

| Funerals Matter 2018



The Majority of Britons still haven't made funeral plans – but those who've arranged a funeral for someone else value funeral directors' expertise and consider them value for money.

In June 2018, the NAFD commissioned YouGov to undertake a second research project on its behalf, to support the Association's work to respond to the Competition and Markets Authority (CMA) funerals market study.

Already in the planning, the research project was accelerated to ensure that results could be incorporated into the NAFD's response to the CMA. As before, YouGov spoke to two groups of people - 1,000 people who had arranged a funeral in the past five years and a representative sample of all British adults in their omnibus survey.

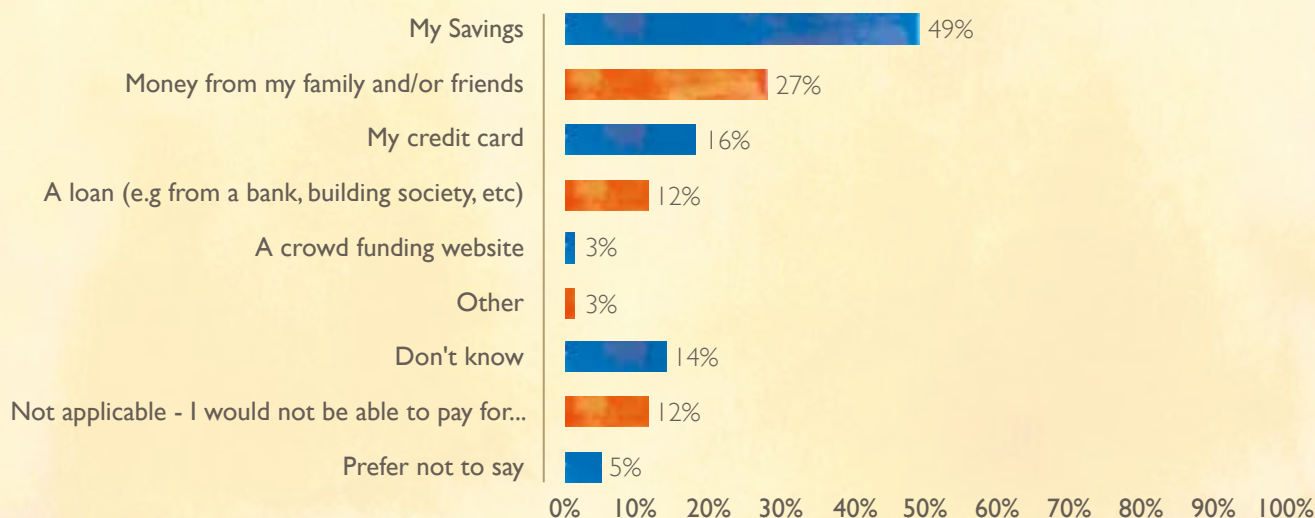
The fieldwork was undertaken during June, and a full breakdown of results will be sent to members directly. In the meantime, here are some of the key headlines.

Rising funeral poverty is a myth?

The number of people unable to pay for a funeral has not grown in the last two years, according to YouGov's research. **Twelve percent** of Britons said they had no means to pay for a funeral 'in any way' in the 2018 survey, the exact same figure as in Funerals Matter 2016, carried out by YouGov for the NAFD and Cruse Bereavement Care, two years ago.

In the survey, respondents were asked to imagine that someone they loved had suddenly died and had left no money to cover funeral costs, which were £3,000 to £4,000. They were asked how they would expect to pay for the funeral.

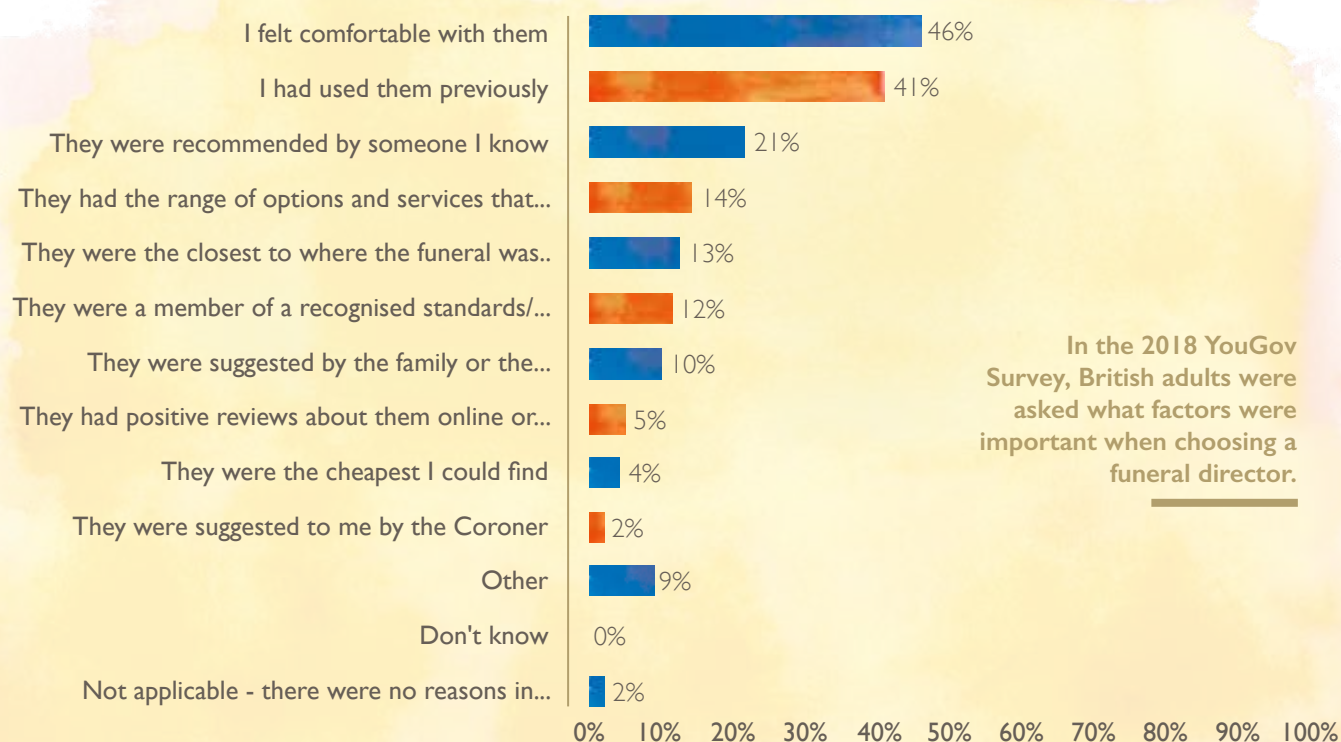
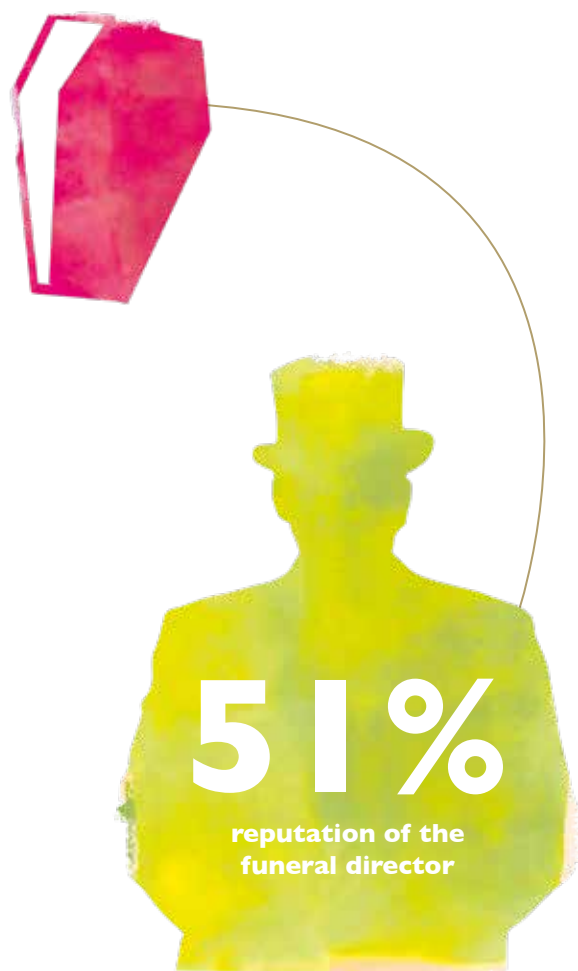
Almost half (**49%**) would use savings and almost a third (**27%**) would turn to family and friends for help. Only 3% said they would turn to a crowd funding website, despite extensive media coverage talking about the fast rising numbers of people choosing this option.



Feeling comfortable is key for Britons when choosing a funeral director

In the 2018 YouGov Omnibus Survey, British adults were asked what factors they thought might be important when choosing a funeral director. Convenient location was the fifth most important consideration (**29%**) after reputation (**51%**), cost (**44%**), choice of the deceased person (**44%**), recommendation (**43%**) and whether they liked the funeral director when they met them (**38%**).

A similar question was asked by YouGov of the adults with experience of organising a funeral and who chose their funeral director. 'I felt comfortable with them' came out on top at **46%** with the next most important criteria being previous experience of using them before (**41%**), emphasising that decisions are not being made solely on the basis of price lists, online information or other second hand information – people are choosing funeral directors based on personal experience.



Satisfaction and value for money levels remain extremely high

The findings showed that **97%** of respondents who had used a funeral director in the past five years were satisfied with the services of the funeral director, **83%** considered them good value for money and **84%** value the services and expertise of a funeral director more highly as a result of using the services of one.



Most people are still not shopping around - but this is generally not because the information isn't available.

Seventy per cent of respondents who had used a funeral director in the past five years agreed with the statement that 'a funeral is just any other purchase and consumers should do their research before selecting a funeral director and arranging a funeral'. An even higher number (**84%**) agreed with the statement that funeral directors should list their prices online.



However, despite this, only 15% of these people had actually compared the prices of different funeral directors (up from 10% in 2016).

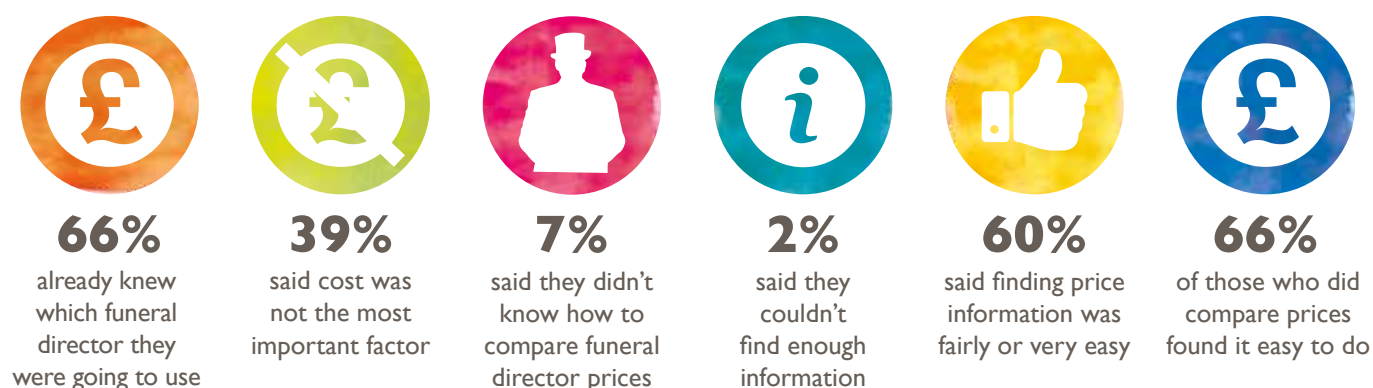
- **Sixty-six per cent** of those who didn't compare prices said this was because they already knew which funeral director they were going to use and **39%** said cost was not

the most important factor in making a decision.

- Only **7%** said they didn't know how to compare funeral director prices and just **2%** said they couldn't find enough information to make a comparison.
- For those who did compare prices, **60%** said finding price information

was fairly or very easy and for **66%** of those that did compare prices of funeral directors before making their choice, comparing that information was fairly or very easy.

These figures are likely to change significantly over time as, according to the findings, the percentage of people who did compare prices grows significantly the younger the respondent.



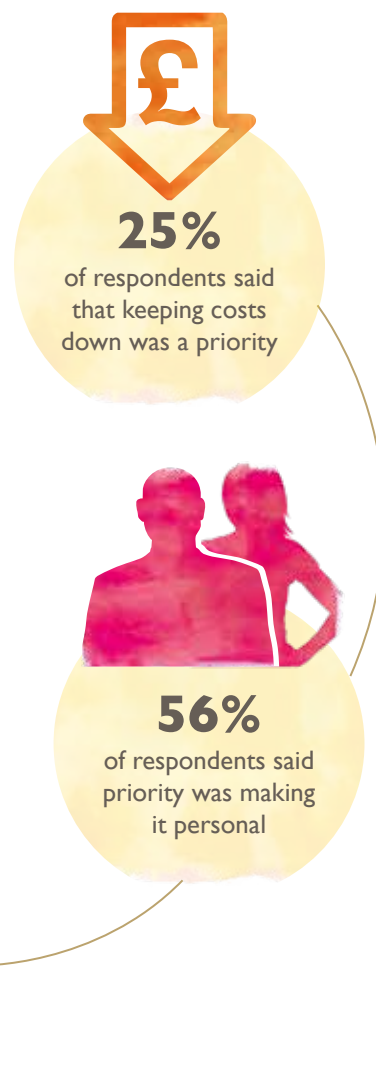
Choosing the cheapest funeral director isn't a priority for 96% of Britons

The 2018 YouGov research has shown, as did the equivalent study undertaken two years ago in 2016, that comparing prices is not the most important criteria for many people when choosing a funeral director and that there are other criteria which are considered more important.

25% of respondents said that keeping costs down was a priority in funeral arranging and only **4%** said they chose a funeral director because they were the cheapest they could find.

In fact, cost was only the seventh most important priority for those surveyed who had organised a funeral in the last five years (**25%** said it was the most important consideration), behind criteria such as 'making it personal' (**56%**), 'following the wishes of their loved one' (**54%**), 'making it a celebration of the deceased person's life' (**52%**) and organising a 'proper send-off'.

Seventy-six per cent of these respondents also agreed with the statement: 'When planning a funeral I wouldn't always want the cheapest option (i.e. I would be prepared to pay more for certain things such as the coffin, flowers etc.)'.



The majority of respondents reported being presented with a range of options – and not feeling pressured over choices.

In the 2018 YouGov survey of people with experience of organising a funeral, respondents were asked if the funeral director discussed a range of options and prices with them – to which **76%** confirmed that this took place (**9%** couldn't recall) and **72%** of respondents said they did not feel pressurised at all by the funeral director when deciding what to include – with a further **22%** saying they did not feel much pressure.

They were also asked if they were alone when they discussed the costs and options relating to the funeral. **Eighty-one per cent** of respondents were accompanied by at least one other person (**34%** by two or more people) – refuting suggestions that vulnerable bereaved people are generally arranging funerals alone, with no one else to support them or urge caution in respect of costs.

Respondents were asked if they were alone when they discussed the costs and options relating to the funeral.

81%

of respondents were accompanied by at least one other person



34%

of respondents were accompanied by two or more people



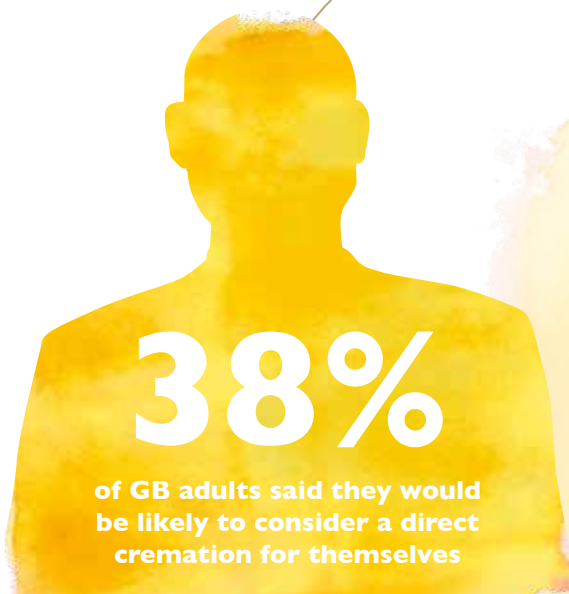
Direct Cremation is fast becoming a mainstream funeral choice

In the 2018 YouGov Omnibus survey **38%** of British adults said they would be likely to consider a direct cremation for themselves, and **28%** would consider it for a loved one. A similar question was asked in 2016 Omnibus survey - to which **26%** said they would be likely to consider it for themselves and **16%** for a loved one, demonstrating a notable increase in interest in direct cremation as a funeral choice.

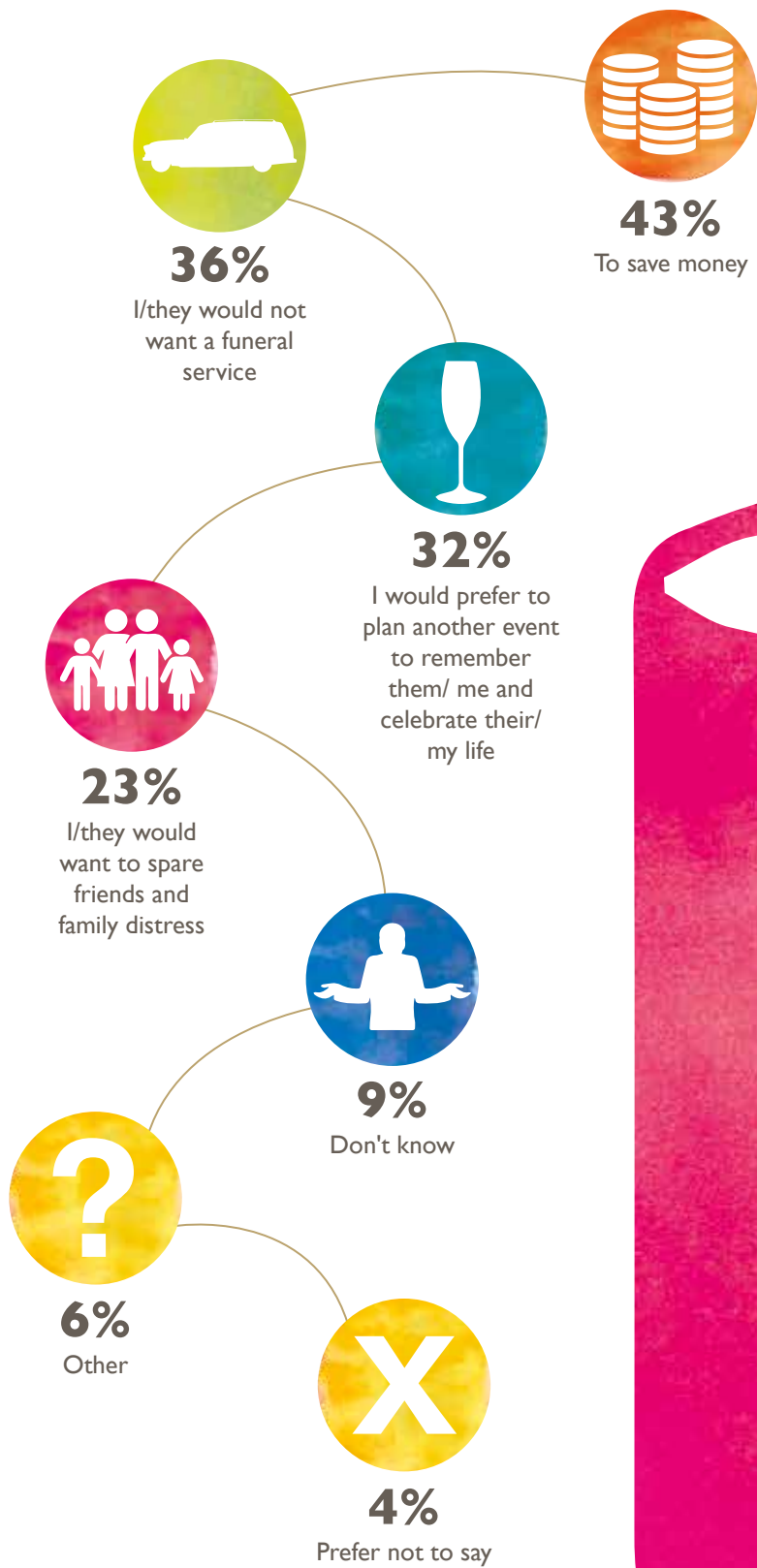
This change is supported by findings from our 2018 Member Survey in which **39%** of respondents said enquiries about direct cremation had increased a little and **29%** said they had increased significantly.

38%

of GB adults said they would be likely to consider a direct cremation for themselves



In the 2018 YouGov Omnibus survey, the reasons GB adults gave for considering direct cremation for themselves or a loved one were as follows:



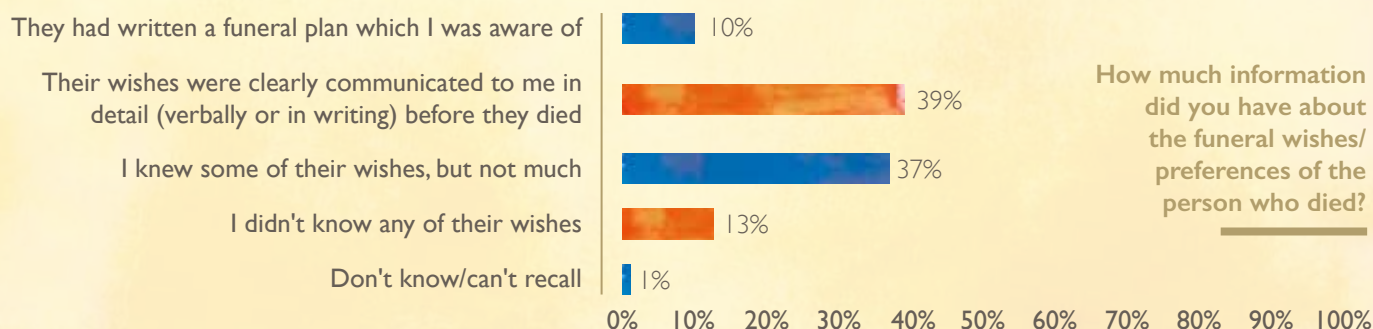
A change in consumer behaviour is still needed

According to the 2018 Omnibus survey of all British adults, 12% of UK adults said nothing would ever prompt them to think about their own funeral (down from 14% in 2016) and 52% would only turn their attention to it after experiencing a serious illness or accident, or after someone else close to them had died.

This resonates with the findings of other organisations. According to Dying Matters, 81% of people have not written

down any preferences around their own death, and only a quarter of men (25%) and just over one in three women (35%) across England have told anyone about the funeral arrangements they would like to have after they die.

When those with experience of organising a funeral were asked the question as to how much information they'd had about the funeral wishes/preferences of the person who died, 50% said they knew 'not much' or nothing about the wishes of the person that had died.



It seems unlikely that this will change any time soon. When YouGov asked all British adults, in June 2018, 'Who, if anyone, do you think should be MAINLY responsible for making plans to cover the cost of your funeral?' 61% responded that they themselves were mainly responsible – however this is an almost identical number (59%) to those who confessed they had put no plans in place at all. Even among the over 55s the number of people with no plans in place remained significant at 44%.

Who, if anyone, do you think should be MAINLY responsible for making plans to cover the cost of your funeral?

61%
responded that they themselves were mainly responsible

59%
confessed they had put no plans in place at all

44%
of over 55s had no plans in place

