
CMA RESPONSE HIGHLIGHTS PROACTIVE WORK OF NAFD MEMBERS

NAFD response to the Competition and Markets Authority evidences the considerable challenges facing the profession and the factors affecting how bereaved families make funeral choices.





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In late June, the National Association of Funeral Directors provided a detailed 50-page response to the Competition and Markets Authority (CMA) Statement of Scope in respect of its market study of the funerals sector.

During the course of several discussions with the CMA team the Association has also offered to expand upon these points in more detail and provide further evidence to help build the most comprehensive picture of the profession in 2018 as is possible.

In responding to the Statement of Scope, the NAFD provided evidence of how the funeral profession overcomes the challenges of:-

- a customer base that is often uncomfortable discussing its services ahead of time (or grieving and emotionally ill-equipped to do so when they are needed);
- an often aggressively negative media environment;

an increasingly outdated and inconsistent regulatory and political environment

to deliver hundreds of thousands of funerals each year that are personal, meaningful and are provided at a reasonable cost in comparison to other equivalent consumer purchases.

The NAFD was clear in its response that it does not believe that the funeral profession is above criticism. Indeed, we are sure members would agree that there are areas where we believe some sections of the profession need to evolve, such as in the area of passive pricing visibility – and we show in our submission how the NAFD is assisting its members in achieving this change.

However, the NAFD also outlined the many factors outside the funeral director's control which can serve to frustrate the profession's attempts to act in the public interest and set out how the NAFD believes that change - and a greater degree of consistency - is also needed from the public sector, together with a shift in society's willingness to make the appropriate plans for the end of life, to ensure that bereaved families are able to say the kind of farewell to their loved one that they would like to.

Highlighting key points made in the submission, NAFD President Abi Pattenden said: "Fundamentally, we recognise that funeral directors are purveyors of services that no-one wants to use. This makes the purchase of funeral services a more difficult, sensitive and challenging one – and discussions about cost far more loaded with emotion. When is the right time to discuss money with someone that is grieving the recent loss of someone they love?

"Traditionally, this has led funeral directors to prefer having discussions about costs face to face, supported by the comprehensive price lists that membership of the NAFD has always required them to produce. However, as the NAFD has said in its response, recent rapid changes in how consumers buy services and products has left the funeral profession running to catch up, to explain the nature of its services and the value of a funeral to consumers in ways the public will understand, and in ways that bereaved consumers will be able to digest.

"Increasingly, numbers of funeral directors are finding ways to participate in the digital economy, building more sophisticated web presences and publishing price lists online, as well as sending them by email, and the NAFD is actively supporting this evolution and has encouraged its members to make their prices more visible since 2016. However, given the nature of the services, we believe there will always be, and should be, an element of personal conversation and connection in the purchase of funeral services - as the care of those that have died and the people who mourn them is not a commodity, nor should it ever be.

"We know that the CMA understands that funeral directing is not an easy job. It is certainly not one that many people could do and so it is both frustrating and disappointing when responsible, decent funeral directors are publicly berated for earning a living from the difficult, demanding and caring job that they do.

"There is a growing (and worrying) tendency for an assumption to be made that, because bereaved people are vulnerable, they will automatically be taken advantage of. Not only does that imply that funeral directors are fundamentally greedy, but it also denies the truth that being vulnerable does not necessarily mean one lacks capacity to make choices. Indeed, in the experience of our members, many families find the ability to choose, for example, a personalised coffin or a special piece of music to be both essential and cathartic.

"We hope that, as a consequence of this market study, the funeral profession will emerge with not only valuable and important guidance as to how it should evolve to be able to deliver what consumers need in the future – but also with a greater understanding, by the public and by opinion formers, of the factors driving the cost of a funeral and how funeral choices are made - as well as, importantly, a clean bill of health - as has been the case following previous investigations by the CMA's predecessor, the Office of Fair Trading."