

Funeral Shopping Online Atlanta Metropolitan Area

prepared by Josh Slocum, Executive Director, Funeral Consumers Alliance
October, 2015

Funerals are often one of the largest expenditures any family makes. The median cost for a full-service funeral with a viewing and ceremony is \$7,045 (Source: National Funeral Directors Association, 2013 data). Cemetery costs can easily push this bill to more than \$10,000.

To find out how what consumers experience when they look for funeral options and costs on the internet, Funeral Consumers Alliance and Consumer Federation of America researchers surveyed 15 randomly chosen funeral homes and cremation businesses in and around Atlanta. While all 15 had websites, only one of these posted a complete list of the funeral home's goods and services. To get complete information, researchers had to send emails, and often follow up with phone calls when emails went unanswered. This lack of accessible price information online stymies consumer efforts to control funeral costs. It very likely causes grieving families under time and emotional pressure to give up and simply pay whatever the chosen funeral home charges.

Consumers are used to comparing prices and services among retailers using the Internet. Those looking for funeral services, therefore, might wonder why their local funeral homes have websites at all. The Federal Trade Commission's "Funeral Rule" requires funeral businesses to give prices by phone and to hand a paper General Price List (GPL) to anyone who visits a funeral home in person. But the outdated Rule doesn't address the most common way consumers shop around today, the Internet.

The Funeral Rule also gives consumers the right to pick item by item, but online funeral shoppers are unlikely to even realize funeral homes have to offer a la carte options.

What we found when we attempted to get pricing information by email was discouraging. Only eight of 15 funeral homes provided a complete price list after an initial email request. Researchers had to call three funeral homes by phone to get these prices because the funeral homes did not respond to email requests. Three funeral homes refused to provide prices at all despite multiple requests. Since our researchers presented themselves as consumers, we assume these funeral homes also ignore queries from consumer families looking to plan ahead for a family member's death. Until federal rules compel funeral homes to do business the way contemporary consumers expect, Atlanta residents will have to shop "1970s-style"—through in-person visits and telephone calls.

It is crucial for the Federal Trade Commission to compel funeral homes to do what the market has not—disclose what they offer and how much it costs online just as all other retail businesses do voluntarily.

Shopping For Funerals Online

TOTAL FUNERAL HOMES SURVEYED	15
Number who put their complete General Price List and consumer disclosures on their site	1
Number that provided a price list by email after an email request	8
Number that provided a price list only after a follow-up phone call*	3
Number that did not provide any price information	3

* *One of these three funeral homes claimed it could not email the price list despite having a website. Researchers called several times before the funeral home finally sent prices by fax.*

Most funeral homes did not put their complete pricing information online. The pricing available for those that did was usually limited to the funeral homes' profitable package services. Only infrequently did funeral homes disclose the least expensive options, such as simple cremation or burial.

The Cost of Dying in Atlanta

We compiled the costs of some of the most common types of funerals from the information on each funeral home's price list. The costs for exactly the same service varied widely all within the Atlanta metro area. This highlights the importance of shopping around before a death occurs. Even though most consumers regularly compare prices when looking at big ticket purchases, most families don't shop around for funerals. A typical household defaults to the funeral home they used for the last death in the family, assuming incorrectly that whatever that business charges must be the "normal" going rate. This can cost a family thousands of dollars more than they need to pay.

Inconsistent price and service data from funeral homes further complicated pricing data. While the FTC's Funeral Rule requires all funeral homes to list the costs of at least 16 standard items of service and merchandise, several funeral homes failed to do so in a clear manner. For example, one funeral home appears to be charging two fees for the "basic services of funeral director and staff." The Funeral Rule allows only *one* such charge per customer. Three funeral homes did not list prices for a limousine or family car. In cases like these, the prices that we record show that a funeral will cost *at least* that much.

A complete list of all prices obtained from the funeral homes surveyed is included at the end of this report. We summarized the price range we found for three of the most common arrangements.

Direct Cremation—Includes the basic services of the funeral director, transportation of the body from the place of death, a cardboard "alternative container" to hold the body before cremation, the cremation process, and returning the cremated remains to the family in a basic container. This service does **not** include embalming, a casket, any ceremonies, or a decorative urn.

Immediate Burial (sometimes called Direct Burial)—Includes the basic services of the funeral director, transportation of the body from the place of death, placing the body in the casket selected by the family, and delivering the casket to the cemetery. It does **not** include the price of the casket,

embalming, or any ceremonies. It does **not** include cemetery charges such as the cost of the grave, digging the grave, a cement grave liner to encase the casket, or monument.

Full-service Funeral—This what funeral homes refer to as a “traditional” funeral. It is also the most costly offering. We compared the cost of nine services common to nearly all “traditional” funerals from the itemized costs listed on funeral home price lists (see ‘Methodology’ below for details). Again, some funeral homes failed to disclose the price for some components, such as a graveside service, so true costs are likely to be higher the survey shows.

Cost Summary of Most Common Arrangements

Full Service Funeral	
Low price	\$3,370
High price	\$11,050
Immediate Burial	
Low price	\$1,195
High price	\$5,200
Direct Cremation	
Low price	\$850
High price	\$3,640

Methodology

Our goal was to understand what real consumer families experience when planning a funeral. Researchers asked for information as consumers; they did not identify themselves as researchers. They took the following steps to get prices:

1. They checked to see if the funeral home had a website.
2. If yes, they checked to see if the funeral home’s complete General Price List was posted on the site.
3. If it was not, the researcher emailed the funeral home as a consumer to request price information returned by email.
4. If the funeral home did not respond to email, the researcher called on the phone to ask the funeral home to email prices.

The Federal Trade Commission’s Funeral Rule requires all funeral homes to list at least 16 specific, standard items of service and merchandise. They must be offered on an a la carte basis; funeral homes may not force consumers to buy all-inclusive packages. Many funeral homes offer such packages, but we did not tabulate them as they vary too widely to be fairly compared. Instead, we used the FTC’s standard definitions of service and merchandise categories.

Of course, there is still some variation between funeral businesses. Some make one flat charge for a viewing or period of calling hours, for example, while others charge separately by the amount of time (half-day, full-day, hourly) used. We explain below how we standardized these services to the extent possible.

Direct Cremation

We used the business's listed cost for a direct cremation without ceremony, including a simple cardboard box to hold the body prior to cremation (this is called an "alternative container). Many funeral homes use third-party businesses to perform the actual cremation, at a price typically around \$300. If the funeral home did *not* include this crematory fee in its price for direct cremation, we added the fee listed elsewhere on the price list to come up with a true cost for direct cremation.

We strongly disapprove of funeral homes failing to include this fee in their stated retail price. How can one sell a cremation that doesn't include the actual cremation? Consumers have a right to expect the fee they're quoted will include the service they intend to pay for.

Direct Cremation with Memorial Service

We added the price for a memorial service without the body present to the price for a direct cremation with an alternative container.

Immediate Burial

We listed the funeral home's base price for a burial without ceremony, and without the cost of a casket.

Immediate Burial with Graveside Service

We added the retail cost of a graveside ceremony to the base price for an immediate burial, not including the cost of a casket.

Full-service Funeral

We included the following to calculate costs. These nine service items are defined in a standardized way by the FTC Funeral Rule:

- The fee for the basic services of the funeral director and staff
- Transport of the body from the place of death to the funeral home
- Embalming
- Other preparation of the body (washing and dressing and placement in the casket)—If a funeral home included this preparation in its embalming charge, we used only the price for embalming. We did *not* include other, specialized types of preparation, such as repair after an autopsy, special cosmetics, or an outside hairdresser.
- Viewing or calling hours—If a funeral home listed only one charge for a viewing, that is the price we used. For funeral homes that priced viewings by the half-day, or by the hour, we used the least expensive offering. This usually amounted to at least a half-day viewing, but there is some slight variation.
- Funeral ceremony with the casket present
- Hearse to the cemetery
- Sedan or limousine for family—We used the least expensive option if a funeral home offered multiple sizes of cars.
- Graveside ceremony

Our calculation does not include the cost of a casket, or the fees charged at the cemetery for the grave, the opening and closing of the grave, the concrete vault required by most cemeteries, or a marker. Consumers should expect to add \$2,000 to \$3,000 for these additional costs.

Funeral Home Attitudes Toward Consumer Shoppers

While all surveyed funeral homes had websites, only one of these listed complete price information. Researchers noted that funeral homes that did post prices on their sites published only limited “package deals”.

Three funeral homes either ignored email requests from our researchers (remember that they made requests as consumers, not as researchers), requiring them to make follow-up telephone calls. Completing the Atlanta survey took more than a month, factoring in the waiting time and follow-up communications researchers had to send. Despite promising to send a price list after these phone calls, two funeral homes did not follow through. One funeral home finally faxed a copy of their price list after multiple phone requests. It’s easy to see how a family with an imminent death simply cannot compare funeral prices in a reasonable time frame.

In an era when it takes 30 seconds and a few clicks to upload a document to a website, almost all funeral homes surveyed did not do so. This is hard to understand, considering that it costs them the time and administrative effort to answer multiple phone calls and email requests.

Full Price Results

(see next page)

Funeral Home	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Direct cremation with alternative container	1645	2800	3640	Failed to provide any pricing	Failed to provide any pricing	995	2970	1295	2905	Failed to provide any pricing	850	1795	1300	2500	1655
Direct cremation with memorial service	1945	4000	4635			1295	3445	1690	3455		2400	2620	1650	2900	2150
Immediate burial without casket	Firm offers simple cremation only	5200	3995			1295	3920	1695	3760		no immediate burial	2460	1475	2705	1671
Immediate burial with graveside service	n/a	5900	4990			1595	4195	1890	4310			3185	no graveside listed	2930	2166
Full-service															
Basic services of funeral director and staff	n/a	4775	3995			1425	3815	1895	2940		1500	2325	1795	2595	1855
Transport of body	n/a	695	695			195	500	295	695		275	330	225	495	420
Embalming	n/a	895	1295			500	995	995	1295		895	850	950	890	595
Other preparation of body	n/a	740	395			150	400	295	395		375	395	275	220	175

Viewing or visitation	n/a	1125	695			300	350	295	395		275	525	175	400	395
Funeral ceremony	n/a	1345	995			250	475	395	550		275	825	350	400	495
Hearse	n/a	650	295			250	400	395	295		350	150	350	195	395
Limo/family car	n/a	125	595					350	595		300		350		495
Graveside service	n/a	700	995			300	275	195	550		200	725		225	495
TOTAL FULL SERVICE	-	11050	9955	-	-	3370	7210	5110	7710	-	4445	6125	4470	5420	5320

Funeral Shopping Online Denver Metropolitan Area

prepared by Josh Slocum, Executive Director, Funeral Consumers Alliance
October, 2015

Funerals are often one of the largest expenditures any family makes. The median cost for a full-service funeral with a viewing and ceremony is \$7,045 (Source: National Funeral Directors Association, 2013 data). Cemetery costs can easily push this bill to more than \$10,000.

To find out how what consumers experience when they look for funeral options and costs on the internet, Funeral Consumers Alliance and Consumer Federation of America researchers surveyed 15 randomly chosen funeral homes and cremation businesses. While all had websites, only four of these posted a complete list of the funeral home's goods and services. To get complete information, researchers had to send emails, and often follow up with phone calls when emails went unanswered. This lack of accessible price information online stymies consumer efforts to control funeral costs. It very likely causes grieving families under time and emotional pressure to give up and simply pay whatever the chosen funeral home charges.

Consumers are used to comparing prices and services among retailers using the Internet. Those looking for funeral services might wonder why their local funeral homes have websites at all, since only one-quarter of those surveyed had complete price and service information online. The Federal Trade Commission's "Funeral Rule" requires funeral businesses to give prices by phone and to hand a paper General Price List (GPL) to anyone who visits a funeral home in person. But the outdated Rule doesn't address the most common way consumers shop around today, the Internet.

The Funeral Rule also gives consumers the right to pick item by item, but online funeral shoppers are unlikely to even realize funeral homes have to offer a la carte options.

What we found when we attempted to get pricing information by email was discouraging. Only 6 of 15 funeral homes provided a complete price list after an initial email request. Researchers had to call five funeral homes by phone to get these prices because the funeral homes did not respond to email requests. Since our researchers presented themselves as consumers, we assume these funeral homes also ignore queries from consumer families looking to plan ahead for a family member's death. Until federal rules compel funeral homes to do business the way contemporary consumers expect, most DC-area residents will have to shop "1970s-style"—through in-person visits and telephone calls.

It is crucial for the Federal Trade Commission to compel funeral homes to do what the market has not—disclose what they offer and how much it costs online just as all other retail businesses do voluntarily.

Shopping For Funerals Online

TOTAL FUNERAL HOMES SURVEYED	15
Number who put their complete General Price List and consumer disclosures on their site	4
Number that provided a price list by email after an email request**	6
Number that provided a complete price list only after a telephone call*	5

**Four funeral homes provided prices only on paper sent through the US Mail*

***One funeral home that did not respond to email queries eventually sent a list by email, but only after a follow-up phone call*

Most funeral homes did not put their complete pricing information online. The pricing available for those funeral homes was usually limited to the funeral homes' profitable package services. Only infrequently did funeral homes disclose the least expensive options, such as simple cremation or burial.

The Cost of Dying in Denver

We compiled the costs of some of the most common types of funerals from the information on each funeral home's price list. The costs for exactly the same service varied widely all within the Denver metro area. This highlights the importance of shopping around before a death occurs. Even though most consumers regularly compare prices when looking at big ticket purchases, most families don't shop around for funerals. A typical household defaults to the funeral home they used for the last death in the family, assuming incorrectly that whatever that business charges must be the "normal" going rate. This can cost a family thousands of dollars more than they need to pay.

Inconsistent price and service data from funeral homes further complicated pricing data. While the FTC's Funeral Rule requires all funeral homes to list the costs of at least 16 standard items of service and merchandise, several funeral homes failed to do so in a clear manner. When a funeral home's price list was too difficult to interpret, we excluded it from the survey.

A complete list of all prices obtained from the funeral homes surveyed is included at the end of this report.

Direct Cremation—Includes the basic services of the funeral director, transportation of the body from the place of death, a cardboard "alternative container" to hold the body before cremation, the cremation process, and returning the cremated remains to the family in a basic container. This service does **not** include embalming, a casket, any ceremonies, or a decorative urn.

Immediate Burial (sometimes called Direct Burial)—Includes the basic services of the funeral director, transportation of the body from the place of death, placing the body in the casket selected by the family, and delivering the casket to the cemetery. It does **not** include the price of the casket, embalming, or any ceremonies. It does **not** include cemetery charges such as the cost of the grave, digging the grave, a cement grave liner to encase the casket, or monument.

Full-service Funeral—This what funeral homes refer to as a “traditional” funeral. It is also the most costly offering. We compared the cost of nine services common to nearly all “traditional” funerals from the itemized costs listed on funeral home price lists (see ‘Methodology’ below for details).

Cost Summary of Most Common Arrangements

Full Service Funeral	
Low price	\$2,600
High price	\$7,855
Immediate Burial	
Low price	\$1,260
High price	\$2,945
Direct Cremation	
Low price	\$1,055
High price	\$2,840

Methodology

Our goal was to understand what real consumer families experience when planning a funeral. Researchers asked for information as consumers; they did not identify themselves as researchers. They took the following steps to get prices:

1. They checked to see if the funeral home had a website.
2. If yes, they checked to see if the funeral home’s complete General Price List was posted on the site.
3. If it was not, the researcher emailed the funeral home as a consumer to request price information returned by email.
4. If the funeral home did not respond to email, the researcher called on the phone to ask the funeral home to email prices.

The Federal Trade Commission’s Funeral Rule requires all funeral homes to list at least 16 specific, standard items of service and merchandise. They must be offered on an a la carte basis; funeral homes may not force consumers to buy all-inclusive packages. Many funeral homes offer such packages, but we did not tabulate them as they vary too widely to be fairly compared. Instead, we used the FTC’s standard definitions of service and merchandise categories.

Of course, there is still some variation between funeral businesses. Some make one flat charge for a viewing or period of calling hours, for example, while others charge separately by the amount of time (half-day, full-day, hourly) used. We explain below how we standardized these services to the extent possible.

Direct Cremation

We used the business’s listed cost for a direct cremation without ceremony, including a simple cardboard box to hold the body prior to cremation (this is called an “alternative container”). Many funeral homes use third-party businesses to perform the actual cremation, at a price typically around

\$300. If the funeral home did *not* include this crematory fee in its price for direct cremation, we added the fee listed elsewhere on the price list to come up with a true cost for direct cremation.

We strongly disapprove of funeral homes failing to include this fee in their stated retail price. How can one sell a cremation that doesn't include the actual cremation? Consumers have a right to expect the fee they're quoted will include the service they intend to pay for.

Direct Cremation with Memorial Service

We added the price for a memorial service without the body present to the price for a direct cremation with an alternative container.

Immediate Burial

We listed the funeral home's base price for a burial without ceremony, and without the cost of a casket.

Immediate Burial with Graveside Service

We added the retail cost of a graveside ceremony to the base price for an immediate burial, not including the cost of a casket.

Full-service Funeral

We included the following to calculate costs. These nine service items are defined in a standardized way by the FTC Funeral Rule:

- The fee for the basic services of the funeral director and staff
- Transport of the body from the place of death to the funeral home
- Embalming
- Other preparation of the body (washing and dressing and placement in the casket)—If a funeral home included this preparation in its embalming charge, we used only the price for embalming. We did *not* include other, specialized types of preparation, such as repair after an autopsy, special cosmetics, or an outside hairdresser.
- Viewing or calling hours—If a funeral home listed only one charge for a viewing, that is the price we used. For funeral homes that priced viewings by the half-day, or by the hour, we used the least expensive offering. This usually amounted to at least a half-day viewing, but there is some slight variation.
- Funeral ceremony with the casket present
- Hearse to the cemetery
- Sedan or limousine for family—We used the least expensive option if a funeral home offered multiple sizes of cars.
- Graveside ceremony

Our calculation does not include the cost of a casket, or the fees charged at the cemetery for the grave, the opening and closing of the grave, the concrete vault required by most cemeteries, or a marker. Consumers should expect to add \$2,000 to \$3,000 for these additional costs.

Funeral Home Attitudes Toward Consumer Shoppers

While all surveyed funeral homes had websites, only for our 15 listed complete price information. Researchers noted that six had no price information at all, and the remainder published only limited “package deals”.

Five funeral homes surveyed ignored email requests from our researchers. Researchers had to telephone the funeral homes—sometimes repeatedly—in order to secure a promise that a price list would be sent. Of these, one finally sent a price list by email, while the remaining four funeral homes took the most circuitous route possible by mailing the price list, on paper, through the US Postal Service. It’s easy to see how a family with an imminent death simply cannot compare funeral prices in a reasonable time frame.

Though no researchers reported negative or confrontational interactions with funeral homes, it is apparent that hiding prices is a deliberate and conscious choice on the part of funeral homes. In an era when it takes 30 seconds to upload a simple document to a business website, these funeral homes choose not to do so, even when it costs them the time and administrative effort to answer multiple phone calls and prepare paper mail for postal delivery.

Full Price Results

(see next page)

Funeral Homes (One of the 15 excluded for inconsistent data)	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Direct cremation with alternative container	\$2,440	\$2,840	\$1,450	\$1,995	\$2,145	\$1,795	\$1,545	\$1,055	\$2,050	\$1,070	\$1,525	\$1,975	\$1,195	\$1,590
Direct cremation with memorial service	\$3,100	\$3,585	\$2,075	2650	\$2,895	2445	\$2,195	\$1,355	\$2,700	\$1,695	\$2,000	\$2,450	\$1,790	\$2,135
Immediate burial without casket	\$2,540	\$2,945	\$1,790	\$2,295	\$2,500	\$1,700	\$1,935	\$1,810	\$1,755	\$1,260	\$2,090	\$2,125	\$1,870	\$1,575
Immediate burial with graveside service	\$3,150	\$3,690	\$2,140	\$2,650	\$3,100	\$1,950	\$2,285	\$2,060	\$2,080	\$1,460	\$2,565	\$2,500	\$2,245	\$2,120
Full-service														
Basic services of funeral director and staff	\$2,495	\$3,095	\$1,400	\$2,295	\$2,095	\$1,595	\$1,545	\$970	\$1,595	\$728	\$1,850	\$1,825	\$1,395	\$1,895
Transport of body	\$450	\$695	\$250	\$405	\$495	\$325	\$295	\$210	\$365	\$120	\$350	\$375	\$200	\$265
Embalming	\$655	\$995	\$600	\$695	\$695	\$695	\$550	\$325	\$695	\$315	\$595	\$625	\$655	\$655
Other preparation	\$325	\$395	\$295	\$0	\$325	\$275	\$245	\$210	\$195	\$75	\$275	\$275	\$200	\$195

of body														
Viewing or visitation	\$350	\$395	500	\$295	\$295	\$300	\$350	\$200	\$325	\$150	\$475	\$375	\$195	\$295
Funeral ceremony	\$760	\$745	\$625	\$655	\$750	\$550	\$650	\$300	\$650	\$625	\$575	\$475	\$375	\$545
Hearse	\$350	\$395	\$450	\$330	\$350	\$275	\$300	\$285	\$295	\$195	\$450	\$475	\$375	\$250
Limo/family car	\$275	\$395	\$395	275	\$325	\$400	\$350	\$325	\$350	\$300	\$350	\$375	\$225	\$325
Graveside service	\$610	\$745	\$940	\$355	\$600	\$250	\$350	\$250	\$325	\$200	\$475	\$375	\$375	\$545
Full-service TOTAL	\$6,270	\$7,855	\$5,455	\$5,305	\$5,930	\$4,665	\$4,635	\$3,075	\$4,795	\$2,708	\$5,395	\$5,175	\$2,708	\$4,970

Funeral Shopping Online Washington, DC Metropolitan Area

prepared by Josh Slocum, Executive Director, Funeral Consumers Alliance
October, 2015

Funerals are often one of the largest expenditures any family makes. The median cost for a full-service funeral with a viewing and ceremony is \$7,045 (Source: National Funeral Directors Association, 2013 data). Cemetery costs can easily push this bill to more than \$10,000.

To find out how what consumers experience when they look for funeral options and costs on the internet, the Funeral Consumers Alliance of Maryland and Environs, the national Funeral Consumers Alliance, and Consumer Federation of America researchers surveyed 15 randomly chosen funeral homes and cremation businesses in the DC metropolitan area. While all 15 had websites, only one of these posted a complete list of the funeral home's goods and services. To get complete information, researchers had to send emails, and often follow up with phone calls when emails went unanswered. Even then, a researcher had to physically travel to seven funeral homes to obtain a price list. This lack of accessible price information online stymies consumer efforts to control funeral costs. It very likely causes grieving families under time and emotional pressure to give up and simply pay whatever the chosen funeral home charges.

Consumers are used to comparing prices and services among retailers using the Internet. Those looking for funeral services might wonder why their local funeral homes have websites at all, since only one of those surveyed had complete price and service information online. The Federal Trade Commission's "Funeral Rule" requires funeral businesses to give prices by phone and to hand a paper General Price List (GPL) to anyone who visits a funeral home in person. But the outdated Rule doesn't address the most common way consumers shop around today, the Internet.

The Funeral Rule also gives consumers the right to pick item by item, but online funeral shoppers are unlikely to even realize funeral homes have to offer a la carte options.

What we found when we attempted to get pricing information by email was discouraging. Only three funeral homes provided a complete price list after an initial email request. Researchers had to call 10 funeral homes by phone to get these prices because the funeral homes did not respond to email requests. These phone calls resulted in only four funeral homes providing prices by email. Researchers had to physically visit seven funeral homes to procure the remaining price lists.

Since our researchers presented themselves as consumers, we assume these funeral homes also ignore queries from consumer families looking to plan ahead for a family member's death. Until federal rules compel funeral homes to do business the way contemporary consumers expect, most DC-area residents will have to shop "1970s-style"—through in-person visits and telephone calls.

It is crucial for the Federal Trade Commission to compel funeral homes to do what the market has not—disclose what they offer and how much it costs online just as all other retail businesses do voluntarily.

Shopping For Funerals Online

TOTAL FUNERAL HOMES SURVEYED	15
Number who put their complete General Price List and consumer disclosures on their site	1
Number that provided a price list by email after an email request	3
Number that provided a complete price list only after a telephone call*	4
Number that provided prices only after a physical visit from researcher	7

The Cost of Dying in DC

We compiled the costs of some of the most common types of funerals from the information on each funeral home's price list. The costs for exactly the same service varied widely all within the DC metropolitan area. This highlights the importance of shopping around before a death occurs. Even though most consumers regularly compare prices when looking at big ticket purchases, most families don't shop around for funerals. A typical household defaults to the funeral home they used for the last death in the family, assuming incorrectly that whatever that business charges must be the "normal" going rate. This can cost a family thousands of dollars more than they need to pay.

A complete list of all prices obtained from the funeral homes surveyed is included at the end of this report. We summarized the price range we found for three of the most common arrangements.

Direct Cremation—Includes the basic services of the funeral director, transportation of the body from the place of death, a cardboard "alternative container" to hold the body before cremation, the cremation process, and returning the cremated remains to the family in a basic container. This service does **not** include embalming, a casket, any ceremonies, or a decorative urn.

Immediate Burial (sometimes called Direct Burial)—Includes the basic services of the funeral director, transportation of the body from the place of death, placing the body in the casket selected by the family, and delivering the casket to the cemetery. It does **not** include the price of the casket, embalming, or any ceremonies. It does **not** include cemetery charges such as the cost of the grave, digging the grave, a cement grave liner to encase the casket, or monument.

Full-service Funeral—This what funeral homes refer to as a "traditional" funeral. It is also the most costly offering. We compared the cost of nine services common to nearly all "traditional" funerals from the itemized costs listed on funeral home price lists (see 'Methodology' below for details). Again, some funeral homes failed to disclose the price for some components, such as a graveside service, so true costs are likely to be higher the survey shows.

Cost Summary of Most Common Arrangements

Full Service Funeral	
Low price	\$3,770
High price	\$13,800
Immediate Burial	
Low price	\$1,410
High price	\$6,800
Direct Cremation	
Low price	\$1,295
High price	\$7,595

Methodology

Our goal was to understand what real consumer families experience when planning a funeral. Researchers asked for information as consumers; they did not identify themselves as researchers. They took the following steps to get prices:

1. They checked to see if the funeral home had a website.
2. If yes, they checked to see if the funeral home's complete General Price List was posted on the site.
3. If it was not, the researcher emailed the funeral home as a consumer to request price information returned by email.
4. If the funeral home did not respond to email, the researcher called on the phone to ask the funeral home to email prices.
5. As a last resort, researchers visited seven funeral homes to physically obtain price lists.

The Federal Trade Commission's Funeral Rule requires all funeral homes to list at least 16 specific, standard items of service and merchandise. They must be offered on an a la carte basis; funeral homes may not force consumers to buy all-inclusive packages. Many funeral homes offer such packages, but we did not tabulate them as they vary too widely to be fairly compared. Instead, we used the FTC's standard definitions of service and merchandise categories.

Of course, there is still some variation between funeral businesses. Some make one flat charge for a viewing or period of calling hours, for example, while others charge separately by the amount of time (half-day, full-day, hourly) used. We explain below how we standardized these services to the extent possible.

Note—Most funeral homes in the DC metropolitan area do at least some business in Virginia and Delaware. Travel times and state-based fees for items such as cremation certificates vary. When funeral homes offered multiple prices, we listed those for service within Washington, D.C.

Direct Cremation

We used the business's listed cost for a direct cremation without ceremony, including a simple cardboard box to hold the body prior to cremation (this is called an "alternative container"). Many funeral homes use third-party businesses to perform the actual cremation, at a price typically around

\$300. If the funeral home did *not* include this crematory fee in its price for direct cremation, we added the fee listed elsewhere on the price list to come up with a true cost for direct cremation.

We strongly disapprove of funeral homes failing to include this fee in their stated retail price. How can one sell a cremation that doesn't include the actual cremation? Consumers have a right to expect the fee they're quoted will include the service they intend to pay for.

Direct Cremation with Memorial Service

We added the price for a memorial service without the body present to the price for a direct cremation with an alternative container.

Immediate Burial

We listed the funeral home's base price for a burial without ceremony, and without the cost of a casket.

Immediate Burial with Graveside Service

We added the retail cost of a graveside ceremony to the base price for an immediate burial, not including the cost of a casket.

Full-service Funeral

We included the following to calculate costs. These nine service items are defined in a standardized way by the FTC Funeral Rule:

- The fee for the basic services of the funeral director and staff
- Transport of the body from the place of death to the funeral home
- Embalming
- Other preparation of the body (washing and dressing and placement in the casket)—If a funeral home included this preparation in its embalming charge, we used only the price for embalming. We did *not* include other, specialized types of preparation, such as repair after an autopsy, special cosmetics, or an outside hairdresser.
- Viewing or calling hours—If a funeral home listed only one charge for a viewing, that is the price we used. For funeral homes that priced viewings by the half-day, or by the hour, we used the least expensive offering. This usually amounted to at least a half-day viewing, but there is some slight variation.
- Funeral ceremony with the casket present
- Hearse to the cemetery
- Sedan or limousine for family—We used the least expensive option if a funeral home offered multiple sizes of cars.
- Graveside ceremony

Our calculation does not include the cost of a casket, or the fees charged at the cemetery for the grave, the opening and closing of the grave, the concrete vault required by most cemeteries, or a marker. Consumers should expect to add \$2,000 to \$3,000 for these additional costs.

Funeral Home Attitudes Toward Consumer Shoppers

While all surveyed funeral homes had websites, only one of these listed complete price information. Researchers noted that 10 funeral home websites had no price information at all, and the remainder published only limited “package deals”.

Eleven funeral homes surveyed either ignored email requests from our researchers, or refused to provide prices by email. Since as far as the funeral homes knew, our researcher was a potential client planning for a death in the family, we assume these funeral homes likewise ignore their own customers who email. Researchers had to telephone the remaining funeral homes in order to secure a promise that a price list would be sent. Only four funeral homes then sent a price list after a phone call. Finally, a researcher physically visited seven of the funeral homes to get a price list. It's easy to see how a family with an imminent death simply cannot compare funeral prices in a reasonable time frame.

It is apparent that hiding prices is a deliberate and conscious choice. In an era when it takes 30 seconds to upload a simple document to a business website, these funeral homes choose not to do so, even when it costs them the time and administrative effort to answer multiple phone calls and meet with potential clients who could not find prices without traveling to the business site.

Full Price Results

(see next page)

Funeral Home	1	2	3	4	5	6	7	8	9	10 Excluded— price sheet confusing and incomplete	11	12	13	14	15
Direct cremation with alternative container	1295	1,590	1295	7,595	4295	2,920	3,400	2,940	3995		4995	2,895	3,000	1427	2540
Direct cremation with memorial service	1695	1,985	NA--- offers direct cremation only	8,295	5495	3,320	4,350	3,935	4490		4,505	3,920	3,500	Not listed	3535
Immediate burial without casket	2,500	2,050		6,800	3,540	2,500	3,550	5,085	3,800		4,310	2,370	3,250	1410	4430
Immediate burial with graveside service	2,900	2,445		7,500	4,740	2,900	3,975	6,080	4,295		4,910	2,790	3,700	Not listed	5425
Full-service															
Basic services of funeral director and staff	1,950	1,845		9,400	2,350	1,970	2,300	3,895	4,130		3,100	2,650	2,450	1450	3395
Transport of body	375	395		700	595	375	475	795	495		410	295	450	200	595
Embalming	795	1,195		500	995	850	650	1,495	1,695		750	995	650	785	1595
Other preparation of body	300	195		200	475	475	300	595	470		375	(inc. in embalming)	300	(inc. in embalming)	200
Viewing or visitation	350	325		600	1,200	350	500	395	495		550	750	400	150	595

Funeral ceremony	400	395		700	1,200	400	600	995	495		600	1,275	500	350	995
Hearse	400	350		500	595	375	475	495	495		425	395	400	385	995
Limo/family car	450	495		500	595	495	not listed	595	495		280	Not listed	400	450	295
Graveside service	Not listed	395		700	1,200	400	425	995	495		600	420	300	Not listed	595
TOTAL	5020 without graveside service	5,590		13,800	9205	5,690	5725 plus items not listed	10,255	9,265		7,090	6,780	5,850	3770	9260

Funeral Shopping Online Indianapolis Metropolitan Area

prepared by Josh Slocum, Executive Director, Funeral Consumers Alliance
October, 2015

Funerals are often one of the largest expenditures any family makes. The median cost for a full-service funeral with a viewing and ceremony is \$7,045 (Source: National Funeral Directors Association, 2013 data). Cemetery costs can easily push this bill to more than \$10,000.

To find out how what consumers experience when they look for funeral options and costs on the internet, Funeral Consumers Alliance and Consumer Federation of America researchers surveyed 15 randomly chosen funeral homes and cremation businesses in the Indianapolis metropolitan area. While all 15 had websites, not one of these funeral homes posted a complete list of the funeral home's goods and services. To get complete information, researchers had to send emails, and often follow up with phone calls when emails went unanswered. Indeed, six funeral homes failed to respond to requests and provided no price information at all. This lack of accessible price information online stymies consumer efforts to control funeral costs. It very likely causes grieving families under time and emotional pressure to give up and simply pay whatever the chosen funeral home charges.

Consumers are used to comparing prices and services among retailers using the Internet. Those looking for funeral services might wonder why their local funeral homes have websites at all, since none of those surveyed had complete price and service information online. The Federal Trade Commission's "Funeral Rule" requires funeral businesses to give prices by phone and to hand a paper General Price List (GPL) to anyone who visits a funeral home in person. But the outdated Rule doesn't address the most common way consumers shop around today, the Internet.

The Funeral Rule also gives consumers the right to pick item by item, but online funeral shoppers are unlikely to even realize funeral homes have to offer a la carte options.

What we found when we attempted to get pricing information by email was discouraging. Two funeral homes had no email contact information that our researchers could find. Only two funeral homes provided a complete price list after an initial email request. Researchers had to call the remaining funeral homes by phone to get these prices because the funeral homes did not respond to email requests. Since our researchers presented themselves as consumers, we assume these funeral homes also ignore queries from consumer families looking to plan ahead for a family member's death. Until federal rules compel funeral homes to do business the way contemporary consumers expect, most Indianapolis residents will have to shop "1970s-style"—through in-person visits and telephone calls.

It is crucial for the Federal Trade Commission to compel funeral homes to do what the market has not—disclose what they offer and how much it costs online just as all other retail businesses do voluntarily.

Shopping For Funerals Online

TOTAL FUNERAL HOMES SURVEYED	15
Number who put their complete General Price List and consumer disclosures on their site	0
Number that provided a price list by email after an email request	2
Number that provided a price list only after a telephone call	7
Number that did not provide any price information*	6

**One of these refused to email the price list, telling the researcher they would have to wait for it in the US Mail or physically visit the funeral home.*

Most funeral homes did not put their complete pricing information online. The pricing available for those funeral homes was usually limited to the funeral homes' profitable package services. Only infrequently did funeral homes disclose the least expensive options, such as simple cremation or burial.

The Cost of Dying in Indianapolis

We compiled the costs of some of the most common types of funerals from the information on each funeral home's price list. The costs for exactly the same service varied widely. This highlights the importance of shopping around before a death occurs. Even though most consumers regularly compare prices when looking at big ticket purchases, most families don't shop around for funerals. A typical household defaults to the funeral home they used for the last death in the family, assuming incorrectly that whatever that business charges must be the "normal" going rate. This can cost a family thousands of dollars more than they need to pay.

Inconsistent price and service data from funeral homes further complicated pricing data. While the FTC's Funeral Rule requires all funeral homes to list the costs of at least 16 standard items of service and merchandise, several funeral homes failed to do so in a clear manner. When a funeral home's price list was too difficult to interpret, we excluded it from the cost portion of the survey.

A complete list of all prices obtained from the funeral homes surveyed is included at the end of this report. We summarized the price range we found for three of the most common arrangements.

Direct Cremation—Includes the basic services of the funeral director, transportation of the body from the place of death, a cardboard "alternative container" to hold the body before cremation, the cremation process, and returning the cremated remains to the family in a basic container. This service does **not** include embalming, a casket, any ceremonies, or a decorative urn.

Immediate Burial (sometimes called Direct Burial)—Includes the basic services of the funeral director, transportation of the body from the place of death, placing the body in the casket selected by the family, and delivering the casket to the cemetery. It does **not** include the price of the casket,

embalming, or any ceremonies. It does **not** include cemetery charges such as the cost of the grave, digging the grave, a cement grave liner to encase the casket, or monument.

Full-service Funeral—This what funeral homes refer to as a “traditional” funeral. It is also the most costly offering. We compared the cost of nine services common to nearly all “traditional” funerals from the itemized costs listed on funeral home price lists (see ‘Methodology’ below for details). Again, some funeral homes failed to disclose the price for some components, such as a graveside service, so true costs are likely to be higher the survey shows.

Cost Summary of Most Common Arrangements

Full Service Funeral	
Low price	\$2,700
High price	\$6,415
Immediate Burial	
Low price	\$1,295
High price	\$4,365
Direct Cremation	
Low price	\$895
High price	\$3,295

Methodology

Our goal was to understand what real consumer families experience when planning a funeral. Researchers asked for information as consumers; they did not identify themselves as researchers. They took the following steps to get prices:

1. They checked to see if the funeral home had a website.
2. If yes, they checked to see if the funeral home’s complete General Price List was posted on the site.
3. If it was not, the researcher emailed the funeral home as a consumer to request price information returned by email.
4. If the funeral home did not respond to email, the researcher called on the phone to ask the funeral home to email prices.

The Federal Trade Commission’s Funeral Rule requires all funeral homes to list at least 16 specific, standard items of service and merchandise. They must be offered on an a la carte basis; funeral homes may not force consumers to buy all-inclusive packages. Many funeral homes offer such packages, but we did not tabulate them as they vary too widely to be fairly compared. Instead, we used the FTC’s standard definitions of service and merchandise categories.

Of course, there is still some variation between funeral businesses. Some make one flat charge for a viewing or period of calling hours, for example, while others charge separately by the amount of time (half-day, full-day, hourly) used. We explain below how we standardized these services to the extent possible.

Direct Cremation

We used the business's listed cost for a direct cremation without ceremony, including a simple cardboard box to hold the body prior to cremation (this is called an "alternative container").

Direct Cremation with Memorial Service

We added the price for a memorial service without the body present to the price for a direct cremation with an alternative container.

Immediate Burial

We listed the funeral home's base price for a burial without ceremony, and without the cost of a casket.

Immediate Burial with Graveside Service

We added the retail cost of a graveside ceremony to the base price for an immediate burial, not including the cost of a casket.

Full-service Funeral

We included the following to calculate costs. These nine service items are defined in a standardized way by the FTC Funeral Rule:

- The fee for the basic services of the funeral director and staff
- Transport of the body from the place of death to the funeral home
- Embalming
- Other preparation of the body (washing and dressing and placement in the casket)—If a funeral home included this preparation in its embalming charge, we used only the price for embalming. We did *not* include other, specialized types of preparation, such as repair after an autopsy, special cosmetics, or an outside hairdresser.
- Viewing or calling hours—If a funeral home listed only one charge for a viewing, that is the price we used. For funeral homes that priced viewings by the half-day, or by the hour, we used the least expensive offering. This usually amounted to at least a half-day viewing, but there is some slight variation.
- Funeral ceremony with the casket present
- Hearse to the cemetery
- Sedan or limousine for family—We used the least expensive option if a funeral home offered multiple sizes of cars.
- Graveside ceremony

Our calculation does not include the cost of a casket, or the fees charged at the cemetery for the grave, the opening and closing of the grave, the concrete vault required by most cemeteries, or a marker. Consumers should expect to add \$2,000 to \$3,000 for these additional costs.

Funeral Home Attitudes Toward Consumer Shoppers

While all surveyed funeral homes had websites, [NUMBER] of these listed complete price information. Researchers noted that [NUMBER] had no price information at all, and the remainder published only limited "package deals".

Six funeral homes either ignored email requests from our researchers, or they failed to or refused to send a General Price List by email. Researchers had to telephone 11 funeral homes in order to secure a promise that a price list would be sent. Seven of these finally emailed the price list. One funeral home refused, telling the researcher to drive to the funeral home and pick it up or wait for a paper copy to arrive in the US Mail. It's easy to see how a family with an imminent death simply cannot compare funeral prices in a reasonable time frame.

The most disturbing interaction occurred when a funeral director showed up in person, unannounced, to what he believed was the researcher's house. This funeral home is owned by Service Corporation International—also known by the brand name “Dignity Memorial”—the largest funeral and cemetery chain in the world. SCI's website requires a customer's personal information, including home address, before it will allow the customer to send an email query. Not wanting to be visited at home, our researcher entered the address of an unoccupied house for sale in the neighborhood near the funeral home.

Several days later the researcher called the funeral director to ask about the price list. The funeral director expressed surprise, stating he'd knocked on the researcher's door but no one answered. We were surprised at the intrusiveness, and concerned for what may happen to families trying to plan a funeral who call this funeral home. SCI is widely known for having some of the highest funeral prices in any region, and for their aggressive sales pitches. This unannounced visit was clearly intended to get the funeral director into the family's living room in order to sell a funeral, or to sign the family up for prepaid funerals to be performed in the future.

Overall, Indianapolis funeral homes put in a poor showing for consumer transparency. It takes 30 seconds to upload a simple price document to a business website, yet these funeral homes choose not to despite the cost to them in staff time to respond to multiple customer queries. Hiding prices to keep consumer families ignorant of their options until they've arrived in the funeral director's arrangements office is clearly a deliberate choice.

Full Price Results

(see next page)

Funeral Home	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Direct cremation with alternative container	1195	Price list too incomplete for inclusion	895	3020	2700	1200	1295	2625	3295	Provided no price information	Provided no price information	Provided no price information	Provided no price information	Provided no price information	Provided no price information
Direct cremation with memorial service	1890		1145	3845	3495	1750	1795	2970	3945						
Immediate burial without casket	1310		1400	4365	2795	1500	1295	1555	3030						
Immediate burial with graveside service	1760		1650	5015	4090	1875	1795	1915	3425						
Full-service															
Basic services of funeral director and staff	2475		725	3075	3730	1395	1595	1930	2395						
Transport of body	250		250	440	395	295	300	315	440						
Embalming	995		400	995	995	750	600	785	1095						
Other preparation of body	275		150	375	295	250	350	355	230						
Viewing or visitation	695		150	825	395	450	500	590	650						
Funeral ceremony	695		250	825	795	450	500	345	650						
Graveside service	450		250	650	795	375	500	360	395						
Hearse	255		275	425	395	250	300	225	345						
Limo/family car	325		250	425	395	250	325	175	175						

TOTAL	6415		2700	8035	8190	4465	4970	5080	6375						

Funeral Shopping Online Minneapolis-St. Paul

Prepared by Josh Slocum, Executive Director, Funeral Consumers Alliance
October, 2015

Funerals are often one of the largest expenditures any family makes. The median cost for a full-service funeral with a viewing and ceremony is \$7,045 (Source: National Funeral Directors Association, 2013 data). Cemetery costs can easily push this bill to more than \$10,000.

To find out how what consumers experience when they look for funeral options and costs on the internet, Funeral Consumers Alliance and Consumer Federation of America researchers surveyed 15 randomly chosen funeral homes and cremation businesses in the Twin Cities. While 14 had websites, only six of these posted a complete list of the funeral home's goods and services. To get complete information, researchers had to send emails, and often follow up with phone calls when emails went unanswered. This lack of accessible price information online stymies consumer efforts to control funeral costs. It very likely causes grieving families under time and emotional pressure to give up and simply pay whatever the chosen funeral home charges.

Consumers are used to comparing prices and services among retailers using the Internet. Those looking for funeral services might wonder why their local funeral homes have websites at all, since only six of those surveyed had complete price and service information online. The Federal Trade Commission's "Funeral Rule" requires funeral businesses to give prices by phone and to hand a paper General Price List (GPL) to anyone who visits a funeral home in person. But the outdated Rule doesn't address the most common way consumers shop around today, the Internet.

The Funeral Rule also gives consumers the right to pick item by item, but online funeral shoppers are unlikely to even realize funeral homes have to offer a la carte options.

What we found when we attempted to get pricing information by email was discouraging. Only two funeral homes provided a complete price list *by email* after an initial email request. The remainder of this set sent prices by US Mail or facsimile. Researchers had to call the remaining funeral homes to get prices. Since our researchers presented themselves as consumers, we assume these funeral homes also ignore queries from consumer families looking to plan ahead for a family member's death. Until federal rules compel funeral homes to do business the way contemporary consumers expect, most Twin Cities-area residents will have to shop "1970s-style"—through in-person visits and telephone calls.

It is crucial for the Federal Trade Commission to compel funeral homes to do what the market has not—disclose what they offer and how much it costs online just as all other retail businesses do voluntarily.

Shopping For Funerals Online

TOTAL FUNERAL HOMES SURVEYED	15
Number who put their complete General Price List and consumer disclosures on their site	6
Number that provided a price list by email after an email request	2
Number that provided a complete price list only after a telephone call*	7

**6 funeral homes provided prices only on paper sent through the US Mail. One funeral home sent the price list by fax machine.*

The Cost of Dying in the Twin Cities

We compiled the costs of some of the most common types of funerals from the information on each funeral home's price list. The costs for exactly the same service varied widely all within the Twin Cities metropolitan area. This highlights the importance of shopping around before a death occurs. Even though most consumers regularly compare prices when looking at big ticket purchases, most families don't shop around for funerals. A typical household defaults to the funeral home they used for the last death in the family, assuming incorrectly that whatever that business charges must be the "normal" going rate. This can cost a family thousands of dollars more than they need to pay.

A complete list of all prices obtained from the funeral homes surveyed is included at the end of this report. We summarized the price range we found for three of the most common arrangements.

Direct Cremation—Includes the basic services of the funeral director, transportation of the body from the place of death, a cardboard "alternative container" to hold the body before cremation, the cremation process, and returning the cremated remains to the family in a basic container. This service does **not** include embalming, a casket, any ceremonies, or a decorative urn.

Immediate Burial (sometimes called Direct Burial)—Includes the basic services of the funeral director, transportation of the body from the place of death, placing the body in the casket selected by the family, and delivering the casket to the cemetery. It does **not** include the price of the casket, embalming, or any ceremonies. It does **not** include cemetery charges such as the cost of the grave, digging the grave, a cement grave liner to encase the casket, or monument.

Full-service Funeral—This what funeral homes refer to as a "traditional" funeral. It is also the most costly offering. We compared the cost of nine services common to nearly all "traditional" funerals from the itemized costs listed on funeral home price lists (see 'Methodology' below for details). Again, some funeral homes failed to disclose the price for some components, such as a graveside service, so true costs are likely to be higher the survey shows.

Cost Summary of Most Common Arrangements

Full Service Funeral	
Low price	\$2,580
High price	\$7,855
Immediate Burial	
Low price	\$650
High price	\$3,395
Direct Cremation	
Low price	\$750
High price	\$3,000

Methodology

Our goal was to understand what real consumer families experience when planning a funeral. Researchers asked for information as consumers; they did not identify themselves as researchers. They took the following steps to get prices:

1. They checked to see if the funeral home had a website.
2. If yes, they checked to see if the funeral home’s complete General Price List was posted on the site.
3. If it was not, the researcher emailed the funeral home as a consumer to request price information returned by email.
4. If the funeral home did not respond to email, the researcher called on the phone to ask the funeral home to email prices.

The Federal Trade Commission’s Funeral Rule requires all funeral homes to list at least 16 specific, standard items of service and merchandise. They must be offered on an a la carte basis; funeral homes may not force consumers to buy all-inclusive packages. Many funeral homes offer such packages, but we did not tabulate them as they vary too widely to be fairly compared. Instead, we used the FTC’s standard definitions of service and merchandise categories.

Of course, there is still some variation between funeral businesses. Some make one flat charge for a viewing or period of calling hours, for example, while others charge separately by the amount of time (half-day, full-day, hourly) used. We explain below how we standardized these services to the extent possible.

Direct Cremation

We used the business’s listed cost for a direct cremation without ceremony, including a simple cardboard box to hold the body prior to cremation (this is called an “alternative container”). Many funeral homes use third-party businesses to perform the actual cremation, at a price typically around \$300. If the funeral home did *not* include this crematory fee in its price for direct cremation, we added the fee listed elsewhere on the price list to come up with a true cost for direct cremation.

We strongly disapprove of funeral homes failing to include this fee in their stated retail price. How can one sell a cremation that doesn’t include the actual cremation? Consumers have a right to expect the fee they’re quoted will include the service they intend to pay for.

Direct Cremation with Memorial Service

We added the price for a memorial service without the body present to the price for a direct cremation with an alternative container.

Immediate Burial

We listed the funeral home's base price for a burial without ceremony, and without the cost of a casket.

Immediate Burial with Graveside Service

We added the retail cost of a graveside ceremony to the base price for an immediate burial, not including the cost of a casket.

Full-service Funeral

We included the following to calculate costs. These nine service items are defined in a standardized way by the FTC Funeral Rule:

- The fee for the basic services of the funeral director and staff
- Transport of the body from the place of death to the funeral home
- Embalming
- Other preparation of the body (washing and dressing and placement in the casket)—If a funeral home included this preparation in its embalming charge, we used only the price for embalming. We did *not* include other, specialized types of preparation, such as repair after an autopsy, special cosmetics, or an outside hairdresser.
- Viewing or calling hours—If a funeral home listed only one charge for a viewing, that is the price we used. For funeral homes that priced viewings by the half-day, or by the hour, we used the least expensive offering. This usually amounted to at least a half-day viewing, but there is some slight variation.
- Funeral ceremony with the casket present
- Hearse to the cemetery
- Sedan or limousine for family—We used the least expensive option if a funeral home offered multiple sizes of cars.
- Graveside ceremony (if a funeral home includes this as part of a funeral ceremony we did not add an additional fee)

Our calculation does not include the cost of a casket, or the fees charged at the cemetery for the grave, the opening and closing of the grave, the concrete vault required by most cemeteries, or a marker. Consumers should expect to add \$2,000 to \$3,000 for these additional costs.

Funeral Home Attitudes Toward Consumer Shoppers

While 14 surveyed funeral homes had websites, just six of these listed complete price information. Researchers noted that eight websites had no price information at all, and one only limited “package deals”.

Most funeral homes surveyed ignored email requests from our researchers or they failed to or refused to send a General Price List by email. Only two promptly emailed their price sheets. Researchers had to telephone the remaining funeral homes in order to secure a promise that a price list would be sent.

These businesses took the most circuitous route possible by mailing the price list, on paper, through the US Postal Service (one sent it by fax machine). It's easy to see how a family with an imminent death simply cannot compare funeral prices in a reasonable time frame.

Though no researchers reported negative or confrontational interactions with funeral homes, it is apparent that hiding prices is a deliberate and conscious choice on the part of funeral homes. In an era when it takes 30 seconds to upload a simple document to a business website, these funeral homes choose not to do so, even when it costs them the time and administrative effort to answer multiple phone calls and prepare paper mail for postal delivery.

Full Price Results

(see next page)

Funeral Home	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Direct cremation with alternative container	1595	750	2700	2695	2000	3000	2745	2425	2910	1295	1550	2045	1450	2995	1645
Direct cremation with memorial service	2190	1100	3225	3290	2525	3595	3570	2790	3500	1745	2135	2840	2035	3580	2335
Immediate burial without casket	2065	650	2600	3395	2310	3365	3220	2125	2595	1495	2065	2365	2600	2985	Offers only cremation
Immediate burial with Graveside service	2315	950	2795	3530	2410	3395	3565	2300	2845	1845	2315	2760	3085	3480	
Full-service															
Basic services of funeral director and staff	2685	250	2300	3295	2100	2995	2495	2250	2995	1660	2675	2595	2680	3600	
Transport of body	395	200	250	345	375	595	400	345	375	290	350	375	365	395	
Embalming	590	400	490	585	575	995	535	395	685	550	595	725	590	695	
Other preparation of body	275	200	200	195	425	395	330	175	250	225	275	295	285	395	
Viewing or visitation	395	450	375	445	500	425	825	335	195	275	395	325	310	495	
Funeral ceremony	585	600	525	445	650	595	825	365	590	475	585	795	585	685	
Hearse	395	280	300	295	450	425	480	345	375	300	345	395	365	395	
Limo/family car	250	Not Listed	250	295	Not Listed	295	Not Listed	225	Not Listed	livery rate	300	325	Not Listed	Not Listed	
Graveside service	250	200	195	135	100	595	included	175	included	included	250	250	485	Included	
TOTAL	5815	2580	4885	6035	5175	7315	6235	4610	5465	4125	5770	6225	5665	7155	

Funeral Shopping Online Philadelphia Metropolitan Area

prepared by Josh Slocum, Executive Director, Funeral Consumers Alliance
October, 2015

Funerals are often one of the largest expenditures any family makes. The median cost for a full-service funeral with a viewing and ceremony is 7,045 (Source: National Funeral Directors Association, 2013 data). Cemetery costs can easily push this bill to more than 10,000.

To find out how what consumers experience when they look for funeral options and costs on the internet, Funeral Consumers Alliance and Consumer Federation of America researchers surveyed 15 randomly chosen funeral homes and cremation businesses in the Philadelphia metropolitan area. While 9 had websites, *none* of these posted a complete list of the funeral home's goods and services. To get complete information, researchers had to send emails, and often follow up with phone calls when emails went unanswered. This lack of accessible price information online stymies consumer efforts to control funeral costs. It very likely causes grieving families under time and emotional pressure to give up and simply pay whatever the chosen funeral home charges.

Consumers are used to comparing prices and services among retailers using the Internet. Those looking for funeral services might wonder why their local funeral homes have websites at all, since none of those surveyed had complete price and service information online. The Federal Trade Commission's "Funeral Rule" requires funeral businesses to give prices by phone and to hand a paper General Price List (GPL) to anyone who visits a funeral home in person. But the outdated Rule doesn't address the most common way consumers shop around today, the Internet.

The Funeral Rule also gives consumers the right to pick item by item, but online funeral shoppers are unlikely to even realize funeral homes have to offer a la carte options.

What we found when we attempted to get pricing information by email was discouraging. Researchers could find no email addresses for five of the funeral homes. Only three funeral homes provided a complete price list after an initial email request. Researchers had to call 10 funeral homes by phone to get these prices (and one of these refused) because the funeral homes either did not have an email address or did not respond to or acknowledge receiving email queries. Since our researchers presented themselves as consumers, we assume these funeral homes also ignore queries from consumer families looking to plan ahead for a family member's death. Until federal rules compel funeral homes to do business the way contemporary consumers expect, most Philadelphia-area residents will have to shop "1970s-style"—through in-person visits and telephone calls.

Several funeral homes questioned researchers. One funeral home that refused to provide price information was concerned about what the researcher would do with the price list, questioning if it was for personal use or publication. Others claimed their price lists were too complicated to understand and it would be better to physically visit the funeral home. This tactic is well-known to FCA; it is easier to sell a family a more costly service if the family is ignorant of service options and prices before meeting with a funeral director in person.

It is crucial for the Federal Trade Commission to compel funeral homes to do what the market has not—disclose what they offer and how much it costs online just as all other retail businesses do voluntarily.

Shopping For Funerals Online

TOTAL FUNERAL HOMES SURVEYED	15
Number of these with a website	9
Number who put their complete General Price List and consumer disclosures on their site	0
Number that provided a price list by email after an email request	3
Number that provided a complete price list only after a telephone call*	9
Number that did not provide any price or service information	3

**Six of these nine funeral homes provided prices only on paper sent through a fax machine. One of these nine sent prices by email after a phone call.*

None of the surveyed funeral homes put any pricing and service information online. This is in stark contrast to the cities we surveyed on the West Coast, where most funeral homes put their complete General Price Lists online.

The Cost of Dying in Philadelphia

We compiled the costs of some of the most common types of funerals from the information on each funeral home's price list. The costs for exactly the same service varied widely all within Philadelphia. This highlights the importance of shopping around before a death occurs. Even though most consumers regularly compare prices when looking at big ticket purchases, most families don't shop around for funerals. A typical household defaults to the funeral home they used for the last death in the family, assuming incorrectly that whatever that business charges must be the "normal" going rate. This can cost a family thousands of dollars more than they need to pay.

Inconsistent price and service data from funeral homes further complicated pricing data. While the FTC's Funeral Rule requires all funeral homes to list the costs of at least 16 standard items of service and merchandise, several funeral homes failed to do so in a clear manner. Of the 15 funeral homes surveyed, three provided no price information to researchers. In addition, we excluded the prices for three more funeral homes because the funeral home's price lists were so hard to interpret (in many cases the arithmetic for combinations of goods and services didn't add up to a sensible number) we excluded them from the price data we show below.

It is important to note that many of the funeral homes are violating the FTC's Funeral Rule by failing to disclose basic price and service-option information. Several funeral home failed to list prices for a simple burial, a ceremonial gathering (the very thing funeral homes sell), or the prices for basic, simple services where the consumer purchases or provides their own casket or cremation container instead of buying one from the funeral home. Several also violated consumer protection rules by packaging goods and services together, such as a cremation and a bronze urn, without allowing families to choose item by item if they did not wish to buy the merchandise in the package.

When these violations were egregious enough that we couldn't get accurate price data, we excluded them from the tabulated data. Public policy advocates should remember, though, that grieving Philadelphia consumers are facing this problem every day. Most of these customers have no idea that the funeral home they patronize is hiding legally required information and hiding basic, cost-effective services.

One funeral home clearly did not bother to complete the price list, which was obviously a template. A consumer family reading the funeral home's price list would see the following:

- Direct cremation with container provided by purchaser (open)
- Direct cremation with alternative container..... (open)

- Immediate burial with casket provided by purchaser..... (open)

A complete list of all prices obtained from the funeral homes surveyed is included at the end of this report. We summarized the price range we found for three of the most common arrangements.

Direct Cremation—Includes the basic services of the funeral director, transportation of the body from the place of death, a cardboard “alternative container” to hold the body before cremation, the cremation process, and returning the cremated remains to the family in a basic container. This service does **not** include embalming, a casket, any ceremonies, or a decorative urn.

Immediate Burial (sometimes called Direct Burial)—Includes the basic services of the funeral director, transportation of the body from the place of death, placing the body in the casket selected by the family, and delivering the casket to the cemetery. It does **not** include the price of the casket, embalming, or any ceremonies. It does **not** include cemetery charges such as the cost of the grave, digging the grave, a cement grave liner to encase the casket, or monument.

Full-service Funeral—This what funeral homes refer to as a “traditional” funeral. It is also the most costly offering. We compared the cost of nine services common to nearly all “traditional” funerals from the itemized costs listed on funeral home price lists (see ‘Methodology’ below for details). Again, some funeral homes failed to disclose the price for some components, such as a graveside service, so true costs are likely to be higher the survey shows.

Cost Summary of Most Common Arrangements

Full Service Funeral	
Low price	4,135
High price	7,990
Immediate Burial	
Low price	1,080
High price	3,600
Direct Cremation	
Low price	1,365
High price	3,345

Methodology

Our goal was to understand what real consumer families experience when planning a funeral. Researchers asked for information as consumers; they did not identify themselves as researchers. They took the following steps to get prices:

1. They checked to see if the funeral home had a website.
2. If yes, they checked to see if the funeral home's complete General Price List was posted on the site.
3. If it was not, the researcher emailed the funeral home as a consumer to request price information returned by email.
4. If the funeral home did not respond to email, the researcher called on the phone to ask the funeral home to email prices.

The Federal Trade Commission's Funeral Rule requires all funeral homes to list at least 16 specific, standard items of service and merchandise. They must be offered on an a la carte basis; funeral homes may not force consumers to buy all-inclusive packages. Many funeral homes offer such packages, but we did not tabulate them as they vary too widely to be fairly compared. Instead, we used the FTC's standard definitions of service and merchandise categories.

Of course, there is still some variation between funeral businesses. Some make one flat charge for a viewing or period of calling hours, for example, while others charge separately by the amount of time (half-day, full-day, hourly) used. We explain below how we standardized these services to the extent possible.

Direct Cremation

We used the business's listed cost for a direct cremation without ceremony, including a simple cardboard box to hold the body prior to cremation (this is called an "alternative container"). Many funeral homes use third-party businesses to perform the actual cremation, at a price typically around 300. If the funeral home did *not* include this crematory fee in its price for direct cremation, we added the fee listed elsewhere on the price list to come up with a true cost for direct cremation.

We strongly disapprove of funeral homes failing to include this fee in their stated retail price. How can one sell a cremation that doesn't include the actual cremation? Consumers have a right to expect the fee they're quoted will include the service they intend to pay for.

Direct Cremation with Memorial Service

We added the price for a memorial service without the body present to the price for a direct cremation with an alternative container.

Immediate Burial

We listed the funeral home's base price for a burial without ceremony, and without the cost of a casket.

Immediate Burial with Graveside Service

We added the retail cost of a graveside ceremony to the base price for an immediate burial, not including the cost of a casket.

Full-service Funeral

We included the following to calculate costs. These nine service items are defined in a standardized way by the FTC Funeral Rule:

- The fee for the basic services of the funeral director and staff
- Transport of the body from the place of death to the funeral home
- Embalming
- Other preparation of the body (washing and dressing and placement in the casket)—If a funeral home included this preparation in its embalming charge, we used only the price for embalming. We did *not* include other, specialized types of preparation, such as repair after an autopsy, special cosmetics, or an outside hairdresser.
- Viewing or calling hours—If a funeral home listed only one charge for a viewing, that is the price we used. For funeral homes that priced viewings by the half-day, or by the hour, we used the least expensive offering. This usually amounted to at least a half-day viewing, but there is some slight variation.
- Funeral ceremony with the casket present
- Hearse to the cemetery
- Sedan or limousine for family—We used the least expensive option if a funeral home offered multiple sizes of cars.
- Graveside ceremony

Our calculation does not include the cost of a casket, or the fees charged at the cemetery for the grave, the opening and closing of the grave, the concrete vault required by most cemeteries, or a marker. Consumers should expect to add 2,000 to 3,000 for these additional costs.

Funeral Home Attitudes Toward Consumer Shoppers

FCA volunteers and staff have long known that funeral homes are generally cagey about their prices. Indeed, it was this industry-wide secrecy that led the Federal Trade Commission to enact the Funeral Rule in 1982. The primary researcher for our Philadelphia survey is a seasoned advocate for funeral consumer issues and price comparisons. This researcher described the entire process as “painful” and “a nightmare.” Our experience in Philadelphia was not a surprise, but it was discouraging to see first-hand how grieving families attempting to control costs are met by silence, resistance, or hostility.

Several funeral homes in the survey politely provided volunteers with price information in a reasonably timely manner, though they were in the minority. Even those funeral homes that were not adversarial were difficult to contact, frequently failed to acknowledge contact by email, and made volunteers wait from several days to several weeks to get a response. A family with an imminent death has effectively no means to compile useful price and service data.

Below are selected notes taken by our researcher. We have edited them lightly for clarity without changing the content, and to redact identifying information:

Funeral Home A

10/13/14 called as "R Smith" requesting information on services. Prefer to have it via fax or email. Gave fax number and boyfriend's email address.

They will have someone call me or send the info over.

10/21/14 called and requested information again. Did not receive it via fax or email in prior week.

[Funeral director] called back and confirmed the fax number. Fax received with GPL.

Funeral Home B

Funeral home responded to first email to inquire if we needed to talk with someone or just needed info. I replied on 10/7/14 that we are just info gathering. Send us electronic file. Funeral director inquired if it was for personal use or for a [consumer-based price comparison website]. I replied that just doing our homework. Pls send info over.

10/13/14—sent another follow-up email along with fax number for pricing info.

10/21/14—called and spoke with answering service. Requested that they have funeral director send me info via fax or email.

10/27/14—called and spoke with answering service AGAIN. Told them I talked with the answering service last week and am not sure what the disconnect is. I have now called several times and no one has sent me any information and it is frustrating. Confirmed that he had the right email and fax numbers.

Note – never received pricing from this establishment

Funeral Home C

10/8/14 sent follow-up email

10/13/14 sent another follow-up email to see if email box is read

10/21/14 Called and spoke with a woman who was very curt. She was "on a call". I offered to send her an email so she can send me the info via fax or email.

10/27/14 called again, but only the fax picked up. Check the number to be sure I was calling the phone and not the fax. Sent a follow up email requesting the GPL and noting that I called but the fax kept picking up.

Note – never received pricing from this establishment

Full Price Results

(see next page)

Funeral Home	1	2	3 No response to price query	4 No response to price query	5 No response to price query	6	7	8	9	10 Excluded— impossible to interpret	11	12 Excluded— impossible to interpret	13 Excluded— impossible to interpret	14	15
Direct cremation with alternative container	3,345	1,615				2,295		1,995	2,575		1,660			2,990	2,203
Direct cremation with memorial service	3,940	1,965				2,890		2,745	3,050		1,910			3,685	2,678
Immediate burial without casket	3,600	2,130				1,080		3,140	3,225		2,000			1,695	2,545
Immediate burial with graveside service	4,295	2,655				1,675		3,690	3,225		2,250			2,390	3,020
Full-service															
Basic services of funeral director and staff	3,395	1,195				1,695		2,295	1,795		1,800			1,995	1,995
Transport of body	595	265				350		450	375		200			495	225
Embalming	995	750				545		800	750		850			685	600
Other preparation of body	395	250				325		375	250		190			495	265

Viewing or visitation	200	450				595		750	475		250			695	495
Funeral ceremony	695	350				595		750	475		250			695	250
Hearse	495	350				395		395	375		425			475	330
Limo/family car	525	350				395		200	375		325			475	330
Graveside service	695	175				595		550	475		250			695	475
TOTAL	7,990	4,135	-	-	-	5,490	-	6,565	5,345	-	4,540	-	-	6,705	4,965

