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CITIZENS ADVICE

The Citizens Advice service helps people resolve their legal, money and other problems by providing free, independent and confidential advice, and by influencing policymakers. Every Citizens Advice Bureau is a registered charity reliant on trained volunteers and funds to provide these vital services for local communities.

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14-03-2003

Thank you for consulting us about evidence on funeral purchase since the OFT report on Funerals of July 20. We very much welcome the opportunity to outline the difficulties consumers are reporting to Citizens Advice Bureaux (CAB) with respect to funeral purchase. We have looked at evidence from bureaux from 2001 onwards, and these suggest that significant changes have not taken place in the industry with regard to information consumers should have. Our aspirations for improved information go beyond the OFT report's recommendations for price display and the provision of written estimates. Our evidence also shows a need for funeral directors to improve the information they provide about the help available from, for example, the social fund. In addition, bureaux managers have also expressed anxiety about the demise of the Ombudsman. The OFT Funerals report highlighted the vulnerability of the funeral purchaser and the loss of an industry ombudsman raises important questions about how the industry is going to be monitored to protect the consumer and how consumers will be able to seek redress when things go wrong. Trade associations in the industry have been asked, by your report, to seek approval for voluntary codes of practice and to pay particular attention to systems for monitoring and for dealing with complaints but the voluntary nature of these codes fails to protect all consumers. We should be interested to know how many trade associations in the funeral industry have indicated they will be submitting codes to the OFT for approval and to know the percentage of the market these sponsors' codes will cover. We are not optimistic, in the light of the demise of the ombudsman scheme, that self-regulation can deliver independent redress. There is, significantly, nothing in our evidence to suggest that consumers are now better informed on costs or on the availability of cheaper options when purchasing funerals. On the contrary, bureau evidence suggests that consumers still have little idea in advance of purchase what funeral costs will be, as some of the enclosed case studies illustrate. Many clients are given inadequate advice about social fund funeral grants or are misled about the level of payment the Social Fund is likely to make. While it is not possible to say where this misunderstanding or misinformation arises, clients often have no idea until after the funeral that the full costs are not going to be met, leaving them with significant shortfalls of anything between £100 - £1000 to pay from an income on benefits. This all indicates that good information on the range of choices available, with clearly itemised costs, is not always reaching the consumer prior to a purchase agreement being signed. We know, and your report highlighted, that funeral purchasers are usually unprepared and without experience. If they are not given adequate information to make realistic choices in respect of costs and options, then the risks of overspending and debt will persist. Other issues highlighted by evidence from bureaux include pre-paid Funeral Plans some of which are marketed by funeral firms. Issues raised by clients include misinformation in selling, not releasing information on plan details three months after purchase, and funeral plan savings being included as capital for Income Support purposes so depriving people of access to the Social Fund for funeral purchase for others. There is also a range of reports from CAB about lack of information and poor service from suppliers other than the funeral director, such as crematoria or burial grounds. These experiences, and those outlined in the case studies attached, give a distressing picture of purchase at a time that is itself very stressful and upsetting for the buyer. Much of our evidence refers to the extra distress caused by lack of information and ensuing debt that comes from a necessary purchase for a deceased and loved person. We feel strongly that buyers need to be better protected at this very difficult time.

PROBLEMS WITH FUNERAL PURCHASE

The following case studies are about problems with arranging and paying for funerals and have been reported to Citizens Advice by CABx since July 2001. They come from a collection of case reports that illustrate problems that may need solution through changes to legislation, services, policies or practice. They may not be quoted or used in publications without prior clearance with Teresa Perchard, Head of Social Policy, Citizens Advice (teresa.perchard@citizensadvice.org.uk).

FUNERAL DIRECTOR'S RESPONSIBILITIES

A CAB in the east of England saw the foster mother of a child aged 15, who made the arrangements for her mother's funeral. There was no signed contract. The daughter is unable to pay as there is nothing in the estate left by her mother and she is not entitled to a Social Fund payment. The funeral directors will not release the ashes until payment is made.

POOR INFORMATION ABOUT FUNERAL DIRECTOR'S CHARGES

A CAB in the North West reported that a man sought advice about the bill he had received from the funeral director who arranged the funeral of his brother. The bill listed several items, which seemed to be the same thing. Firstly £500 for Professional Services included advice, support and liaison with third parties and personnel required to arrange the funeral. The man did not believe he had been given advice and support. Supplementary charges included for provision of all personnel to conduct the funeral, which seemed to him to be covered by Professional Services charges.

A CAB in the West saw a client whose stepmother was in a residential home when she died. The residential home called in an undertaker. The undertaker asked the client about hymns and other arrangements but said nothing about costs; the client has now received a bill, which she was not told she would be liable for.

CHARGES FOR BURIALS

A client was shocked at funeral costs he had to pay. The fees were dramatically higher because the deceased was buried outside their own borough (because of a lack of available land space) but the purchaser was not informed, prior to purchase, of the significant cost differential between in borough burial and out of borough burial.

DISPUTES ABOUT FUNERAL DIRECTOR'S CHARGES

A CAB in the North East reported a very distressing case. A man came to the CAB for help because a funeral director was refusing to bury his brother, as arranged, until he paid a bill the deceased brother had received for the funeral of his mother 8 weeks earlier. The client's mother had died and his brother had arranged the funeral. Within a short time the brother also died. The man arranged the funeral of his brother with the same funeral director but 3 days prior to the agreed day, after all the invites had gone out, the funeral director said they would not go ahead unless the first bill, incurred by the deceased man, was paid. The man was very reluctant to complain about the issue or seek publicity - he had lost two members of his close family in a short period of time and it was very distressing.

INADEQUATE INFORMATION ABOUT HELP WITH FUNERAL COSTS

A CAB in the South West reported that a 74 year old woman felt under pressure from a funeral director to agree to a more expensive funeral on the grounds that she thought she would be eligible for a funeral payment from the Social Fund. The funeral director asked her about her circumstances and rang the local Benefits Agency office and then told her she would be entitled to a payment from the Fund. When she applied to the Social Fund she was refused because her husband had left savings of just over £1000. The cost of the funeral used all of this up. The CAB felt that the details of a basic funeral were not made available to the client.

A CAB in the West saw a client who received only £5.88 from the Social Fund towards funeral costs of £1800.00, because the Fund took two benefit payments, that came as lump sums in arrears, into account when considering his assets.

A CAB in the East saw a client on benefits who spent £1300 on her husband's funeral. She applied for a funeral payment but was denied because the proceeds from an insurance policy, taken out by her husband, exceeded the cut off point applied by the Social Fund.

PROBLEMS WITH MEMORIALS

A CAB in Lancashire reported a problem about charges for memorial plaques. Their client had arranged for a memorial plaque in memory of her aunt 10 years prior to approaching the CAB. The Council had contacted the women asking for payment to renew the lease for a further 10 years. The original contract made no mention of it lasting only for only 10 years.

A CAB in Wales reported a case of a man who had been to visit his wife's grave 2 months after her burial and found the gravestone had been removed and a wooden cross placed on it instead. He had not received any notification from the Council and was very distressed as he thought his wife's resting place had been desecrated by the Council.

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