

5. Changes in funeral home ownership, comments on survey results, and interpreting a price survey.

Funeral homes in Tompkins County continue to evolve with respect to who owns and manages them, and what level of pricing can be expected for the services they provide. In the Spring of 2021, Bangs funeral home was sold to the new owners of Perkins Funeral Home. The Funeral Director at HersonWagner funeral home (once two independent establishments) said the company has “absorbed” the Ithaca Cremation Service (ICS). ICS is no longer a separate business and no longer has a current website. The price for cremation now listed at HersonWagner resembles the price once offered by ICS. Along with this price reduction, prices at HersonWagner have been raised for other services. This survey includes new business Central New York Cremation Service, in Moravia, Cayuga County, which offers direct burial, as well as direct cremation.

Zirbel Funeral Home has a new owner and has taken a novel approach to pricing by not charging for three services that are included in our Full Service Funeral Price Index itemized in Table 2. This change in pricing makes the Price Index for Zirbel funeral home the lowest in the 2023 survey.

Wide variations were found in the listed prices for particular services and in our calculated Full-Service Funeral Price Index. **These index values ranged from \$3800 to \$8355 for the same set of services.** (No merchandise is included in these figures). As mentioned earlier, in the larger 2017 price survey, the ratio of high to low scores for the Full-Service Funeral Price Index was approximately the same for Tompkins County and for the counties of our service area that lie outside Tompkins County.

For full-service funerals, the most expensive service item is **usually, but not always**, the non-declinable overhead fee (“Basic Arrangements” or “Arrangements”) that a funeral home is allowed to add to all other costs of service and merchandise ordered by a customer. Among the businesses surveyed, **this charge varied from \$530 to \$2850.**

As mentioned earlier, the Basic Arrangements charge is already **included** in the prices of the four “Alternative Services” listed at the beginning of each funeral home GPL: 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 offered if a customer chooses to use an alternative container. The Federal Trade Commission (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. 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 by the customer from a third-party vendor.

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. Sometimes if a funeral home uses a crematory in Pennsylvania, a coroner’s fee is charged. Similarly, cemetery charges are added to the price of a

funeral home's burial service because a cemetery is also a separate "business". These charges 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 **transporting a body donated to a medical institution (footnote (i) in Table 1)**. When a price is not listed for this service, the price possibly could 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 that service. **Do this well before the time of death.**

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 upon request.

The Full-Service Funeral Price Index in our survey tables is 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 total 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 prices for a conventional service. Consumers should know that New York State 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, transport of the body, and documenting the "final disposition" of the body, whether by burial or cremation. See *How to plan a home funeral* at www.fingerlakesfunerals.org , under Resources>Planning.