

Funeral prices vary greatly across the United States. Even in the same community prices can vary by hundreds or thousands of dollars for the same services. Based on existing data and from surveying funeral homes in all fifty states, we are trying to determine if the public is getting nickel and dimed to death by unnecessary or over-inflated prices.

The funeral industry is governed by the Federal Trade Commission for honest and ethical practices and specifically by "The Funeral Rule" established in 1984. This rule requires funeral homes to have mandatory disclosures and prices lists. The keystone of the funeral rule is the General Price List (GPL), required to be handed out to each client family when starting to discuss funeral arrangements, merchandise or the cost of either of those. The funeral rule requires that the General Price List be made up of at least sixteen items that correspond to what takes place during a traditional funeral service. After comparing several General Price Lists of funeral homes from various areas, it can be observed that funeral home prices vary greatly by price and by how many extra fees are charged on top of the mandatory sixteen.

By using established General Price List data from the National Funeral Directors Association and from General Price Lists acquired from all fifty states, we are trying to establish some sort of pattern that can explain why prices vary greatly from funeral home to funeral home and state to state. Only so much price difference can be explained by metropolitan versus rural and a paid off business versus a business still holding outstanding loans. We hope to try to explain some of the differences in price structure of the funeral homes that have been surveyed.

If we can differentiate price differences between funeral homes (service, quality, location) it can be easier to explain why or why not client families may feel they are getting nickel and dimed to death for the cost of a funeral.