

# *Funeral Consumers Alliance of the Finger Lakes*

## **Ten Questions About the Use of a Funeral Home's General Price List (GPL)**

This document is intended to assist anyone who wants to evaluate the cost of a funeral, using the price list that is made available by a funeral home. We recognize that details other than price may affect your choice of a funeral home, such as location, recommendations from family and friends, personal visits to the funeral homes to see what they are like and how customers are treated by the staff, and so on. This article deals only with using a price list to assist your deliberations.

### **1. What is a General Price List?**

Every funeral home is required to have a General Price List (GPL) showing the prices of all of its services and merchandise. Anyone can obtain a GPL from a funeral home. To do this in person, it is wise to call ahead to make sure that someone will be on hand to supply the list. Let the funeral home know you want the information for advance planning of a funeral. If transportation is a problem, ask the funeral home to mail you a copy of the GPL. Or you can ask for specific information, like the cost of Direct Cremation or Direct Burial, over the phone. Funeral homes are required to answer reasonable requests for information over the telephone.

### **2. What are the GPLs like at the funeral homes in our area?**

In 2011 the FCA of the Finger Lakes examined GPLs from 38 funeral homes in its service region to perform a price survey. The survey report, published at the FCAFL web site, reveals the variation in pricing among the funeral homes. Although the style of the GPL varies from one establishment to another, a person can find and compare prices for the same services at the various funeral homes. One should use current GPLs to assess prices at the funeral homes that are of interest. The actual prices your survivors will pay will depend on the prices in effect at the time of your funeral.

### **3. How do I get started using a GPL?**

First decide what type of funeral you want. For example, if you are interested in **Direct Cremation** (cremation with no ceremony), you will find on the GPL a package price including an alternative container for the body (see Question 9 for a description of this container) and a price if a container is supplied by your survivors from a source other than the funeral home. The listed prices include transport of the body to the funeral home, staff services, securing authorization for the cremation, and transport to the crematory. The ashes will be brought to the funeral home for retrieval by survivors. Additional charges will be made for use of the crematory and for each death certificate that is obtained for your survivors by the funeral director.

If you are interested in **Direct Burial** (burial with no ceremony), the GPL will show a package price with and a price without a body container included. The nature of the container that is supplied varies with the funeral home, from an alternative container to a casket (see Question 9). The listed prices include the transport of the remains to the funeral home, staff services, securing authorization, and transportation of the body to the cemetery. In addition, cemetery and burial expenses and the fee for any copies of the death certificate must be paid.

The FCAFL survey report tabulated the prices for Direct Cremation and Direct Burial in the service area. In 2010 a cremation service less expensive than any listed in the survey report entered the market in Ithaca. This service is noted in the Fall 2010 issue of the FCAFL Newsletter.

If you are interested in **body donation** we advise that you look into the programs that allow for body donation at little or no cost. See the Resources page at the FCAFL web site for links to information about **Anatomical Gift programs**. If you want to know what a funeral home

would charge to transport your body, you should contact the funeral home. There is no standard policy for setting prices to deliver a body to a medical institution. Only a few funeral homes among those surveyed list a price for this service.

#### **4. What if I want a ceremony or other services along with my cremation or burial?**

New York State has published a helpful pamphlet (*A Consumer's Guide To Arranging a Funeral*) that is available by way of the Resources page at the FCAFL web site. This pamphlet explains funeral services and terms and emphasizes the rights that consumers have while planning and purchasing the services required for a funeral.

Remember that cemetery costs are additional to those charged by funeral homes, and crematory charges are added to the price of cremation listed in the GPL. Some costs associated with burial are avoided if one chooses a "green burial" cemetery rather than a traditional cemetery. For access to information on green burial in the Finger Lakes area, consult the Resources page at the FCAFL web site and, under Cemetery Information, look for the link to Greensprings Natural Cemetery.

To plan with costs in mind, you will have to work carefully with the GPL from the funeral home of your choice. For any type of funeral arrangement other than direct cremation or immediate burial, one must start with a non-refusable charge for overhead and other aspects of the operation of the funeral home. This charge is listed under **Arrangements**, and covers the item listed as "Basic Arrangements" by the funeral home. Then you add in, item by item, the services and merchandise listed in the GPL that you need for the kind of funeral you want. Note that the **use** of the facilities offered by a funeral home is charged separately from **supervision** of the use of the facilities.

**Example 1.** Ceremony followed by burial. If you want a ceremony at the funeral home before the body is buried, but without a viewing, then in addition to the Basic Arrangements you would choose the following: transfer of remains (body

pickup), supervision for funeral service (ceremony), use of funeral home facilities for funeral ceremony, livery service (hearse and/or other vehicle(s)), a casket (or alternative container) for use during the ceremony and then for burial.

**Example 2.** Ceremony followed by cremation. If you want a ceremony at the funeral home before the body is cremated, but without a viewing, then in addition to the Basic Arrangements you would choose the following: transfer of remains (body pickup), supervision for funeral service (ceremony), use of funeral home facilities for funeral ceremony, livery service, and a casket (or alternative container) for use during the ceremony and then for cremation.

#### **Extras and variables**

If a viewing is desired, the funeral home can insist on embalming, at additional cost.

Additional merchandise (e.g., memorial cards, register book) will be charged separately.

A price range for body containers rather than the price of each available container may be listed on the GPL. In that circumstance the customer will be given a separate list of the prices of all containers handled by the funeral home. Rental of a casket for use at the ceremony (e.g., with an alternative container used afterwards) is permitted in New York State, but only one funeral home among those surveyed in our area listed this service on its GPL.

Urns for cremains are also offered for sale by funeral homes. If cremains are buried, cemetery costs are in addition to other costs of cremation.

If a graveside service is desired, there will be an additional charge for supervision of the service.

If a memorial service at the funeral home occurs after the burial or cremation, then supervisory and use charges as for a ceremony before burial or cremation are made by the funeral home.

If transportation beyond the locality or county is required, then mileage charges will result.

If a burial is involved, the (traditional) cemetery can require an outer enclosure (also called a

grave liner or vault) that will contain the casket or alternative container and prevent the soil at the grave from sinking below the surrounding surface. These enclosures are sold by cemeteries and funeral homes.

### **“Complete” funerals**

In the FCAFL’s 2011 price survey report, the prices of 14 services and merchandise items were added together to produce a full-service funeral cost index for each funeral home. The tabulation shows how each component adds to the price of a funeral. The index can be used to compare costs at the funeral homes included in the survey.

### **5. Is the General Price List (GPL) of a funeral home regulated by state and federal agencies?**

Yes. The so-called "Funeral Rule", enforced by the Federal Trade Commission (FTC), has been in effect since 1984. Access to the Funeral Rule is available via the Resources page at the FCAFL web site. New York State enforces regulations similar to those of the Funeral Rule. The Funeral Rule requires a funeral director to supply consumers with a GPL that has accurate, itemized prices and other disclosures about funeral goods and services.

### **6. Are there general prohibitions that apply to what a funeral director can say and do?**

The Funeral Rule prohibits the funeral director from:

- a. misrepresenting legal, crematory, and cemetery requirements
- b. embalming for a fee without permission
- c. requiring the purchase of a casket for direct cremation
- d. requiring consumers to buy certain funeral goods or services as a condition for furnishing other funeral goods or services
- e. engaging in other deceptive or unfair practices.

### **7. What does the Funeral Rule specify about GPL contents?**

The Rule requires the funeral director to itemize the prices the goods and services that are

offered for sale so consumers may choose only those elements of a funeral that they want. Sixteen items of goods and services are typically specified, together with the price of each item. It is from these listings that one can tabulate the cost of a particular set of funeral services.

In addition, all GPLs must include the following disclosures in close proximity to the relevant parts of the price list (Quotes indicate FTC language.):

- a. "The goods and services shown below are those we can provide to our customers. You may choose only the items you desire. However, any funeral arrangements you select will include a charge for our basic services and overhead. If legal or other requirements mean you must buy any items you did not specifically ask for, we will explain the reason in writing on the statement we provide describing the funeral goods and services you selected."
- b. "Except in certain special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with viewing. If you do not want embalming, you usually have the right to choose an arrangement that does not require you to pay for it, such as direct cremation or immediate burial."
- c. "If you want to arrange a direct cremation, you can use an alternative container. Alternative containers encase the body and can be made of materials like fiberboard or composition materials (with or without an outside covering). The containers we provide are... (*specify containers*)"
- d. "This fee for our basic services and overhead will be added to the total cost of the funeral arrangements you select. (This fee is already included in our charges for direct cremations, immediate burials, and forwarding or receiving remains.)"
- e. If the funeral home uses a separate casket price list, the GPL should state the range of prices for the caskets sold, together with the following disclosure: "A complete price list will be provided at the funeral home."

f. If the funeral home uses a separate burial vault price list, the GPL should state the range of prices for the outer burial containers sold, together with the following disclosure: "A complete price list will be provided at the funeral home."

**8. Do the price lists at funeral homes in the southern Finger Lakes area comply with the requirements for GPLs?**

The disclosures indicated above and the required price listings were present in all of the price lists that were examined in the FCAFL's 2011 survey. The lists varied in style, but these variations did not hinder price comparisons.

**9. Are there opportunities for confusion in reading a price list?**

The FCAFL looked for variations that would cause confusion about the cost of the same items at different funeral homes. The most common source of confusion was what kind of "alternative container" might be used for a particular service at a given price. The definition of an alternative container is as follows:

(a) *Alternative container.* An "alternative container" is an unfinished wood box or other non-metal receptacle or enclosure, without ornamentation or a fixed interior lining, which is designed for the encasement of human remains and which is made of fiberboard, pressed-wood, composition materials (with or without an outside covering) or like materials.

Therefore, the FCAFL recommends that in any case where the type of container and its cost are an issue, the client should ask the funeral director

for a description and price for the container that will be used.

The Alliance survey found one irregularity that might be considered an infraction of the Rule where the price of a casket (or alternative container) and vault were lumped together under one price. Vaults add materially to the cost of burial. They are sold by funeral homes, but any requirement for a vault is generated by a cemetery. The required FTC disclosure on a price list for vaults is as follows: "In most areas of the country, state or local law does not require that you buy a container to surround the casket in the grave. However, many cemeteries require that you have such a container so that the grave will not sink in. Either a grave liner or a burial vault will satisfy these requirements."

**10. Should I be wary while using the price list?**

GPLs require careful reading, but an educated reader can compare the cost of services at various funeral homes. Being wary about cost includes considering all the sources of expense that apply to the funeral you are planning. Readers are reminded that the "full service funeral price index" in the FCAFL price survey report does not include the cost of a burial container (casket, urn) or vault (outer enclosure) or cemetery charges. Also, the price of direct cremation does not include the crematory charge.

November 2010  
Revised August 2011