

Ipsos MORI



Funeral cost comparison research

Report prepared for SAIF

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Technical Details

Technical Details

Purpose of the research

The aim of this research was to investigate if there is a consistent difference in the cost of funerals provided by independent funeral directors, funeral directors which are part of Dignity, and Co-operative Funeralcare branches.

Methodological details

One evaluator made 150 calls to funeral directors in 50 towns across Great Britain over the period 18 – 25 January 2010. A sample of 50 was used a) to replicate where possible a previous study that was completed on this subject and b) because there are a limited number of towns which have all three types of funeral director. A single evaluator made all of the calls.

For every town, the evaluator called one independent funeral director, one Dignity funeral director and one Co-operative Funeralcare branch. If more than one independent, Dignity or Co-operative funeral director served a town, one of each was chosen at random.

Calls to all three funeral directors in each town were made on the same day so that any time limited special offers could be considered comparable, except in four cases where alternative phone numbers had to be sourced.

Towns (and funeral directors) were chosen independently by Ipsos MORI to ensure each region in Great Britain was represented, and to safeguard the objectivity of the research as well as comparability with previous studies.

The regional spread of towns is indicated below:

Region	Number of towns selected
East	5
East Midlands	3
Greater London	4
North East	3
North West	5
Scotland	4
South East	11
South West	5
Wales	2
West Midlands	2
Yorkshire and the Humber	6

The evaluator posed as someone calling on behalf of friend with a terminally ill aunt, who wanted to get a quote for a basic funeral.

She had the following requirements:

- a cremation
- transportation of the deceased from a hospital to the chapel of rest
- a hearse
- one limousine
- an opportunity for the family to view the deceased
- the simplest available coffin.

The costs of floral tributes and newspaper announcements were excluded from the research.

When obtaining the quotations, the evaluator requested that the funeral directors' charges, cost of cremation, ministers' and doctors' fees were given separately.

One funeral director refused to give a telephone quote (Co-operative), two did not pick up (one independent, one Dignity) and one number (Co-operative) was 'unobtainable' over the fieldwork period.

All results are therefore based on 146 calls, unless otherwise stated.

Tests of significant differences between the findings for each funeral director group were applied to the results at a 5% significance level. This means that there is at most a 5% chance of reporting a significant underlying difference within the population when there isn't one (i.e. a 'false positive'). All differences mentioned in this report are statistically significant at this level.

Summary of key findings

Summary of key findings

- Average funeral directors' charges are highest for Dignity funeral directors and lowest for independents. Co-operative Funeralcare branches fall between the two.
- In a majority of towns, Dignity give the highest quotations for funeral directors charges, while independents give the lowest quotations.
- Quotations for the total funeral follow the pattern of the funeral directors' charges, with Dignity on average the most expensive and independent funeral directors on average the cheapest. Co-operative Funeralcare continues to be in the middle of its counterparts.
- The total cost of Dignity funerals is higher than that of the independents or Co-operative in the majority of towns, while the total cost of independent funerals remains the lowest in the majority of cases.
- These findings are in line with previous research undertaken in 1998.
- There is little variation in the quotations given for the cost of cremation, ministers' fees and doctors' fees across the results for the three funeral directors' groups.

Detailed findings

Detailed findings

The costs involved in the quotations were broken down in the following ways: the cost of the total funeral, specifically the funeral directors' charges, and cost of cremation, ministers and doctors. This report considers each in turn.

Total funeral cost

Average, maximum and minimum charges

The average overall cost for a funeral is £2,648. This includes a cremation, transportation of the deceased from a hospital to the chapel of rest, a hearse, one limousine, an opportunity for the family to view the deceased, and the simplest available coffin; but excludes floral tributes and newspaper announcements.

Average Dignity quotation is the highest; average independent quotation the lowest

In line with the findings for funeral directors' charges, the average Dignity quotation is the highest at £2,916 – significantly higher than both the Co-operative and independent quotations. Co-operative Funeralcare again gives the mid quotation of £2,675. This is, however, significantly higher than the independents' quotation of £2,353, which is the lowest of the three.

The minimum quotation is from an independent; the maximum from Dignity

The minimum quotation for a total funeral (£1,802) was given by an independent funeral director, while the highest quotation was given by Dignity (£3,320).

Table 1. Average, maximum and minimum total funeral costs

Cost (Base)	All (146) £	Independent (49) £	Dignity (49) £	Co-operative (48) £
Minimum	1,802	1,802	2,142	1,959
Maximum	3,320	3,009	3,320	3,223
Mean	2,648	2,353	2,916	2,675

Charges in each town

Dignity funeral directors give the highest quotation in the majority of towns

Dignity funeral directors gave the highest quotation in 40 of the towns under study, while nine Co-operative Funeralcare branches gave the highest quotation. In a change from the findings for funeral directors' charges, in one town the independent had the highest quotation of the three when considering total funeral cost.

Independent funeral directors give the lowest quotation in the majority of towns

However, in the majority of cases, quotations received from independent funeral directors were lower than those from Dignity or the Co-operative: in 38 towns independents gave the lowest quotation, compared to eight Co-operative Funeralcare branches and four Dignity funeral directors.

Table 2. Number of funeral directors to give the highest, mid or lowest quotation for the total funeral

<i>(Base)</i>	Independent (49)	Dignity (49)	Co-operative (48)
Lowest quotation	38	4	8
Mid	10	5	31
Highest quotation	1	40	9

Most likely quotation for a total funeral for each funeral director group

To aid analysis, the quotations given were organised into the following bandings:

- £1,801 - £2,000
- £2,001 - £2,200
- £2,201 - £2,400
- £2,401 - £2,600
- £2,601 - £2,800
- £2,801 - £3,000
- £3,001 - £3,200
- £3,201 - £3,400

Independents most likely to give a total quotation between £2,401 and £2,600

More independent funeral directors (29%) gave a total funeral quotation of between £2,401 and £2,600 than any other price. Significantly fewer Dignity funeral directors (8%) gave a quotation that fell into this bracket. A further 27% of independents gave a quotation between £2,201 and £2,400 – significantly more than for the Co-operative (8%) and Dignity (0%).

Co-operative Funeralcare most likely to give a quotation between £2,601 and £2,800

The Co-operative was most likely to give a quotation of between £2,601 and £2,800 (31%) – significantly more than Dignity and the independents (both 14%). A quarter of Co-operative Funeralcare branches gave a quotation of between £2,801 and £3,000 (a significantly higher proportion than among the independents (2%)), and 25% again gave a quotation of between £2,401 and £2,600 (in contrast to the significantly lower proportion (8%) of Dignity funeral directors).

Dignity most likely to give a quotation between £2,801 and £3,000

Dignity funeral directors tended to give quotations between £2,801 and £3,000: 43% stated an amount within these bands, while only 2% of independents gave a similar sum. 22% of Dignity funeral directors gave a higher quotation still of between £3,001 and £3,200, significantly more than for the independents (2%) and the Co-operative (4%).

Independent quotations most likely to fall into the lowest band; Dignity most likely to be in the maximum band

Looking at the lowest funeral quotations, 16% of independent funeral directors gave a quotation that fell between £1,801 and £2,000 – a significantly higher proportion than for Dignity (0%) and the Co-operative (2%).

At the opposite end of the scale, 10% of Dignity gave a quotation between £3,201 and £2,400 but significantly, no independent quoted a sum in this price band (2% of Co-operative Funeralcare branches said the total funeral cost would amount to a sum in this bracket – but there is no significant difference in this proportion compared to those of the independents or Dignity).

Table 3. Proportion of funeral directors to give total funeral quotations of each amount

Cost <i>(Base)</i>	All <i>(146)</i> %	Independent <i>(49)</i> %	Dignity <i>(49)</i> %	Co-operative <i>(48)</i> %
£1,801 - £2,000	6	16	0	2
£2,001 - £2,200	5	10	2	2
£2,201 - £2,400	12	27	0	8
£2,401 - £2,600	21	29	8	25
£2,601 - £2,800	20	14	14	31
£2,801 - £3,000	23	2	43	25
£3,001 - £3,200	10	2	22	4
£3,201 - £3,400	4	0	10	2

Funeral directors' charges

Average, maximum and minimum charges

Minimum charge from an independent, maximum from Dignity

The average funeral directors' charge is £1,903, with a minimum charge of £1,020 and a maximum charge of £2,565. The minimum charge was quoted by an independent funeral director and the maximum charge by a Dignity funeral director.

Average Dignity charges are highest; average independent charges lowest

Comparing average funeral director charges between the three groups, the average Dignity charges (£2,177) are significantly higher than those from the Co-operative (£1,927) and the independents (£1,606). The Co-operative average quotation is also significantly higher than that for the independents.

Table 4. Minimum, maximum and average funeral directors' charges

Cost <i>(Base)</i>	All <i>(146)</i> £	Independent <i>(49)</i> £	Dignity <i>(49)</i> £	Co-operative <i>(48)</i> £
Minimum	1,020	1,020	1,395	1,195
Maximum	2,565	2,175	2,565	2,444
Mean	1,903	1,606	2,177	1,927

Charges in each town

Independents cite the lowest charge in the majority of towns

In 40 of the towns surveyed, the independent funeral directors gave the lowest quotation, while seven Cooperative Funeralcare branches gave the lowest quotation – and only three Dignity funeral directors.

Dignity funeral directors cite the highest charge in the majority of towns

Conversely, in 41 towns a Dignity funeral director gave the highest quotation, and nine Co-operative Funeralcare branches did the same. No independent gave the highest funeral directors' charge in any town.

Table 5. Number of funeral directors to give the highest, mid or lowest funeral directors' charges quotation

	Independent	Dignity	Co-operative
<i>(Base)</i>	<i>(49)</i>	<i>(49)</i>	<i>(48)</i>
Lowest quotation	40	3	7
Mid	9	5	32
Highest quotation	0	41	9

Most likely funeral directors' charges for each funeral director group

To aid analysis, the quotations given were organised into the following bandings:

- £1,001 - £1,200
- £1,201 - £1,400
- £1,401 - £1,600
- £1,601 - £1,800
- £1,801 - £2,000
- £2,001 - £2,200
- £2,201 - £2,400
- £2,401 - £2,600

Independent funeral directors' charges most likely to be between £1,401 and £1,600

Independents were most likely to give a quotation for funeral directors' charges of between £1,401 and £1,600: 29% gave a quotation within this band – a significantly higher proportion than for their Dignity (0%) or Co-operative (6%) counterparts. At the same time, 27% of independents gave a quotation of between £1,601 and £1,800 and 16% between £1,801 and £2000. In both cases these are significantly higher proportions than for Dignity (6% and 4% respectively) in these lower bands.

Co-operative Funeralcare charges most likely to be between £1,801 and £2,000

Co-operative Funeralcare charges tended to be between £1,801 and £2,000: 35% of the quotations received fell between these amounts, significantly more than both for the independents (16%) and Dignity (4%). For Co-operative, 25% gave a quotation between £2,001 and £2,200, and 10% between £2,201 and £2,400 – significantly more than for the independents (6% and 0% respectively).

Dignity charges most likely to be between £2,201 and £2,400

For Dignity, the most likely quotation for funeral directors' charges fell between £2,201 and £2,400 (41%) – a significantly higher proportion than both for the Co-operative (10%) and the independents (0%), while 35% of Dignity funeral directors gave a quotation of between £2,001 and £2,200 (significantly more than the independents: 6%).

Independent charges most likely to fall into the lowest band; Dignity most likely to be in the maximum band

Turning to the highest and lowest quotations for funeral directors fees, 12% of independents gave a quotation in the lowest band of £1,001 to £1,200, while no Dignity funeral directors gave a quotation within these prices.

At the opposite end of the scale, 12% of Dignity funeral directors quoted charges in the highest bracket of £2,401 to £2,600, but no independents gave charges in this bracket. For both the maximum and minimum, 2% of Co-operative funeralcare branches gave quotations that fell into these price bands – a proportion that is not significantly different from either independents or Dignity.

Table 6. Proportion of funeral directors to give funeral directors' charges quotations of each amount

Cost <i>(Base)</i>	All <i>(146)</i> %	Independent <i>(49)</i> %	Dignity <i>(49)</i> %	Co-operative <i>(48)</i> %
£1,001 - £1,200	5	12	0	2
£1,201 - £1,400	5	10	2	2
£1,401 - £1,600	12	29	0	6
£1,601 - £1,800	16	27	6	17
£1,801 - £2,000	18	16	4	35
£2,001 - £2,200	22	6	35	25
£2,201 - £2,400	17	0	41	10
£2,401 - £2,600	5	0	12	2

Cost of Cremation

The average cost of a cremation is £493, with no significant differences found between the average costs quoted by all three funeral director groups.

Independents, Dignity funeral directors and Co-operative Funeralcare branches all quoted the minimum sum of £340. Dignity cited the lowest maximum sum of £618, while the maximum quotation received from independents and the Co-operative is £648.

The proportion of each funeral director to quote any sum is very similar, for example, 55% of independents, 57% of Dignity funeral directors and 60% of Co-operative Funeralcare branches gave cremation costs between £401 and £500.

Table 7. Results for cost of cremation

Cost	All	Independent	Dignity	Co-operative
<i>(Base)</i>	<i>(146)</i>	<i>(49)</i>	<i>(49)</i>	<i>(48)</i>
	%	%	%	%
£301 - £400	6	6	8	4
£401 - £500	58	55	57	60
£501 - £600	29	31	29	27
£601 - £700	8	8	6	8
	£	£	£	£
Minimum	340	340	340	340
Maximum	648	648	618	648
Mean	493	497	488	495

Ministers' fees

There is very little variation between the funeral director groups' quotations for ministers' fees. In all three cases, a small number of funeral directors said that there would be no ministers' fee.

The Co-operative quoted the highest minister's fee of £150, followed by the independents (£122) and then Dignity (£120).

There is no significant difference between the average costs given by each group. The total average cost was £105.

Table 8. Results for ministers' fees

Cost	All	Independent	Dignity	Co-operative
<i>(Base)</i>	<i>(146)</i>	<i>(49)</i>	<i>(49)</i>	<i>(48)</i>
	%	%	%	%
Under £100	17	20	14	17
£101 - £200	83	80	86	83
	£	£	£	£
Minimum	0	0	0	0
Maximum	150	122	120	150
Mean	105	103	104	106

Doctors' fees

There are no significant difference in the doctors' fees quoted across the independents, Dignity and Co-operative Funeralcare. Indeed, the average doctors' fee was identical for all at £147.

All Co-operative branches quoted £147, while Dignity funeral directors gave quotation between £142 and £149. There was marginally more variation in the independents from £142 to £152.

Table 8. Results for doctors' fees

Cost	All	Independent	Dignity	Co-operative
<i>(Base)</i>	<i>(146)</i>	<i>(49)</i>	<i>(49)</i>	<i>(48)</i>
	£	£	£	£
Minimum	142	142	142	147
Maximum	152	152	149	147
Mean	147	147	147	147

Comparison with previous research

The towns selected for this research include a number of towns surveyed in similar research in 1998, although care was taken not to call the same funeral directors' where possible. The purpose of this was to maintain comparability with the previous study, but without replicating the findings by calling the same funeral directors a second time. For the same reason of comparability, a similar scenario was used.

In line with the findings in 1998, independent funeral directors continue to give the lowest funeral quotations across the majority of towns. Dignity (then Service Corporation International group) remains the most expensive of the three groups. Co-operative Funeralcare tends on average to give quotations almost exactly between its counterparts – as was seen in 1998.

NB. The 1998 research was not carried out by Ipsos MORI, and Ipsos MORI is not in possession of the full data tables or technical details of the previous research.

Appendices

Appendices

Regional distribution of total funeral quotations

The tables below illustrate the total funeral quotations according to region. Please note that as the base sizes are exceedingly low, averages and percentages would be misleading as we cannot assume that results based on so few funeral directors are representative of the region as a whole. We have therefore included only the minimum and maximum quotations received in each region.

Moreover, in order to make up base sizes large enough for this, the Government Office Regions, Scotland and Wales on which the sampling was based have been attributed to each aggregate region indicated in the table below.

Region (used below)	Government Office Regions
South England, including London	South West South East Greater London
Midlands, East England and Wales	East Midlands West Midlands East of England Wales
North England and Scotland	North East North West Yorkshire and the Humber Scotland

Highest quotations for a total funeral split by region

	South England, including London	Midlands, East England and Wales	North England and Scotland
<i>(Base:)</i>	<i>(20)</i>	<i>(11)</i>	<i>(17)</i>
Independent	3009	2708	2555
<i>(Base:)</i>	<i>(20)</i>	<i>(12)</i>	<i>(17)</i>
Dignity	3320	3038	3153
<i>(Base:)</i>	<i>(21)</i>	<i>(12)</i>	<i>(15)</i>
Co-operative	3002	3039	3223

Lowest quotations for a total funeral split by region

	South England, including London	Midlands, East England and Wales	North England and Scotland
<i>(Base:)</i>	<i>(20)</i>	<i>(11)</i>	<i>(17)</i>
Independent	1802	1845	1848
<i>(Base:)</i>	<i>(20)</i>	<i>(12)</i>	<i>(17)</i>
Dignity	2142	2423	2488
<i>(Base:)</i>	<i>(21)</i>	<i>(12)</i>	<i>(15)</i>
Co-operative	1959	2156	2462

Scenario and instructions

Below are the instructions given to the evaluator before carrying out the calls.

Funeral Directors Mystery Shopping Scenario and Instructions 15.01.10

Thank you for taking part in this mystery shopping exercise. The objective of this research study is to call funeral directors in different towns to obtain quotes for a simple funeral.

You will be calling three funeral directors per town in towns across Great Britain. For each town, we have identified an independent funeral director, a funeral director that belongs to the chain called Dignity, and a Cooperative FuneralCare branch. The research will be used to make price comparisons between the three different 'types' of funeral directors.

In order to ensure that the results are fully comparable, all three calls to the same town must be made in the same day and you **must provide the same information to each** so the findings are directly comparable.

You will be posing as a potential customer calling a funeral director on behalf of a friend. Your friend has an elderly aunt who is terminally ill. You are calling as your friend is too distressed to do so. The elderly aunt lives in the town specified on the sample.

You want to obtain from the funeral director details of all the costs involved in a funeral. You are not interested in pre-payment plans, and **do not want to book, reserve or pay for anything now**. All you are doing is getting a costs for your friend – it is important that the cost is as accurate as it can be, we do not want a vague ballpark. You may need to push for confirmation that will be the final cost.

When your call is answered, please ask if you could get costs or quotes for a funeral. In most cases, the person who responds will be able to help you. In some cases though, you may be talking to a reception desk, and they will need to put you through to the funeral director for your request. If this happens, you may be asked for your name so the funeral director can address you directly when he or she picks up – be prepared for this, and if you are uncomfortable using your own name, please use an alias.

If, over the course of the call, you are asked to leave contact details, explain that it is most likely that your friend will book the funeral when the time comes, so you would prefer not to leave any details, and your friend will be in touch when necessary.

You would like to get an idea of the likely cost of a **simple funeral**, with the following requirements:

- a cremation
- transportation of the deceased from the hospital in the town on the sample to the chapel of rest.
- a hearse
- one limousine
- an opportunity for the family to view the deceased (at the chapel of rest)
- the simplest available coffin

Please note the cost of floral tributes and newspaper announcements should not be included in the price.

You may be provided with an overall cost, please ask for an individual cost for each of the following elements as well (these are also set out on the evaluation form):

- funeral directors' charges (which will be all the elements listed above except cremation)
- cremation
- ministers' fees
- doctors'.

It is possible that the funeral director will need to calculate this and call you back. If this happens, please say you are at your friends' house and do not want the funeral director to call back in case your friend answers and is upset, and arrange an appropriate time for you to call the funeral director back.

Possible questions that you may be asked:

The address of the deceased

Say they are resident in the town named on the sample, but you do not know the exact address.

Where is the service to be held?

The crematorium chapel.

Is the coroner involved?

Please say no – the person is suffering from a long term illness.

Will the funeral be midweek or at the weekend? (Costs may differ).

The family would like the funeral to be midweek.

Will the deceased be wearing her own clothes or require a gown?

She will be wearing her own clothes.

What type of minister will be required?

A Church of England minister.

It is vital for the consistency and comparability of the results that you give identical responses to each and every funeral director.

If you are asked anything else, and the funeral director is unable to give you a quotation without the answer, please say you need to check with your friend and arrange to call the funeral director back. Then contact Fiona Moss at Ipsos MORI on 0207 347 3053 to get an answer to the question.

Thank you for your help with this enquiry

Evaluation form

Below is the evaluation form completed during each call:

Funeral Directors evaluation form 15.01.10

Please clearly fill in each of the details below.

Evaluator name: _____

Evaluator ID: _____

Town: _____ Region: _____

Funeral director name: _____ Telephone number called: _____

Funeral director ID number: _____

Is the funeral director.....? (please tick one only)

An independent

Dignity

Co-operative

Date of call: _____

Start time (24hr clock): _____ End time (24hr clock): _____

Did you obtain the quote in one call (yes/no): _____

If no to quote in one call, how many times did you have to call back?: _____

Cost of funeral directors' charges (inc. limousine and coffin): £

Cost of cremation: £

Ministers' fees: £

Doctors' fees: £

Total: £

Were any other costs or information offered? Please provide detailed information below: