the varying levels of standards. While some funeral directors employ embalmers directly, or conduct the embalming themselves, others hire freelance 'trade' professionals who work for a number of different funeral businesses.

> *"Cadavers stacked inside a big fridge at times… two bodies in one space if it is busy in the smaller cramped places… Would be awful if customers knew their loved ones were being stored in this way."* - Retired Doctor
>
> *"Refrigeration is essential. They've got to keep the deceased in good condition so that if the relatives want to view them they can. Like any industry you go from the bad to the excellent. [At some funeral directors] deceased aren't stored correctly, no refrigeration… premises in very poor condition."*
> - Supplier of mortuary equipment

These individuals confirmed the variation in standards in mortuaries, embalming suites and general back of house facilities. They also described having to work in varied conditions, including on the floor, without proper lighting and without proper ventilation. Temporary preservation or embalming requires specialist equipment and a clinical setting, including adequate lighting, drainage and ventilation due to the fumes produced by formaldehyde.

Testimony about Dignity

Some interviewees were able to isolate Dignity branches that they had worked for and provide specific feedback or to compare Dignity to the rest of their market. At all stages, this feedback was generally positive, indicating well trained and courteous staff, efficiency, consideration and professionalism.

This included professions with access to behind the scenes facilities. These individuals stated that Dignity's facilities were typically good and reflective of significant investment.

> *"Always striving to be the best in their field, possibly a little expensive but they clearly invest heavily in their business. Their facilities and staff training are excellent, a benchmark for others to aspire to."* - Trade Embalmer
>
> *"Dignity tend to invest in their infrastructure. The back of house [facilities] are as good an example of this as anything."* - Supplier of refrigeration units

The future of funeral directing

While consumers show little appetite for innovation from funeral directors, change is coming. Alternative types of funeral – from DIY funerals to direct cremation – are gathering pace, reflecting a desire from some to do funerals differently (even if the majority of consumers say they want funeral directors themselves to remain traditional).

These changes to the type of funeral people want are the manifestations of much more powerful cultural changes as society becomes more secular and some traditions around the ceremony of death recede.

However, even here, the way funeral services operate are changing in ways that might uncomfortably confront some expectations that consumers have about funeral directors. Our conversations with recent arrangers revealed a lack of knowledge about operating models – for example, that one mortuary might serve several local funeral homes, while others might be 'full service', containing within them all the facilities (including a garage, mortuary, embalming suite) that might be needed.

Consumer reaction to different models

During the research we tested several models – some already in existence and some hypothetical – with consumers to gauge whether or not they thought this was an acceptable business model, and whether they would be happy to use this model if they were to arrange a funeral in the future.

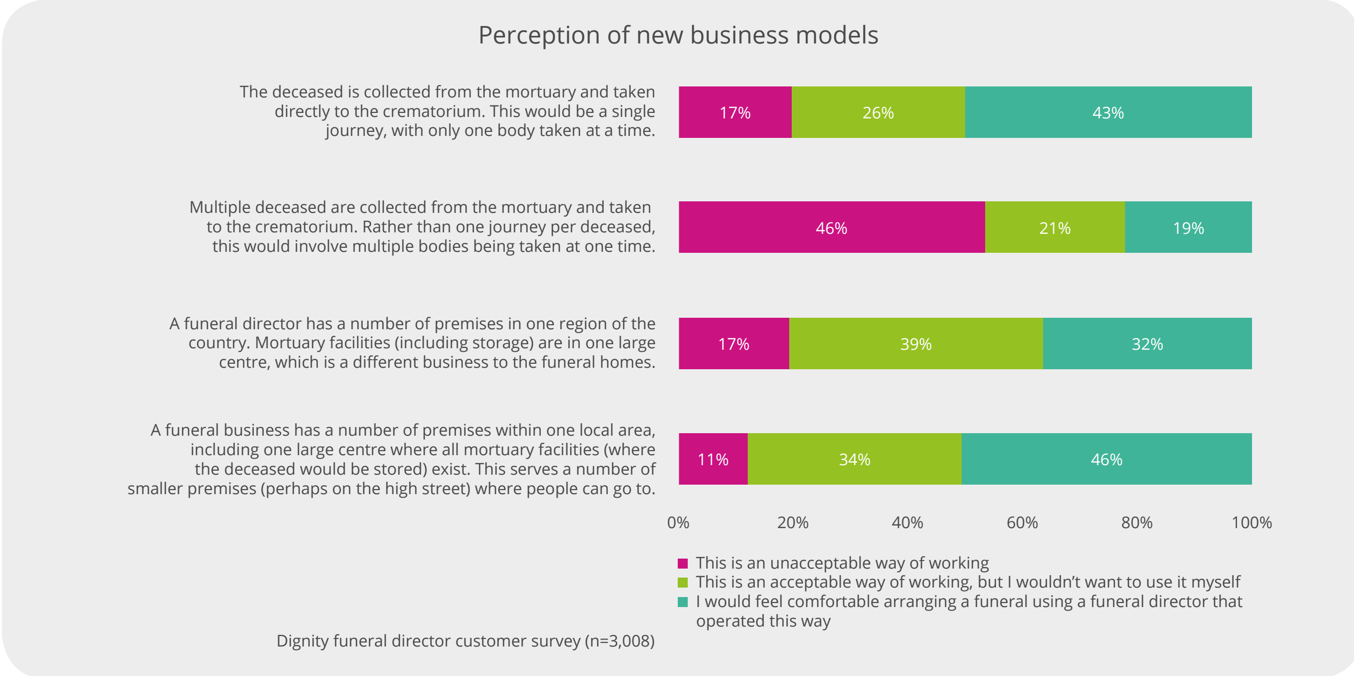


Chart 8.1: Perception of new business models

The widely used 'hub and spoke' model, where a number of satellite premises in a local area draw specific resources (such as a garage or mortuary facilities) from a local centre was generally positively received, with only 11% believe this to be an unacceptable way of working. However, a further 34% said that this was not something they would like to use themselves, revealing a degree of uneasiness about this commonly used model.

> *"[On hub and spoke] As long as they can get them to the home for the day you want to go with the family – but if the funeral is in a week's time and you've been then it doesn't have to be on the premises."*
> - Female, 40s, Leeds, non-arranger

This uneasiness exists in part because revealing this model would challenge some arrangers' assumptions about how funeral services operate. A significant proportion of arrangers assume, rather than know, where their loved ones are being kept, and assume that it is the funeral home where arrangements are made or where they might visit their loved one in the chapel of rest. Additionally, some arrangers are uncomfortable with the idea of their loved one being transported from place to place prior to the funeral because they can feel comfort from knowing that they are in one place at rest. The lack of customer knowledge makes it critical for funeral directors to explain how and where deceased are being cared for.

These concerns are echoed in the second model considered, which described a hub model operating on a much larger scale and with the hub a distinct business to the 'satellite' premises the customer deals with. This was perceived less positively than the hub and spoke model – with 17% describing it as unacceptable and an additional 39% saying they would not want to use it themselves. The same concerns – about not wanting their loved ones to be transported unnecessarily and perceiving distance are relevant here. In this case, the fact that the mortuary hub is a separate business adds to this sense of distance.

> *"[National hub] In my head now I've got one of those massive depots along the metropolitan line, full of bodies, which feels like it's getting bigger and a bit less personal… based on everything I've said so far about feeling they care about me and my family, there's kind of a disconnect with that, and no-one's really going to know about your loved one at all here. You've created a middle man here, which is basically a depot."* - Female, 60s, London, arranger

The other models tested explore conveyance options – akin to a direct cremation, where the deceased would be taken directly from the mortuary to the crematorium. The first model specifies that one deceased would be taken at a time, while the second indicates that multiple deceased would be taken in one journey.

Perhaps reflecting the growing demand for direct cremations, the first option was considered to be acceptable to the majority of consumers, with 43% saying they would be happy to use it themselves. However, it appears that a key component of this is the privacy of the conveyance. Only 19% of consumers stated that they would be happy to use the second option, with 46% saying it is an unacceptable business model.

Our discussions with funeral arrangers elicited very strong reactions to this model, with some families anxious about the possibility of mistaken identity and widespread concern about the impersonal nature of this option. This was clearly borne out in the quantitative survey, with 64% of those who objected to this model believing it disrespectful to transport more than one body at a time and 50% believing it increases the chances of mistaken identity.

More generally, there is little demand for change or innovation from funeral service customers. Those who have positive impressions of the sector do so precisely because it is seen as perennial and unchanging. Funeral directors themselves are admired for being expert, empathetic professionals. New business models – such as some of these described above – can appear to contradict this perception.

More personalised services will prompt change

Although consumers express limited desire for innovation, they are themselves driving change by moving away from traditional ceremonial aspects of death and by becoming more secular. Funerals today are increasingly likely to be cremation funerals (when in the past most would have been burials) and less likely to have a religious element. Instead, they may be colourful 'celebrations of life'. There is no single type of funeral today but instead a wide landscape of different types of service that individuals and families can choose from to say goodbye in the way that best suits them. The funeral industry will be required to react to this personalisation, whether through provision of more information, more specialised services or new business models entirely.

> *"There'll be an increase in non-traditional funerals. The trend for more celebratory funerals will carry on."*
> - Steve Wallis, Dignity
>
> *"There's an increasing quantity of people who are understanding that they can ask for a wider range of things and having the confidence to know that there isn't such a thing as a one size fits all funeral anymore."*
> - Abi Pattenden, National Association of Funeral Directors

Alternative types of funeral – such as DIY funerals and eco-funerals are growing, albeit from a small base. However, one reason why they are not more prominent could be consumers' lack of awareness of their options.

> *"The biggest problem is the gatekeepers – coroners, bereavement officers, doctors, nurses, funeral arrangers – people who are in a position to talk to people who are recently bereaved who have no idea about what is legal and what is possible."* - Rosie Inman-Cook, Natural Death Centre

One future scenario is that the industry reacts to growing demands for personalisation and different types of service by fragmenting. Current consumer perception is that funeral directors are all broadly similar. However, a more fragmented landscape that includes growing numbers opting for direct cremations, woodland burials and traditional services (among others) may result in a more segmented funeral service offer, with different firms specialising in particular areas of the market.

This specialisation could also result in different business models and greater verticalization, with more firms creating spaces for a ceremony in their premises. A service chapel in the funeral home would enable families to have a service (with the coffin present) with a direct cremation taking place afterwards.

> *"We'll also see more alternative models coming out of the funeral industry and that will lead to more take up of low cost funeral options. [Other funeral directors] are putting together a nice funeral home that has a service chapel in it… then the coffin is taken off for a direct cremation. Everybody meets at the service venue, there's no cars. A lot of the cost and paraphernalia – what people might say is the least important bit – is taken away so the costs are materially lower."* - Steve Wallis, Dignity

The extent of this fragmentation will depend on the extent to which consumer demand for more specialised types of funeral intensifies. If the trend for personalisation means only that funeral services and ceremonies are more bespoke then the business models underpinning them will not change drastically. If the trend changes the specific services that funeral directors are required to perform (i.e. only collection and care of the deceased) then new models will emerge to cater for these demands

> *"It has the potential to evolve… there are people who want the funeral service to be bespoke but still want the funeral director to do everything else for them. Then you've got the people who have more of an inclination to mix and match. They might want a funeral director to provide refrigerated storage, but may want to use their own vehicle."* - Abi Pattenden, National Association of Funeral Directors

The way consumers engage with funeral services will also change as more information is available online. Consumers are already more likely to consider several different funeral directors before making a choice. One in five (21%)[1] arrangers considered more than one funeral director with most looking for information about prices and what to do next (up from 10% in 2010).[2] An emerging tool for consumers considering several funeral directors are comparison sites, which are currently used by just 1% of funeral arrangers – although a further 16% said they would consider using them.[3] Use of tools like comparison sites is in its infancy but is likely to increase in the near future amid greater digital expectations from all services, including funeral services. It is also possible that as greater numbers use such services they become more important to decision making – alerting consumers both to different funeral directors and different types of funeral.

> *"The internet is helping hugely – the generation that have access are willing to shop and research online. This is something the funeral industry have to be aware of because otherwise it will turn round and bite them."*
> - Rosie Inman-Cook, Natural Death Centre

In addition to searching for information, it is also possible that the entire transaction and arrangements could be made online. Although consumers currently express little demand for their interactions with funeral directors to be mediated by technology it is possible that less-involved services such as direct cremation, where the family does not wish to view their loved one or have a traditional ceremony, could be conducted entirely online.

1 Trajectory Limited, Dignity funeral director quality and standards research programme 2017-2018
2 Sun Life, Cost of dying report 2010
3 Matter Communications, Dignity quarterly monitor research 2018

Implications, key findings and actions

Consumer reaction

Most arrangers are satisfied with the service they received from the funeral services they use. However, this satisfaction rests on a number of assumptions about funeral directors. They assume that all staff are trained, that their loved one is cared for appropriately – including being refrigerated – and that the industry is overseen by regulation.

They are shocked to find out that this is not the case. Revealing the range of standards that exists within the sector causes widespread and profound concern amongst both recent funeral arrangers and non-arrangers, and leads to demands for regulation.

With this knowledge of varied standards 80% of consumers call for stronger regulation of the funeral industry; a similar proportion say they would seek reassurance of a funeral home's facilities if they need to arrange a funeral in the future.

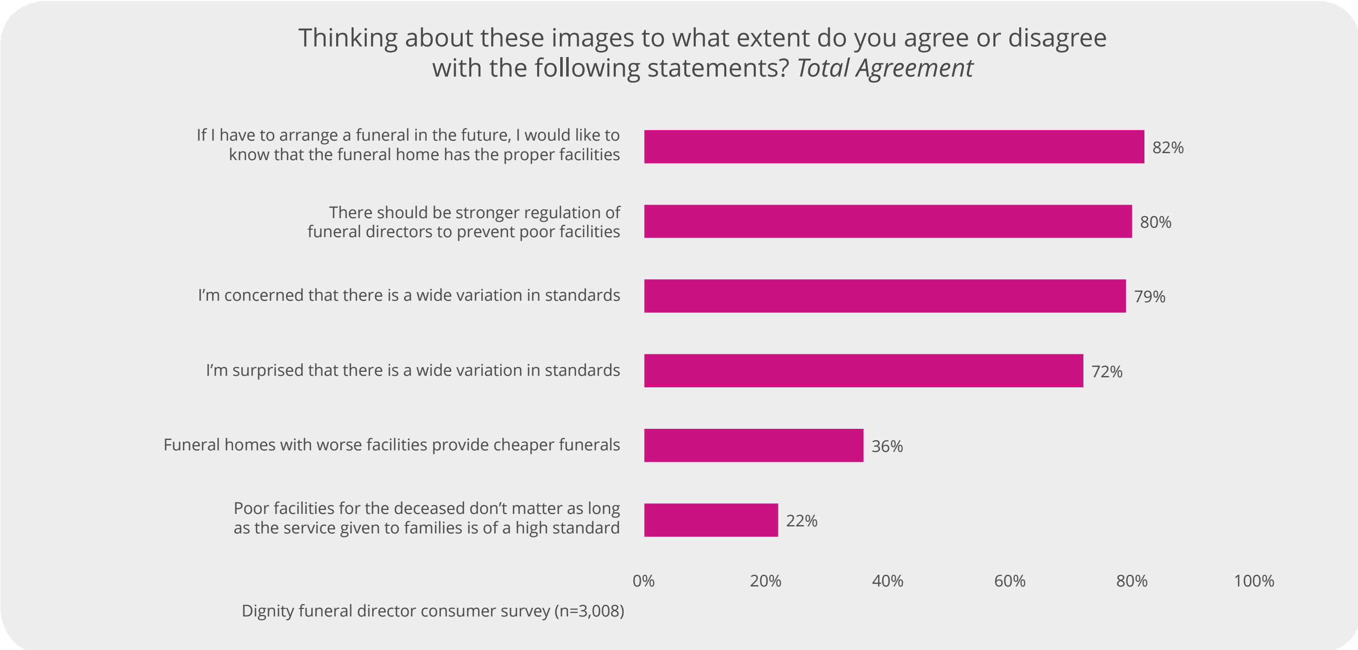


Chart 9.1: 80% of consumers want stronger regulation

When funeral arrangers express satisfaction with the funeral services they have used, they are making a judgement based only on what they have been able to observe – for many this will be the only conversation in which arrangements were made and the day of the funeral itself. These remain important aspects of funeral services, but are only part of the picture. Funeral arrangers have two clear priorities for the services funeral directors conduct: ensuring the funeral runs smoothly and caring for their loved one. Currently, they can see evidence of the former but are left to guesswork and assumptions for the latter.

Consumers are clear about their minimum standards for these facilities. They expect all deceased to be cared for in a clean and clinical environment (77%). A majority expect deceased to be refrigerated when not being viewed (62%) and to be looked after by trained staff (60%). Around half expect deceased to be cared for at the funeral home (51%). Only 3% say it doesn't matter what condition mortuaries are in.

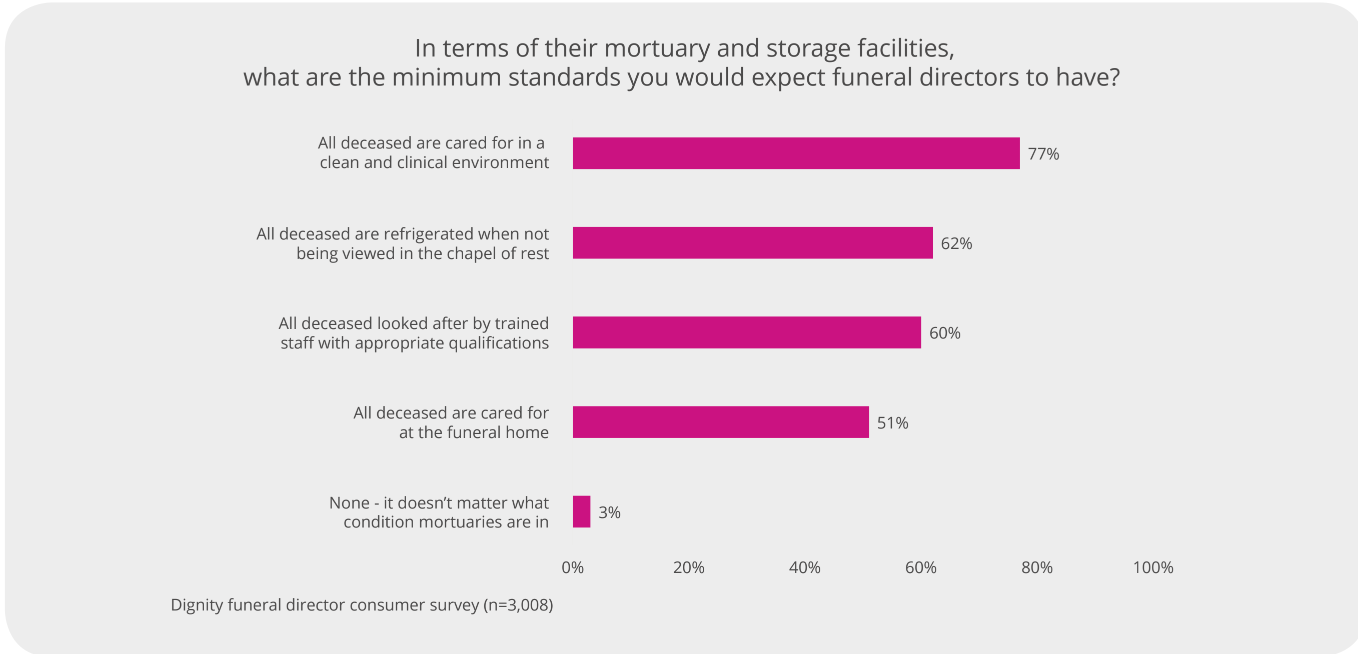


Chart 9.2: Consumer expectations - mortuary facilities

Key findings

Consumers expect the industry to be regulated and are surprised and worried to find out that it is not

- Currently, consumers perceive costs to vary but expect consistency in training and facilities
- 80% call for stronger regulation after seeing evidence of varied standards

Consumers' expectations from funeral services are high, with the main considerations being the smooth running of the funeral itself and care of the deceased

- Cost is important for customers, but superseded by almost all other elements of funeral services
- 75% say that the smooth running of the funeral is a very important aspect of the service funeral directors provide, and 73% say the same of care of the deceased
- Contrastingly, just 43% say keeping costs as low as possible is important

Currently, consumers are having their needs met by the funeral services they use

- However, this satisfaction is in part based on the assumption of common standards or regulation, training and consistent quality
- Only 4% say the service they received didn't meet their expectations, with mistakes and cost the main reason for this
- High levels of satisfaction with specific aspects of the service (collection, arrangements and viewing the deceased)

Expert testimony reveals a wide range of standards and practices in the funeral sector at each stage of the journey – including collection, care of the deceased and the funeral itself

- Doctors and trade embalmers testify to poor quality mortuaries and care of the deceased, with inadequate equipment and bodies stored inappropriately
- Other experts give evidence of different levels of professional conduct and comportment of funeral staff when collecting deceased and when dealing with families

There is an appetite for more open discussions about death that facilitates greater education, but taboos continue, particularly around care of the deceased

- A number of assumptions prevent consumers from asking questions and choice is limited
- Two in five (39%) assume, rather than know, where their loved one is kept
- Only one in five (21%) consider more than one funeral director, and most who do are looking for information rather than reassurances about cost or quality of care

Implications and actions

Despite a willingness to talk more openly about death, these conversations remain taboo. Families also display a reticence to ask these questions about how and where their loved one will be cared for and kept before the funeral. However, the current system – of uneven standards that facilitate assumptions about the quality of care of the deceased – is a cause of concern for consumers. These findings create implications for customers, funeral directors and policy makers alike. Consumers are currently unaware of the lack of common standards and of the wide variation in quality of care and facilities. The industry should help educate the consumer to ask more detailed questions about the care of their loved one – questions that until now they might simply have felt unnecessary to ask. Greater education will ensure that consumers are empowered to make the right choice for who cares for their loved one after they die and can ask the right questions of that firm.

These questions include asking where their loved ones will be kept, and whether that will be at the funeral home most local to them or another location. They should also enquire about the standard of training and qualifications that staff have, particularly those involved in handling of the deceased and embalming. They should be empowered to know what to expect from mortuary services – a clean, clinical environment with adequate refrigeration. Funeral directors should be prepared to show evidence of these facilities for those customers willing to inquire.

Beyond this, there are a number of questions that customers should have up their sleeve when arranging the funeral to ensure their expectations are met and they get the service they require. It is worth enquiring about the make and model of cars that will be used on the day of the funeral to ensure they meet the customers' standard, and to request an alternative if they do not. Customers should also feel able to request that the arrangement meeting takes place on their terms, whether at their home or the funeral home. Customers can also feel entitled to expect the highest levels of customer service to ensure the day goes as planned – including requesting a call the day before the funeral to confirm timings and arrangements.

In order to give customers the reassurance they need funeral services must ensure that the services they offer meet their standards. This means that that deceased must be refrigerated where necessary, that all environments where deceased are cared for are clean and clinical and that all personnel involved in the care of the deceased have adequate training. Families should also be kept updated on the location of their loved one – meaning the funeral director must explicitly tell them where they will be kept – and to be consulted on whether or not embalming is necessary. There is also evidence of unmet need; 22% of those who viewed had to ask, making it likely that some arrangers will not get the chance to view unless the funeral director proactively offers.

For these standards to be met uniformly across the diverse landscape of funeral services current codes of practice need to be updated. These should clearly and unambiguously set out the minimum standards expected of funeral services and ensure that consumers do not need to worry about the care of their loved ones. Firms can also lead on this process by conducting thorough self-audits to assess their own facilities and practices.

The industry should be supported in this endeavour by policymakers establishing a standard that ensures funeral services know what consumers expect. The most urgent need here is to provide the regulatory oversight that customers already believe exists (and are concerned to find out does not exist). Stronger regulation is widely supported by consumers - four in five want regulation to be strengthened. In this regard we can look to the Scottish Government, which has already appointed Inspectors of Funerals, Burials and Crematoria.

This regulatory oversight can also help communicate standards to ensure that consumers do not have to ask the difficult questions. Many arrangers are reluctant to ask sensitive questions about the care of their loved ones, and many do not know the precise conditions that mortuaries should be kept in. A system of independent inspections that can verify that 'back of house' facilities meet customer's minimum standards would provide reassurance and could be discreetly communicated in the form of publicly visible star rating (akin to the Food Standards Agency ratings).

More widely, it is essential that consumers are empowered to know not only what to expect from funeral services but also to be able to choose a funeral director that is right for them. Use of funeral comparison sites (and choice more generally) is increasing but these tools provide little or no information on quality (or about care of the deceased), focusing instead on price. Only 7% of funeral arrangers are looking for the best price but 95% say the care of their loved one is a top priority. Comparison sites would serve consumer need better if they were able to provide consumers with this critical information – and allow them to make a choice based on what is most important. While price is not a top concern for most consumers it is a significant one and protection of financially vulnerable consumers is a collective responsibility for the industry. In time, greater fragmentation of the industry might provide consumers with a clearer range of options but in the short term it is essential that arrangers are made aware of their options.

Key implications

- Consumers' expectations from funeral services are high, with the main considerations being the smooth running of the funeral itself and care of the deceased. Therefore funeral directors should deliver high customer service in these areas. Cost is important for customers, but superseded by almost all other elements of funeral services, and as such pricing conversations need to be clear but not drive conversations
- The issue of dealing with financially vulnerable customers has not been resolved by either consumer groups or the industry; this research has found evidence of consumers for whom price is critically important and consumers who reject funeral services that lead a discussion with price. Further research is needed to understand how funeral services should strike this balance
- Currently, consumers are having their needs met by the funeral services they use – but their satisfaction is in part based on the assumption of common standards or regulation, training and consistent quality and there is no way for consumers to be reassured that the funeral services they use are meeting a central need – ensuring that their loved one is being cared for properly. Suggesting a need to update industry codes of practice to ensure specific minimum standards on the way deceased are cared for, the location of care and the training of those conducting the care
- Consumers' should be educated further about the specific services that funeral directors perform to empower them to ask the right questions to ensure peace of mind
- Consumers support stronger regulation of the industry to ensure that minimum standards are met. This could be communicated discreetly through a star rating, and incorporated into comparison tools to allow consumers to make an informed decision

Dignity response by Andrew Judd

Planning a funeral is never easy and to make a difficult time easier, a funeral director's services should have sufficient level of minimum standards, appropriately enforced, to ensure consumers can have trust and confidence with their funeral director. I therefore welcome the findings in this report which provides a detailed evidence base about what consumers value, their experience of the industry and their expectations and priorities. It is important that we use these findings to help make the sector more responsive to the needs and expectations of consumers.

The research demonstrates that while consumers appear to be satisfied with the service that they purchase; the level of satisfaction is inflated by a number of assumptions that are made of the sector. For example, consumers believe that all staff are trained and that their loved ones are cared for appropriately. They are right to be alarmed to learn that there are no minimum standards or robust regulation in place to govern the sector and address instances where this is not happening.

What is also clear from the research is that consumers are unaware of the specific services that funeral directors perform. As a result, there is no mechanism that allows consumers to review and compare services to determine whether they are adequate and are being delivered to the highest standard. This is particularly significant given that quality of service and care for the deceased have been found to be more important to consumers than price. We therefore need a more transparent and flexible approach in the sector that empowers consumers to make an informed decision about the type of funeral service their family requires.

The research also sheds light on the need to improve consumer education, and we will therefore proactively communicate the types of services that we offer to consumers. Comparison websites can support this, and we look forward to exploring ways that can be used by the sector to reflect what matters most to consumers. Consumer education is undoubtedly an important way of improving consumer experience, but this will not always support those that are most financially vulnerable. As a sector, we must therefore give careful consideration to how we can support these consumers better.

Overall, this report provides policy makers with a rich evidence base on how this sector is delivering for consumers that had previously been unavailable. It is now important that industry and policy makers work proactively and collaboratively to grasp the opportunity this research presents; to ensure that regulation and our approaches to upholding quality, standards and transparency in the sector fully meet consumer needs and expectations.

In recognition of the findings in this report, and in the same way that is happening in Scotland, industry should take a lead and move decisively to install minimum standards and effective regulation that consumers rightly expect and already assume is common practice. At Dignity, we are always working to ensure that our customers can have trust and confidence in our services. That is why we make significant investment in a number of areas, such as ensuring we always provide on-site, or access to, refrigerated care of the deceased.[1]

To supplement this investment, we recognise the need to build consumer trust and, as a first step, the industry must be subject to robust regulation. Dignity will therefore be proactively working with colleagues from across the sector to discuss regulatory models that can drive up standards and provide consumers with much needed reassurance

By sharing this research, we will also work collaboratively with industry stakeholders and consumer representatives to examine potential mechanisms that will increase openness and transparency in the sector, thus placing power into the hands of the consumer.

Andrew Judd

Director of Funeral Operations

1 Where we acquire premises that do not have appropriate care of the deceased, we have and will continue to ensure that each location has or has access to appropriate facilities.

Detailed research methodology

The findings in this report are based on the following research elements:

Industry Research

- External witnesses - Dignity contact qualitative
  - 14 external witness interviews with Dignity contacts
  - Conducted by phone by Trajectory – February – March 2018
- External witnesses – Free found qualitative
  - 10 external witness interviews with free-found individuals
  - Conducted by phone by Trajectory – March – April 2018
- External witness – Quantitative survey
  - 59 external witnesses invited to complete online
  - Contacts provided by Dignity
  - 22 completed
  - Fieldwork: 19th April – 29th May
- Mystery shopping
  - 75 premises mystery shopped (43 Independents, 16 Co-op, 16 Dignity)
  - Locations: Birmingham, London, Manchester, Glasgow
  - 3 scenarios used
  - Sample selected by Trajectory
  - Visits conducted by Perspective Research Services in May 2018, analysed by Trajectory

Consumer Research

- Friendship focus groups with people who had arranged a funeral in the last 2 years
  - 3 x focus groups in London, Glasgow and Bristol
  - 19th February – 7th March
- Depth interviews
  - 36 depth interviews with individuals, couples or other households who had arranged a funeral in the last 2 years
  - Recruited to have experienced certain services – collection from home, visiting etc.
  - Conducted in Slough, London, Cardiff, Nottingham, Manchester and Glasgow
  - Fieldwork March-April 2018
- Focus groups with non-arrangers
  - 2 x focus groups in Slough and Leeds
  - Dates: 20th – 21st March 2018
- Quantitative survey of 3,008 consumers
  - Sample included 2,008 people who had arranged a funeral in the last 3 years, and 1,000 who had not
  - Conducted online
  - Dates 1st – 22nd May 2018

About the authors

Tom Johnson – Managing Director, Trajectory

Tom joined the board of Trajectory in 2015 and became Managing Director in 2018. In nearly 10 years as a social researcher and analyst Tom has led numerous projects researching the funeral and end of life sector, including for Dignity, Royal London and the FBCA. These include researching public and commercial perspectives on crematoria and experiences of bereavement and the short and long-term impacts of losing a partner. His wider work has included multiple projects exploring end of life finances, including funeral poverty, end of life financial planning and savings depletion during retirement.

Tom has also led some of Trajectory's most complex multi-methodology projects, including for WRAP, the General Medical Council, Big Lottery Fund and Trajectory's ground-breaking Time-Use research. Other clients include the BBC, O2, Shaw Trust, VisitEngland and Which?.

Tom has a BA in English Literature from Exeter University and an MA from King's College London.

Paul Flatters – Chief Executive, Trajectory

Paul has almost 30 years experience as a trends analyst and social research practitioner, advising clients on the strategic implications of social and economic change. His career has also included roles as Head of Research for BBC News, where he was a member of the Corporation's Editorial Board, and Director of Research for Which?/ Consumers Association.

At Trajectory his clients include Bacardi, BBC, Big Lottery Fund, General Medical Council, Heineken, O2, Royal, VisitEngland and Waitrose. Paul has a wealth of research experience researching end of life finances and funeral planning. His clients include Dying Matters, RIAS, Royal London, Sun Life and now, of course, Dignity.

Paul is a regular conference speaker and commentator. He has written for the FT and Harvard Business Review and presented BBC Radio 4's Four Thought. Paul was previously CEO of the Future Foundation and a Director of The Henley Centre for Forecasting.

Paul has an MA in Philosophy, Politics and Economics from the University of Oxford.

Andrew Judd – Director of Funeral Operations, Dignity

Andrew has spent his life working in the funeral sector. His first role as a boy was cleaning the cars and hearses for a local Swansea funeral directors and has progressed through many roles and responsibilities within the industry obtaining a Diploma in Funeral Directing.

Andrew joined what is now Dignity in 1996. He is responsible for all aspects of the Group's day to day provision of funeral services through a nationwide network of employees, funeral locations and associated facilities. Andrew has progressed through a variety of roles within both the Co-operative Group and independent sectors. He holds a degree from Wolverhampton University in Economics and Business and holds additional professional qualifications in both Funeral Service Management and Funeral Directing. He has held office in both the British Institute of Funeral Directors and National Association of Funeral Directors. He is President for NAFD Western Counties Area Federation.

Simon Cox - Head of Insight, Dignity

Simon is Head of Insight and External Affairs at Dignity, and one of the UK's leading authorities on funeral research, responsible for successive commercial and academic studies spanning nearly 15 years.

Simon scoped and commissioned the UK's two most authoritative works on funeral costs starting in 2004 and every year up to and including 2016. His first published report on funeral costs and related topics came in 2010 entitled The Ultimate Distress Purchase while at Sun Life. His final published report on this topic "Signs of Life" was his 13th successive research study and published while at Royal London.

In addition to funeral costs, his research studies have included

- Inadequacies of state funeral benefits
- Implications of losing a partner
- Value of faith and community in funerals
- Funeral Plans - the need for stronger regulation
- Direct cremation and possible impact on grief

This latest work is the first of two reports looking at quality and standards in the funeral industry.

Simon has spent over 30 years in the Life Insurance and funeral sectors, and sits on various funeral working groups in Westminster and Holyrood.

Glossary

Arrangers – consumers who have arranged a funeral

'Behind the scenes' – locations at a funeral home where the deceased is cared for and prepared for the funeral, places like the mortuary or embalming suite

Bringing the deceased into care – collecting the body and taking it to the funeral home for preparation for the funeral

Cadaver – body of the deceased (medical term)

Care of the deceased – temporary preservation either through mortuary standard refrigeration or embalming, washing and dressing the deceased in preparation for the funeral and viewing

Carriage master – a company providing hearses and limousines for funerals (or other occasions)

Chapel of rest – room in which the bereaved family and friends can view the deceased and pay their respects prior to the funeral

Collection of the deceased – when a funeral director attends the scene of death and transports the deceased to the funeral home

Competition and Markets Authority (CMA) – a non-ministerial government department responsible for strengthening business competition and reducing anti-competitive activities to make markets work well for consumers, businesses and the economy

Direct cremation – direct cremation is where the provider takes the deceased into care and organises the cremation for you, without a full funeral service. These can be unwitnessed, where the cremation takes place and the ashes are returned to the bereaved without attendance, or witnessed, where close family and friends can attend the brief committal

DIY cremation – where family or friends arrange the cremation of the deceased without the services of a funeral director

Dying Matters – A coalition of individual and organisational members across England and Wales, set up in 2009, which aims to help people talk more openly about dying, death and bereavement, and to make plans for the end of life

Eco funeral - a funeral seeking to prevent environmental damage caused by conventional techniques and adhering to more natural principles, such as a coffin made from natural biodegradable materials, no chemical preservatives or embalming fluids used in the preparation of the deceased and often choosing burial in a more natural untended landscape

Embalming (hygienic preparation) – the process of sanitising and preserving the body after death to delay decomposition by the use of chemical solutions

'Front of house' services and facilities – areas and services where the bereaved and the funeral director discuss arrangements for the funeral such as a reception area, private rooms where arrangements can be discussed and the chapel of rest

'Full service' – funeral homes containing within them all the facilities (including a garage, mortuary, embalming suite) that might be needed for the preparation and care of the deceased and the arrangement of the funeral

Funeral home – premises out of which a funeral director operates, usually where the bereaved come to discuss funeral arrangements or view the deceased

Funeral Director – someone who oversees the arrangements for the funeral, the day itself and the care of the deceased

Funeral Services Arranger – employee who supports the funeral director by talking to the client and establishing what is required to carry out the funeral

Funeral Services Operative – employee who supports the funeral director, whose tasks may involve bringing the deceased into care and preparing them for the funeral

'Hub and Spoke' – where a number of satellite funeral home premises in a local area draw specific resources (such as a garage or mortuary facilities) from a local centre

Mortuary (morgue) – where the deceased is stored whilst awaiting the funeral

National Association of Funeral Directors (NAFD) - a trade association established in 1905 to represent all aspects of funerals, including not just funeral directors but also carriage masters, stone masons, coffin manufacturers and other suppliers. NAFD represent the industry to the Government, media and public and also provides professional training

'National hub' – a hub model operating on a much larger scale and with the hub a distinct business to the 'satellite' premises

National Society of Allied and Independent funeral directors (SAIF) – established in 1989 SAIF represents independent funeral directors, promoting best practice and providing training

Northern Ireland Statistics and Research Agency (NISRA) – collects and publishes demographic and statistical information for Northern Ireland

National Records of Scotland (NRS) - collects and publishes demographic and statistical information for Scotland

Office of National Statistics (ONS) – collects and publishes demographic and statistical information for England and Wales

Preservation – keeping the body from decaying for as long as possible this can be via refrigeration or embalming

Traditional funerals – a funeral where arrangements follow a more Victorian approach, such as mourners wearing black, a procession of the hearse and family cars from home to the funeral service

Viewing the body – when the bereaved can spend time with deceased to say good-bye and pay their respects prior to the funeral service

Woodland funerals – like an eco funeral, woodland funerals are for those who want a more environmentally friendly funeral. These are sites where the service can be held either in a woodland or a natural landscape where the deceased is to be buried