

# Provisional conclusions issued in CMA funerals market investigation

In March 2019, the Competition and Markets Authority (CMA) set out to investigate [concerns it had about the funeral services sector](#) following a market study into the effectiveness of competition in the sector. The investigation focused on how people approach the purchase of a funeral under the extremely difficult circumstances following the death of a loved one. A funeral can be a significant cost made during a very distressing time, and so it is important that those who purchase funeral services are confident that the prices are reasonable and the quality is appropriate.

The investigation has identified a number of issues:

- Due to the inherent emotional distress people experience when arranging a funeral, they understandably tend not to spend time comparing providers. They typically choose to use a funeral director that has been recommended or is familiar to them. For crematoria, people generally select one that is closest to them geographically.
- Pricing and product information is not provided consistently by funeral directors in a way that allows people to compare different offers.
- The fees charged by funeral directors and crematoria increased at a rate well above inflation for at least a decade.
- Most people believe that funeral directors are regulated, but that is not the case in England, Wales and Northern Ireland. The investigation found that, although many funeral directors meet good standards, some are providing unacceptably low levels of care of the deceased.
- Regarding crematoria, there are high barriers to entry in the form of the planning regime, as well as building and operating costs, meaning that crematoria are generally few and far between. Most people have little or no choice about which crematorium to use as there is often only one option within a reasonable distance.

The exceptional circumstances of the coronavirus (COVID-19) pandemic, which were unforeseen when the CMA market investigation began, has had a significant impact on the investigation:

- Due to the tragic number of deaths from coronavirus since March, there has been an unprecedented increase in demand for funerals. This has made it difficult to obtain necessary data from funeral directors, crematoria operators and local authorities.
- The restrictions imposed by government during the pandemic has changed the kinds of funeral services available to people. This has also made it challenging to effectively conduct research and testing into possible remedies.
- It is difficult to forecast accurately the future revenue and profitability of funeral directors and crematoria operators. This has significant ramifications for the design and implementation of price controls as a possible remedy.

- Some of the remedies considered by the CMA would need to be implemented by other organisations, such as local authorities, devolved administrations and central government. These have very limited capacity at this time due to the coronavirus.

This combination of circumstances highlights a serious dilemma. On the one hand, it is clear that the funerals sector is not working well and that reforms will be needed. On the other hand, the pandemic has created insurmountable obstacles to some of the solutions needed to design and implement far-reaching reform of the sector at this stage.

The CMA has no legal power to suspend or further extend this market investigation. Some of the remedies the CMA was considering, such as price controls, could not safely be introduced during a national emergency. The report setting out the CMA's provisional conclusions on this market investigation provisionally recommends that when conditions are more stable, the CMA should consider whether a supplementary market investigation is needed.

The CMA's provisional conclusions therefore have 3 elements:

- Setting out clearly and fully in today's provisional report the problems that the CMA has identified in its investigation.
- Identifying the kind of remedies most likely to address these problems, including the introduction of price controls, whilst recognising that coronavirus inevitably means that some of these cannot be designed and implemented in the short term.
- Implementing a set of practical and effective steps that can be taken immediately in order to protect people, such as requiring funeral directors and crematoria to be transparent in their pricing.

The CMA has provisionally decided that, in the short term, it will require all funeral directors and crematoria to provide customers with information on, and the prices of, the various services and packages they offer. This will go a long way to ensuring people have easily accessible information on services and costs to help them decide which type of funeral arrangement they require.

The CMA proposes to continue active monitoring of the funerals sector with an obligation on funeral directors and crematoria to provide the CMA with key financial data every quarter.

Other proposals include a provisional recommendation that the UK Government and the devolved administrations in Wales and Northern Ireland establish an inspection and registration regime to monitor the quality of funeral director services. A similar regime already exists in Scotland.

Martin Coleman, CMA Panel Inquiry Chair, said:

Given the inherently distressing circumstances in which people arrange a funeral, we want to make sure they can be confident that they are not being overcharged and that their loved one is cared

for properly – this is what our investigation has focused on.

The later stages of the investigation have been conducted in the midst of the coronavirus pandemic, which has caused a tragic increase in death rates and has materially changed how funerals are carried out. This has had a big impact on how far we can immediately address some of the issues we have identified.

But there are remedies that are feasible and effective in the short term. We are proposing a package of ‘sunlight’ remedies which will shine a light for consumers on the pricing and practices of the sector and make sure that deceased people are cared for properly. This will ensure that the prices of funeral directors and crematoria, and the quality of the service that funeral directors provide, are exposed to greater scrutiny, helping people to make the right choices during an incredibly difficult time.

Further change in the sector is necessary but some of the remedies we were considering could not safely be introduced in the middle of a national emergency. Our proposals will hold open the door to price controls when circumstances created by the pandemic change sufficiently to permit these to be considered.

#### Notes to editors

Under section 131 of the Enterprise Act 2002, the CMA makes a reference to the CMA Panel Chair to appoint a Group of members of the CMA Panel to carry out a market investigation. The investigation and decisions of the Group are required to be taken independently of the Board of the CMA, and the Board’s oversight and governance role does not extend into the substance of decisions taken by the Group.

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## [Thea II and Svitzer Josephine report published](#)

#### News story

Grounding and recovery of a container feeder vessel and a tug in the approaches to the Humber Estuary.



Photo: MCA

Our report into the grounding and recovery of the container vessel Thea II and the tug Svitzer Josephine in storm force conditions on 15 December 2018, is now published.

The report contains details of what happened, actions taken and recommendations made: [read more](#).

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## [Pandemics and the challenges of sustaining peace](#)

Thank you very much, Mr President, and thank you to Indonesia for convening this debate at this time.

Mr President, COVID-19 presents a crisis of unprecedented scope and complexity. It has triggered health, humanitarian, economic, social, development, political and security challenges with both immediate and long term ramifications. We are seeing how interwoven those challenges are. To quote from a recent Crisis Group article, “it would be a brave Ambassador at the UN who would bet that the health, economic and social fallout from COVID-19 will not lead to more political instability.”

That’s why we have to get this response right. Because if we don’t, we may end up in a scenario which sees decades of progress on peace and development reversed, amidst protracted turmoil and human suffering.

As a member of this council and the only leading economy, which meets the 0.7% ODA target, the United Kingdom is committed to doing everything we can to avoid countries tipping into crisis. With COVID-19, this means playing our part to ensure coordinated, comprehensive and collaborative multilateral

action. It means prioritising support to countries most vulnerable to shocks. It means ensuring risk-informed, calibrated responses and mobilising to prevent crises in the spirit of solidarity.

Mr President, the United Kingdom is concerned about the impact of COVID-19 on the world's most vulnerable people, and we are re-prioritising many of our existing programmes accordingly. Despite pressures on the global economy, we must mobilise resources for countries most in need. That's why working with India, the United Kingdom pushed for an ambitious G20 action plan, including a \$200 billion package of support from the World Bank and regional development banks for investment in health programs and emergency fiscal support for the poorest countries.

As we work on a vaccine continues at pace, should also keep striving for a framework which ensures equitable access for the world's most vulnerable people.

Mr. President, as I raised during the recent dialogue between the Security Council and the Peacebuilding Commission, cohosted with Germany, Niger and of course your good self as President of the council, the United Kingdom believes that the UN system still needs to do more to integrate peacebuilding and conflict sensitivity into the global humanitarian, economic and development responses to COVID-19. This means the United Nations and its partners supporting countries to generate a shared appreciation of conflict risks to ensure that responses do not inadvertently exacerbate drivers of instability. It means continuing to prioritise issues that we know to be central to social contract, which underpins resilience, good governance, inclusion, respect for human rights and the rule of law. And it means seizing opportunities for dedicated efforts to diffuse conflict and build on peace initiatives.

We should all be ready in this Council to take whatever action we can to support the United Nations in ensuring that countries do not tip into instability or if we can help them build a pathway for it.

I do want to reiterate the request that the Secretary-General provides further guidance to the UN system on this matter in the form of a policy brief on this approach.

The United Nations cannot prevent the loss of peace and development gains single handedly. We need to work together to prevent destabilisation. And the UK is gravely concerned about the rising risk of famine in 2020, hastened by the impact of COVID-19. We will work closely with partners to do everything we can, not only to prepare for, but also to prevent catastrophic food insecurity and related instability.

But the complexity of the COVID-19 crisis makes collaboration between the UN and the international financial institutions critical for an effective international response. The macroeconomic responses led by the IFIs, and the socio-economic responses spearheaded by the UN should be playing complementary roles. Again this requires, as a starting point, a shared understanding of risks and opportunity based on common analysis and with that

common approach mainstreamed throughout not only at the very top, not only at field level, but at all levels in between. Mr President, we have said previously that COVID-19 represents a real test of the UN reforms initiated by the Secretary-General. It is brought into even sharper relief, the importance of a one UN approach and cross-pillar work to build and sustain this.

These concerns have been at the heart of our engagement with the 2020 Peacebuilding Architecture Review, and I take this opportunity to thank the Secretary-General for his 2020 report. I also take this opportunity to recognise the work of Canada as chair of the Peacebuilding Commission. We have been impressed with the agility of the Peacebuilding Commission in its response to COVID-19 at a time when other UN bodies, including, dare I say it, this Council have been rather slower. As this debate highlights Mr President, the peacebuilding approach is not just a nice to have. It is critical, it is fundamental to responding effectively to the most pressing challenges of our time. Thank you, Mr President.

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## The challenges and opportunities facing Guinea-Bissau

Thank you Mr President, first I'd like to join others to extend condolences to France and Niger for all those killed in yesterday's attacks in Niger.

Mr President, let me start by thanking SRSB Sori-Coulibaly and all the briefers for setting out clearly the challenges and opportunities facing Guinea-Bissau.

At the briefing in February, we welcomed the peaceful conduct of the presidential election and expressed concern at the risks posed by the post-electoral fallout. Unfortunately, many of these risks have since been realised.

Firstly, the Bissau-Guinean military have taken an active and unwelcome role in politics. On 2 March, they occupied the Supreme Court of Justice, disrupting the ongoing legal challenge to the election results, and on 7 May, they briefly occupied the People's National Assembly building, preventing parliamentarians from entering.

Secondly, we have seen reports of sustained violence and intimidation against political opponents, including MPs Marciano Indi and Armendo Dias and former Prime Minister Aristides Gomes, as well as judges and journalists, including on 26 July the vandalism of the premises of Radio Capital FM.

Thirdly, the new authorities appear to have turned a blind eye to drug traffickers, with reports of increased trafficking and no reported seizures.

The serious drug-trafficking offender, Braima Seidi Bá, who was convicted and sentenced by a Bissau-Guinean court in March 2020 is not serving his sentence and is reportedly operating in Guinea-Bissau under military protection. This should not be the case. This is a flagrant breach of the country's own judicial system.

This destabilising conduct by the new authorities comes at a great cost to the Bissau-Guinean people, who, suffering in poverty, compounded by the coronavirus, expect and deserve more from their leaders.

However, there are also opportunities. Opportunities for the Bissau-Guinean government to show that it takes its responsibility to its people seriously. We call on the government to take these opportunities by demonstrating inclusive governance, by solving problems through dialogue and by enacting crucial political reforms. These include the urgent revision of the constitution under the authority of the National People's Assembly, and the implementation of the National Strategic Action Plan on Countering Drug Trafficking and Organised Crime.

The government should feel supported in taking these important steps. In this regard, we welcome ECOWAS's role in mediating the ongoing political crisis and call on ECOWAS to remain united, to keep the interests of the Bissau-Guinean people foremost, and to strengthen their presence in Bissau in order to monitor and ensure the proper implementation of their decisions and of the reforms agenda.

We call also on the Group of Five and the international community to support Guinea-Bissau and to encourage its new authorities to live up to their responsibilities. In this regard, we support the Secretary General's recommendations, in particular the establishment of the High-Level Platform to accompany the reforms agenda and the establishment of an Independent National Human Rights Institution compliant with the Paris Principles.

In conclusion, as UNIOGBIS prepares to withdraw from Guinea-Bissau, on behalf of the United Kingdom, I would like to thank Ms Sori-Coulibaly and the UNIOGBIS staff for their efforts and to congratulate them on having done a good job in difficult circumstances – thank you. We hope that Guinea-Bissau's leaders can take the responsibility to build on UNIOGBIS's efforts, move past the challenges, and realise the opportunities to carry Guinea-Bissau into a stable and democratic future that its people deserve.

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## [Anniversary of the UK-Col Partnership for Sustainable Growth](#)

World news story

The partnership is a concrete example of how a bilateral commitment for nature and sustainable growth can foster climate ambition globally.



Signing of the UK-Col Partnership for Sustainable Growth in 2019

The governments of Colombia and the United Kingdom of Great Britain and Northern Ireland convened a session of their bilateral mechanism of an annual High-Level Dialogue on August the 6th.

These talks sit under the UK-Colombia Partnership for Sustainable Growth, signed in June 2019, and mark its first anniversary, in order to strengthen our collaboration to halt deforestation, tackle environmental crime, value and understand the use of biodiversity while addressing climate change and building sustainable, inclusive and resilient economies.

Both sides reaffirm their strong commitment to progress the partnership in 2020/21, create momentum towards COP26 in Glasgow and share experiences on a green, fair and inclusive recovery from Covid-19.

Recognising the success of the partnership in 2019/20, the UK and Colombia agree to continue the UK-Colombia Partnership for Sustainable Growth for a second year and commit to:

- Maintaining and strengthening cooperation in accelerating the reduction of greenhouse gas emissions and improving efforts on resilience, to secure sustainable and low carbon development in line with the aims of the Paris Agreement, and fostering sustainable growth.
- Maintaining and strengthening our cooperation towards greater climate ambition, recognising the importance of delivering a green, fair and inclusive recovery from Covid-19. We will continue to collaborate on tackling deforestation, strengthening environmental research and education, delivering the energy transition, developing sustainable mobility and responding to the needs of other priority sectors in Colombia, aiming at translating actions into emissions reductions towards a more ambitious NDCs and long-term strategies to achieve carbon neutral economies by 2050.
- Working together to identify domestic and regional mechanisms that deliver successful outcomes to effectively reduce deforestation and foster restoration, recognising Colombia's regional leadership in reducing the deforestation trend and protecting the Amazon rainforests.



Both countries will jointly work to identify synergies, opportunities and links between climate and biodiversity, including through the CBD COP15, the UNFCCC COP26 and the renewed JDI.

- Jointly recognising the potential that Nature Based Solutions offer to increase ambition on tackling climate change, as well as supporting sustainable, inclusive livelihoods, helping to understand and protect biodiversity as well as enhancing the resilience and adaptation capacity of societies and ecosystems. We will work together to deliver ambitious outcomes under the NBS Campaign for COP26.
- Further developing Colombia's regional leadership on the Energy Transition and Sustainable Mobility, searching for new opportunities to reduce GHG emissions in these sectors, expanding non-conventional renewable energy sources, and promoting energy efficiency at every level.
- Providing guidelines for the Economic Reactivation and Repowering Policy developed by the Colombian Government with the purpose of bringing a focus on resilience and sustainability, promoting clean growth, involving sectors and actors at all levels of the economy while creating new jobs, sustainable supply chains and low-carbon biodiversity cities across the country.
- Advancing innovative green finance mechanisms and ways in which public and private finance flows can be further mobilised to enable the ambitious transformations that sustainable development and climate action require.

The governments of Colombia and the United Kingdom of Great Britain and Northern Ireland firmly believe that this Partnership is a concrete example of how a bilateral commitment for nature and sustainable growth can deliver mutually beneficial results, foster ambition globally and positively impact multilateral processes. Both Governments are optimistic that this partnership will grow to be an inspiration for other actors to increase ambition and protect the environment.

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