

FCA releases national funeral cost study

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[Get the full survey results city by city here.](#)

FUNERAL HOMES CHARGE A WIDE RANGE OF PRICES, BUT MOST FAIL TO DISCLOSE THESE PRICES ADEQUATELY (OR EVEN AT ALL), ACCORDING TO A NEW NATIONAL SURVEY

Funeral Consumers Alliance and Consumer Federation of America Call on the FTC to Update Antiquated Disclosure Rules

Washington, DC – Today, the Funeral Consumers Alliance (FCA) and Consumer Federation of America (CFA) released a report based on a national survey of the prices and price disclosures of a representative sample of 150 funeral homes from ten different regions of the country. The survey revealed significant price differences – for example, from \$2,580 to \$13,800 for a full-service funeral -- and the failure of most funeral homes to disclose their prices adequately: Only 38 of the 150 homes (25%) fully disclosed prices on their websites, while 24 (16%) failed to fully disclose prices both on their website and in response to an email and a phone call.

“Most funeral homes need to give consumers much better access to price information,” said Josh Slocum, FCA’s Executive Director. “The Federal Trade Commission should update antiquated disclosure rules developed in the pre-Internet 1980s, just as California has successfully done,” he added. For example, California requires funeral homes to disclose on their websites the same prices the FTC requires funeral homes to disclose by phone or in an in-person visit. Thirteen of 15 surveyed California funeral homes fully disclosed prices on their websites.

“The huge price ranges for identical funeral services within individual areas indicate that these markets lack effective competition,” noted Stephen Brobeck, CFA’s Executive Director. “The lack of price competition is unfortunate given the relatively high cost of funeral services and the reluctance of many bereaved consumers to comparison shop for these services,” he added.

The research was undertaken this year by FCA with assistance from its local affiliates in Atlanta, District of Columbia, Philadelphia, Mercer Co. (NJ), Indianapolis, Minneapolis, Denver, Tucson, Orange Co. (CA), and Seattle. In each of these ten areas, 15 funeral homes were randomly selected for study, making certain that at least one home from any large chain was included. The researchers searched the websites of these funeral homes for price information. If the website failed to disclose prices completely, the researchers emailed the funeral home for these prices. If the email did not elicit the price information, the researchers phoned the funeral home. In several instances, a researcher visited the funeral home to obtain price information.

Prices Vary Significantly, Even Within Individual Areas

Three types of service were priced – direct cremation without ceremony, immediate burial without ceremony or the cost of a casket, and full-service funeral including the following items: basic services of the funeral director and staff, transport of the body from place of death to funeral home, embalming, other

preparation of the body, viewing or calling hours, funeral ceremony with casket present, hearse to cemetery, sedan or limousine for family, and graveside ceremony.

As the table below shows, prices for the same funeral services within individual areas almost always varied by at least 100 percent and often varied by more than 200 percent.

Table 1: Low and High Prices (\$\$) for Funeral Services

	Direct Cremation		Immediate Burial		Full Service Funeral	
	Low	High	Low	High	Low	High
Atlanta	850	3640	1195	5200	3370	11050
DC	1295	7595	1410	6800	3770	13800
Philadelphia	1365	3345	1080	3600	4135	7990
Mercer Co. (NJ)	1300	4315	850	4040	3710	6605
Indianapolis	895	3295	1295	4365	2700	6415
Minneapolis	750	3000	650	3395	2580	7855
Denver	1055	2840	1260	2945	2600	7855
Tucson	649	2440	640	3140	2630	8140
Orange Co. (CA)	795	3540	985	4395	3854	10075
Seattle	495	3390	690	3395	2805	5515

pricetable

“Since each area has dozens of funeral homes, the range of prices is certainly greater than that revealed by our sample of 15 homes in each area,” noted CFA’s Brobeck.

Price Disclosures Often Incomplete and Difficult to Obtain

Researchers examined whether a complete general price list was included on the website of funeral homes. If the funeral homes did not do so, the researchers sent them an email requesting the price information. If the funeral homes failed to respond or responded inadequately, the researchers called them. Despite these efforts by researchers, some funeral homes did not provide any price information or provided this information only in a personal visit.

The table below reveals the extent to which funeral homes in the sample disclosed prices fully and how these prices were obtained.

Table 2: How Price Information Was Obtained

Found on website	38 (25%)
Provided after an email	44 (29%)
Provided after a phone call	44 (29%)
Provided after a personal visit or could not obtain	24 (16%)

methodtable

The Federal Trade Commission's Funeral Rule was issued in 1984 and amended in 1994. It requires funeral homes to provide only price information over the phone or a price list to those visiting the home. It does not require disclosure on the websites of funeral homes.

"The FTC needs to require funeral homes to disclose prices clearly and completely on their websites," said FCA's Slocum. "This disclosure will greatly increase consumer search for price information. It will also allow journalists, consumer information services, and consumer groups to much more easily research, compare, and report on prices," Slocum added.

FCA and CFA are submitting this research to the FTC and are urging the agency to update the Funeral Rule.

FCA is nonprofit organization founded in 1963 to protect the consumer's right to choose a meaningful and affordable funeral. More than 70 local educational groups are included in FCA's national federation.

CFA is a nonprofit association of more than 250 pro-consumer groups that was established in 1968 to advance the consumer interest through research, advocacy, and education.

Last Updated (Monday, 07 December 2015 12:27)

COMMENTS (8)

1. Thursday, 15 October 2015 14:38
(Kay)

Why have they not updated their FTC funeral home requirements since 1983? It is shameful.

Thanks for your work on this matter to encourage transparency and allow volunteers like me to work on other more important tasks!

-k in Seattle

2. Tuesday, 20 October 2015 09:25
(Patricia McWilliams)

Thank you for doing this work. If help is needed I would be happy to volunteer where I can. I am in the suburbs of Chicago. Not much open info here at all.

3. Thursday, 22 October 2015 09:02
(JD)

Having this important information well before the crisis and grief is necessary and should be required by law on the mortuary website. Thank you for an enlightening article.

4. Sunday, 25 October 2015 21:54
(Rob)

Way to go FCA. This national study cost is so true. The funeral industry for the most part, does not want a informed price conscious consumer. It is better for their profit margins to have the consumer ignorant about the funeral process. But in my area I go around and get the funeral price lists and post them on my blog. So hopefully I can help some people save money. I do hope the the FTC listened to this national study and will make funeral homes who have web sites (I don't know any who do not have web sites in this day and age) post online their general price list.

5. Monday, 26 October 2015 12:23

(Tyler)

Thanks for releasing this. Getting pricing information from funeral homes is no easy task, which is one of the reasons I founded Parting (<http://www.parting.com>) which contains all the general prices lists of all funeral homes in the United States. We wanted to make sure consumers are equipped with the proper information when searching for funeral services. This article further proves that there needs to be an overhaul to the current practices of the industry.

6. Friday, 30 October 2015 15:55

(Melissa)

I have have a online casket company because of the reason that funeral homes purchase the caskets and urns and raise the price by 500%. At www.lifetimecaskets.com prices are half or more off from the funeral homes prices. My husband and I have been in pre planning for a few years with some funeral home and we seen that it is not fair to the customers to over pay so much for something that well be seen for 24-48 hours in most cases. We want to help families make a rational decision instead of being pressured into the funeral homes. Again if you and someone needs help with purchasing a casket or urn please go to www.lifetimecaskets.com

7. Saturday, 31 October 2015 19:28

(Rob Ruiz in New Mexico)

Well I think they did an awesome job but we still need some transparency and we need some kind of law stating that they have to put their prices because they're gal Jing people anyways I am going to look at this website lifetime casket. Com because I want to be cremated but I don't want to be charged like \$15,000.

I am also Native American I wonder if I can be burned on a steel or some type of wooden platform does anyone know the answer to this?

Rob austinhott@aim.com

Thanks

8. Saturday, 31 October 2015 19:39

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Thanks