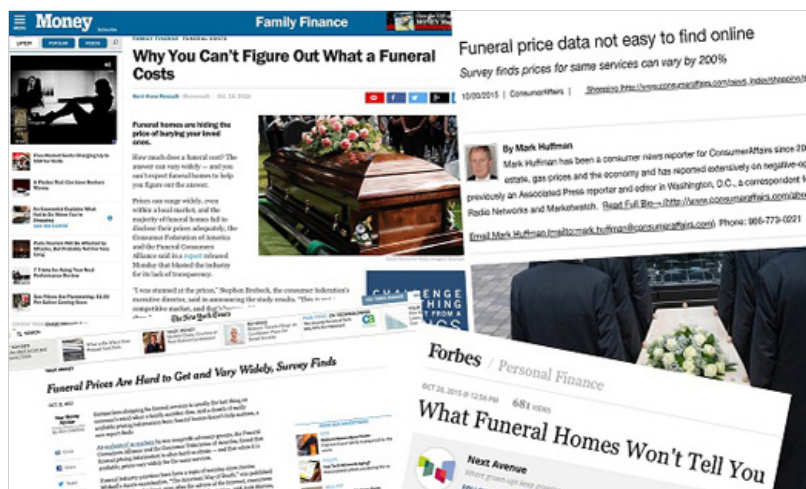


Funeral Homes Charge Wide Range of Prices and Most Fail to Disclose Prices Adequately



On October 15, 2015, the Funeral Consumers Alliance (FCA) and Consumer Federation of America (CFA) released a report based on a national survey of the prices and price disclosures of a representative sample of 150 funeral homes from ten different regions of the country. The survey revealed significant price differences—for example, from \$2,580 to \$13,800 for a full-service funeral—and the failure of most funeral homes to disclose their prices adequately. Only 38 of the 150 homes (25 percent) fully disclosed prices on their websites, while 24 (16 percent) failed to fully disclose prices both on their website and in response to an email and a phone call.

In Washington state, People's Memorial Association is the local FCA affiliate and was one of the participating organizations in the price survey.

“Most funeral homes need to give consumers much better access to price information,” said Josh Slocum, FCA’s executive director. “The Federal Trade Commission should update antiquated disclosure rules developed in the pre-Internet 1980s, just as California has successfully done,” he added.

For example, California requires funeral homes to disclose on their websites the same prices the FTC requires funeral homes to disclose by phone or in an in-person visit. Thirteen of 15 surveyed California funeral homes fully disclosed prices on their websites.

“The huge price ranges for identical funeral services within individual areas indicate that these markets lack effective competition,” noted Stephen Brobeck, CFA’s executive director. “The lack of price competition is unfortunate given the relatively high cost of funeral services and the reluctance of many bereaved consumers to comparison shop for these services,” he added.

The research was undertaken this year by FCA with assistance from its local affiliates in Atlanta, District of Columbia, Philadelphia, Mercer Co. (NJ), Indianapolis, Minneapolis, Denver, Tucson, Orange Co. (CA), and Seattle. In each of these ten areas, 15 funeral homes were randomly selected for study, making certain that at least one home from any large chain was included. The researchers searched the websites of these funeral homes for price information. If the website failed to disclose prices completely, the researchers e-mailed the funeral home for these prices. If the e-mail did not elicit the price information, the researchers phoned the funeral home. In several instances, a researcher visited the funeral home to obtain price information.

Prices vary significantly, even within individual areas

Three types of service were priced—direct cremation without ceremony, immediate burial without ceremony or the cost of a casket, and full-service funeral, including the following items: basic services of the funeral director and staff, transport of the body from place of death to funeral home, embalming, other preparation of the body, viewing or calling hours, funeral ceremony with casket present, hearse to cemetery, sedan or limousine for family, and graveside ceremony.

As the table below shows, prices for the same funeral services within individual areas almost always varied by at least 100 percent and often varied by more than 200 percent.

	Direct Cremation		Immediate Burial		Full Service Funeral	
	Low	High	Low	High	Low	High
Atlanta	850	3,650	1,195	5,200	3,370	11,050
DC	1,295	7,595	1,410	6,800	3,770	13,800
Philadelphia	1,365	3,345	1,080	3,600	4,135	7,990
Mercer Co. (NJ)	1,300	4,315	850	4,040	3,710	6,605
Indianapolis	895	3,295	1,295	4,365	2,700	6,415
Minneapolis	750	3,000	650	3,395	2,580	7,855
Denver	1,055	2,840	1,260	2,945	2,600	7,855
Tucson	649	2,440	640	3,140	2,630	8,140
Orange Co. (CA)	795	3,540	985	4,395	3,854	10,075
Seattle	495	3,390	690	3,395	2,805	5,515

Table 1: Low and High Prices (\$s) for Funeral Services

“Since each area has dozens of funeral homes, the range of prices is certainly greater than that revealed by our sample of 15 homes in each area,” noted CFA’s Brobeck.

Price disclosures often incomplete and difficult to obtain

Researchers examined whether a complete general price list was included on the website of funeral homes. If the funeral homes did not do so, the researchers sent them an e-mail requesting the price information. If the funeral homes failed to respond or responded inadequately, the researchers called them.

Despite these efforts by researchers, some funeral homes did not provide any price information or provided this information only in a personal visit. The table below reveals the extent to which funeral homes in the sample disclosed prices fully and how these prices were obtained.

Found on website	38 (25%)
Provided after an e-mail	44 (29%)
Provided after a phone call	44 (29%)
Provided after a personal visit or could not obtain	24 (16%)

Table 2: How Price Information Was Obtained

The Federal Trade Commission’s Funeral Rule was issued in 1984 and amended in 1994. It requires funeral homes to provide price information over the phone or a price only to those visiting the home. It does not require disclosure on the websites of funeral homes.

“The FTC needs to require funeral homes to disclose prices clearly and completely on their websites,” said FCA’s Slocum. “This disclosure will greatly increase consumer search for price information. It will also allow journalists, consumer information services, and consumer groups to much more easily research, compare, and report on prices,” Slocum added.

FCA and CFA are submitting this research to the FTC and are urging the agency to update the Funeral Rule.

Washington state funeral home price survey conducted biennially

Locally, People’s Memorial has conducted a statewide funeral home price survey biennially for many years. This year’s survey was conducted by staff and volunteers following the FCA and CFA methodology.

While funeral homes in greater King County area can be quite competitive, in other areas of the state, prices are not nearly as competitive. The 2014 survey discovered that cremation prices vary by as much as 700 percent. Burial prices vary by over 400 percent.

The study reinforces the importance of consumers shopping around and planning ahead to assure that they receive the final arrangements that they want at a price they can afford. The average cost for direct cremation in the state is \$1,173 and ranges

from \$490 to \$3,390. The average price of direct burial is \$2,195, with prices ranging from \$895 to \$4,090. A complete funeral service with embalming, viewing, services and basic casket averages \$3,785, as low as \$1,900 and as high as \$8,465.

People's Memorial Association (PMA) is a 76-year-old funeral consumer advocacy organization that provides all the paperwork and information needed to help you share your burial or cremation wishes with your family. PMA also contracts with 19 select funeral homes around the state to provide affordable arrangements with no hidden fees and sales pressure, and quality assurance. PMA is the oldest and largest funeral consumer advocacy organization in the United States.

Here is a testimonial from one of our families:

"We are so happy that we discovered People's Memorial several years before we needed services for my 95+ year old mother ... Both my husband and I are now People's Memorial members for ourselves as a result. Because we used a more traditional funeral home for my father in another state several years ago (chosen by him), we had a chance to compare the experience. (Though the previous arrangements were not unsatisfactory, the cost was 5x more!) Everything we wanted for my mother's arrangements (viewing before cremation, division of cremains into a number of urns and packages, paperwork) was possible. The individual staff person (your woman, sorry, I don't remember her name) was fantastic—professional, sensitive, supportive, wonderful demeanor, accommodating. She is an excellent representative of People's Memorial. We are grateful for People's Memorial and expect to have a continuing relationship with People's Memorial."

Contributor Kathy Long is executive director of People's Memorial Association, a Washington State nonprofit that promotes consumer choice for end-of-life arrangements. For more information about the state and national studies, call 206-325-0489 option 1, e-mail info@peoplesmemorial.org, or visit www.peoplesmemorial.org.

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