



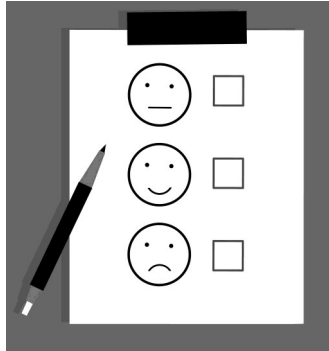
FUNERAL CONSUMERS ALLIANCE OF SOUTH CAROLINA

2701 Heyward Street, Columbia, South Carolina 29205
(803) 343- 9090 / www.scfunerals.org

Choosing a Funeral Home

In South Carolina, when a family member dies you do not have to use a funeral home. The law says you can care for your own dead and handle arrangements yourself. But that is a topic for another time. Most people will prefer the convenience of working with a funeral home. Assuming that is the case, how do you choose one?

Unfortunately, most people give that question little thought. They may contact the funeral home closest to their residence, or they may simply call the one their family has always used. Handling matters that way may be easy, but you may spend far more money than you need to.



As a first step we recommend speaking candidly with your family. If you are arranging a funeral for a family member, did that person leave any instructions or wishes? If you are planning your own, is your family comfortable with what you choose?

As part of that conversation, discuss priorities. How important is the location of the funeral home? It doesn't have to be nearby because most funeral homes will transport bodies anywhere from 20 to 50 miles without extra charges. How important are the size and appearance of the facilities? Do you have special cultural or religious requirements? What size gathering can be expected? Is parking an issue? If possible, think of all the factors in advance while you are calm and collected.

Review your range of choices for body disposition. Will it be a conventional burial or cremation, or will it be one of the newer options such as green burial? (Not all funeral homes provide the latter, although more and more are doing so as the option becomes more popular.) Consider carefully, because your choice of arrangements will have the greatest impact on your overall expense. Remember: you can choose immediate burial or direct cremation (neither involving a funeral service) and save a lot of money.

How much money is available for funeral expenses? It helps to set a budget *before* speaking with a funeral director.

(See **CHOOSING** page 3)

IN MEMORIAM

It is with great sorrow that we announce the death of our board member Wayne Phillips, who passed away on August 11. Wayne came to our board following a 40-year leadership career in social work, first at DHEC and later at Baptist Medical Center and at Palmetto Health Home Care. He also served as president of Prevent Child Abuse South Carolina, was a board member of Easter Seals South Carolina, and, of course, a member of our FCASC board.

Wayne cared deeply about people and focused his career on serving the needy and vulnerable. He was a thoughtful, compassionate gentleman who served us well. We will miss his pleasant demeanor and wise counsel.

Help Us Collect General Price Lists.

Our last comparative price survey of funeral homes in the Upstate, primarily Greenville and Spartanburg, took place in 2017. We want to focus on that area again in 2023, but we need help since our board members all live in Columbia.

If you live in either of those communities and would be willing to visit funeral homes to collect their price lists, please let us know. You won't be making cold calls. We will send a letter to each funeral home announcing the survey and letting the staff know that you will be calling on them. Federal regulations require them to give you a copy of their price list to take away. After gathering the price lists, you will just need to mail them to us, and we will compile the data and publish it in our spring 2023 issue of our newsletter.

You can reach us at scfunerals@gmail.com or you can call Overton Ganong at (803) 787-9585.

New Green Burial Site in Upstate

Recently it came to our attention that a new green cemetery has opened near Blacksburg, SC. The Kings Mountain Preserve bills itself as the “east coast’s first combination Conservation Burial Ground and Funeral Home,” since it partners with Robertson Funeral and Cremation Service in Charlotte, NC. The cemetery opened in October 2020 and is certified by the Green Burial Council, a national organization dedicated to “inspire and advocate for environmentally sustainable natural death care.”

The 36-acre forested site, soon to grow by 18 more acres this year, is protected by a “perpetual conservation easement” with Upstate Forever Land Trust, meaning that it is shielded from other development and will remain in its natural condition. As a conservation burial ground, it is similar to both Ramsey Creek Preserve in Westminster and Greenhaven Preserve near Eastover.

Like other “green” cemeteries, Kings Mountain

Preserve prohibits the burial of embalmed bodies, except for those temporarily preserved by non-toxic chemicals. It also bans vaults, metal caskets, concrete, and similar artificial materials. All burial containers and shrouds must be 100 percent biodegradable. Cremated remains are also accepted and may be buried in bamboo urns or in “blooming bio-urns” that can be planted to produce a living wildflower or tree memorial.

Burial locations are identified by GPS coordinates. Families can mark graves using engraved native stones provided by the preserve that blend with the natural setting.

The site also includes a pet cemetery.

You can find more information, watch a video, and take a photo tour by visiting their website, www.kingsmountainpreserve.com.

Support Your FCASC

If you find that the information we provide helps you find your way through the unfamiliar maze of funeral practices to make meaningful and dignified final arrangements for your loved ones or for yourself—and save *money in the process*—please help us continue this service by supporting our work with a donation. For your convenience, we have enclosed a donation form and a self-addressed envelope in each copy of the newsletter that we mail. Many of you receive the newsletter by email, so we are not able to send an envelope to you, but please don't forget us. Your contributions enable us to print newsletters and educational materials such as our “Planning a Funeral: Five Key Tips” brochure (which we distribute free of charge), conduct our regular comparative price surveys, and offer workshops. You can help by sending a check (made out to FCASC) to 2701 Heyward St., Columbia, SC 29205. We thank you in advance for your support.

CHOOSING (continued from front page)

Once you have decided what arrangements you want and have set a budget, it is time to go shopping. If you live in one of the cities for which FCASC has compared prices, look at the surveys on our website, scfunerals.org. Even though they may be several years old, you will be able to see which funeral homes are more or less expensive. Select four or five, call them, and ask for updated prices. They are required to give you information over the telephone, and you are not required to give them your contact information. Even better, visit the funeral homes and ask for a copy of their General Price List (GPL) and take it home with you. If funeral home staff cannot give you a GPL right away, or if they say you have to meet with a funeral director in order to get one, cross that business off your list.

If FCASC has not surveyed your community, then you will have to do your own survey by calling or visiting several funeral homes to get their prices.

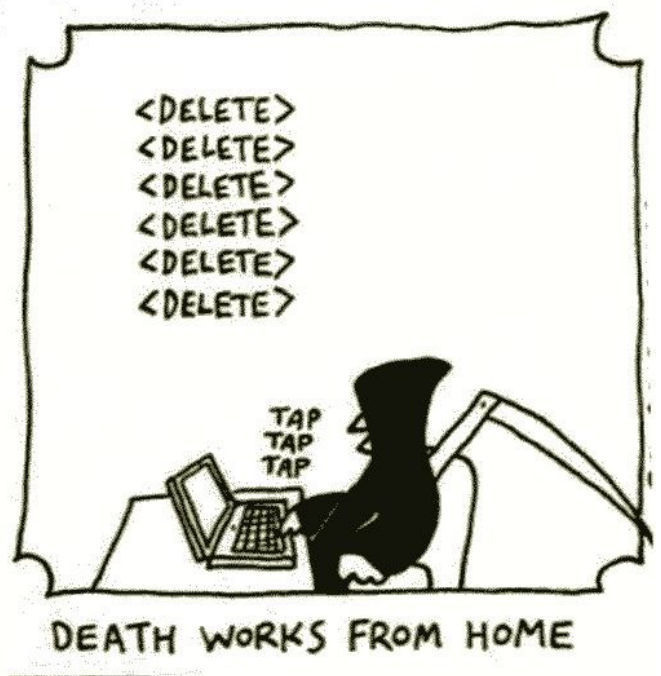
Back home, with price lists in hand, check the costs of the arrangements you have in mind. If costs exceed your budget, be prepared to scale back your wants until your finances will cover them. Then make appointments for a closer look at the funeral homes. Tour their facilities, speak with staff, view their casket and urn selection. Show them your list of chosen arrangements and ask them to give you a written *itemized* price quote. The funeral home may offer a range of “package deals” that supposedly save money, but you are not obligated to buy any package containing goods or services you do not want. Take the price quotes home and compare them carefully. Discuss them with your family. Once you have done that, you should be able to choose a funeral home that you like and can afford.

If you are planning a funeral for a family member whose death is expected to happen soon, you can begin arrangements with the funeral home and pay a deposit. If you are preplanning your own funer-

al, we recommend putting your information on file with the funeral home but not prepaying. Many circumstances could arise to change your plans.

If you live in one of the cities for which FCASC has compared prices, look at the surveys on our website, scfunerals.org. Even though they may be several years old, you will be able to see which funeral homes are more or less expensive.

Finally, put your plans and choice of funeral home in writing and give copies to people who may be involved, such as family members, your attorney, and your minister. Keep your copy in a secure but accessible place—not in a safety deposit box. Storing your documents in a plastic bag in your freezer works just fine.



Online Price Posting—A National Survey

The Funeral Consumers Alliance national organization, in partnership with the Consumer Federation of America, recently published a study of online price posting at 1,000 funeral homes located in state capitals nationwide. The following is adapted from their report.

* * * *

The Federal Trade Commission (FTC) is now considering whether to update its Funeral Rule. This pro-consumer regulation, first issued in 1984, includes a requirement that funeral homes maintain General Price Lists (GPLs) and hand them to prospective customers whenever a funeral arrangements discussion begins. These price lists, as the industry now acknowledges, reduce deception and fraud and provide important information to customers. Funeral purchasers buy services infrequently and often select relatively expensive funeral goods and services under adverse conditions of grief, ignorance of the funeral trade, and time pressure.

However, the value of this GPL information is limited because consumers can obtain it only by physically visiting funeral homes. Consumers cannot practically obtain information about the prices at all funeral homes in a market, except in very small ones. It is difficult to visit a wide variety of homes to pick up lists. Consumers, especially out-of-town family members, cannot be expected to do so. Even third-party aggregators of this information – consumer groups, reporters, researchers, and other consumer information providers – find this requirement onerous.

Because of this limitation in the Funeral Rule, prices may appear to be transparent but in reality are not. Contrary to one of the FTC's stated purposes, the Rule does not "ensure that consumers have access to sufficient information to permit them to make informed decisions about which goods and services they wish to purchase."

A recent nationwide survey documented that funeral

consumers engage in little comparison price shopping. The Consumer Federation of America (CFA) commissioned a nationwide consumer survey by Ipsos, an international research and marketing firm, about funeral home prices. Ipsos surveyed 2,009 representative Americans online in May 2022. Its researchers asked respondents: "If you have ever helped plan a funeral, to the best of your recollection, did you visit funeral homes to collect their price lists?" Of the 2,009 respondents, 1,116 said that they had helped plan a funeral. Among this group, 38.6 percent said they "didn't remember seeing a price list at any funeral home," and 41.4 percent said they "visited only one home to obtain their price list." Only one-fifth (20.0%) said they had visited more than one funeral home to obtain price lists, with a large majority of this group saying they had visited only two or three.

It is very easy and inexpensive for funeral homes with websites to post existing price lists online so that they can be easily accessed by consumers and by third-party consumer information providers. Posting prices, then, reveals whether a funeral home truly wishes to help consumers make informed decisions.

The survey looked at 1,046 funeral homes in 36 cities. Only 18 percent (191) posted their prices online. (Our most recent survey of Columbia area funeral homes found just two that do.) But consumers strongly support *mandatory* online price disclosures by funeral homes with websites. In the May 2022 survey by Ipsos, three-quarters of respondents (75%) said that they favored this requirement, while only three percent said they opposed it.

* * * *

The FCA has strongly urged the Federal Trade Commission to update the Funeral Rule by adding this requirement. FTC is currently reviewing the matter and may decide within the next few months. We hope that they make this important change.

But I Can't! Letting Go of Learned Helplessness

Thousands of people contact Funeral Consumers Alliance every year looking for guidance on how to find the send-off they want at a price they can afford. And of the many hurdles they encounter, the first one is overwhelmingly the whole issue of “can’t” versus “won’t.” These are not the same. Most of the time, when we claim we *can’t* do something, we’re really saying we *won’t* do something. Or we don’t *want* to do something.

Maybe you have told yourself some stories about what you can’t do when it comes to funeral planning.

“I can’t talk to my kids/parents about funeral planning because it will upset them too much.”

Yes, you can. You don’t want to because it’s uncomfortable. Lots of important things are uncomfortable. But if you don’t talk to your family about funeral planning, you will sleepwalk into the first funeral home that comes to mind, never having compared prices, unsure of what your deceased would have wanted. Because you’re coming in as a doe-eyed innocent, you won’t blink when the funeral director tells you the bill is going to be \$7,000. “Oh, well,” you’ll say to yourself. “That must just be the way it is.”

Just have the conversation. Think of it as what it is: a conversation with people you love. Sit down with your parents and say, “Someday we’re all going to die. I love you very much and hope that day is far off. Because I care, I would really like to hear what you would like. And I want to tell you some things that might be meaningful to those of us left behind.” I promise you that the fear will diminish, and you both will feel heard and respected.

“It’s too hard to shop around for funeral prices”

You’ve bought cars, refrigerators, phones, clothing, and all sorts of things. You’ve compared prices on all of them. The Federal Trade Commission has a regulation called the “Funeral Rule.” It com-

pels funeral homes to disclose prices by phone, and to hand out complete price lists when you visit in person. Pick five funeral homes within a 20 mile radius of where you are, call them and ask them to send you a price list, or stop in yourself. Note!—they’re not required to email or mail them to you, but anyone who refuses should be crossed off your list. Prices for the same service vary by thousands of dollars, depending on which funeral home you choose.

“We can’t cremate because that’s not done in our community.”

This one is a bit more sensitive, but it’s not fundamentally different. “Your community” does not hold your checkbook. It doesn’t make you immoral or unkind to value your financial well-being more highly than the judgments of other people who aren’t opening their wallets to help anyway.

“We can’t use another funeral home because this funeral home is the one our family/church always uses.”

Consumer surveys show that most people pick a funeral home simply because it’s the one their family has always used in the past. Would you buy a car this way? Buying a car isn’t as emotional or meaningful as arranging a funeral. But funerals are also not only emotional or religious transactions. They’re also capitalist cash transactions. The funeral home knows this. They know you feel an obligation to patronize them. That’s why so many families overpay. It feels overwhelming and intimidating to talk coffins and cash for the first time. We can help. Funeral Consumers Alliance has articles and tip sheets on just about everything you need to know. Your legal rights. The options from simple cremation to full-service funeral, and everything in between. How to find reasonable prices on the service you want, no matter where you live.

Reprinted and adapted from the FCA publication “The Grim Reader,” Spring, 2019

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The FCASC Newsletter
is published periodically by the:

Funeral Consumers Alliance of South Carolina

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Columbia, South Carolina 29205
Phone: 803-343-9090

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YES! I wish to support the valuable work of the FCASC. I am enclosing the following amount in order to help with the acquisition of resources, as well as the publication and distribution of information regarding the funeral industry.

\$100 \$50 \$25 \$10 Other

Name: _____ Phone _____

Address: _____ City: _____ State: _____ Zip: _____

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volunteer time to help in the activities of the FCASC. Please contact me at:

the above mailing address and / or *at the above email address*