## The 2013 Price Survey

For the 2013 survey, FCAofCT wrote to the 300 Connecticut funeral homes and cremation services requesting their current price lists. As in previous surveys, we then turned to volunteers to contact those funeral establishments that did not respond. The trustees decided to survey some counties in depth and to sample other areas.

The reported prices are available to members who may request three towns and the "short lists" of less expensive cremation and immediate burial services. Josh Slocum and Lisa Carlson, both national experts, reviewed the price lists for consumer friendly information and compliance with the Federal Trade Commission (FTC). The FTC regulation is designed to protect vulnerable, grieving consumers at a time of grief and stress.

Understandably, consumers focus particularly on prices. Slocum notes that it is equally important to know what you want, to understand your consumer rights, and, where necessary, to negotiate.

## The Reviews Are In

This year, funeral establishments were more reluctant to participate in consumer education. Our reviewers give a *bravo* to the nearly 30% of the funeral establishments that responded to our letters and to the volunteers who visited, wrote or called those who did not. We *applaud* those who responded promptly to our volunteers and give a *thumb down* to those where multiple efforts were needed.

Reviewers give a *standing ovation* for the rare establishments that combined fair prices with excellent FTC compliance. Alas, like a play with good performances and a bad script, or vice versa, many get *mixed reviews*. Some had adequate prices, yet many violations while others had "scalper" prices but excellent compliance. Those with both serious violations and exorbitant prices deserve "two thumbs down".

Clear, easy to read, straightforward price lists merit *applause*; confusing lists with tiny print, jumbled order and excessive verbiage rate a *boo*.

Applause goes for clearly stating that sheltering charges begin after 3 days, the agreed free holding period.

*Bravo* for the few establishments noting that a low-cost cremation container, in lieu of a casket, is also suitable for burial; *applause* for those establishments that indicate a concrete graveliner, not an expensive vault, may be used.

Alas, *no standing ovation* can be given to any funeral home since no establishment volunteered the consumer friendly fact that one can purchase - or make - a casket from any place for a burial with embalming.

And a *loud boo* for those establishments that omit the required statement and price for direct burial and cremation if one wishes to provide one's own casket and not buy from the establishment.

Thumbs down and boos for a number of establishments with illegal handling fees if the family provides their own burial or cremation container and doesn't purchase it from the funeral home.

Applause for the growing number of places that include the required disclaimer that embalming is not required and that cremation or immediate burial may be chosen instead. *Boo* for those funeral homes who do not list immediate burial and its flat fee costs.

"Two thumbs down" to any funeral home joining the trend that penalizes an organ/tissue donor with an extra embalming charge (\$100-\$400) – especially since organ procurement organizations pay for repairs.

*Applause* for the growing acceptance of cremation and the helpful explanatory brochures; but reviewers also wondered at the rising prices for the service and for merchandise as urns.

Applause if the cremation price list clearly indicates whether the cremation charge and medical examiner's fee are included or not. If specifically excluded, applause if the added costs are detailed.

At least one thumb down when a visitation or memorial service is charged the same or more than a viewing or funeral, since no casket needs to be moved and less work is involved. And another thumb down when receiving a body costs the same or more than forwarding it. Why pay more for less work?