



Funeral planning and vulnerability: the funeral industry's role in protecting financially vulnerable clients

Introduction

Quaker Social Action (QSA) has been working to end funeral poverty since 2010 through its [Down to Earth](#) project. In 2021-2022 we helped 12,532 people through [access to online resources](#) (11,722) and direct support on our [funeral costs helpline](#) (810).

In 2014 we launched the Fair Funerals campaign, promoting price transparency in the funeral profession. As part of the campaign, the Fair Funerals pledge was created in 2015, inviting funeral directors to commit to price transparency, including being open about their most affordable options. In 2020 the pledge was strengthened and relaunched requiring funeral directors to publish, on their websites and in branches, all their prices, any third-party costs, and their payment terms.

We were delighted that our work helped bring about the [Competition and Markets Authority's funeral industry investigation \(external link\)](#) to which we provided detailed evidence and insight through 2018 to 2021. One of the outcomes of this was the creation of their [Funerals Market Investigation Order 2021 \(external link\)](#), which came into force in September 2021, making it a legal requirement for all funeral directors across the UK to be transparent about their prices.

The Order meant we needed to reassess the necessity for the Fair Funerals pledge and to consider other ways we could engage with the funeral industry to benefit those facing difficulties with funeral costs. In 2022 we carried out research to identify what these next steps could be.

Research methods

The initial stage of our research consisted of the release of two surveys in early 2022, one for people who made funeral arrangements within the last three years and one for funeral directors.

We made a conscious decision to include a period before the Covid-19 pandemic to obtain a broader view of the issues that face people outside of the pandemic restrictions, as well as during them.

The survey was advertised on our website and social media channels, and through mailers to Fair Funerals pledge signatories and other partner organisations, including those in contact with bereaved people. The response we had was fantastic, with 253 people who had used a funeral director completing the bereaved survey, and 133 funeral home professionals, hereafter referred to as funeral directors. We also conducted one-to-one interviews with nine recently bereaved people and a group discussion with three others, and a roundtable with eight funeral directors.



Research findings

Recently bereaved

Financial difficulties

Of the people we surveyed who gave an indication of their financial situation (134), almost 1 in 5 (18%) indicated some financial difficulties with the funeral costs. This is very similar to SunLife's finding in their [Cost of Dying Report 2022 \(external link\)](#) which found that "17% of families experienced notable financial concerns when paying for a funeral". This percentage has since increased to 19% in their 2023 report.

Vulnerabilities

More than 8 in 10 respondents said that while arranging the funeral they weren't making decisions in the same way or using the same logic as they would in normal circumstances.

Trust featured a lot in people's comments, with at least 1 in 6 indicating that they trusted their funeral director or simply felt they had to due to their own lack of knowledge or experience, or because their bereavement meant everything was such a "blur". However, more than 1 in 4 of those who indicated they had placed trust in their funeral director gave other answers that pointed to issues with them, such as feeling pressured to upgrade products/services or to purchase additional ones (known as upselling), not being given pricing information and other price transparency issues. The proportion becomes almost 1 in 2 once we include those who indicated they were not offered information about financial support for funeral costs.

This suggests that funeral directors hold both a privileged position and a lot of power in relationships with bereaved people and it is crucial that this trust is not abused.

Pricing

We were concerned to see that more than 1 in 11 respondents said they were not provided with any pricing information about the arrangements before receiving the final cost. More than 1 in 8 indicated issues with price transparency in their comments, for example costs not being clearly communicated, not receiving an estimate/quote in writing, being billed more than initially told or quoted, or extra fees coming as a complete surprise.

While most people did not experience any pressure from their funeral director to upgrade or purchase extra products, with a small number also mentioning that less expensive options had been made clear to them, almost 1 in 10 did experience upselling.



Financial support information

Less than 1 in 7 said they were “very confident” about information given to them by their funeral director regarding bereavement benefits and grants towards funeral costs.

However, almost 1 in 2 indicated in their comments that they either hadn’t been given any information about potential financial support or simply that their financial situation had not been discussed. While we recognise that some of these people may not have had financial concerns, when we looked at the responses from those who indicated that they did, the proportion was almost the same.

Some people who made clear they hadn’t needed financial help said they had been given this information and did not speak negatively about that. Others said that, while they hadn’t needed it, they thought it should be provided to everyone as standard. This is echoed in the fact that a high proportion of people said it might have been helpful to have had additional support from their funeral director, in the form of:

- Resources or signposting to government support with funeral costs or other organisations who can help with funeral costs – 1 in 2
- Initiating conversations about paying for the funeral – 1 in 3
- Signposting to organisations for ongoing financial concerns – 3 in 10

Several people also said they would have appreciated bereavement support information. Only 3 in 10 said that there was no other support they would have found helpful.

Care and support

It was clear that a lot of people felt very supported by their funeral director during an intensely difficult time. People spoke of how kind, empathetic, caring and helpful they were and what this meant to them.

Trustmark

Just under 8 in 10 respondents felt a trustmark indicating a company’s ability to support financially vulnerable people would give them more confidence in a funeral director’s capacity to help them make a fully informed decision about funeral arrangements. However, personal recommendations were valued by some and concern was expressed about whether trustmarks are reliable.



Funeral directors

Over 8 in 10 survey responses came from independent funeral companies and over 1 in 10 from branches of Co-op Funeralcare.

Conversations and information provision

Most respondents said they found it easy talking to bereaved people about their funeral budget when planning at the time of need, with just over 8 in 10 ranking their ease at four or five, with five at the top representing “very easy”. Confidence levels around signposting clients to appropriate services for support with financial issues relating to their bereavement were ranked at four or five, out of five, by more than 7 in 10 respondents.

However, despite the responses indicating general ease or confidence in both areas, 8 in 10 of all respondents still said they would find either training or resources beneficial in helping them and their team hold conversations with financially vulnerable clients.

The training topics that we suggested might help funeral professionals assist clients to work out their funeral budget ranked as follows, with only 2 in 10 saying they didn’t think any of them would be helpful:

- Eligibility and calculations of the Bereavement Support Payment – 5 in 8
- Eligibility for other statutory support for children’s funerals – 3 in 8
- Talking to people about money and budgets – 1 in 4
- Eligibility and calculations of Funeral Expenses Payment or Funeral Support Payment – 1 in 4

Financially vulnerable clients

Less than 6 in 10 said their company had a policy for engaging with financially vulnerable clients. 7 in 10 said they felt confident at level four or five in being able to identify a financially vulnerable client. However, 1 in 3 of those gave comments that indicated they were either making this assessment based on a judgment of the bereaved person’s presentation or an assumption that those who are struggling will say so. Yet, there was also an acknowledgment that this isn’t necessarily a reliable approach.

These assumptions were echoed in a few bereaved people’s comments who felt their funeral director had assumed they had the funds to pay or that they understood the implications of the funeral finances. Yet, they indicated they would have appreciated a conversation about finances.

Funeral directors’ comments reflected on the challenges that conversations about finances can present, both in terms of the anxiety some funeral directors feel around raising the topic and the barriers bereaved people can feel to sharing their financial circumstances.

It was positive to note that 1 in 3 of all respondents clearly indicated they had conversations with bereaved people about their finances or funeral budget, and some comments indicated some excellent practice.



Trustmark

Just over 8 in 10 respondents felt that a trustmark indicating their company's ability to support financially vulnerable people would be an added value to their business. Some concern was expressed about whether they are reliable or can be misused.

Analysis

It was encouraging that so many bereaved people had positive things to say about their funeral experience, especially the care and support they received, and that most people received pricing information during the arrangements and did not experience upselling. However, around 1 in 6 did encounter difficulties with one or both issues, which could have impacted their ability to make an informed decision that was right for them. This is deeply concerning given the trust that is clearly placed in funeral directors and the fact that more than 8 in 10 bereaved people said they weren't making decisions in the same way as normal.

While respondents to the two surveys do not directly correlate, there nonetheless seems to be a mismatch between the confidence and ease felt by funeral directors around discussing budgets and signposting to bereavement-related financial support, and the degree to which this is happening. Not only that, but the evidence suggests that most bereaved people would find one or other of these useful. We were also struck by the extent to which conversations around budgets and people's ability to pay seem to be substituted by assumptions and judgements based on the presentation of a client or their home.

These findings represent a dangerous combination that must be recognised. If some funeral directors are not routinely speaking with clients about potential financial difficulties whilst also employing upselling tactics and/or failing to provide complete and accurate pricing information, some bereaved people will inevitably be left in debt they cannot manage. It will also result in bad debt for funeral companies. We know this is true: we see it happening through our work on our funeral costs helpline, and it needs to change. Everyone will benefit from fixing this.

While we understand that some funeral directors may worry that raising finance issues with clients for whom this isn't a concern could be badly received, we saw nothing to indicate that anyone had resented or been offended by an approach on these issues, conversely people spoke of how caring, helpful and gentle their funeral director had been. We therefore commend the responses of those funeral directors who said they gently had these discussions with all their clients, just making it a part of the conversation so that no one feels judged.



What next?

We acknowledge that most of the period covered by our research (2019 – 2021) was before the Competition and Markets Authority's (CMA) Order came into force in September 2021, and therefore price transparency is already beginning to improve and will hopefully go further. As a result of this, we feel it is the right time to bring an end to the Fair Funerals pledge as this was its aim.

However, the Order covers a limited set of issues so our work improving the funeral industry is not done. For example, the Order does not:

- Place any training obligations on funeral directors
- Require funeral directors to undertake conversations with their clients around funeral finances or budgets
- Obligate funeral directors to provide information around financial support options for funeral costs
- Impose any restrictions on upselling for funeral arrangements
- Compel funeral directors to provide a written quote following an arrangement meeting.

It is crucial therefore that the government brings in full-scale regulation of the funeral industry, at the very least starting with establishing a registration and inspection regime as recommended by the CMA in its 2020 final report. Working hard to make this happen is a key focus for us over the next three years, made possible with financial support from the [abrdn Financial Fairness Trust \(external link\)](#).

Our research also points to several activities that may be useful in helping the funeral industry support its clients better, particularly those who face difficulties with funeral costs:

- **Training and resources for funeral directors on statutory support for funeral costs and bereavement, so they can accurately and confidently provide this information to their clients**
- **Training and resources for funeral directors on how to have finance conversations, the importance of doing so with all their clients and the impact of pre-judging clients**
- **Further research to identify what is important to bereaved people in how these conversations are carried out and in how they would like to receive information**
- **Funeral industry bodies or other groups may wish to undertake further research around the idea of a trustmark indicating a company's ability to support financially vulnerable people.**

Acknowledgements

We are very grateful to everyone who took part in this research for their time and honesty, especially to those who were recently bereaved as we know it can be hard to revisit such a difficult time. It has provided valuable insights into the experiences of both bereaved people arranging a funeral and the funeral professionals who assist them and we will be sure to draw on this over the next few years as we consider where to place our focus.