



Is Funeral Service nickel and diming their clients to death?

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Introduction

In 1984 the Federal Trade Commission (FTC) implemented a new "Funeral Rule" that required all funeral homes to implement price lists, disclosures and transparent pricing for all funeral goods and services. The Funeral Rule requires funeral homes to disclose, at a minimum, 16 prices on their General Price Lists. Some funeral homes have chosen to add additional prices for items that should be covered in the "basic service" or "non-declinable" fee. Prices for all goods and services vary from funeral home to funeral home and region to region. How these change is not easy to explain.

National Median Cost of an Adult Funeral with Viewing and Burial: 2004 vs. 2014

Item	2014*	2004*	% Change
Nondeclinable basic services fee	\$2,000	\$1,460	37.00%
Removal/transfer of remains to funeral home	\$310	\$195	59.00%
Embalming	\$695	\$498	39.60%
Other preparation of the body	\$250	\$174	42.90%
Use of facilities/staff for viewing	\$420	\$339	23.90%
Use of facilities/staff for funeral ceremony	\$495	\$395	25.30%
Hearse	\$318	\$225	41.10%
Service car/van	\$143	\$100	42.50%
Basic memorial printed package	\$155	\$95	63.20%
Metal casket	\$2,395	\$2,100	14.00%
Median Cost of a Funeral With Viewing and Burial	\$7,181	\$5,582	28.60%
Vault	\$1,327	\$998	33.00%
Total with vault	\$8,508	\$6,580	29.30%

Range of service prices (50 state)

Basic Service Fee	\$ 749	\$ 3,195
Forwarding of Remains	\$ 699	\$ 5,105
Receiving of Remains	\$ 695	\$ 4,110
Direct Burial	\$ 695	\$ 5,420
Direct Cremation	\$ 395	\$ 4,495
Transfer of remains to funeral home	\$ 150	\$ 765
Embalming	\$ 220	\$ 1,595
Other prep of body	\$ 85	\$ 625
Use of facilities and staff for viewing	\$ 50	\$ 900
Use of facilities and staff for ceremony	\$ 75	\$ 1,100
Hearse	\$ 75	\$ 875
	\$ 3,888	\$ 28,185

2016 Average Costs (50 state)

\$ 2,382.23	Basic Service Fee
\$ 2,944.74	Forwarding of Remains
\$ 2,431.73	Receiving of Remains
\$ 2,988.80	Direct Burial
\$ 2,585.79	Direct Cremation
\$ 406.38	Transfer of remains to funeral home
\$ 865.11	Embalming
\$ 102.23	Other prep of body
\$ 430.97	Use of facilities and staff for viewing
\$ 622.59	Use of facilities and staff for ceremony
\$ 413.61	Hearse

Fees that could be included in other areas:

- Weekend/Holiday fee \$250
- Visitation after 4pm \$200
- Overweight Cremation \$250
- Removal 8pm-6am \$250
- Pacemaker removal
- Weekend fees and overtime
- Pall Bearers \$50 each
- Decomposition case fee
- Hold cremains over 10 days
- Haz Mat removal
- Custodial care for visitation
- Funeral director consultation \$125/hour
- Paperwork trip \$50/ trip
- Arrangement consultation
- Cremation container fee
- Overnight viewing/service
- Estate billing charge
- Parking signs
- Cornrow maintenance.

References:

- National Funeral Directors Association GPL Survey 2015
- FTC Funeral Rule compliance:
<https://www.ftc.gov/sites/default/files/documents/one-stops/funeral-rule/funeralruletext.pdf>

