

Funeral Price Surveys — Why They're Important and How to Do Them

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One of the most important and useful pieces of work funeral consumer advocates accomplish are funeral price surveys. No other nonprofit consumer organization compiles this information, and the public often has no idea how much funeral prices and options can vary. A well-done funeral price survey is not only essential education for your members (they need to know how to shop for themselves, not just how to depend on your cooperating funeral homes), but a great way to educate the general public and attract publicity and new members.

Price surveys should gather and compile the range of prices at funeral homes and cremation services in your area, **not just the member prices at your cooperating funeral homes**. A good price survey will also list all the common options at funeral homes, including the cost of a full-service funeral, **not just immediate burial and direct cremation**. If you focus on only the cheapest, simplest options, people interested in more elaborate services will write you off as a “cremation only” group. People who choose full service funerals need our help to keep costs down more than any other group. Besides, you want them to join as members too, right?

When you're done, you'll have a spreadsheet with the names of the funeral businesses in your area, along with all their prices and options in each column. FCA's national office has a template you can customize (if you know how to use Microsoft Excel, you'll have no problem), as well as step-by-step instructions on how to read a funeral home price list and enter numbers on the spreadsheet. Readers can easily scan the spreadsheet to compare costs for the same services at different locations. It's best to write a brief introduction to readers unfamiliar with funeral shopping. The best price surveys also note whether funeral home price lists are following Federal Trade Commission rules on disclosing information and offering freedom of choice to consumers. You can send your collected price lists to the Funeral Consumers Alliance national office for “grading” and a report on legal compliance and consumer concerns.

A note on telephone surveys: **don't bother**. While funeral homes are required to give price quotes over the phone, we've found there's often a significant difference between what they tell you on the phone, and what their price list actually says. Phone surveys won't detect hidden fees or extras, they won't tell you if the price list gives consumers legally required information and options, and it's time-consuming for you and the funeral home.

1. Decide on a Geographic Area

If you live in a moderately sized town or city, it's often possible to collect the General Price Lists from all funeral homes in your area for a complete survey. You should have a handful of volunteers who are willing to help you collect them so the work is spread out.

If you live in a large city or metropolitan area with, say 100 funeral homes, you can either decide to focus on one region or neighborhood at a time (rotating them as you do more surveys), or pick a representative sample.

2. Decide How to Collect General Price Lists

There are several ways to gather GPLs.

IMPORTANT - the Federal Trade Commission's Funeral Rule **requires** funeral homes to hand you a printed price list if you show up at the funeral home to discuss funeral arrangements. There are **no exceptions**, you don't have to be planning an imminent funeral, and they may not refuse to give it to you for any reason.

BUT - Funeral homes **are not required** to mail, fax, or email price lists to you.

Many FCAs will send a letter to funeral homes asking them to voluntarily participate in the group's price survey. It's courteous to include a self-addressed, stamped envelope for the funeral home's convenience. Always offer to mail the funeral home a completed copy of the survey as a thank-you for participating. Sometimes funeral homes don't answer your mail, or refuse to participate. What to do then? Send a volunteer to collect the price list. Remember, they must give them to you in person, by law. You might call the funeral home to let them know you'll be sending someone, and to ask when a good time might be. Gently reminding them of their obligation to hand volunteers a price list is often enough to convince them to mail, fax, or email you their GPLs.

You can also call funeral homes and ask them to email, mail or fax, which many are happy to do. Finally, you can send volunteers "cold" to collect the price lists. One advantage to this approach is your volunteer will get to see how the average consumer is treated without giving the funeral home advance warning to be on its best behavior. You must decide which method suits you best.

What if the funeral home ignores repeated requests by mail, and/or refuses to give a volunteer a GPL? Any funeral home that refuses an in-person request for a price list should be reminded they're violating the FTC Funeral Rule and that you will report them to the FTC and the state funeral board. That may get you a price list. If it doesn't, you need to include that information on your survey - "REFUSED TO GIVE PRICES IN VIOLATION OF FEDERAL RULES" or something like that. Members and the public need to know which funeral homes **not** to consider, as well as those that are ethical.

3. Compiling the Data

Once you've collected the GPLs, you can enter the numbers into the model spreadsheet we provide you. FCA has step-by-step instructions on how to do so in a separate document. If it's your first time reading a funeral home price list, we recommend you download and print off the following documents:

Complying With the Funeral Rule — a guide from the FTC:
<http://www.ftc.gov/bcp/edu/pubs/business/adv/bus05.shtm>

The Funeral Director's Guide to Consumer-Friendly GPLS — a guide from FCA written for funeral directors to show them how to write informative, clear, and legally compliant price lists. Includes samples that highlight common legal violations and misleading tactics, as well as model price lists. You'll find this helpful as a consumer advocate. Go to www.funerals.org, click on "affiliate resources," then click on "decoding funeral home price lists."

You should also prepare a short introduction for readers, explaining how you conducted the survey, and how they can use it. Most people don't realize the FTC Funeral Rule gives them the right to select only what they want, for example, so this is a good place to point out how much they can control costs by adding or deleting optional services such as embalming, or a graveside service.

We recommend you send copies of the price lists to FCA Executive Director Joshua Slocum for analysis. He'll annotate them, pointing out the good, bad, and illegal, and will write a narrative report you can share with your board, your members, and the public.

4. Releasing the Survey

If you present the survey well, you'll garner press coverage of your efforts and community interest in your organization. If possible, schedule a public meeting publicized to your members and the media in advance where you'll present the survey and hand out copies. The best outcome is to have a reporter cover your

organization and its mission before the meeting to generate buzz. This method has led to overflow crowds at meetings of funeral societies that have never had more than 20 die-hard members attend. Be sure to ask attendees to join your organization as volunteers or members, and to donate to help keep this work going. It's also a great way to find energetic people to serve on your board.

Also, be sure to send a notice to senior citizen agencies, hospices, social workers, and other sympathetic groups.

IMPORTANT — we urge you not to restrict the price survey to your members. Funeral Consumer Alliances have an ethical obligation to educate and advocate for the entire public, not just those who donate and join as members. Besides, hiding the survey away from public view does nothing to grow your membership or stoke community interest in your organization. You'll generate far more memberships and donations by *asking* attendees and interested consumers to support your work.

These brief instructions should get you going, but we know you'll have questions along the way. That's what the national FCA is for. First, be sure to read parts 2 and 3 which tell you in simple steps what information to extract from a funeral home's price list and how to list it in a spreadsheet. When you have more questions you're encouraged to call Josh Slocum any time, as many times as you need to, for help and consultation — **802-865-8300**, or email josh@funerals.org.