

General Price Lists

The funeral home's General Price List (GPL) is one of the most important tools you have for controlling and understanding funeral costs. The GPL lists (or should list) all the goods and services the funeral home offers, along with the price of each. Like a menu in a restaurant, the GPL allows you to select only those items you want, and it tells how much each will cost.

The Federal Trade Commission's Funeral Rule compels funeral homes to give customers a GPL **at the beginning of any discussion of arrangements**. The funeral director must give you a copy to keep, and it's a good idea to ask the director to leave the room so you can contemplate the GPL in private. Better yet, take it home and discuss it with your family, if time permits, so you can make an informed decision.

A Brief History of the GPL

In what Jessica Mitford called "the bad old days" before The Federal Trade Commission's Funeral Rule went into effect in 1984, funeral prices were shrouded in secrecy. Funeral directors seldom discussed their prices openly, and consumers had little choice but to buy everything that was offered — the cost of the casket determined the cost of the funeral. Embalming, viewing, a funeral ceremony, a graveside service, hearse and limousines were frequently "bundled" into the price of each casket. If the customer decided to forego any of these services, the bill wouldn't necessarily shrink.

The Funeral Rule, developed in response to consumer pressure after ten years of research and hearings by the FTC, took away some of the disadvantages consumers face when they purchase funeral goods and services. FTC regulations mandate that funeral homes "unbundle" their prices and allow customers to buy only those things they choose (except for the

non-declinable "basic services fee" discussed below). While funeral homes are allowed to offer packages of services at a discount over the itemized total, they must also offer services priced individually.

Required Items on the GPL

GPLs must print certain disclosures, which must follow the wording approved by the FTC. The disclosures must state that :

- Consumers may select only the goods and services desired
- Embalming is not required by law except in certain special cases
- A "**basic services fee**" will be added to any items purchased
- "**Alternative containers**," such as those made of cardboard, are available for direct cremation
- A **Casket Price List** is available
- An **Outer Burial Container** (vault) Price List is available

The Funeral Rule requires that GPLs list the prices of 16 items — if they are services the funeral home offers — including the basic services fee, embalming charge, cost of picking up the body, the price of a viewing, the price of a funeral or memorial service, the cost of funeral vehicles, and other commonly offered goods and services.

How to Interpret the GPL

These choices can seem daunting to people who are making funeral arrangements at any time, but this is especially true if they have just experienced a death in the family. Worse, many funeral homes now devote the first several pages of their price lists to funeral packages, leaving the itemized list for the last page. This practice can discourage consumers from "shopping," because

it wears them out long before they reach the itemized list.

One gentleman from Washington, D.C., called the FCA office 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 reading buried the itemized services behind 11 pages of package deals — he didn't even know he had the option to decline some services.

Buying a "package deal" may offer savings over the price of each separate item, but it's a bargain only if you would have chosen all the items anyway.

The simplest options — **direct cremation** and **immediate burial** — include pickup of the body, the basic services fee, the filing of death certificates, and transportation to the crematory or cemetery. For cremation, remember to ask if the price includes the crematory fee — some funeral homes don't include that fee in their price and the family is surprised when it appears on the final statement. For immediate burial, costs for interment (usually charged by the cemetery) and a graveside service are extra. The cost of the casket for immediate burial is also extra unless the funeral home offers an immediate burial option that includes a particular casket.

Anyone who wants more elaborate services will have to start with the **basic services fee**. This is the only fee on a funeral home's price list that the customer cannot decline to pay. It was originally intended to cover services that were common to most arrangements — filing death certificates and obtaining copies for the family; coordinating plans with the cemetery and crematory; and filing for Social Security, veterans, and insurance benefits. This fee may also include overhead costs and charges for the arrangements conference, securing permits, preparing notices,

and coordinating arrangements with third parties (such as the cemetery).

Many funeral homes have abused this fee by inflating it to several thousand dollars. Because the customer can't say no to the fee, it can be raised at any time by the funeral director to increase profits. **Most other goods and services are sold by funeral homes at prices that already include profitable markups.** The national average for the basic services fee is around \$1,200, but it may be less than \$400 at some funeral homes.

Aside from the basic services fee, you can choose freely. For example, you might want to schedule a funeral ceremony, but skip the viewing and embalming. If you want a service that is not listed on the GPL, be sure to ask. Many funeral directors are glad to accommodate your wishes. For example, you might choose to have a private family viewing without embalming. Many funeral homes don't charge for this. Or there may be a lesser charge if a brief family viewing is held on the same day and immediately before the funeral.

A note on embalming — Embalming is one of the most misunderstood aspects of funerals. While the FTC prohibits funeral homes from misrepresenting laws in order to coerce customers to choose embalming, the FTC requires the following embalming disclosure on all GPLs: **“Except in certain special cases, embalming is not required by law. Embalming *may be necessary* [italics added] if you select certain funeral arrangements, such as a funeral with viewing ...”**

The phrase “may be necessary” allows funeral homes to require embalming for public viewing. Most funeral directors do require it for public viewing because they believe many people would be offended or shocked if confronted with an unembalmed body on public display.

The GPL must also list a range of casket and vault prices. Be sure to notice these before selecting either. If the least expensive casket (usually — but not always — less than \$500) isn't on display, be sure to ask to see it. If you don't like the color shown, ask what other colors it comes in. Likewise, make sure you pick the vault you want and can afford, not what the funeral director wants.

Violations to Watch for

The national office of Funeral Consumers Alliance has received and “graded” thousands of GPLs over the years. Unfortunately, compliance is still spotty two decades after the Funeral Rule was enacted. Based on FCA's experience, at least 50 percent don't comply with the FTC rules. Some of the violations are minor; others are egregious. GPLs that are seriously out of compliance could indicate that you're dealing with an unethical or inept funeral home.

Here are some of the most common violations:

- Charging a higher price for immediate burial if you buy the casket outside the funeral home (a “casket handling fee”) is prohibited by the FTC
- “Disinfecting/basic care of unembalmed remains” is your choice, not the funeral director's.
- A charge for “sheltering of remains” should be optional. The FTC staff issued an opinion that funeral homes cannot charge separately for this service in the first three days, but this opinion is not a part of the regulations.
- Bundling the cost of “supervising a funeral service” into the non-declinable basic services fee is not permitted. Because not all customers want a funeral ceremony, the mortuary cannot make it a mandatory charge.

How to read a General Price List (GPL)



Funeral Consumers Alliance™
33 Patchen Road
South Burlington, Vermont 05403
802-865-8300

www.funerals.org