



The Funeral Consumer Alliance of Connecticut, Inc.

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2019 PRICE SURVEY EXPLANATORY NOTES

The *FCA Price Survey 2019*, our ninth, reflects the cooperation of funeral establishments who answered our request for current general price lists (GPLs) and the work of volunteers who sampled many places which did not cooperate. The results provide important information for FCAofCT members and a picture of prices, services and problems throughout the state.

Conformity to Federal Trade Commission (FTC) standards: Despite past years of improvement in meeting FTC requirements, this year's review of price lists show ingenious efforts to subvert these requirements. Less than 30% of funeral establishments surveyed completely conformed to the FTC Funeral Rule. Violations include failure to include the cremation or immediate burial price if a container or casket is purchased elsewhere, eliminating immediate burial (without embalming), requiring sanitary care, implying that sheltering charges start the first day. While cremation is presented more positively than in the past and specialized cremation services are more plentiful, the price lists are often idiosyncratic, and do not list prices of containers, or assorted transportation fees. Since the FTC rules are easy to understand, there is no excuse for not giving grieving consumers the basic price and disclosures required by law.

Prices: Connecticut prices are always high and most funeral homes have raised prices significantly. Some charges seem designed solely for more revenue – high washing fees if not embalmed, extra embalming costs for organ donation. Josh Slocum, director of FCA national, reports that “an educated, motivated consumer, armed with FCA price material is often able to bargain and get their bill knocked down.” Determining priorities, comparison shopping and understanding consumer rights can save money, preserve dignity and still honor the deceased.

Adequate, complete, clear information: Nearly 100 funeral establishments responded to our FCA letters asking for a current General Price List. Hard-working volunteers collected over 60 more; many got prompt answers to their requests, others encountered refusals, rudeness or delays of “forgetfulness”. While the omissions may be an oversight, Lisa Carlson asks: “Does the waiter forget to give you a menu?” Price lists were generally easy to read, but many were incomplete with omissions of required prices and essential fees, had jumbled material and inaccurate calculations.

In Connecticut, knowing your rights and understanding the General Price List is particularly important because this is one of the few states mandating that consumers must use a licensed embalmer/funeral director to transport the body, even if embalming is not chosen and a funeral home is not needed for a memorial service.

- *Use the prices as a reference, as the funeral disclaimer that “prices are subject to change without notice” is true. Compare both separate prices and also the total costs. Where appropriate, be ready to advocate and negotiate.*
- *Read the Explanatory Notes to understand the price list and possible problems.*
- *Be cautious on funeral home packages since you may not wish or need many of the items.*
- *We urge preplanning but caution on prepaying through a funeral home. The funeral home may change and your own wishes may change.*
- *Feel free to note that you belong to FCAofCT; this lets the funeral establishment know that you belong to a consumer group who can help you and it can help FCA's contacts.*
- *Finally, feel free to share this information with friends or neighbors in need. We hope you will also encourage them to join or contribute to FCAofCT.*

Survey Results: Response: A response to one of our two FCAofCT letters for a current General Price List is coded **FCA**; a response to a visit, letter or phone call from a volunteer is **Vol**; a refusal to answer either FCA or a volunteer is **NO REPLY**. The date indicates when the recent the price list was published. (But always check if it is current.)

Ownership: 32 funeral homes belong to national corporations: 22 to *Service Corporation International (SCI)*, under the logo *Dignity*; 10 to *Carriage*. A number of others are part of local chains. The national chains are supposed to offer standardized service, economies of scale, and name recognition. However, most establishments do not boast of their national, corporate ownership and retain their original names. These national chains tend to develop area monopolies and to charge significantly more than other funeral homes. Other establishments may be local chains.

Full Fee Burial with Embalming: The first eleven items in our funeral matrix primarily refer to the full fee funeral and burial, - often called the “traditional burial”- which includes the embalming most funeral homes require for a viewing or funeral. The full fee burial is one with separate, *ala carte* pricing for each item from transporting the body to the funeral home through bringing the body to the cemetery. Many funeral homes also offer special “packages” for burial with embalming, (and now there are also assorted cremation packages,) but these packages should be checked carefully to see if the items are really wanted – stationery, cortege, type of casket, etc. - and if the prices are truly bargains.

For burial, all cemetery costs - such as the plot, opening and closing of the grave - are additional.

Basic Professional Services: This is the only “non-declinable”, mandatory fee. It is listed separately in a full fee burial and is included, sometimes discounted with limited services, in direct burial, cremation, and forwarding/receiving of remains. The Basic Service fee covers staff services - about four hours of work – for planning, getting death certificates and permits, coordinating with clergy and cemetery/crematorium, and placing obituary notices; it also covers the first three days of sheltering the body, and general overhead. (These charges are often elaborately detailed, including complying with all government regulations, prompting Jessica Mitford’s retort: “Imagine that, they charge you for not breaking the law!”)

Basic Services Comments & Caveats:

- 1) This is the only mandatory, non-declinable fee. (Some homes have “policies” requiring refrigeration, sanitation or washing, embalming, etc. but these are not FTC requirements.)
- 2) Inclusion of other services in the basic fee, especially “during a funeral” suggest double billing since staff services are part of the memorial/funeral service fee.
- 3) When comparing prices, check not only the basic service fee but also all fees for any services and merchandise desired; above all, compare the totals of different establishments.
- 4) Customers will, of course, pay for items such as death certificate (\$20), flowers, publishing an obituary if the newspaper charges, grave marker if needed. **Note:** in Connecticut it is illegal for funeral directors to charge extra for the time spent in ordering these items; they may only charge the service cost from the third-party provider.
- 5) The work to obtain death certificates or place death notices is included in the basic service fee.
- 6) Some funeral establishments claim a reduced basic fee for cremation or direct burial and then, questionably, charge to place an obituary.

Embalming: Embalming was once a core skill and value of the developing mortuary profession and it remains an important cornerstone of funeral practice and pricing. Originally used for the long-distance transport of Civil War dead or to guarantee that a body was truly dead before burial, embalming was later touted as a way to preserve the body indefinitely and as a public health service to avoid contagion. An invasive procedure, embalming may slow but does not prevent decomposition and has no public health value.

No law or public health regulation requires embalming. It is done only as a funeral home “policy” for the “full” fee funeral or, unless there is a religious waiver, for airline shipping. Most funeral homes, however, have a “policy” to embalm if there is a delay in burial, and require it for a viewing or wake, and for a funeral.

Embalming Comments & Caveats:

- 1) Price lists must state that embalming is an option, not a requirement, and must explain the alternatives of immediate burial and direct cremation.
- 2) It is illegal to refuse to embalm or to charge more to embalm a body with an infectious disease.
- 3) Cosmetics, hair care, dressing the body are usually additional fees, to be enumerated separately.
- 4) More homes, alas, are charging more - from \$100 to \$595 - to embalm an autopsied or organ donation body. Autopsy fees may be justified but organ donations are not; reputable organ donation organizations reimburse the funeral home for reconstruction so charging extra for an altruistic donation is greedy.
- 5) A washing, sanitation, or disinfection fee is not required for direct burial or cremation and appropriate only if a small, family viewing is wanted; otherwise it seems a charge to substitute for the lack embalming fees.
- 6) A refrigeration fee for cremation and immediate burial is often declinable. (If “policy”, ask to see the unit; usually it’s an industrial strength air conditioner costing about \$4 a day to run.)
- 7) For more information, see FCA pamphlet *What You Should Know About Embalming*

Viewing/Visitation; Funeral (with body present)/Memorial (without body) at funeral home;

Graveside service: Fees for services at the funeral home should include both staff and facilities. Where given, we indicate the time allotted for visiting. Charges for a service at a church, temple, or other site may be the same or higher as at the funeral home, plus there are added costs of transportation. Graveside service fees should include equipment; there also will be separate charges for transporting the body and, if wanted, the attendees. Many people prefer a memorial service without a funeral director, held at a later, convenient time and appropriate place - house of worship, meeting hall, community center, private home or outdoor site – often with a reception afterward.

Viewing/visitation, Funeral/Memorial, Graveside Comments & Caveats:

- 1) Some funeral homes omit the charge for a graveside service, an unfortunate, puzzling omission.
- 2) Staff & facilities charges must be combined for visitation, funeral, or memorial held at the funeral home; as should staff & equipment for graveside service.
- 3) Many funeral homes charge the same fee for a visitation as a viewing, and, even stranger, the same - or more - for a memorial as a funeral, despite not needing to move a casket. These higher fees seem another effort to compensate for the lack of embalming charges.
- 4) Planning a service should be done with family, religious advisors, friends; consider how to blend both the grief at a death and the honoring of a life, how to combine a person’s philosophy, activities, and personal wishes, with the memories of relatives and friends.
- 5) Particularly when death occurs at home, some prefer a home funeral, which may include an informal viewing, for family and friends before calling the funeral director. The service should be within 2-3 days, with the body washed, the room and body cooled by air conditioning and dry ice. (To plan this, Google *Home Funerals* on the internet; see *Grave Matters* by Mark Harris, Scribner, 2007; get help from trained home funeral experts.)

Caskets/Outer Burial Containers/Urns: The price range (low-high) of caskets/outer containers must be on the General Price List. Cremation containers should be included. Before showing the merchandise, funeral homes must provide separate price lists for caskets and vaults. Since the FTC forbids funeral homes from making false claims, many quote casket and vault manufacturers on so-called “preventive”, “preservative”, “protective” qualities. In fact, the metal or heavy wood composition and the sealers and gaskets will neither preserve the body nor prevent earth seepage. Vaults, or outer containers, originally used to deter grave robbers, now are often required by many cemeteries to prevent the grave from sinking and for easier grass mowing. A grave liner, of concrete, is less costly than a vault. (Veterans’ cemeteries often do not mandate an outer container and will provide it for free if required.)

The FTC is clear that consumers have a right to buy a casket or vault anywhere they wish, and that funeral homes must accept these without charging an additional “handling fee”. This should be explicit on GPLs for immediate burial and cremation which should list prices for casket/container “provided by purchaser” as well as selected from funeral establishment. It is implicit but equally true for burial with embalming. Funeral home warnings about State, cemetery, or crematory requirements are bogus as there are no such requirements in Connecticut. Since caskets and vaults are costly and funeral home mark-ups are large, consumers may wish to purchase these items elsewhere and may be able to save from 30% to 50%.

Earth friendly consumers may wish to choose caskets of biodegradable materials, as wood, without metal, nails, or heavy shellac. A cremation container or minimum container is also an alternative.

Casket stores include:

www.naturalburialcompany.com, has biodegradable coffins, ecopods, urns.

Costco, *www.Costco.com* sells metal and wood caskets, urns

Dignified Endings, *www.dignifiedendings.com* (860 291-0575) East Hartford, CT;

www.connecticutcaskets.com; a large listing of caskets and prices

Roxbury Pinebox Co. (860) 354-2200 or (860)354-3668, Roxbury, CT for simple caskets.

Or build your own. See ***www.mhp-casketkits.com*** for kits and plans.

Cremation Products (800-837-0701) basic corrugated cardboard container

Urns for cremation ashes can cost hundreds or thousands of dollars. The crematory, however, provides a free container that is suitable for handling and mailing.

Casket, Vault, Urn Comments & Caveats:

- 1) Some funeral homes have a rental casket with new liner for a viewing, but these are rarely cheap.
- 2) There are some quick ways to test that no illegal handling, casketing fees are imposed if you buy a casket elsewhere. A) The cost with a “purchaser’s casket” bought elsewhere should be identical to that of the cost “plus casket cost bought from the funeral home”. B) The cost with a minimum funeral home container should equal the cost with a purchaser’s container plus the minimum casket/container given on the casket price range.
- 3) Cremation caskets should be on the same list as other caskets, and may be used for a burial.
- 4) Alternative containers for cremation must be offered and their composition should be described.
- 5) Simple caskets and containers may be covered with a flag, a favorite quilt, a religious shroud. (Read “*Simple and Cheap, My Father Said*”, on Justice Hugo Black’s plain pine coffin.)
- 6) Since a heavy, costly vault will not provide better protection or preservation of the body, consider using a less expensive concrete graveliner.
- 7) Rather than an expensive urn for the ashes, many prefer a personal vase, box, or the heavy cardboard box from the crematory.
- 8) Disturbing trends in explaining cremation/direct burial containers/caskets include elimination of the explicit right to purchase elsewhere, omitting the cost of a container or casket in the quoted price, failing to note the composition of container or casket.

Transportation: The separate transportation fee to remove the body from place of death to funeral home applies to a full funeral. The initial distance varies - usually 10-25 miles - with added charges thereafter. The removal fee is included in the flat charge for immediate burial and cremation. Some funeral homes charge more for removal from a home than a hospital or hospice because of the need for additional staff. Some now also charge more for an extremely heavy person. Other transportation costs will include transport of the body to the church, to the cemetery and transportation for family and friends to church and cemetery.

Transportation Comments & Caveats:

- 1) If beyond the specified radius, review added cost per mile.
- 2) Transport fees show steady increases, exceeding rises in gas costs.
- 3) A service car to pick up documentation should be part of the basic service fee and should not be imposed. It is a legitimate charge if you want the funeral home to make special trips, taking flowers to a nursing home after the service, for example.
- 4) Check also the separate fees for other transport - a hearse to church and graveyard, and the added charges for a cortege of limousines, flower cars, etc. Many people arrange their own transportation.
- 5) Removal of the body is included in immediate burial and cremation, as is transportation to the crematory in cremation charge and return of the ashes to the funeral home/cremation service.

Forwarding to Another Home: This is a flat charge covering removal, basic services, authorizations, and embalming. Transportation to airport should be included. Not included are viewing, service, casket, and airfare. (Compare airline compassionate discount tickets for kin with bargain fares.) Some funeral homes include a shipping container; others add a separate charge. If the fees seem high, avoid two funeral homes: do not use a local funeral home, contact the receiving home for its receiving prices, make all arrangements with it, and specify that it use a shipping agent as **INMAN** to embalm and ship for about \$2,000 (plus airfare). Since a casket adds to the cost, use a minimal shipping container and purchase the casket at the receiving locale.

Receiving Remains: This flat charge covers transportation from the airport to the funeral home and to cemetery; it does not cover a casket, vault, or service. Alas, too often CT receiving charges equal - or exceed - the forwarding charges, making the consumer "pay more for less", since no embalming was provided. Consumers should comparison shop for a fair "receiving home" price.

Forwarding/Receiving Comments & Caveats:

To conserve funds, consider cremation where the person has died and taking or sending the ashes for burial or scattering at the other location. (If going by airplane, have the package carefully marked to avoid inspection problems.) A memorial service can be held at either, or both, locations.

Immediate Burial: Immediate burial is an environmentally friendly alternative to the "full" fee, embalmed burial; it is also more affordable, and, in many ways, more compatible with European and American traditions. The simplest body burial, Immediate Burial, avoids expensive, invasive embalming and is ecologically sound, especially if a biodegradable casket is used. Immediate Burial is done with minimal delay and, often, at the convenience of the funeral home. The charge does not include a viewing/visitation, funeral, memorial, or graveside service.

The Immediate Burial price is a flat fee which covers transportation to the funeral home, the basic fee for arrangements, minimum services of staff, overhead, and transport to the cemetery.

Charges for at least a 3-day shelter of the body are included and **not** to be added. In Connecticut, it is illegal to add extra fees for the time spent in obtaining a death certificate, sending an obituary, ordering flowers, etc.

Two Immediate Burial prices must be given on the price list and many include a third. Many establishments, however, fail to list these options or to inform consumers of their right to purchase a casket from a retail store or to build their own. It is illegal to refuse a purchaser's casket bought or made elsewhere or to charge a handling fee for a casket purchased elsewhere. The prices to be listed are:

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- Immediate burial basic cost with a casket provided by the purchaser and bought elsewhere;
- Immediate burial basic cost, plus whatever the cost of a casket will be when purchased from the funeral home;
- Immediate burial basic cost with a minimum funeral home container is a helpful listing.

Immediate Burial Comments & Caveats:

- 1) For a death at home and a private time to say good-bye, families may consider a home funeral before calling the funeral director. The room is cooled by air conditioner and fan; the body is washed, cooled by dry ice. (See: *Grave Matters*, Mark Harris; Google: *Home Funerals for advice*.)
- 2) Remember that the basic professional fee is included in Immediate Burial and it covers obtaining death certificates and placing obituaries. (See *Basic fee* on Page 2.)
- 3) Sanitary care, disinfection, or washing is an optional service, appropriate for a small viewing.
- 4) A funeral home offering the “full fee” burial with embalming also must offer Immediate Burial without embalming. (But if a funeral home fails to list immediate burial, one may question its suitability for an environmentally friendly, simple burial.)
- 5) For information on caskets, see *Caskets*, Page 4. Some funeral homes list their cheapest casket as “20 gauge steel”, scarcely eco-friendly or traditional; you might wish to buy a less costly, wood casket on the internet or consider if a cremation casket is suitable. Check that no casketing fee is charged for a casket bought elsewhere
- 6) Be careful about extras. A few funeral homes now indicate that they will do a graveside service, or a memorial service and will add only that fee to the flat immediate burial fee. Other funeral homes offering a graveside funeral, a family viewing, memorial, or even a closed casket funeral seem to start *ala carte* pricing and itemization for all services (basic fee, various transportations, assorted services etc.). If extras are desired, check costs carefully; consider planning your own memorial service at a later date and a more personalized place.
- 7) An outer container is usually needed, either vault or the less costly concrete grave liner. (National Veterans’ cemeteries will provide a grave liner if it is needed).
- 8) Cemetery costs include plot, opening/closing the grave, perpetual care. Check the policy on permitted grave markers, stones; “temporary” markers are not needed and often costly.
- 10) An Immediate Burial may be followed at a later date by a memorial service, without the body present, and an informal reception. This can be planned by clergy, family, and friends and held at a convenient time and appropriate site. No funeral director is needed for a memorial service.
- 11) If the local funeral home costs for an immediate burial without embalming seem high, check our *short list of less costly immediate burials* around the state; you are not restricted to a local funeral home and can arrange a memorial service at a later date and another place.

Direct Cremation: Cremation is now the most rapidly growing choice of body disposition. It is an ecologically sound, less costly choice; it is often the least expensive option. Many will not need a cemetery plot for the ashes. Cremation is acceptable to nearly all religions, with the exceptions of the Greek Orthodox, Jewish Orthodox, and Muslim faiths. By 2019 it also has become more accepted by funeral homes and a variety of cremation services have arisen; several now provide glossy brochures, membership, and special merchandise or services.

The Direct Cremation fee is a flat charge covering the removal of the body; the basic services fee for planning, obtaining necessary permits and death certificate, sending obituary notice; and transportation to crematory; return of ashes to cremation service/funeral home.

Three Direct Cremation prices must be given on the price list:

- with a container purchased elsewhere
- with an alternate container bought from the funeral home - and a description of its composition – this can be a minimum container;
- with the direct cremation price plus the cost of a casket purchased from the funeral home.

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Many Connecticut price lists now omit these three options; many do not detail the composition of the alternative container. Some give a seemingly low price but without the cost of a cremation container

The crematorium will provide a container for the ashes that is suitable for handling and mailing. Be sure to make arrangements either to pick up the ashes or to have them mailed to a specified address. Ashes, termed “cremains”, can be buried in a cemetery, (for Catholics, the Vatican clarified that ashes should be buried in consecrated ground) and the plot may be shared with several sets of ashes. Ashes also may be interred in a wall vault or niche, kept at home, buried on one’s own land, or scattered. Get permission for scattering on someone else’s private property.

Connecticut has some unique, specific cremation rules. In addition to the overall requirement that only a licensed funeral director may transport a dead, unembalmed body, Connecticut requires a 48-hour holding period and a review by a Medical Examiner before cremation, both efforts to detect foul play. The two-day wait is within the required free sheltering period and is free. In Connecticut, it is illegal to set extra fees for the time spent to deliver an obituary notice to the newspaper, or to obtain the death certificates, other permits, or third-party goods. More funeral homes now explicitly state whether or not the crematory charges (\$250-\$350) and the Connecticut required medical examiner’s fee (a standard \$150) are included in the price; some still do not. Be sure to ask. Refrigeration fees (if needed and wanted) should be included in flat fee.

Cremation Comments & Caveats:

- 1) Much of the information on Immediate Burial also applies to Cremation (*basic fee, and home funerals.*)
2. Despite the affordability of cremation, total costs will soar if one unwittingly buys expensive merchandise - costly container, fancy urn - or added services - visitation, memorial service, interment of ashes - which may start *ala carte* pricing. Embalming is unneeded for cremation and excessively costly.
- 3) Some funeral homes still list “identification viewing”, then charge for dressing the body and try to encourage a costlier casket. Funeral homes may not force you to view the body.
- 4) Check if the crematory charge and the medical examiner’s fee are explicitly included or excluded; if not mentioned, they are probably excluded and will be added to the price. Check if there are additional charges, as some establishments now add as transportation to ME,
- 5) Also check if the price includes the cremation container. The only requirement for a cremation container is to be made of flammable material and to have a rigid bottom.
- 6) If the local area funeral home/cremation service prices for a direct cremation are expensive, consider our FCA “short list of less costly places” around the state. You are not dependent on a local funeral establishment if you plan your own memorial service for a later date and more appropriate place.
- 8) Some hospitals and nursing homes may be unfamiliar with cremation services and - perhaps confusing them with crematories - erroneously will claim that these are not licensed to transport the body. Be assured that all cremation services on our list meet all the requirements for transport and arranging cremation.
- 9) As with an immediate burial, the family may plan a later memorial service, perhaps with an informal reception after the service, at an appropriate place and convenient time.
- 10) Some cremation services which advertise on the internet include discount coupons.

WHAT AN INFORMED CONSUMER SHOULD DO

- ❖ Plan ahead, and make plans that are compatible with your philosophy and purse. Do you wish to donate your body to a medical school? (If so, be sure to get the forms and know the requirements. Have an alternative plan, as some health conditions will prevent acceptance.) Do you want to make organ/tissue donation? (Again, get the required forms and make a plan also for burial or cremation.) If you die at home, do you wish a home funeral? Do you want a burial with or without embalming or cremation? What type of funeral or memorial do you wish? Where do you want your body to be buried or your “cremains” to be scattered or buried?
- ❖ Plan ahead but be cautious on prepaying ahead through a funeral home. Your wishes and plans may change, you may move, and the funeral home may change. (Alterations and transfers of a prepaid plan can be complex and, if achieved, result in a 5% loss of funds.) Unless you must prepay to qualify for Medicaid, consider an interest-bearing savings account or Totten Trust, payable on death to a responsible beneficiary to cover the costs.
- ❖ Collect important documents and store in a safe, accessible place. (A safe deposit box may not be accessible after death.) The FCA “Before I Go...” workbook is a useful compendium of information. Important documents include Health Care Advanced Directives; vital statistics (legal name, date and place of birth, citizenship; marital status, children’s names; father’s legal name, mother’s maiden name and legal name; military service, dates, serial number; social security number); type of burial or cremation wishes; cemetery or disposition of ashes wishes; general ideas of funeral or memorial wishes; location of important papers - will, military discharge, health insurance; address book, names and numbers of bank and savings accounts, insurances, deeds, IRAs; tax returns: name of attorney, etc.
- ❖ Educate your family on your general wishes, where your papers are, and what to do when death occurs. Although this may be a difficult topic to discuss, it will help them to know your general plans so that they may follow your wishes and to realize that you want to spare them making many important decisions hastily at a time of grief. Consider, also, their wishes and objections.
- ❖ Let your survivors finalize the obituary, plan the service, arrange an informal reception. Don’t feel that you must “take care of everything”. Family involvement in these details is therapeutic and is one way to begin to grieve your death and to remember your life.
- ❖ When death occurs, survivors should review your general wishes, consult with clergy on religious questions, use the Price Survey (and call FCA) and comparison shop. If one visits a funeral home, go with a trusted friend and do not be rushed into hasty, on-the-spot choices. Let the establishment know you are a FCA member and an informed consumer. (And in some cases, you should negotiate for price reductions if you do not wish an item.)
- ❖ There are two primary tasks when a death occurs: one is the timely disposition of the body and the other is commemorating the life that was lived. Separating those two events often will allow more flexibility in choices and usually will reduce costs.
- ❖ Remember that the amount of money spent does not symbolize the worth of departed nor reflect the abiding love of family and friends for the dead.