

Price Survey of Area Funeral Homes, 2017

This survey is compiled as a public service to give consumers a general comparison of funeral prices. Funeral businesses are required by the rules of the Federal Trade Commission to give prices over the phone and to give a printed copy of a General Price List (GPL) to anyone appearing in person and requesting information about funeral goods and services. The prices shown below are from the General Price Lists provided by the funeral homes. Prices are “subject to change without notice.” FCA of the Piedmont (FCA-P) has made a good faith attempt to report the price information as accurately as possible. Please contact the funeral home directly to confirm current pricing.

The prices quoted below vary enormously. They make abundantly clear why consumers should think carefully about the services they want and compare prices before agreeing to what might well be one of the most expensive purchases they will make over a lifetime.

Between June 1 and September 30, 2017, volunteers obtained price lists from all funeral establishments physically located in Alamance, Forsyth, and Guilford Counties. Most are not found on the funeral home websites so this necessitated a phone call and more often an in-person visit to collect the price lists. One can learn a lot about our death trade during these visits!!

Most people haven't heard of the most important set of consumer protections available to grieving families — the Funeral Rule. Made effective in 1984, this Federal Trade Commission rule is like a consumer's bill of rights when shopping for a funeral. The Funeral Rule gives consumers:

- **The right to pick and choose only the items they want** — funeral homes can't force you to buy a package of goods and services.
- **The right to printed, itemized price lists** — like a restaurant menu, funeral homes have to give you a printed price list at the beginning of any arrangements discussion.
- **The right to factual information** — funeral directors can't lie to you and claim things like embalming or certain caskets are required by law when that's not true.
- **The right to see a price list for caskets** before going into the showroom.
- **The right to get price quotes over the phone.**
- **The right to build or buy their own casket** outside the funeral home without paying a “casket-handling fee” to the funeral director.

If you're not aware of these rights, you can't protect yourself from misleading, high-pressure sales pitches. Funerals are an emotionally laden transaction, but they're also a **business transaction**. Funeral homes know this well, and grieving people are not usually in the mood to haggle or question. As consumers, we need to take responsibility for educating ourselves about what we do and don't want in a funeral, and what we can and can't afford. If we leave it up to the funeral home to make sure "we have a nice service," chances are we're going to pay \$7,000 or more for a cookie-cutter, one-of-everything funeral. It might be more than we can afford, and those shiny caskets and long calling hours may not be the most meaningful, personal way to remember the person who died.

Whatever you choose — burial, a full funeral, cremation, a simple memorial service — you can get the most from your funeral dollar by shopping around ahead of time. Learning how to compare prices and services among funeral homes will put you in control when a death occurs. Consumer surveys show most people simply use the same funeral home they've used before, *just because they've used it before*. But if you don't shop around, you might be paying thousands more than you need to for comparable service elsewhere in town.

To help get you started, we've collected forty-seven (47) funeral home price lists from the Piedmont Triad region, which includes Alamance, Forsyth, and Guilford Counties. The accompanying spreadsheets will let you quickly scan prices at each for the simplest to the most involved final send-off. We've checked these price lists for compliance with the FTC Funeral Rule, and for general readability. Consumers should be cautious about funeral homes with price lists that don't comply with the FTC Funeral Rule, or that use misleading or confusing language that's likely to pad the final bill.

Only 28 of the 47---or 60%---of the price lists we collected were 100 percent compliant with the Funeral Rule. Some had only very minor problems that aren't likely to cause consumers great difficulty and would be easy to correct. Others had more significant violations, such as failing to offer required low-cost options and disclosures about the availability of these options.

A note on the "basic services fee" — All funeral homes charge what's called the "basic services fee," the only charge that you cannot decline to pay. Unfortunately, the Federal Trade Commission defined this so loosely that many funeral homes abuse the fee by

inflating it excessively. The fee is meant to cover all the administrative things common to all funerals, simple or elaborate, such as planning the service, filing necessary permits, etc. But funeral homes often lump most or all of their operating overhead into this fee, then low-ball the prices on the *actual goods and services you choose*. Families trying to control costs by declining optional services — like a public viewing or formal funeral service — still pay the same basic services fee. Thus, you shell out a lot on the “get in the door fee” and pay for more overhead than your fair share if you select simpler arrangements.

Abbreviations and Terms Used:

DC - Direct Cremation (simple cremation with no ceremony)

IB - Immediate Burial (simple burial without ceremony)

FR - Forwarding Remains (embalming the body, completing the paperwork, and getting it to the airport for a distant burial)

RR - Receiving Remains (picking up the body from the airport and getting it to the cemetery)

Basic Services Fee - The one fee the FTC permits funeral homes to charge all customers, and that customers may not decline. The fee ostensibly covers the planning of the funeral, but the FTC permits funeral homes to put as much overhead in this fee as they like. This has led to the absurd inflation of this fee (several thousand dollars is not uncommon), meaning consumers are paying a steep charge even for simpler funerals requiring less staff and overhead.

Right of Selection (ROS) - This FTC-required disclosure must appear on all price lists, right at the beginning. It alerts consumers that they have the right to choose only the goods and services they want, except that the funeral home will add a charge for its “professional services.” This charge is the basic services fee, described above.

Please contact Sara Williams with any questions (fcapiedmont@gmail.com or 919-623-0051).

