

Fair Funerals pledge 2020

Guidelines & advice for
funeral directors

2020 **FAIR**
FUNERALS

Contents

This is a practical guide to support funeral directors to put the Fair Funerals pledge 2020 into practice.

- 1. About the pledge.**
- 2. Funerals that are within people's means.**
- 3. Being open about the price of services.**
- 4. Being open about payment terms.**



Tip

Approximately 35% of funeral director branches signed our original Fair Funerals pledge.

Tip

You can view a map of current pledge signatories online at www.fairfuneralscampaign.org.uk/map



1. What is the Fair Funerals pledge 2020?

The Fair Funerals pledge was originally set up as part of the Fair Funerals campaign.

The aim of the pledge was to encourage funeral directors across the UK to address the national crisis of funeral poverty from within the funeral industry itself. As of September 2019, **over 1,700 UK funeral director branches** had signed the pledge; approximately 35% of the UK total.

The Fair Funerals campaign has come to an end. However, funeral poverty still exists. Buying a funeral can be expensive and confusing. It is difficult to find clear comparable information about how much things cost and by when they need to be paid. On top of this, there are huge differences in what Funeral Directors charge. Without knowing what their options are, people can end up buying funerals that they can't afford and getting into debt.

As a result, the Fair Funerals pledge is continuing its activity as part of Quaker Social Action's Down to Earth service.

We're now asking funeral directors across the UK to sign the relaunched Fair Funerals pledge 2020:

1. We will help people to find funerals that are within their means.
2. We will be open about the price of our services, including third party costs:
 - In initial conversations.
 - Within our price lists.
 - On our website.
3. We will be open about the amount of any deposit we require, and when this and the final balance are due:
 - In initial conversations.
 - Within our price lists.
 - On our website.

By signing the Fair Funerals pledge 2020, funeral directors will become part of a community of directors who agree to put transparency and honesty at the centre of their work, and who aspire to be the change we all want to see within the funeral industry.

Sign the pledge today at: <https://fairfuneralscampaign.org.uk/>

Tip

The Fair Funerals pledge is run by Down to Earth, the only UK-wide funeral poverty helpline. Find out more at www.downtoearthsupport.org.uk

Tip

In 2018-19 12% of people struggled to pay for a funeral. ¹

2. Funerals that are within people's means

We will help people to find funerals that are within their means.

Funerals can be expensive and many people struggle with the cost. Here at Down to Earth we know that it is possible to arrange a funeral that is both meaningful and affordable, but we also appreciate that many bereaved people find this difficult to navigate and achieve.

When planning a funeral, bereaved people can experience a broad range of emotions, including a need to provide the person who has died with a meaningful tribute. This can lead to anxiety about 'getting it right', and if there are limited funds for arranging the funeral, an overwhelming sense of guilt. Having the help of a non-judgemental funeral director at this time can make all the difference.

By pledging to help people find funerals within their means, funeral directors acknowledge that funerals can be expensive. As such, they promise to work towards sensitively identifying customers who may be struggling with money; and helping these customers create a unique and personal ceremony that is as affordable as possible.



Tip

43% of customers surveyed by Royal London had a discussion about affordable options with a funeral director. ¹

3. Being open about the price of services

We will be open about the price of our services, including third party costs:

- In initial conversations.
- Within our price lists.
- On our website.

With funeral poverty on the rise, it is of key importance that bereaved people are empowered to make informed financial choices, which is only possible if they have access to open information about the price of services offered by funeral directors.

By pledging to be open about the price of their services, as well as third party costs, funeral directors promise to provide their customers with clear, complete prices for all their services, including their most affordable options, and to ensure that this information is made available during initial conversations, within their price lists and on their website.

Providing prices online ensures that funeral directors are meeting mainstream expectations and demand for online price transparency, and are presenting themselves as fair and open. This is especially important within the funeral industry, as bereaved people can find going into funeral director branches very daunting. Being able to check and compare prices online before contacting a company allows them to consider their options before committing themselves emotionally and financially.

It can be difficult for funeral directors to know how best to display complete prices for their services online, especially varying third party costs. Ultimately it is for each company to decide how to introduce prices onto their website. However, because people will often be coming to funeral director websites feeling confused and disoriented, all pledge signatories are required to follow the below 6 principles when putting prices online

1. **Include third party costs/disbursements** - these can represent a significant proportion of the overall bill and most people don't know that a figure quoted without third party costs isn't the overall figure. The minimum requirement of the Fair Funerals pledge 2020 is that funeral directors provide example local figures for third party costs, including but not limited to;
 - Doctors' fees
 - Cemetery/burial fees (grave plot and interment)
 - Crematorium fees
 - Celebrant/minister fees
2. **Use plain English** - some of the language surrounding funerals is difficult for the general public to understand, for example, 'third party costs' is more straightforward than 'disbursements'.



Tip

In 2018-19, third party costs accounted for 51% of the total cost of a burial, and 35% of the total cost of a cremation.¹

3. **Make information accessible** - prices on websites are only of use to customers when they are easy to locate and access.
4. **Make the most affordable options visible** - these should be the most prominently displayed so that they are obvious to potential customers.
5. **Use unbiased language to describe your most affordable options** - think about the stigma associated with words such as 'basic' and 'low cost' compared to 'simple' or 'essential'.
6. **Break down costs** - if packages are offered, it must be clear what each package includes and if it is possible for extra services to be added on. Details on whether any restrictions apply to a package, such as for the date and time of the funeral, must also be stated.

Please note that funeral directors without a website, but with an alternative online presence, such as social media account (e.g. Facebook), will be expected to display their prices there. Funeral directors without any online presence, will be required to send a copy of their price lists to fairfunerals@qsa.org.uk in order for their signature request to be reviewed.



Tip

The average DWP processing time of a Funeral Expenses Payment application in 2018-19 was nearly 4 weeks.¹

Tip

13% of customers who struggled to pay for a funeral in 2018-19 agreed to pay the funeral director over a period of time.¹

1. **Funeral cost figures:** *Royal London's annual funeral cost index report for 2019*

5. Being open about payment terms

We will be open about the amount of any deposit we require, and when this and the final balance are due:

- In initial conversations.
- Within our price lists.
- On our website.

The average cost of a funeral in the UK in 2019 was £3,785. This is a substantial amount of money which many people do not have. Bereaved people with limited funds often have to turn to charitable grants to help them meet this cost, which requires time.

As a result, it is essential that bereaved people are fully informed about the payment terms of any service offered by a funeral director, specifically, whether or not the service they are purchasing requires a deposit to be paid, how much this deposit is, when it has to be paid by, and when the final balance must be paid.

Knowing this information will allow bereaved people to find a funeral that balances their individual budget alongside payment deadlines that suit their specific situation. By signing the Fair Funerals pledge 2020, funeral directors will be agreeing to make their standard payment terms available in initial conversations, as well as to display these details on their price lists and website.

Being open about the baseline standard payment terms allows customers to understand what payments are required and when, before they begin arranging the funeral. Of course, funeral directors are free to use their discretion and provide more flexible/generous payment terms to suit the specific needs of an individual customer.

