



## Funeral Consumers Alliance of Western Massachusetts

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### 2014 Funeral Home Price Survey ANALYSIS

Every two years FCAWM surveys funeral homes in Western Massachusetts to obtain General Price Lists (GPL). Funeral homes are required by the Federal Trade Commission's Funeral Rule (revised 1994) to provide a General Price List to anyone who visits in person and inquires about funeral services and to provide specific prices if they are requested by phone. Funeral homes are not required to respond to written inquires. In January 2014 FCAWM trustees and volunteers sent a letter to each funeral home in Western Massachusetts. We received replies from 45 of the funeral homes in Western Massachusetts. Thirty eight funeral homes did not reply. Six funeral homes have closed, and some businesses have consolidated sites. We have added a note indicating if ownership is local or part of a corporate chain. A complete list of all the funeral homes may be found on our website. If anyone receives a GPL from any funeral home that did not reply to our survey, please forward the GPL to FCAWM and we will include the data on our website.

*IMPORTANT: It is NOT possible to do an exact comparison of funeral home pricing.*

- 1. Funeral homes vary in the way they list prices and in the use of terms.*
- 2. Not all Western Massachusetts funeral home price lists conform 100% to the Federal Trade Commission's Funeral Rule of 1984 (revised in 1994).*
- 3. GPLs typically state that prices are "subject to change without notice" and do not include the prices of all of the goods and services that may be arranged for through the funeral home.*
- 4. Funeral homes typically offer package prices for certain combinations of goods and services and may offer lower prices in special circumstances.*
- 5. Our comparison focuses on only six categories of prices, selected to be of greatest interest to our members and/or to highlight the most significant areas of price variability.*
- 6. Use this survey only as a rough guide to area funeral home prices prior to visiting those in which you are most interested. Remember also that price is not the only factor to be considered in selecting a funeral home. Funeral home contact information may be found on our website, in a phone book, or online.*

**DEFINITIONS** of the six price categories displayed in our comparative price list:

**1. IMMEDIATE BURIAL** - disposition of human remains by burial, without formal viewing, visitation, or ceremony. It should be less expensive than a full funeral and consistent with the reduced funeral home services required. The price includes a reduced "basic services fee" (see explanation below). The GPL must specify the services provided as part of an Immediate Burial option (typically, these include removal of remains to the funeral

home, basic services of funeral director and staff, a proportionate share of overhead cost, necessary authorizations and transportation to cemetery). The purchaser of the Immediate Burial option is free to select additional services at the prices listed in the GPL. The Immediate Burial price in the GPL usually does NOT include cemetery-related costs for a grave liner or opening and closing the grave. The GPL must list at least two price options, depending on whether the funeral home or the consumer provides the alternative container (most often made of fiberboard or unfinished wood) or casket. The price used in our survey is for the option in which the consumer provides the alternative container or casket.

**2. DIRECT CREMATION** - a disposition of human remains by cremation, "without formal viewing, visitation, or ceremony" (from FTC Funeral Rule Definition). It should be less expensive than a full funeral or immediate burial and consistent with the reduced funeral home services required. The price includes a reduced "basic services fee" (see explanation below). The GPL must specify the services provided as part of a Direct Cremation option (typically, these include removal of remains to the funeral home, basic services of funeral director and staff, a proportionate share of overhead cost, necessary authorizations and transportation to crematory). The purchaser of the Direct Cremation option is free to select additional services at the prices listed in the GPL. The Direct Cremation price usually does NOT include the crematory charge for actually performing the cremation or any cemetery-related charges (e.g., if the ashes are to be buried or placed in a columbarium niche). It often does not even include the mandatory medical examiner's fee (worth \$100 to several hundred dollars). The GPL must list at least two price options, depending on whether the funeral home or the consumer provides the alternative container (most often made of fiberboard or unfinished wood) or casket. The price used in our survey is for the option in which the consumer provides the alternative container or casket.

**3. BASIC SERVICES FEE** - includes services that are common to virtually all forms of disposition or arrangements that the funeral home offers, such as conducting the arrangements conference, securing the necessary permits, preparing the notices, sheltering of remains, and coordinating the arrangements with the cemetery, crematory, or other third parties. This fee also includes general overhead costs of operation. For arrangements other than Direct Cremation, Immediate Burial, and Forwarding or Receiving remains to/from another funeral home, each funeral home's GPL must list a separate "basic services fee." The separate "basic services fee" is often a major factor in the total cost of a full funeral. The costs of certain other goods and services must be listed separately on the GPL and, if selected, their costs will be added to the separate basic services fee. These selections include: Transfer of remains to funeral home; Embalming; Other preparation of the body; Use of facilities and staff for viewing; Use of facilities and staff for funeral ceremony; Use of facilities and staff for memorial service; Use of equipment and staff for graveside service; Hearse; Limousine; Casket; Outer burial container.

**4. EMBALMING** - not required by law in Massachusetts, but is required by most funeral homes if you select certain arrangements such as a funeral with viewing of the body. If you do not want embalming, you have the right to choose an arrangement that does not require it, such as direct cremation or immediate burial.

**5. LEAST CASKET** - the least expensive casket listed by the funeral home in its required price range statement or casket price list. Because of the Funeral Rule, funeral homes are not allowed to penalize you if you purchase a casket elsewhere and have it delivered to them. Please see the FCAWM website for casket resources.

**6. LEAST OUTER CONTAINER** - the least expensive outer burial container listed by the funeral home in its required price range statement or outer burial container price list. An outer burial container (usually concrete) is what the casket is lowered into during burial. An outer burial container is not required by law in Massachusetts, but is required by most cemeteries to prevent the ground from sinking over the casket location. A grave liner (with no bottom) is less expensive than a grave vault (surrounds the casket on all sides). Purchase is usually through the funeral home rather than the cemetery.

**OTHER POSSIBLE COSTS TO CONSIDER** (not required to be in the GPL, but may be found there, or may be discussed as part of the arrangements meeting with the funeral director):

- Attendance book, stationery, cards (if you don't supply your own)
- Church/clergy donation
- Newspaper obituary (some paid newspaper obituaries involve charges by the word, option to add photo)
- Certified Death Certificate, multiple copies (fee varies by city/town in which the person died)
- After-funeral gathering
- Cost of donation of body to medical school (if not covered by the medical school)