FUNERAL CONSUMERS ALLIANCE OF THE FINGER LAKES
2019 Funeral Price Survey
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1. A Brief Summary of the 2019 Price Survey Results

Ranges of Funeral Costs in Tompkins County

- Direct (simple) cremation: $975 - $3,845 (plus $300 - 450 crematory charge)
  (**Does not include** costs for urn or cemetery burial, if used)
- Direct (immediate) burial: $2,125 - $5,370
- Full-service funeral: $3,840 - $6,965
  (**Does not include** prices for casket; cemetery plot, vault, grave opening, monument; flowers; guest book; cards; obituary, etc.)
- Body transportation for donation to Upstate Medical Center: $1,195 – $2,545

Costs vary widely based on which funeral business you choose.
It pays to shop around – sometimes a lot!

For more details and important information, see the rest of this report.

2. Overview and survey description

For some years now the Funeral Consumers Alliance of the Finger Lakes (FCAFL) has surveyed funeral prices in its service area at 2-year intervals. The service area, centered on Tompkins County, includes parts of eight surrounding counties in the southern Finger Lakes region and adjacent Southern Tier. A survey of the entire area is an intense project, given the time and energy expended to obtain General Price Lists (GPLs), and the level of detailed data extraction required to make the survey useful. (The parameters and format used in this report are those recommended by the National Funeral Consumers

Alliance.) The amount of work involved depends directly on the number of funeral homes included in the survey. For the 2017 survey, GPLs for 36 funeral businesses were obtained and analyzed. The 2017 report is still on this web site so that you can see the data for the 36 businesses.

After careful consideration of resources and priorities, the Board of Directors of FCAFL decided to limit the 2019 survey to eight funeral homes, all in Tompkins County. We trust that these results will prove useful for individuals investigating prices at funeral homes located outside Tompkins County as well. Prices for 14 types of services and two categories of merchandise were extracted from each price list. In addition, an index related to the price of a full-service funeral was compiled for each funeral home. This **Full-service funeral price index** (last column in each table) provides the reader with a quick comparison of pricing levels at the various funeral homes.

Regardless of the county you live in, a funeral home is required to furnish a GPL upon request. A phone call, or perhaps a personal visit to the funeral home, is all that is required to obtain a GPL. By comparing the prices in a GPL obtained in **any** locality with the data given in our tables, an individual can extend the survey reported here to **any** funeral home of interest, thereby obtaining a meaningful evaluation of the level of pricing offered by a local funeral home.

The data are presented in two tables. The reported prices were in effect when price lists were submitted. The effective dates on these lists ranged from March 2014 to February 2019. However, a funeral business can change its prices at any time. Therefore, if you need to know current prices at any funeral home, call or visit that business.

Table 1 lists prices for the set of four limited services that each **include** a funeral home's "Basic Arrangements" charge. These four services are direct cremation, direct or immediate burial, forwarding of remains from one funeral home to another, and receiving of remains by one funeral home from another. This table also shows prices of the cheapest casket and/or alternative container and the cheapest cemetery burial vault, as well as our full-service funeral price index for each funeral home.

Footnotes are listed at the end of the table.

Table 2 shows the Basic Arrangements charge at each funeral home, followed by the prices of some components of full-service funerals and our full-service funeral price index.

Footnotes are listed at the end of the table.

Please do not ignore the footnotes following the tables! They are intended to clarify situations that cannot be fully understood by simply listing dollar values.

Our **full-service funeral price index** is obtained by summing the Basic Arrangements price and the prices of the next seven services (the next seven columns) listed in Table 2. **For reference, these eight items are also listed in footnote (h) of Table 1 and footnote (i) of Table 2.**

Item 5**, Comments on survey results,** gives our take on important comparisons derived from the tables, and provides a context for interpreting the price survey.

Funeral Consumers Alliance of the Finger Lakes

Table 1: 2019 Funeral Price Survey (Tompkins County)
Services and Merchandise Often Requested and Full Service Funeral Price Index†

County and place	Funeral business and date on price list (a) Phone #	Services that include basic arrangements charge (b)				Merchandise: least expensive		
		Direct cremation (c)	Direct burial (d,e)	Forward body (f)	Receive body (f)	Alternative container/ casket (g)	Outer burial container	Full service funeral price index (h)
Tompkins								
Dryden	Perkins	2775 (2625)	3900* (3500)	3200	3200	125/1328	1270	6965
	10 Feb. 2019							
	607-844-8161							
Groton	Shurtleff 10 Mar. 2014	1920 (1845)	2170 (2095)	1280	1490	75/795	850	3840
	607-898-3577							
Groton	Zirbel 1 Jan. 2017	1895 (1805)	2125 (2025)	1525	1595	95/950	995	4915
	607-898-3867							
Ithaca	Bangs	1990 (1850)	4370* (2875)	1675 (f-1)	2075(f1)	140	1240	4885
	13 May 2019			1750 (f-2)	2150(f2)			
	607-272-1922							
Ithaca	Herson-Wagner	3845 (3725)	5370* (3340)	2695	2495	120	1485	5390
	8 Aug. 2018			(1800) i				
	607-272-2300							
Ithaca	Ithaca Cremation Service	995 (975)	Not offered	NL	NL	20	NA	NA
	1 Aug. 2018			(1195) i				
	607-274-7544							
Lansing	Lansing	2740 (2545)	4490* (2995)	2895	2320	195/1695	1395	5455
	1 Oct. 2018			(2545) i				
	607-533-8600							
Trumansburg	Ness-Sibley	2980 (2815)	2980 (2815)	1510	1510	165/975	1170	6610
	1 Jan. 2019							
	888-534-5446							
	607-387-8151							

NL: not listed. NA: not applicable.

Footnotes (Table 1)

† See Table 2 for the prices of individual services included in calculation of full-service funeral price index.

(a) Price lists (GPLs) were obtained in February and March 2019 and were represented as current. Prices are subject to change without notice.

(b) "Basic Arrangements" charge is a non-declinable charge for business overhead. This charge, which is specified in our Table 2, is added to the costs of services in that table.

(c) Includes alternative container for cremation. Price in parentheses applies if customer provides container. Price usually does not include crematory charge (approx. $300–$450), which appears as a cash advance on the funeral bill.

(d) Includes an alternative container or, if price is followed by *, a minimal casket. Price in parentheses applies if customer provides burial container.

(e) Add cemetery costs: plot, grave opening, outer burial container (vault or grave liner) if required, marker/monument.

(f) Forward body to, or receive body from, another funeral home. Shipping charge added if necessary for forwarding. Mileage charge added for ground transport beyond specified distances.

(f-1) Forward body to OR Receive body from Syracuse, NY.

(f-2) Forward body to OR Receive body from Rochester, NY.

(g) Single value indicates GPL combines prices for alternative containers and caskets, or that only one category was listed. Lower value is likely alternative containers made of cardboard. Contact your funeral home for specifications.

(h) Components of our funeral price index: basic arrangements, transfer of remains to funeral home, embalming, other preparation (dress, makeup), visitation/viewing, funeral ceremony, graveside ceremony, hearse.

Services and merchandise not considered in compiling our index are passenger vehicle, memorial service, custodial care, casket, outer burial container, cemetery costs, flowers, guest book, death certificates, obituary.

(i) This business also offers transportation of the body for donation to Upstate Medical University in Syracuse. Price for this service is shown in parentheses below the price for "Forward Body".

In addition, for body and tissue donation contact the medical facility **before death** to set up a plan for donation. See www.fingerlakesfunerals.org *Anatomical Donation* for more details.

Funeral Consumers Alliance of the Finger Lakes

Funeral Price Survey 2019 Table 2 Tompkins County
Elements of Full-service Funerals and Full-service Funeral Price Index

County and place	Funeral business and date on price list (a) Phone #	Basic arrange-ments charge (b)	Services to which basic arrangements charge is added									Full service funeral price index (i)
			Transfer remains to funeral home (c,d)	Embalming	Other prep. (dress, makeup)	Visitation / viewing (e,f)	Funeral ceremony (f)	Graveside ceremony (g)	Hearse (d)	Passenger vehicle (d,h)	Memorial ceremony (f)	
Tompkins												
Dryden	Perkins 10 Feb. 2019	2850	475	600	185	760	875	825	395	140	875	6965
	607-844-8161											
Groton	Shurtleff 10 Mar 2014	1395	335	525	135	350	625	250*	225	150	525	3840
	607-898-3577											
Groton	Zirbel 1 Jan 2017	1795	275	595	105	440	720	690	295	135	720	4915
	607-898-3867											
Ithaca	Bangs 13 May 2019 607-272-1922	1750	475	675	170	475	475	390	475	NL	475	4885
Ithaca	Herson-Wagner 8 Aug. 2018	2495	650	1095	50	200	225	225	450	75	225	5390
	607-272-2300											
Lansing	Lansing 1 Oct. 2018	1895	425	675	200	645	645	575	395	NL	645	5455
	607-533-8600											
Trumansburg	Ness-Sibley 1 Jan. 2019 888-534-5446 607-387-6151	1925	595	1375	195	565	910	670	375	NL	910	6610

NL: Not listed. Note: Ithaca Cremation Service does not offer any of these services. See Table 1.

Footnotes (Table 2)

(a) Price lists (GPLs) were obtained in February and March 2019 and were represented as current. Prices are subject to change without notice.

(b) Basic Arrangements charge: a non-declinable charge for business overhead, added to the cost of services other than those shown in Table 1.

(c) Charge for extra staff, if needed, may be added.

(d) Mileage charges are added for transportation services beyond specified distances. Cost per mile varies among funeral homes.

(e) Prices are per day or part thereof unless specified otherwise. If visitation is priced at an hourly rate, the cost of a 2-hour period is shown.

(f) Includes supervision and facilities for events at funeral home.

(g) Total cost includes both supervision and any fee for setup and use of equipment. The funeral home should be asked if additional fees must be added to the cost of supervision when that is the only charge listed for a graveside ceremony.

(h) The price listed is specifically for a passenger car, which is not listed (NL) in some GPLs. This cost is excluded from our Full Service Funeral Price Index.

(i) Components of our full-service funeral price index include: basic arrangements, transfer of remains to funeral home, embalming, other preparation (dress, makeup), viewing, funeral ceremony, graveside ceremony, hearse.

Services and merchandise not considered in compiling our index are passenger vehicle, memorial service, custodial care, casket, outer burial container, cemetery costs, flowers, guest book, death certificates, obituary.

5. Comments on survey results, and a context for interpreting a price survey.

Wide variations were found in the listed prices of particular services and in our calculated **Full-service funeral price index**. Index values ranged from $3840 to $6965 for the same set of services. (No merchandise is included in these figures.) In the 2017 price survey, the ratio of high to low scores for the full-service index was approximately the same for Tompkins County and the parts of our survey area that lie outside Tompkins County.

For full-service funerals, the most expensive service item is usually the non-declinable overhead fee ("Basic Arrangements") that a funeral home is allowed to add to all other costs of service and merchandise ordered by a customer. Among the funeral homes surveyed, this charge varied from $1395 to $2850.

As mentioned earlier, the Basic Arrangements charge is **included** in the prices of the four "Alternative Services": direct cremation, direct burial, forwarding a body to another funeral home, and receiving a body from another funeral home (See Table 1).

Prices of the least expensive alternative containers ranged from $20 to $195. An alternative container may be as simple as an unlined corrugated cardboard box. A common deficiency found in GPLs is the failure to state what kind of "alternative container" would be used if a customer exercises the option to use an alternative container. The FTC defines an alternative container as "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."

Where the type of alternative container and its cost are an issue, you should ask the funeral director for a description and the price of the one that will be used, and if caskets are of interest, ask for a list of casket prices.

Two prices for direct cremation and two for immediate burial are listed in Table 1 for each funeral home. In each case, the higher price applies if the funeral home furnishes the container for cremation or burial. This item is usually an "alternative container" composed of cardboard or other wood fiber. The lower price (in parentheses) applies when the client supplies the container. Costs can sometimes be lowered if the burial container is purchased from a third-party vendor by the customer.

Be warned that the cremation service offered by a funeral home usually does **NOT** include the cost of the actual cremation of the body! This is because the crematory (place where the body is burned) is a separate business from the funeral home. Charges, ranging (approximately) from $300 to $450, are added to the price of the cremation service provided by a funeral home. Similarly, cemetery charges are added to the price of a funeral home's burial service.

Crematory charges and cemetery costs are two items that appear in the "Cash Advances" section of the bill a customer receives for funeral services.

Three funeral homes in our survey listed a price for **donating a body to a medical institution** (footnote (i) in Table 1). When a price is not listed for this service the price can have multiple components. As a result, the cost to a donor's family can be as great as that for a funeral. Be sure to confirm the details of the transaction with the funeral home before contracting for the service.

When calculating the costs of burial services, be sure to **include** the price of the burial container and the price of the vault or grave liner (if required by the cemetery). A funeral home's price lists for caskets and vaults, if separate from its GPL, must be made available to a customer in the same manner as the GPL.

The full-service funeral price index in our survey tables serves as a representative comparison of prices among funeral homes. But it cannot take into consideration all the variables in the cost of a burial. Remember that it does **NOT** include the cost of a burial container or vault/grave liner. Nor does it include cemetery costs (purchase of plot, opening and closing the grave, cost of monument, etc.), or incidental costs such as those for flowers, a guest book at the funeral home, or an obituary. But **all** such expenses add to the final tally of the cost of a burial.

"Green burial," also known as natural burial, is available within the service region of the FCA of the Finger Lakes. Costs of this option can be lower than those of a conventional burial because no embalming or cosmetics are involved, burial containers are simple, and neither grave liners nor elaborate monuments are used. The prices of other services charged by funeral homes for "green" burial are similar to those for a conventional service. Consumers should know that NYS law requires that even if the body of the deceased is cared for at home and a home funeral is planned, a funeral director **must** be involved in preparing and submitting the death certificate, obtaining necessary permits, transporting the body, and documenting the "final disposition" of the body, whether by burial or cremation.

6. What is a General Price List (GPL) anyway and who determines the content of a GPL?

Every funeral home must maintain a General Price List (GPL) and provide a copy of it to anyone who asks for one, and to every customer. The GPL must describe in specific ways the services and merchandise offered for sale and be constructed so that a customer can order only what he or she wants. These practices are prescribed by the State of New York **and** the U.S. Federal Trade Commission (FTC) in its "Funeral Rule" **(see, also, Item 7, below)**. This dual set of regulations leads to repetitious disclosure statements and a few redundant price items on GPLs. A typical GPL in New York State has several statements that begin with "FTC," which indicates federally-mandated wording. We believe that New York ought to use the FTC wording in state regulations that duplicate the intent of federal regulations.

You can examine an Example of a Funeral Home's General Price List in New York State, as well as other resources, at**:**

http://www.fingerlakesfunerals.org/brochure-index?rq=General%20Price%20List

Using the following link you can access government sites, including one for the FTC Funeral Rule:

http://www.fingerlakesfunerals.org/government-publications

The list of resources you will find there is as follows:

- A Consumer's Guide to Arranging a Funeral (New York)
- Funerals: A Consumer Guide (U.S. Federal Trade Commission)
- Before Prepaying Your Funeral, Know Your Rights (New York)
- Disposition of Remains (New York law specifying who has authority for disposition)
- Disposition of Remains Form (New York legal form for designating authority)
- The "Funeral Rule" (U.S. Federal Trade Commission regulations on funeral business practices)

7. A proper reading of a GPL to estimate costs requires close attention to details.

The GPLs examined in the 2019 price survey were all in substantial compliance with the Federal Trade Commission's "Funeral Rule" and with the similar requirements of the New York State Department of Health, but this does not mean that all the GPLs look alike. The lists varied in format, some being customized for individual businesses, so the appearance of a GPL varies with the funeral home, in spite of the fact that they all contain a common core of information. Based on our past experience with GPLs from throughout our service area we advise the reader to approach the problem by first paying attention to the major headings in the GPL, from which we derived the column headings in our survey tables.

Sometimes one has to combine prices listed separately in a GPL to determine the cost of a single service. This is particularly true for ceremonies (viewing, funeral service, graveside service, memorial service) where the cost of using the facilities of a funeral home may be listed separately from the costs of staff supervision.

The FTC Funeral Rule specifies that one price including both supervision and use of facilities should be set for each of these ceremonial services offered by the funeral home, while New York State requires separate pricing for supervision and for facilities/equipment for each of these listings. The Funeral Consumers Alliance of the Finger Lakes asserts that the New York State requirement for separate pricing of supervision and facilities/equipment for viewings, visitations, and ceremonies adds unjustifiable complexity to General Price Lists.

Travel (transportation) costs are another item that may require calculations, using mileage charges and vehicular charges listed separately in a GPL.

Vaults are not required for all burials. They are sold by funeral homes, but any requirement for a vault is generated by a cemetery. The FTC requires that the following disclosure be added to a price list for vaults: “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 over time. Either a grave liner or a burial vault will satisfy these requirements.”

There are often inconsistencies within a General Price List. Some GPLs contain obvious errors. Prices for the choices made when arranging alternative services (Table 1) may be reversed, and there may be arithmetical inconsistencies in prices for viewing (visitation) and funeral ceremonies, such that the FTC-mandated combined price for supervision and facilities/equipment (if included in the GPL) may disagree with the sum of separate prices for supervision and facilities/equipment.

Ambiguity exists in many GPLs because of the way costs of a graveside ceremony are listed. GPL readers interested in burial prices should be alert to these ambiguities and ask the funeral director for details. Whereas some GPLs follow the FTC Rule (showing the combined cost of supervision and setup at the graveside), others list the cost at graveside only under “supervision,” with no mention of an equipment fee and/or set-up fee for graveside ceremonies. In one case in the current survey where a combined cost was listed, it was higher than the cost of supervision, although the GPL failed to list the implied facilities cost for a graveside service.

A GPL may list a price for equipment setup and use at a place other than the funeral home, without stating whether the cost is also applied to a graveside ceremony. In some GPLs this item refers explicitly to buildings such as churches. In other GPLs the statement is generic and could refer to graveside ceremonies.

Regarding livery, Table 2 shows the prices of using a hearse and a passenger car. The latter price was not included in the full-service funeral price index, because some funeral home GPLs do not list passenger cars.

8. About consumer protection by the Federal Trade Commission's "Funeral Rule"

The "Funeral Rule" is a set of regulations, issued and enforced by the Federal Trade Commission (FTC), governing funeral industry practices.

(Go to http://www.fingerlakesfunerals.org/government-publications to find access to the government web site for the FTC Funeral Rule.)

The Rule requires a funeral business to give to any person a price list with accurate, itemized price information and other disclosures about funeral goods and services. The list must be called a "General Price List" (GPL). In addition, the Funeral Rule **prohibits** a funeral director from:

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

The Funeral Rule also requires that a GPL show itemized prices of 16 specified goods and services if they are offered for sale so that consumers may choose only the items they want.

In addition, several required disclosures, shown below, must be in close proximity to the relevant parts of the price list. (Quotation marks indicate FTC language.)

1. "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."

2. "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."

3. "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)." The specified

statement about direct cremation is followed by this instruction to the funeral provider: “You should place this disclosure in immediate conjunction with (directly next to) the price range for direct cremation. At the end of the last sentence, you should describe the specific kind of container(s) that you offer.”

4. The Funeral Rule provides that the non-declinable fee for basic services and overhead be described as follows: “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.)”

5. 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.”

6. If the funeral home uses a separate price list for burial vaults (outer burial containers), the GPL should state the range of prices for these items, together with the following disclosure: “A complete price list will be provided at the funeral home.”

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