

CREATIVE CHOICES

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Fall 2015

The Newsletter of the Funeral Consumers Alliance of Central Texas

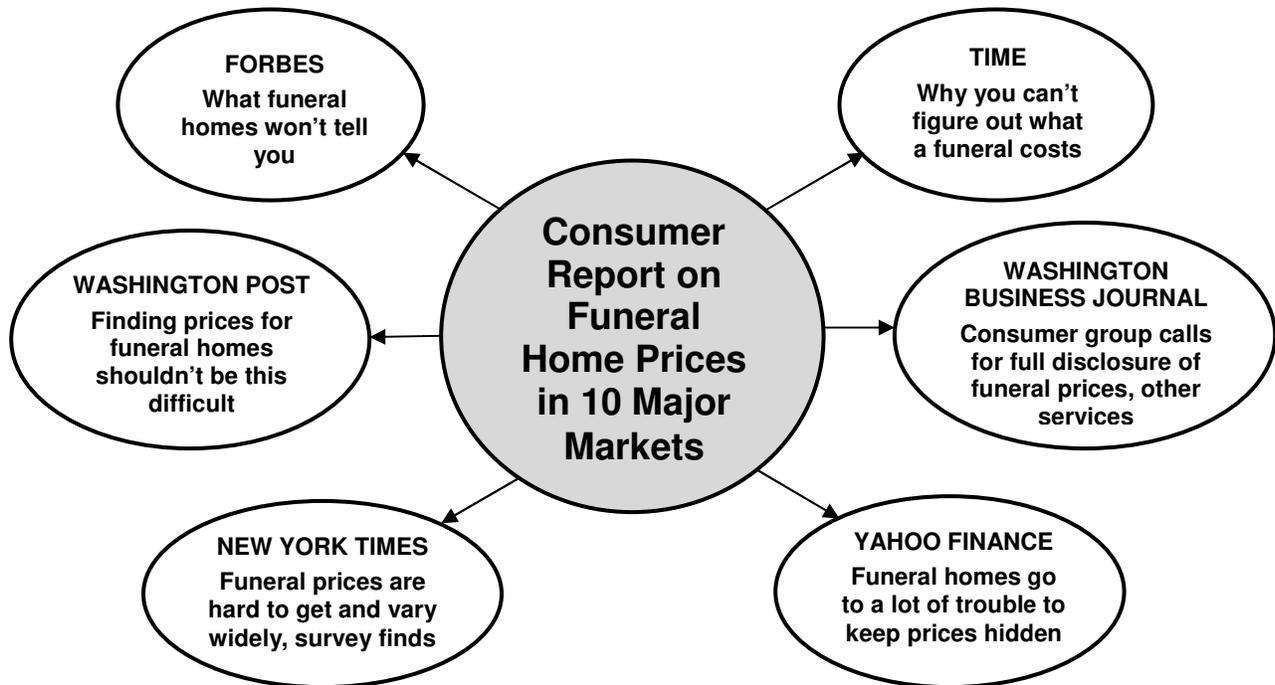
National FCA Report Picked Up by Media Outlets from Coast to Coast

On October 26, the *Austin American Statesman* republished in its Business section the *New York Times*' coverage of a press release jointly issued on October 19 by the Consumers Federation of America and our national Funeral Consumers Alliance.

In addition to issuing this report, which samples funeral home prices in 10 major markets, CFA and FCA are submitting their research to the Federal Trade Commission, in part to urge the agency to update its 1984 Funeral Rule. With the public's ever-increasing use of the internet to find information, both consumer groups believe it's time for the FTC to require funeral homes to disclose prices clearly and completely on their websites.

As Josh Slocum, Executive Director of our national FCA, points out, "This disclosure [on websites] will greatly increase consumer searches for price information. It will also allow journalists, consumer information services, and consumer groups to much more easily research, compare, and report on prices." See page 3 of this newsletter to read the press release.

The research was published by many national news sources, as well as by local and regional papers, providing some important information for consumers around the country.



IMPORTANT NEWS ABOUT RENEWING YOUR MEMBERSHIP
(Please see page 6.)

PRESIDENT'S MESSAGE



Dear Friends,

In my six years on the board, no year has been more heartening than this one. As a retired educator, I am overjoyed that we are providing the kinds of information that no other consumer group in our area provides. In doing so, we have steadily increased our visibility and our credibility in a rapidly growing community.

From our founding as AMBIS in 1964, we have been a decidedly heart-centered organization. No one has ever been paid to work in our office, sit on our nine-person board, or make a presentation. We do what we do because – like it or not, ready or not – final arrangements will need to be made for our families, our friends, our neighbors, and ourselves. We publish our funeral home price survey every year because we know that comparing funeral costs is important to families who dread going into debt and for families who want their assets to help someone still above ground.

To continue doing what we do, we need your active support. Renewing your membership is part of it. We need your support in other ways as well. If you have had experience with running or promoting nonprofits, we would like to hear from you. For example, can you give us one afternoon of help with marketing strategies to expand our reach? Do you have a few hours to coach us on writing and/or evaluating grant applications? Might you introduce us to people and organizations with whom we can develop mutually beneficial relationships? If you have business expertise that can help us, please contact me.

With Thanksgiving straight ahead, this is the perfect time to thank everyone in our FCA family. I am grateful for those of you who have volunteered to work in our office, teach our classes, and serve on our board. I am thankful for all our members, for you are the lifeblood of this organization. Because of you and the educational services we provide, I can say, without a doubt, that this is the most personally satisfying work I have ever done.

Nancy Walker (512-480-0251)



Local Nonprofit Seeks to Support Families Who Have Lost a Child to Miscarriage

In June of 2014, Cedar Park residents Chris and Michelle Williston lost their daughter, Mary Claire, to miscarriage at 13 weeks.

Miscarriages occur in one of every five pregnancies, making them all too common an occurrence. But, the way that Chris and Michelle dealt with the loss differed from common practice.

“The standard for dealing with fetal loss before 22 weeks is, most often, disposal of the child as medical waste,” Chris said. “However, we had been told of services in the Austin area that would allow us to receive and bury the remains of our daughter so that we’d have a place where our family could celebrate and remember her brief life in perpetuity.”

The Willistons were served by The Gabriel’s Funeral Chapel and Our Lady of the Rosary cemetery in Georgetown – which jointly developed a program to serve couples impacted by loss in miscarriage.

Having been touched by the services offered in their time of grief, the Willistons began The Mary Claire Project, a 501(c)(3) nonprofit organization, earlier this

year to expand the awareness of and access to low or no cost burial options for couples who have just experienced a miscarriage.

A Texas law, [H.B. No. 635](#), went into effect on September 1 of this year, which requires a hospital to “release the remains of an unintended, intrauterine fetal death on the request of a parent of the unborn child, in a manner appropriate under law and the hospital’s practice for disposition of a human body.”

As a result, parents have more rights than ever before to provide a proper burial for their child as they see fit.

“Most people don’t even know that burial in the event of a miscarriage is an option,” Chris said. “Our hope for The Mary Claire Project is that families will understand their options and that we can connect them to services.”

The Mary Claire Project is building a network of providers who are ready to help families at low or no cost.

If you or someone you know has the misfortune to experience the loss of a child due to miscarriage, please consider contacting The Mary Claire Project (www.maryclaireproject.com) at (512) 337-9625 to learn what services are offered in your area.

National Funeral Industry Price Study Alerts and Educates Consumers

From time to time members ask about our national Funeral Consumers Alliance, specifically what it does that a local affiliate like ours does not have the national scope to do. The following press release – which was quickly picked up by influential national media – is a textbook example.

Funeral Homes Charge a Wide Range of Prices, But Most Fail to Disclose These Prices Adequately (Or Even at All), According to a New National Survey

FCA and CFA Call on the FTC to Update Antiquated Disclosure Rules

October 19, 2015 | Press Release

Washington, D.C. – Today, the Funeral Consumers Alliance (FCA) and Consumer Federation of America (CFA) released a report based on a national survey of the prices and price disclosures of a representative sample of 150 funeral homes from ten different regions of the country. The survey revealed significant price differences – for example, from \$2,580 to \$13,800 for a full-service funeral — and the failure of most funeral homes to disclose their prices adequately: Only 38 of the 150 homes (25%) fully disclosed prices on their websites, while 24 (16%) failed to fully disclose prices both on their website and in response to an email and a phone call.

“Most funeral homes need to give consumers much better access to price information,” said Josh Slocum, FCA’s Executive Director. “The Federal Trade Commission should update antiquated disclosure rules developed in the pre-Internet 1980s, just as California has successfully done,” he added. For example, California requires funeral homes to disclose on their websites the same prices the FTC requires funeral homes to disclose by phone or in an in-person visit. Thirteen of 15 surveyed California funeral homes fully disclosed prices on their websites. “The huge price ranges for identical funeral services within individual areas indicate that these markets lack effective competition,” noted Stephen Brobeck, CFA’s Executive Director. “The lack of price competition is unfortunate given the relatively high cost of funeral services and the reluctance of many bereaved consumers to comparison shop for these services,” he added. The research was undertaken this year by FCA with assistance from its local affiliates in Atlanta, District of Columbia, Philadelphia, Mercer Co. (NJ), Indianapolis, Minneapolis, Denver, Tucson, Orange Co. (CA), and

Seattle. In each of these ten areas, 15 funeral homes were randomly selected for study, making certain that at least one home from any large chain was included. The researchers searched the websites of these funeral homes for price information. If the website failed to disclose prices completely, the researchers emailed the funeral home for these prices. If the email did not elicit the price information, the researchers phoned the funeral home. In several instances, a researcher visited the funeral home to obtain price information.

Prices Vary Significantly, Even Within Individual Areas

Three types of service were priced – direct cremation without ceremony, immediate burial without ceremony or the cost of a casket, and full-service funeral including the following items: basic services of the funeral director and staff, transport of the body from place of death to funeral home, embalming, other preparation of the body, viewing or calling hours, funeral ceremony with casket present, hearse to cemetery, sedan or limousine for family, and graveside ceremony.

As the table below shows, prices for the same funeral services within individual areas almost always varied by at least 100 percent and often varied by more than 200 percent.

Table 1: Low and High Prices (\$s) for Funeral Services

	Direct Cremation		Immediate Burial		Full Service Funeral	
	Low	High	Low	High	Low	High
Atlanta	850	3640	1195	5200	3370	11050
DC	1295	7595	1410	6800	3770	13800
Philadelphia	1365	3345	1080	3600	4135	7990
Mercer Co. (NJ)	1300	4315	850	4040	3710	6605
Indianapolis	895	3295	1295	4365	2700	6415
Minneapolis	750	3000	650	3395	2580	7855
Denver	1055	2840	1260	2945	2600	7855
Tucson	649	2440	640	3140	2630	8140
Orange Co. (CA)	795	3540	985	4395	3854	10075
Seattle	495	3390	690	3395	2805	5515

“Since each area has dozens of funeral homes, the range of prices is certainly greater than that revealed by our sample of 15 homes in each area,” noted CFA’s Brobeck.

Price Disclosures Often Incomplete and Difficult to Obtain

Researchers examined whether a complete general price list was included on the website of funeral homes. If the

(See Price Study, page 4)

**Not to be missed:
Funeral Directors and Funeral Consumer
Advocates React to Price Study**
(Please see pages 4 – 5.)

Price Study, continued from page 3

funeral homes did not do so, the researchers sent them an email requesting the price information. If the funeral homes failed to respond or responded inadequately, the researchers called them.

Despite these efforts by researchers, some funeral homes did not provide any price information or provided this information only in a personal visit.

The table below reveals the extent to which funeral homes in the sample disclosed prices fully and how these prices were obtained.

Table 2: How Price Information Was Obtained

Found on website	38 (25%)
Provided after an email	44 (29%)
Provided after a phone call	44 (29%)
Provided after a personal visit or could not obtain	24 (16%)

The Federal Trade Commission's Funeral Rule was issued in 1984 and amended in 1994. It requires funeral homes to provide only price information over the phone or a price list to those visiting the home. It does not require the disclosure of websites of the funeral homes.

"The FTC needs to require funeral homes to disclose prices clearly and completely on their websites," said FCA's Slocum. "This disclosure will greatly increase consumer searches for price information. It will also allow journalists, consumer information services, and consumer groups to much more easily research, compare, and report on prices," Slocum added.

Funeral Directors and Funeral Consumer Advocates React to National Funeral Industry Price Study: Sampling of blog posts reacting to national funeral home price study

Frank (last name and funeral home unknown): "What a joke." . . . "There is no way they are comparing apples to apples and getting the same service and merchandise . . ." ". . . they are making numbers lie for an agenda." . . . "They are doing a disservice to the consumer by trying to make everything about cost."

Jeff Friedman, Distinctive Life (based in Houston area but offering services elsewhere, including **Austin**):

". . . the Funeral Consumers Alliance is giving the worst information possible. They are so focused on price that they forgot about value and service. They have created 'informative sheets' to hand out that

FCA and CFA are submitting this research to the FTC and are urging the agency to update the Funeral Rule.

Sampling of articles written in response to the press release:

Washington Business Journal (Oct. 19):

<http://www.bizjournals.com/washington/news/2015/10/19/consumer-group-calls-for-full-disclosure-of.html>

Time (October 19):

<http://time.com/money/4078001/funeral-cost-comparison/>

Forbes (October 20):

<http://www.forbes.com/sites/nextavenue/2015/10/20/what-funeral-homes-wont-tell-you/>

The New York Times (October 21):

http://www.nytimes.com/2015/10/22/your-money/funeral-prices-are-hard-to-get-and-vary-widely-survey-finds.html?_r=1

Newsworks (October 21):

<http://www.newsworks.org/index.php/homepage-feature/item/87446-consumer-group-survey-funeral-costs-vary-in-philly-but-prices-difficult-to-compare>

Yahoo Finance (October 22):

<http://finance.yahoo.com/news/funeral-homes-go-to-a-lot-of-trouble-to-keep-prices-hidden-183552972.html>

The Washington Post (November 3):

www.washingtonpost.com/business/get-there/finding-prices-for-funeral-homes-shouldnt-be-this-difficult/2015/11/03/c1a712b8-827b-11e5-9afb-0e971f713d0c_story.html

only speak of cheap price. This is an injustice to everyone involved." . . . "I love the idea of a Consumer Funeral Allowance [sic], but think they need to pay more attention to more than cheap prices."

Two members of our national FCA Board respond on behalf of consumers:

"Rodzilla":

Full disclosure: I am a current board member and trustee of the Funeral Consumers Alliance.

What I am not seeing in previous replies is any dispute of the facts laid out in the survey: 1) that

(continued on page 5)

FCA Board responds, continued from page 4

prices for the same basic services vary wildly, 2) that only 25% of surveyed funeral homes fully disclosed prices on their web sites, and 3) that 15% of surveyed funeral homes declined to provide that information in clear violation of the FTC Funeral Rule. FCA would never deny that the quality of such services will vary from provider to provider, but in reality, that only becomes slightly more evident once a visit is made to the funeral home. And how does a consumer decide which funeral homes to visit? By determining early on which of those funeral homes will provide the desired services based on what the consumer wants, can afford, and otherwise meets their needs. And as we all know, in today's world a rapidly growing number of those consumers will begin their search online: that cannot be in doubt.

As for talking about commodities vs. services, that's true enough. But if I need to pay out-of-pocket for highly priced services such as auto repair, home improvement, or even some personal service, you can bet that I'll start by looking at what I can afford before I begin considering which provider to contact. Everyone does that. And once I've done it, I'll start looking for the best value for my money according to what I need done. But I'm probably not going to call someone charging \$12,000 if I find someone else willing to provide that same service for half that or less. If I can't get that pricing information easily, it's just not worth my time and effort. And when it comes to funeral services, I'm probably not of the mind to enter a long negotiation over what that does or doesn't include . . . I'd want that information up front. And that's all we're really asking here: just tell me what you'll charge, be honest about what that price does

and doesn't include, and make the information easily accessible. Once I know that, I'll decide whether to visit you or take my business elsewhere. Pretty simple, and that's what this survey emphasizes. Further comments are welcome.

Holly Gilbert:

Here's a corollary – higher education. Higher ed is one of the most expensive services any consumer will ever pay for, and as in planning a funeral, quality and value are a major concern.

But I can assure you that the clients – students and parents – expect to find fully disclosed prices for tuition, room and board and fees, online. I've been a professor for 21 years and can't imagine asking an advisee to 'come on over to the university to see what we offer' before telling them how much it will cost. Many of our potential clientele base their initial decisions on where to visit – on the metric of cost.

I don't understand why some in the funeral industry seem to have a sense of entitlement about what should be – in the digital age – a common sense professional courtesy. This is especially true given the fact that those in search of funeral information are often newly grief-stricken and no doubt feeling vulnerable and confused enough as it is. Knowing the price and expense can save time, effort and emotional distress, and we can all agree that's a good thing, right?

For the record I am also a board member and trustee of FCA.

Source: <http://connectingdirectors.com/articles/47200-funeral-consumer-alliance-wants-all-funeral-homes-to-disclose-pricing-on-websites#comments>

The mission of the Funeral Consumers Alliance of Central Texas
is to help people make educated, practical choices
that will meet their needs at the end of life.

There's nothing cheap about that.

RENEWALS

After careful consideration, the 2015 Board of Directors is asking nearly all of you to renew your membership for 2016 with a \$20 donation to FCACTX, a 501(c)(3) charitable organization.

This request does not apply to everyone listed in our member files.

Exceptions include:

- Members who donated to us in 2015
- Individuals and families who joined or will join FCACTX in 2015
- Founding members
- Hospices and other organizations that receive complimentary newsletters
- Our national Funeral Consumers Alliance and FCA affiliates

Why we are asking you to renew your membership:

- **Member List Update**

For over 50 years, individuals and families who joined our organization (as “member households”) were members for life. We now have more than 2,700 households in our member database, which also serves as our newsletter mailing list. If these members are still with us, many of them are at least 100 years old.

We are asking that you renew your membership not only to help us continue our work, but also to let us know that you are, quite literally, still with us. Otherwise, chances are we won’t learn that you moved out of our service area until your newsletter is returned (with postage due). Chances are also good that we won’t learn of your death unless a family member notifies us.

- **Year-End Revenue for Planning, Budgeting, and Growing in the Next Fiscal Year**

Historically, our operating budget revenue has come entirely from new memberships – typically 50 a year – and donations from approximately 10% of more than 2,700 households listed in our member database.

reason that we limit our fundraising to one annual appeal is that you’ve told us that you appreciate being asked for donations only once a year.

Up until now, we have asked for your financial support only once a year, typically in a summer or fall newsletter. One big

FCACTX is as heart-centered as ever, but we’ve come to realize that renewing memberships makes good business sense, which explains why many of you have written “Renewal” on your donation checks.

- **The good feeling that comes from supporting a nonprofit organization whose mission benefits you and others in our community**

The information we provide enables people to make informed decisions that will meet their end-of-life needs.

We have provided in-service training at several hospices and given presentations at both affluent and low-income residential communities.

We continue to increase our visibility and our reach. We teach an eight-session *Ducks-in-a-Row* class twice a year through the Lifetime Learning Institute. We are currently conducting a four-session course for the YMCA at Town Lake. As of March 2016, our Speakers Bureau will have provided lectures and seminars to all five programs at the Osher Lifelong Learning Institute: UT SAGE, UT FORUM, UT LAMP, UT NOVA, and UT QUEST.

For anyone seeking affordable options, **our annual funeral home price survey** has saved them hundreds, often thousands of dollars on final expenses.

As a member, you have unlimited access to all DVDs, CDs, and books in our library.

We encourage families to send us member obituaries, photos, and other remembrances of any length to post on our website at **no cost**. Currently, obituaries in the *Austin American-Statesman* run **\$9.46 per line** plus a non-declinable flat fee of \$75 for the digital version.

- **You make it possible for us to do what we do!**

We are truly grateful for your continued support of our mission to help people make educated, practical choices that will meet their needs at the end of life.

YES! I want to support FCA of Central Texas by renewing my membership.

I have read the explanation of Renewals (on page 6 of this newsletter).

Name: _____

Phone: (_____) _____

Email for one household member: _____

Renewal (\$20.00): \$ _____

Additional Donation: \$ _____

Total: \$ _____

Check enclosed (payable to FCA of Central Texas)

Visa

MasterCard

Discover

Credit Card Number: _____

Expiration Date: _____ Card Security Code: _____

Note: Your credit card information will not be kept in our records or our files.

Please mail your contribution to:
FCA of Central Texas, 3710 Cedar St., Mailbox 13, Austin, TX 78705-1449



Our mission is to help people make educated, practical choices that will meet their needs at the end of life.



Email address, email and phone number changes, editorial items, testimonials, letters, and inquiries to: office@fcontext.org

~ OR ~



Mail to:
FCA of Central Texas
3710 Cedar Street, Mailbox 13
Austin, TX 78705-1449

Visit our website at www.fcontext.org to



* Join or donate to FCACTX
* Download advance-planning forms, newsletters, surveys, and other items of interest



Visit our **Facebook** page to read a variety of interesting articles.

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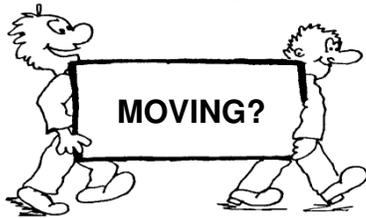
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Fall 2015



Email office@fcontextx.org, call 512-480-0555, or clip and mail this form to our office.

My new or corrected contact info:

Name

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IMPORTANT ANNOUNCEMENT AND NEWS

FOR OUR MEMBERS

FROM FCA OF CENTRAL TEXAS

(FORMERLY AMBIS)