

Understanding Funeral Home Pricing

As with any major purchase, it is wise to examine the funeral home's price list very carefully before signing any contract. That way, you can ensure that the funeral you want fits within your budget. The **Federal Trade Commission's Funeral Rule**, enacted in 1984, includes many important consumer protections that make researching and buying a funeral easier than previous to that time. It mandates that all items be priced separately, and that you have the right to select **only** the goods and services you want. In addition the law requires that the funeral home give you a copy of the General Price List (GPL) at the beginning of any discussion of arrangements, or give you prices over the phone or internet.

One of the primary goals of the Funeral Consumers Alliance of Greater Kansas City is to educate funeral consumers on the FTC Funeral Rule and to survey prices of Kansas City area funeral homes to enable consumers to make choices in line with their values and budget.

According to the FTC Funeral Rule, prices for standard funeral goods and services, if offered by the funeral home, must be shown on the General Price List. The three primary types of funerals are required to be listed on the GPL:

Standard Funeral (Includes the following items identified separately):

- Basic services of funeral director, staff, and overhead
- Transfer of Remains to funeral home
- Embalming
- Other Preparation of the Body
- Use of facilities and staff for viewing, funeral ceremony, and memorial service
- Use of Equipment and staff for graveside service
- Hearse
- Limousine
- Forwarding remains to another funeral home
- Receiving remains from another funeral home
- Caskets
- Outer burial containers (Vaults)

Direct Cremation

This is a simple cremation without embalming, viewing or service. Two or more prices will be shown: using a casket or other container provide by the funeral home, and using one you supply. An alternative container - an inexpensive fiberboard, cardboard or wood box - must be offered. Both prices include transportation of the body and the Basic Services fee for service of funeral director and staff. The actual crematory fee may be include or charge separately.

Immediate Burial

A basic burial, without embalming, viewing, or service, may be chosen. You may use the funeral home's alternative container or minimal casket, or supply your own. Prices must be shown for the options offered; all will include transportation of the body and the Basic Services fee. You may choose to pay extra to upgrade to a fancier casket. Cemetery expenses, such as a burial plot, grave digging, a vault, and marker, would be additional.

Required Disclosures under the FTC Funeral Rule

General Price Lists must display specially worded consumer-protection disclosures that explain the following;

- You may select only the items desired.
- Any arrangements you select will include a charge for basic services and overhead of the funeral home.
- Embalming is usually NOT required by law.
- You may use an alternative container for direct cremation.
- A casket price list and outer burial container price list must be available.

The Funeral Consumers Alliance of Greater Kansas City performs a survey of some 115 area funeral home every two years for distribution to members, social workers, hospital chaplains, and other interested parties. The FCA-GKC Pricing survey is available on the website at funeralskc.org. The Pricing Survey compares prices by funeral home, by county, and by price. Three categories of funerals are compared: Standard Funeral, Direct Cremation, and Immediate Burial. For purposes of comparing the price of standard funerals, the Pricing Survey published by FCA-GKC includes prices shown of General Price Lists for all of the items shown above under required items except forwarding and receiving remains from another funeral home, and the price of a casket and burial vault. Prices for caskets and burial vaults vary greatly by style and preference, and are discretionary.

The 2023 Pricing Survey performed by FCA – GKC showed the following range of prices:

	<u>Average Price</u>	<u>Range of Prices</u>
Standard Funeral	\$6,485	\$3,625 - \$10, 010
Immediate Burial	\$3,197	\$1,195 - \$5,195
Direct Cremation	\$1,889	\$710 - \$3,790