



FUNERAL CONSUMERS ALLIANCE of WESTERN MASSACHUSETTS

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2016 Funeral Home Price Comparison: Methods, Definitions, and Results

In January 2016 the Funeral Consumers Alliance of Western Massachusetts (FCAWM), a nonprofit educational organization, sent a letter to each of the 86 funeral homes in western Massachusetts, requesting a copy of the General Price List (GPL). By April 30 we had received about 45 GPLs. We learned that two funeral homes had closed and some businesses had consolidated sites. In May and June volunteers attempted to gather GPLs from 37 non-responders. Ultimately we obtained GPLs from 61 funeral homes (a 71% response rate). Each GPL was read carefully to check for conformity with the required FTC definitions; discrepancies were noted. We selected six categories of services to display in our comparison chart. A complete directory of all the funeral homes, with addresses and links to their websites, may be found on the FCAWM website.

DEFINITIONS of the six price categories listed in our price comparison:

- 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." 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. For our FCAWM comparison chart, we selected the option in which the consumer provides the container or casket.
- 2. DIRECT CREMATION** - a disposition of human remains by cremation, "without formal viewing, visitation, or ceremony" (from FTC Funeral Rule Definition). 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 (usually \$100). 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 comparison 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 a funeral with viewing of the body. If you do not want embalming, you have the right to choose an option 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. 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.

There are **OTHER POSSIBLE COSTS TO CONSIDER** (not required to be in the GPL), such as newspaper obituary; multiple copies of Certified Death Certificate (fee varies by city/town in which the person died); church or clergy fee; and cost of after-funeral gathering.

Our Price Comparison chart (see over) contains codes for various **NOTES**, which are explained below.

- Direct Cremation price also includes crematory fee and/or medical examiner fee (usually \$100).
- Description of services differ from definitions (above) used by FCAWM.
- The services covered by the "Basic Services Fee" are not adequately described in this General Price List.
- What was submitted is not a General Price List; it is either a Statement of Goods & Services Selected and Payment Agreement or Schedule of Basic Standard Package Services. It would be a violation of FTC Rules if this were given to someone in place of an actual General Price List.
- Blank spaces indicate that the missing information was not provided in the GPL.
- Direct Cremation and /or Immediate Burial appear to include an added charge for purchaser-provided alternate container or casket.
- Ownership is non-local. Eleven funeral homes in our region are owned by Carriage Services of Houston, TX.
- Refrigeration for 48-hr waiting period for cremation is an extra cost.
- GPL is available on their website.

IMPORTANT: It is NOT possible to do an *exact* comparison of funeral home pricing. Funeral homes vary in the way they list prices and in the use of terms. GPLs typically state that prices are "subject to change without notice" and do not include the prices of all of goods and services that may be arranged through the funeral home. Package prices for certain combinations of goods and services may offer lower prices in special circumstances.

Message to Consumers: If you obtain a General Price List (GPL) from a funeral home that did not reply to our survey, please forward a copy to us and we will update the chart on our website: www.FuneralConsumersWMass.org

Thank you!

NAME	TOWN	NOTES*	GPL date	Immediate Burial	Direct Cremation	Basic Services Fee	Embalming	Least casket	Least vault
Agawam Funeral Home	Agawam	no reply							
Ahearn Funeral Home	Northampton	i	1/1/13	2150	1900	2150	575	775	850
Ascher-Zimmerman Funeral Home, Inc.	Springfield	e	7/1/15		3500	2995	500	795	895
Avalon Life Celebration Center & Cremation Services	Southwick	b	8/18/16	2570	1695	1695	895	1080	225
Barry J Farrell Funeral Home	Holyoke	a,b	1/1/16	2850	2855	1995	650	895	400
Bartlett-Wellington Funeral Service	Dalton		1/1/16	3260	3165	2440	605	220	1475
Beers & Story Funeral Home & Crematory Service	Palmer		8/19/15	4495	3875	2880	650	875	980
Beers & Story Funeral Home & Crematory Service	Belchertown		8/19/15	4495	3875	2880	650	875	980
Beers & Story Funeral Home & Crematory Service	South Hadley		8/19/15	4495	3875	2880	650	875	980
Birches-Roy Funeral Home	Great Barrington	b	1/1/16	2795	2695	1500	650	950	1350
Boucher-O'Brien Funeral Home	Easthampton	no reply							
Brunelle Funeral Home	Chicopee	g	11/9/15	3805	3745	2395	775	1100	995
Byron Keenan Funeral Home & Cremation Tribute Ctr	Springfield	g	10/24/15	3315	1895	2425	875	975	1000
Cebula Funeral Home	Ware	no reply							
Charbonneau Funeral Home	Ware	a,b	2/1/16	3500	3350	3050	600	750	750
Cierpial Memorial Funeral Homes, Inc.	Chicopee		4/1/15	2045	2395	1800	600	620	900
Colonial Forastiere Funeral Home	Agawam	no reply, g							
Corridan Funeral Home	Chicopee	b	1/1/12	2275	2275	1975	725	995	965
Curran-Jones Funeral Home	Agawam		5/14/15	3775	2975	2275	675	1095	950
Curran-Jones Funeral Home	West Springfield		5/14/15	3775	2975	2275	675	1095	950
Curran O'Brien Funeral Home	South Hadley		5/14/15	3775	2975	2275	675	1095	950
Czelusniak Funeral Home	Northampton		1/1/13	3000	2900	2000	850	900	385
Dery Funeral Home	Pittsfield		2/1/16	1620	1570	1825	750	700	820
Dery Funeral Home	Dalton		2/1/16	1620	1570	1825	750	700	820
Dery Funeral Home	Cheshire		2/1/16	1620	1570	1825	750	700	820
Devanny-Condron Funeral Home	Pittsfield	g	4/1/16	2825	1520	2795	795	1095	995
Dickinson-Streeter Funeral Services, Inc.	Springfield	no reply							
Dillon & Edward F.Day Funeral Home	Holyoke	e	1/23/16			1890	625	1025	715
Douglass Funeral Service	Amherst	no reply							
Dwyer Funeral Home Inc	Pittsfield	no reply							
Finnerty & Stevens Funeral Home	Great Barrington		2/1/12	2785	1995	1890	510	895	905
Firtion-Adams Funeral Service	Westfield	no reply							
Fiske, Murphy & Mack Funeral Home	Orange	e	4/1/16			1895	525		
Flynn & Dagnoli Funeral Homes	North Adams		1/4/14	2995	2795	2195	495	795	950
Flynn & Dagnoli-Bencivenga Funeral Home	Pittsfield		1/1/16	1750	1600	1795	700	895	895
Forastiere & Smith Funeral Home	E. Longmeadow	g,h	11/21/14	3335	2995	2395	875	1295	1000
Forastiere Family Funeral Homes	Springfield	no reply,g							
George B Tazzini & Son Funeral Home Inc	Springfield	b	5/1/14	1995	1895	1895	545	795	845
Graham Funeral Home	Easthampton	b	1/1/15	2100	1975	1650	650	895	895
Grise Funeral Home	Chicopee	b,f	2/1/16	2345	1995	1995	500	895	800
Hafey Funeral Service, Inc.	Springfield	g,h	10/30/14	2400	1895	2425	875	975	1000
Harrell Funeral Home, Inc.	Springfield	b,c	1/2/10	1993	1993	2410	525	695	645
Henderson's Funeral Home, Inc.	Springfield	b	1/1/15	1500	1895	1800	750	675	975
Johnson Funeral Home	Shelburne Falls	b	1/1/16	1535	1755	1445	445	900	995
Kapinos-Mazur Funeral Home	Ludlow	b,f	5/1/15	1995	1995	1995	650	529	925
Kelly Funeral Home	Lee	no reply							
Kidder Funeral Home, Inc.	Northfield	b	1/1/16	2620	2890	1895	495	895	1195
Kostanski Funeral Home, Inc.	Greenfield	a,b	12/1/15	2705	3175	1795	595	975	1350
Kostanski Funeral Home, Inc.	Turners Falls	a,b	12/1/15	2705	3175	1795	595	975	1350
Kozikowski Funeral Home	Chicopee		12/10/15	2625	1680	2000	600	750	650
La Rosa Funeral Home Inc	Holyoke		2/15/15	1700	1300	1190	695	995	860
Legacy Funeral Home	Westfield	no reply							
McCarthy Funeral Homes	Turners Falls		1/1/15	2627.5	2280	1595	595	995	1295
McCarthy Funeral Homes	Greenfield		1/1/15	2627.5	2280	1595	595	995	1295
Messier Funeral Home	Holyoke	no reply,g							
Mitchell Funeral Home	Easthampton	no reply							
New England Funeral & Cremation Center	Springfield		10/10/15	2500	2195	2195	650	575	995
North End Funeral Home & Cremations	Springfield	no reply							
Nowak Funeral & Cremation Services	Springfield	a,i	1/1/14	2500	2295	1995	475	795	995
O'Brien Funeral Home	Easthampton	no reply							
O'Brien Hilltown Funeral Home	Huntington	no reply							
Paciorek Funeral Home Inc.	Adams	b	8/1/11	2770	2770	1895	375	890	1200
Puerta Del Cielo Funeral Home, Inc.	Springfield	no reply							
Ratell Funeral Home Inc	Indian Orchard	no reply, g							
Robert E Cusack Funeral Home	Westfield	no reply							
Roche Funeral Home	Lenox		1/1/16	2600	2180	1950	725	1200	1330
Sampson Chapel of the Acres	Springfield		8/1/15	3471	1922	2360	840	591	998
Sampson Funeral Home	Springfield		8/1/15	3471	1922	1790	598	591	998
Smith-Kelleher Funeral Home & Cremation Service	Shelburne Falls	a,b	1/1/15	2265	2460	1795	425	895	885
Smith-Kelleher Funeral Home & Cremation Service	Greenfield	a,b	1/1/15	2265	2460	1795	425	895	885
Southwick Forastiere Funeral Home	Southwick	no reply,g							
St. Pierre - Phaneuf Fairview Chapels	Chicopee	b	4/1/15	3950	3550	1850	650	995	995
St. Pierre - Phaneuf Springfield Chapels	Springfield	b	4/1/15	3950	3550	1850	650	995	995
St. Pierre-Phaneuf Aldenville Funeral Chapels	Chicopee		4/1/15	3950	3550	1850	650	995	995
Toomey-O'Brien	West Springfield	b	3/1/16	2075	2850	1995	825	895	975
Trottier-Pringle Funeral Home	Adams	no reply							
Tylunas Funeral Home	Chicopee	no reply, g							
Walker Funeral Home	Greenfield	b	1/1/16	2325	2400	1630	560	875	1195
Wellington Funeral Services	Pittsfield	a,b	1/1/16	3260	3015	2440	605	220	1475
Wilbraham Funeral Home	Wilbraham	a,b	3/1/16	2075	2995	1995	825	895	975
Williamsburg Funeral Home	Haydenville	a,b	1/1/16	1525	1300	995	475	495	875
Witty's Funeral Home	Orange	a	1/1/16	2950	2770	2195	395	750	1200
Wrisley Funeral Home, Inc.	South Deerfield	b,c,d,e	1/1/10			1295	1480	425	

*** NOTES ABOUT PRICING**

(a) Direct Cremation price also includes crematory fee and/or medical examiner fee (usually \$100).

(b) Description of services differs from definitions used by FCAWM.

(c) The services covered by the "Basic Services Fee" are not adequately described in this General Price List.

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(e) Blank spaces indicate that the missing information was not provided in the GPL.

(f) Direct Cremation and /or Immediate Burial appear to include a charge for purchaser-provided alternate container or casket.

(g) Ownership is non-local. Carriages Services of Houston, TX, owns 11 funeral homes in our region.

(h) Refrigeration for mandatory 48-hr waiting period before cremation is an extra cost.

(i) GPL is available at their website.