

General Price Lists

Federal and New York State laws require a funeral home to give you a copy of its General Price List (GPL) at the beginning of any discussion of arrangements. The GPL is one of the most important tools you have for controlling and understanding funeral costs, as it lists all the goods and services the funeral home offers, along with the price of each.

A Brief History

Before The Federal Trade Commission's Funeral Rule laws went into effect in 1984, the cost of the casket generally determined the cost of the funeral. Embalming, viewing, a funeral ceremony, a graveside service, hearse, and limousine were "bundled" into the price of each casket. If the customer decided to forego any of these services, the bill wouldn't necessarily shrink.

The FTC's Funeral Rule mandates that funeral homes "unbundle" their prices and allow customers to buy only those things they want. Funeral homes in most states (but not in New York State) are allowed to offer packages of services in addition to direct cremation and immediate burial at discounts in comparison to the itemized totals. But they must also offer goods and services priced individually.

Required Items

GPLs must include these disclosures:

- Consumers may select only the goods and services desired.
- Embalming is not required by law in New York State, and it is required only in certain special circumstances in other states.

- A Basic Services Fee will be added to any items purchased.
- Alternative Containers, such as those made of cardboard, are available for direct cremation or burial.
- A Casket Price List is available.
- An Outer Burial Container (vault) Price List is available.

The prices of 16 items must be listed, including the basic services fee and cost of embalming, picking up the body, viewing, funeral or memorial ceremony, funeral vehicles, and several other commonly offered goods and services. In addition, four simple options must be offered: Direct Cremation, Immediate Burial, Receiving and Forwarding of Remains. In New York State these options appear near the beginning of the list under "Alternative arrangements."

Interpreting the GPL

The number of choices can feel overwhelming to people who are making funeral arrangements at any time, but this is especially true if the death has just occurred.

One gentleman from Washington, D.C., called FCA and said he bought a \$14,000 funeral for his father from a corporately owned mortuary. "I assumed that was a low-end funeral," he said, "because it was the least expensive one they had."

The GPL this man was given buried the itemized services behind 11 pages of package deals — he didn't even know he had the option to decline some services.

In states that allow the listing of funeral packages, a package may be less expensive than the items purchased separately, but be sure to compare with the itemized list, as you

may not want all that's included.

Direct Cremation and Immediate Burial are the simplest options. These federally-required packages include pickup of the body, obtaining permits, filing the death certificate, local transportation, and arranging for the cremation or burial. For cremation, ask if the package price includes the crematory fee. If the funeral home doesn't operate a crematory, this fee is considered a cash advance item and you might not see it until you get a final bill. In New York State the crematory fee is usually separate from the funeral home's charge for cremation and is billed by the funeral home as a third-party charge. An alternative container is included in the package and any upgrade of cremation container would cost extra.

For immediate burial (or the burial of cremated remains), the cost of a graveside service, the plot, opening and closing fees (charged by the cemetery) and marker (charged by the monument maker) are extra. An alternative container, or at some funeral homes a simple casket, is included in the package and any upgrade would cost extra.

The Basic Services of the Funeral Director and Staff, called "Basic Arrangements," are grouped as one item — the most expensive item on the price list. The fee is like a "cover charge," and it's the one fee that you cannot decline. Many funeral homes inflate this fee. While the fee was intended to cover services common to most arrangements, such as filing death certificates, coordinating with the cemetery or crematory, and filing for various benefits, it usually also includes overhead costs. In the southern Finger

Lakes region of New York in 2013, the basic services fee varied among funeral homes from \$950 to \$3350.

Note: If you purchase a Direct Cremation or Immediate Burial package, the funeral director cannot charge the Basic Services fee in addition, as those services must be included in the package. Strangely, at some funeral homes the charge for those packages is less than their basic services fee.

If you are not buying a package, you can choose and pay for just the goods and services that you want (plus the basic services fee). For example, you might want to hold a funeral ceremony but skip the embalming and viewing. Or, you might want a private family viewing without embalming. If you want something that is not listed on the GPL, be sure to ask. Many funeral directors are glad to accommodate your wishes.

Embalming is one of the most misunderstood aspects of funerals; many people believe that it is required, though it usually is not. The following disclosure must be on all GPLs:

“Except in certain special cases, embalming is not required by law. Embalming may be necessary if you select certain funeral arrangements, such as a funeral with viewing ...” The unfortunate phrase “may be necessary” allows a funeral home to require embalming for public viewing. Most do, but some will allow a viewing without embalming, so shop around. Beware of the salesperson who tries to dissuade you using generalizations about what happens to dead bodies, as opposed to real knowledge of your particular situation. While there are

some situations where a body would not be in a condition to view, that is not typical. Remember that until the early 1900’s, most Americans did not embalm their dead. Jews, Muslims, Bahá’í and others still do not embalm, and it is not done in most of the world.

Common Violations

The national Funeral Consumers Alliance has “graded” thousands of GPLs over the years. Unfortunately, compliance is still spotty and more than 50 percent have at least one error. Some errors are minor; others are not. A GPL that is seriously out of compliance could indicate that you’re dealing with an unethical or inept funeral home. Things that should raise a red flag include:

- Charging a higher price for Immediate Burial if you purchase the casket elsewhere (a “casket handling fee”), which is prohibited by the FTC.
- Charging extra for “sheltering of remains.” The FTC issued an opinion that funeral homes cannot charge separately for this in the first three days, but it is not a part of the law.

*Title and contents of this leaflet modified for New York State conditions by the Funeral Consumers Alliance of the Finger Lakes
www.fingerlakesfunerals.org.*

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How to read a Funeral Home’s Price List in New York State



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Protecting a consumer’s right to choose meaningful, dignified, and affordable funerals since 1963.

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