



Sarasota – Manatee
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Southwest Florida Regional Funeral Home Price Survey

SUMMARY

Imagine losing a loved one and arranging an affordable, dignified funeral. Where do you start? Some families discover, for the first time, how costly a funeral can be. While some individuals may have made advance arrangements (also known as pre-need); the family must be aware of this arrangement to take full advantage of that policy. So most families visit a local funeral home they may have used before, heard about from a friend or is close to their home. While the average cost locally for a full funeral with a medium quality casket is around \$11,000 - few know that a funeral can cost up to \$30,000.

The death of a family member or friend can be one of the most traumatic events of a person's life. People can be overwhelmed with notifying family and friends of the death, assisting in travel and lodging arrangements for those coming from out of town, dealing with final medical and legal requirements, writing an obituary, finding a meaningful way to memorialize the deceased, planning the funeral and final place of rest, etc. Under these circumstances, and with minimal knowledge and forethought of funeral services and costs, it can be very difficult to make appropriate decisions, especially when cost is a significant factor in the decisions. The Funeral Consumers Alliance can provide information and answers to help members make informed decisions so that the funeral services they contract for best suit their needs at a reasonable cost.

There are few sources to research and compare funeral costs - of the fifty or so funeral homes in the Manatee, Sarasota, Desoto and Charlotte county area, only eight post pricing information on their websites. Many years ago, 1984 to be exact, the Federal Trade Commission (FTC) established the Funeral Rule to force funeral homes into standardizing service options in understandable terms for the consumer. This rule requires certain statements (verbatim) on the funeral home's General Price List (GPL). That GPL must be available to the consumer. In addition to the Funeral Rule compliance, the Funeral Director (or sales agent) must also meet state and local regulations. By the time a consumer finishes the arrangements, they will have signed a contract, various disclosures required by law, release of the body and disposition of the remains, request for death certificates, notification to Social Security and more - in the end, more signatures than a conventional mortgage.

Why is there so much paperwork and regulation; to address misdeeds of the past by this industry. Funeral homes and the "death" industry is big business. Service Corp International (SCI)

had 2015 revenue of \$2.986B. SCI is the largest “deathcare” company internationally with 1545 locations around the world, 131 in Florida, and over 15,600 employees. SCI owns at least 6 local funeral homes. These funeral homes may appear to be family owned, however, SCI manages them, and sets pricing and policies. Storefronts like the Neptune Society and National Cremation also fall under SCI.

The Funeral Consumers Alliance (FCA) of Sarasota – Manatee (non-profit, 501c3) conducted a survey of local funeral services pricing to allow our members and the public to compare services and pricing across the Manatee, Sarasota, Desoto and Charlotte county areas. Other Funeral Consumers Alliance affiliates have conducted similar surveys for their members and communities. This is the first for our community.

We requested General Price Lists from all of the area funeral homes. We evaluated these GPLs on price for 3 categories of service: direct cremation, immediate burial, and a full funeral service. Cremation prices ranged from \$685 to over \$3000 for the same service. The cost for immediate burial (excludes embalming and casket) ranged from \$1190 to \$3160. The cost for a full funeral service including embalming, viewing, transportation and graveside services ranged from \$2780 to \$7665. Important to note, the cost of the immediate burial and the full funeral service do not include the cost of a casket, cemetery plot, burial liner (vault) or burial marker.

The survey revealed some interesting details about our local funeral homes, their pricing and compliance with the FTC’s Funeral Rule. It also illustrates how funeral homes serving minority communities price higher and will help finance the services selected. Private –vs – corporate ownership was another area where corporate homes prices are higher. Corporate-owned funeral homes were consistently more expensive than private-owned funeral homes for all of the services evaluated. The average price for a direct cremation, immediate burial, and full funeral service at corporate-owned funeral homes is 59%, 36% and 57% more expensive respectively, when compared with the averages for same services at privately-owned funeral homes.

One important point is that most funeral homes offer service packages. These are often the best value. Because these packages vary in content, we did not compare them in the survey. You can always negotiate if you feel the list or offered price is just too high.

These survey results demonstrate the importance of conducting research prior to selecting a funeral home and paying for funeral arrangements.

SURVEY METHODOLOGY AND RESULTS

We have made a good-faith effort to ensure these numbers are accurate and comparable; however we cannot guarantee that the actual prices shown in the survey will be accepted by that funeral home. We used the funeral home GPLs, but these prices can change anytime. We also did not compare packages as their components differ from business to business, making direct price comparison nearly impossible.

The price survey shows the range of costs and will help you determine relative price differences between funeral homes. Also, keep in mind that price is not the only factor to consider when choosing a funeral home. Reputation and quality of service are very important, but difficult to measure. Therefore this survey should be used as a resource and not as a substitute for conducting independent research.

Finally, keep in mind that each funeral director may charge a non-declinable fee for basic services and overhead. In other words, no matter what services you choose, this fee will be added on top of those. In our opinion, it is one place where there is negotiating room. We have included that in our survey tables below.

PRICE SURVEY METHODOLOGY

Collection of General Price Lists

The Federal Trade Commission (FTC), a branch of the U.S. government responsible for the promotion of consumer protection, began to regulate the funeral home industry in 1984 with the passage of the Funeral Rule. The passage of the FTC Funeral Rule was an attempt to protect consumers from deceptive practices and as such, requires funeral homes to provide a General Price List that itemizes the goods and services offered. The General Price List must be presented to anyone that asks in person.

General Price Lists were requested from each licensed funeral home in Sarasota, Manatee, Desoto and Charlotte Counties. The list of funeral homes for these counties was obtained from the Florida Division of Funeral, Cemetery and Consumer Affairs. In total, there are 57 licensed funeral homes in the 4 county area. We were able to obtain General Price Lists from 42 of the 57 licensed funeral homes. The request for a General Price List was made either by phone or in person between the months of November 2016 and December 2016.

Services Evaluated

To enable consumers to make as fair a price comparison as possible, we made every attempt to ensure we were comparing “apples to apples” for the three most common types of funeral arrangements: direct cremation, immediate burial, and a full funeral service. We calculated total prices based on what was printed on each funeral home’s most recent General Price List. The definition and description of the three categories of services we compared are listed below.

Direct Cremation is the transfer of the deceased from the place of death to a funeral home, placement in a container and delivery to a crematory without formal viewing, visitation or ceremony. Direct cremation is a practical and cost effective method because it requires only minimal services by the funeral home. If a family wishes, they may have a memorial service wherever they would like without the involvement of a funeral home.

The services and merchandise included in our survey for a direct cremation are:

- The basic service fee for the funeral director and staff, including overhead costs (also referred to as the non-declinable fee)
- Transport of the deceased from the place of death
- Appropriate care of the remains (usually refrigeration)
- Securing necessary permits and authorization for the cremation
- Provision of an alternative container to encase the body during cremation (“alternative container” refers to a heavy duty cardboard [or cardboard/wood combination], or an unadorned cremation casket made of fiberboard)
- Transportation of the body to the crematory
- Crematory fee
- Return of the cremated remains in a secure container to the family directly or making the cremated remains available for pickup at the funeral home

Cremated remains are generally returned in a suitable container. The families of decedents who weigh over set amounts (200, 250, 275 or 300 pounds) will usually be charged extra by the crematory for the additional fuel necessary to cremate the body.

Direct cremation prices in the survey do not include the cost of an urn (prices range from less than \$50 to a few thousand dollars at some funeral homes); an urn outer burial vault (these can cost up to \$1000); any rite or ceremony, embalming, family’s use of funeral home facilities, cost of obituary, or other services by staff.

There is some confusion as to whether or not the refrigeration costs for storage are covered if the cremation cannot be performed immediately after death (for example if there is a delay in obtaining a death certificate, or in the event a crematory is too busy). Florida Law requires a mandatory 48 hour waiting period from the time of death as a minimum waiting period (before the body can be cremated). In addition to this waiting period, the law requires that the death certificate be completed. The death certificate is then forwarded to the Medical Examiner in whose jurisdiction the death occurred. The Medical Examiner is then the one who grants permission for a cremation to take place. While most physicians usually sign the death certificate as quickly as their busy schedules allow, it may take a few days to get the death certificate through this certification process. The law requires this process to insure that cremations are not performed before any questions about the cause of death have been adequately answered. Be aware that in the event the body must be kept for an extended period of time by the funeral home, additional refrigeration costs may apply.

Immediate Burial is the transfer of the deceased from the place of death to a funeral home, and placement in a casket and transportation to the cemetery or other burial site without formal viewing visitation, or ceremony. The cost of an immediate burial shown on our list does not include the cost of a casket. Instead, we have listed the least expensive casket offered by the funeral home separately because consumers are not obligated to purchase a casket from the funeral home and may choose to select a casket from a vendor of their choice.

Immediate burial is a practical and cost effective method if burial is desired because it requires only minimal services by the funeral home. If a family wishes, they may have a memorial service wherever they would like without the involvement of a funeral home.

The services and merchandise included in our survey for an immediate burial are:

- The basic service fee for the funeral director and staff, including overhead costs (also referred to as the non-declinable fee)
- Transport of the deceased from the place of death
- Appropriate care of the remains (usually refrigeration)
- Transportation of the body to the cemetery

Immediate burial prices do not include any rite or ceremony, embalming, family's use of the funeral home, facilities, cost of obituary, or other services of staff.

To determine the total cost for a burial, families need to include the cost of the burial space/plot, the charge to open and close the grave, a grave liner (which is not required by law but is almost always required by cemeteries to keep the ground from sinking in and simplifying grounds maintenance), and a grave marker. Prices vary greatly on these items, depending on the location of the gravesite and the materials used for the grave liner and the marker. Veterans and their spouses should remember to obtain information about veteran burial benefits. The charges for these additional costs must be added to the cost of the funeral to get a true understanding of the total cost of an immediate burial.

Full Funeral Service is a hypothetical funeral that includes 9 select goods and services. The cost of a full funeral service that is shown on our list does not include the cost of a casket. Instead, we have listed the least expensive casket offered by the funeral home separately because consumers are not obligated to purchase a casket from the funeral home and may choose to select a casket from a vendor of their choice.

The hypothetical full funeral service includes the following:

- The basic service fee for the funeral director and staff, including overhead costs (also referred to as the non-declinable fee)
- Transport of the deceased from the place of death
- Embalming
- Other preparation of the body, such as dressing, casketing, cosmetology
- Use of facilities and staff for viewing for at least 4 hours • Use of facilities and staff for chapel service at funeral home
- Accompaniment of casketed remains to a local cemetery and supervision of graveside ceremony
- Hearse to transport the body to the cemetery
- Handling of flowers (service vehicle)

The hypothetical full funeral service does not include a casket, a grave space or plot, opening and closing a grave, a grave liner (which is not required by law but is almost always required by cemeteries to keep the ground from sinking in and simplifying grounds maintenance), an obituary, flowers, services of clergy, organist, vocalist, or other musicians, a police escort, or any other service or product not described above. The charges for these additional costs must be added to the cost of the funeral to get a true understanding of the total cost of a full funeral service and burial.

Extra costs may be incurred at some funeral homes for making arrangements for a service at a location other than the funeral home, for picking up a body beyond certain distances from some funeral homes, and for processing insurance policies.

Least Expensive Casket

Casket prices can vary from a few hundred dollars to several thousand dollars. The casket price listed on the survey is for the least expensive casket offered by the funeral home as listed in their casket price range provided on their General Price List. The cost of the casket was not included in the price of the burial services because consumers are not obligated to purchase a casket from the funeral home and may choose to select a casket from a vendor of their choice, which may result in a cost saving