

## **The 2016 Price Survey**

### The Funeral Consumer Alliance of Connecticut

The eighth FCA of CT Price Survey with an updated Explanatory Notes section is completed. Over the past twenty years we have seen many change including clearer price lists, higher FTC conformity, and more positive recognition of cremation; the negatives are higher prices, padded costs of services, omissions regarding the option to buy casket or container elsewhere, and scant attention to immediate burial.

**Positives:** Most price lists are now clearer, neater, and easier to read. Nearly all establishments have eliminated the illegal “handling” or “casketing” fee for Immediate burial and Cremation. Many more, but not all, show greater conformity to the FTC disclosures on the consumer’s right to choose only the goods and services desired and the right to avoid embalming by choosing Immediate Burial or Cremation. A number of funeral homes provide helpful details on when sheltering charges will rightfully begin, on whether crematory and Medical Examiner’s fees are included or excluded in cremation, and on ecologically friendly procedures. Additionally, recognition of consumer demand has led providers to no longer present cremation as a stigmatized, unwelcome choice. In the last few years, specialized cremation services, and “societies”, have grown rapidly, usually with competitive prices. More local funeral homes have erased the demeaning terms of “sanitizing and disinfecting”, which implied a dirty, diseased body and were never used for embalming; a few now simply call it “washing”. Instead of requiring and charging for an identification viewing, many funeral homes now suggest a private, family viewing. Fewer price lists persist in curt statements that cremation (or immediate burial) is done at the convenience of the funeral director. Some establishments now offer various packages which include cemetery interment; others now state or imply that fees for a memorial or graveside service will be added to the flat fee, rather than starting an ala carte pricing. The discovery of merchandising opportunities may not be compatible with the concept of cremation simplicity but ingenious, costly ideas abound for special services - scattering at sea, flowers and doves, conversion into coral reefs, elaborate urns, even jewelry.

**Negatives:** Most, but not all, establishments have raised their prices beyond what might be expected by the modest cost of living or specific gas or coffin increases. Connecticut remains one of the most expensive states in which to be buried or cremated. And, not surprisingly, there was far less conformity to FTC rules from places contacted by volunteers than those who responded directly to our request for price lists.

*New and Old Tricks:* For burial with embalming, there is a growing, distasteful trend to charge extra, often hundreds of dollars, if there has been an autopsy or organ donation. An added autopsy charge may be understandable but the organ donation charge is not, since all reputable organ donation organizations will reimburse the funeral home for the added work. Alas, only one price list we reviewed mentioned the possibility of waiving the extra charge if reimbursement occurred. The other funeral homes seem misleading, greedy, and eager to penalize an altruistic act.

*Paying more for less:* The growing popularity of alternatives to embalming comes with the unfortunate results of both higher prices for immediate burial and cremation and often more limited professional help. The cleansing charge has risen, often nearing the embalming fee which covers

far greater work than just washing. Again, with notable exceptions, most funeral homes charge the same for a memorial as a funeral, which is strange since memorials require less work with no casket to maneuver. It is also claimed that it is necessary to eliminate some professional tasks to achieve lower cremation and immediate burial costs and therefore certain help - as writing and forwarding obituaries—costs extra. This is not what the FTC rules mean.

*Hidden services, prices:* Although it is expected that any funeral home offering embalmed burials will also offer immediate burial without embalming, at least one funeral home totally omits this option and a number of others list it in an obscure place, in small print, or in a garbled order, as if to suggest embalmed burial is the sole type of burial.

Despite significant changes by a number of establishments, others continue to hide crematory and medical examiner's fees by not mentioning them at all.

*Casket choices:* Caskets and containers remain a problematic issue in Cremation and Immediate Burial. Many funeral price lists, particularly those garnered by volunteers, fail to list the required option of being able to choose a casket for immediate burial or a container for cremation that was purchased elsewhere, as if one must buy only from the funeral home. This is completely contrary to FTC requirements and particularly egregious for immediate burial. Most cremation services or "societies" either give only one price with a minimum container or present a series of packages depending on the container, which again obscures consumer choice. Equally surprising, one establishment advertises a very low price which omits the cost of a cremation container.

Our previous recommendations remain valid: *Connecticut consumers must comparison shop, be informed, alert and careful in choosing a funeral provider.*