

Consumer Federation of America



The Relationship between Funeral Price Disclosures and Funeral Prices: A California Case Study

Joshua Slocum
Funeral Consumers Alliance

Stephen BrobeckConsumer Federation of America

February 2020

Introduction

Last September, with California-based consumer groups, the Funeral Consumers Alliance (FCA) and the Consumer Federation of America released a <u>report</u>¹ showing that 25 percent of 203 California funeral homes with websites in six large urban areas use a loophole in state law to hide their funeral prices.² The study also identified the 45 percent of funeral homes surveyed that prominently display their complete price and service lists.

This report addresses the question of whether those funeral homes that hide their prices tend to charge significantly higher prices than do those homes that prominently display their prices. To answer this question, we analyzed the price lists of 120 funeral homes. These funeral homes are divided between two categories: prominent-disclosers and price-hiders. Prominent-disclosers (86 funeral homes) were those that placed a link to their complete General Price List (GPL) prominently on their websites. Price-hiders (34 funeral homes) were those that did not post their GPL online, instead listing only the types of services offered, but did supply their GPL on request.

We looked at three bellwether prices from the GPLs of the California funeral homes — direct cremation with alternative container, immediate burial without casket, and the basic non-declinable service fee. The Federal Trade Commission's Funeral Rule requires all U.S. funeral homes to maintain General Price Lists and provide them on request to those visiting the homes. A more recent California State law requires funeral homes to post this price list online but also allows compliance by listing types of service and merchandise with a note that says, "A General Price List is available on request."

In November and December 2018, FCA and CFA requested that those funeral homes using the loophole send us their price list. The large majority did so by email, with one other home mailing the list through the U.S. Postal Service.³ We then compared the prices charged by these funeral homes with those of the homes that prominently disclosed their prices.

¹ Hidden Funeral Prices: An Evaluation of California Funeral Home Price Disclosure and Lack of Disclosure", Available at https://funerals.org/wp-content/uploads/2019/09/California-Funeral-Home-Pricing-Report-9-30-19.docx

²City of San Diego, Orange County, City of Los Angeles, City of San Francisco, Alameda County, and City of Sacramento.

³ The following funeral homes did not respond to our requests for a General Price List, or provided only limited package prices: Altar Funeral Home; Cypress View Mausoleum, Mortuary, and Crematory; Halsted-Gray-Carew; Neptune Society of Northern California (Castro Valley); Neptune Society of Northern California (Livermore); Neptune Society of Northern California (Oakland) Neptune Society of Northern California (Sacramento); Pacific Beach La Jolla Chapel; Berenice's Cremation and Burial Care.

This research revealed that funeral homes hiding prices tended to charge much higher prices than those prominently posting their GPLs. The analysis also sought to explain these differences and identify the implications for consumers. In addition, the research revealed instances where funeral homes appeared not to be in compliance with the FTC's Funeral Rule and/or the California disclosure law.

Definitions

This study examines three key prices:

- 1. The basic services (fee) of funeral director and staff—This is a standard charge that all consumers must pay. It is already included in the cost of direct cremation and immediate burial. Consumers who choose other options item by item, instead of buying a package, start by paying this fee. The fee does not buy the customer anything tangible, such as the transportation of the body, embalming, or any ceremony or merchandise. It is used by funeral homes to recoup overhead costs.
- 2. *Direct cremation*—This is the simplest form of cremation common to all funeral homes. It includes transportation of the body, paperwork and overhead, and returning the cremated remains to the family. It does not include embalming, a casket, or any ceremonies.
- 3. Immediate burial— This is the simplest form of burial common to all funeral homes. It includes transportation of the body from the place of death, paperwork and overhead, and delivering the body to the cemetery for burial. It does not include embalming, a casket, or any ceremonies.

Funeral Homes With Highest Prices Most Likely to Hide Their Prices

Our survey revealed an astonishing range of prices for the simplest services offered by funeral homes. For each of three services, the highest price was at least eight times higher than the lowest price. California consumers can save considerable sums by shopping around online before purchasing burial services.

- For the basic services fee, prices ranged from \$250 (Eternity Cremation and Burial Services) to \$4,370 (Pierce Brothers Westwood Village Memorial Park and Mortuary).
- For direct cremation, prices ranged from \$525 (ABC Cremation Society) to \$4,115 (Hillside Memorial Park and Mortuary).

• For immediate burial without casket, prices ranged from \$495 (ABC Cremation Society) to \$4,715 (Hillside Memorial Park and Mortuary).

Ten prices for these three services were exceptionally high – more than \$3,500 for direct cremation and for a basic services fee, and more than \$4,000 for immediate burial without casket. Seven of these ten prices were charged by just three funeral homes – Hillside Memorial Park and Mortuary, Pacific View Memorial Park and Mortuary, and Pierce Brothers Westwood Village Memorial Park and Mortuary. These three homes and the three others charging the ten top prices – East Lawn East Sacramento Mortuary, Stewart's Rose Manor Funeral Home, and Lima Family Milipitas-Fremont Mortuary – are located in different areas – Culver City, Newport Beach, Westwood LA, Fremont, Richmond, and Sacramento.

Funeral homes prominently displaying their prices in a General Price List tended to charge much lower prices than did those who used a loophole in the state law to hide their prices. The loophole permits funeral homes to comply with the law by simply listing types of services offered (without prices) followed by the note, "A General Price List is available on request." Our research has shown that most funeral homes will not provide a price list when the request is made by email but will send the list in response to a request made over the phone.

As the table below shows, the median price of the three basic services was much higher at funeral homes hiding prices than at homes prominently disclosing them.

- For the basic services fee, the \$1,835 median price of price hiders was 36 percent higher than the \$1,348 median price of price posters.
- For direct cremation, the \$1,695 median price of price hiders was 31 percent higher than the \$1,295 median price of price posters.
- For immediate burial without casket, the \$2,595 median price of price hiders was 37 percent higher than the \$1,900 median price of price posters.

As significantly, those funeral homes posting prices were much more likely to charge low prices than those who hid them.

- For the basic services fee, 57 percent of price posters, but only 18 percent of price hiders charged less than \$1,500.
- For direct cremation, 66 percent of price posters, but only 27 percent of price hiders, charged less than \$1,500.
- For immediate burial without casket, 59 percent of price posters, but only 24 percent of price hiders charged less than \$2,000.

Consumers would do well to begin their search for a funeral home among the prominent price posters.

Basic Services Fee Direct Cremation Immediate Burial Price Range Poster Hider Poster Hider **Poster** Hider (n=81) (n=84)(n=34)(n=34)(n=76)(n=33)Under \$1k 36% 9% 41% 6% 11% 0% \$1k-\$1.4k 9% 25% 21% 9% 21% 12% \$1.5k-\$1.9k 25% 47% 12% 15% 50% 36% \$2.0k-\$2.4k 7% 15% 5% 15% 13% 9%

12%

5%

\$1.295

3%

6%

\$1,695

Table 1: Prices for Services Charged by California Funeral Homes*

8%

2%

\$1,348

\$2.5k-\$2.9k

Over \$3.0k

Median

As a group, the 24 funeral homes affiliated with Dignity Memorial, a brand owned by Service Corporation International (SCI), charged the highest median prices. These prices were not only higher than those of price posting homes but also higher than those of other non-posting homes. None of these 24 Dignity Memorial homes posted their prices.

3%

18%

\$1,835

- For the basic services fee, the \$1,995 median price of Dignity Memorial Homes was 48 percent higher than the \$1,348 median price of price posters.
- For direct cremation, the \$1,695 median price of Dignity Memorial homes was 31 percent higher than the \$1,295 median price of price posters.
- For immediate burial without a casket, the \$3,095 median price of Dignity Memorial homes was 63 percent higher than the \$1,900 median price of price posters.

No Dignity Memorial homes charged less than \$2,000 for an immediate burial; only 17 percent charged less than \$1,500 for a direct cremation; and only 13 percent charged less than \$1,500 for a basic services fee. Consumers searching for low prices should not expect to find them at Dignity Memorial funeral homes.

Evidence of Non-Compliance with California and Federal Law

The federal Funeral Rule not *only* mandates that providers offer price lists; it also requires providers to include written disclosures and options on these price lists alerting buyers to their rights. These include, among other requirements, the right to buy item-by-item (mandatory packages are not permitted), and the right of buyers to provide their own casket or burial/cremation container if they buy one from a third-party vendor.

21%

45%

\$2,595

13%

16%

\$1,900

^{*}Percentages don't always add to 100% because of rounding.

California's state law requires funeral homes to either post their complete General Price List on their website, or, to list the types of services offered along with a disclosure that a GPL is available on request.

Our analysis found that 28 funeral homes offered price information that appeared to lack legally required consumer options, or appeared to violate the Funeral Rule and California law by responding to our request for a GPL by offering only packaged options. ⁴ (Note: Of these 28, six funeral homes are not included in our price analysis and appendix because they did not supply a price list with the information necessary for the price analysis).

Failing to disclose to consumers the availability of itemized options, and failing to allow consumers the choice to buy or supply their own casket or cremation container not only violates a federal rule, it costs grieving families money by deception or omission.

Failing To Offer Itemized Options; Bundled Cremation Packages

The following funeral home price lists failed to disclose to consumers seeking information about cremation that they may choose an "alternative container" (a plain, covered cardboard coffin) for direct cremation.

An Lac Funeral Services

Binh An Funeral Home

Boyd Funeral Home

East Lawn East Sacramento Mortuary

Evergreen Memorial of Sacramento

Felipe Bagues Mortuary

Ferrara and Lee Colonial Mortuary

Forest Lawn Memorial Parks and Mortuary, Cypress

Fukui Mortuary

Groman Mortuary

Guerra and Gutierrez Mortuary

Ramsey Wallace Funeral Home and Chapel

Sunnyside Cremation and Funerals

Tri-City Cremation

_

⁴ The Funeral Rule deems providers to be in violation if they fail to physically hand a person a complete general price list *at the very beginning of any funeral arrangements discussion*. The Rule, drafted in the early 1980s, could only envision an in-person, physical meeting as the occasion when consumers would obtain complete price information. But in the Internet age, a customer requesting a price list by email should be considered to be initiating a "funeral arrangements discussion." Sending a consumer family a list of package-prices only when they request information is in square conflict with the Rule's intent. The Rule must be updated to clearly prohibit this deceptive behavior.

We know that, in practice, these funeral homes almost certainly do offer and use these alternative containers. This is a universal industry practice, and most crematories require that bodies be delivered in a covered, rigid container. But failing to note this and failing to describe the container are violations of the Funeral Rule. These funeral homes have bundled in the container without disclosing that fact. These funeral homes have also likely violated the Rule by failing to offer or disclose to consumers the cost of that container, and by failing to offer consumers the price for direct cremation without the container (in circumstances where the consumer provides their own casket or container for cremation). Indeed, consumers at these funeral homes would have no way of knowing whether the un-mentioned container cost a modest \$25 or, for example, \$200.

Failing To Offer Itemized Options; Bundled Burial Packages

The Funeral Rule requires funeral homes to offer customers the option to buy a simple "immediate burial" without ceremony. The following funeral homes appear to have violated this requirement.

Sunset Casket, Funeral, and Cremation Company—Sunset offers only immediate burial with a casket included, for a total of \$3,500. It is impossible to know how much of this represents the cost of the bundled casket. There is nothing that alerts a consumer of the option to supply a casket from a third party.

ISOC Mortuary—ISOC offers only one price, and option for an Islamic burial that includes a bundled casket. There is nothing that alerts a consumer of the option to supply a casket from a third party.

AM Israel Mortuary—AM Israel's price list is missing, for both direct cremation and immediate burial, the option to buy these services without the funeral home's casket or container.

Care Center Cremation and Burial—Care Center's price list offers only an immediate burial package that includes a casket. There is nothing that alerts a consumer of the option to supply a casket from a third party.

Eternity Cremation and Burial Services—Eternity does not list immediate burial at all.

General Price Lists Missing Most or All FTC-Required Options and Disclosures

The following funeral homes responded to our request for a General Price List by providing documents that bear almost no resemblance to a legally compliant, or even comprehensible, General Price List. These are egregious examples that appear to include few or

none of the FTC-required disclosures and itemized price options:

City Cremation Solomon's Mortuary

Businesses That Provided Only Package Prices Without Itemized Options

Han Kook Mortuary

Cypress View Mausoleum, Mortuary, and Crematory (owned by SCI/Dignity Memorial)

Neptune Society of Northern California, Livermore (owned by SCI/Dignity Memorial)

Neptune Society of Northern California, Oakland (owned by SCI/Dignity)

Miscellaneous Violations

Public Direct Cremations—Public's price list does not disclose the cost of the basic services fee for funeral director and staff.

Santos Robinson Mortuary—The General Price List does not list direct cremation or immediate burial at all.

Sholom Chapels—The General Price List does not disclose the cost of the basic services fee for funeral director and staff.

Implications for Public Policy

The mandated FTC and California price disclosures recognize that it is not easy for consumers, even those who plan ahead, to understand and compare funeral prices. Before the FTC's Funeral Rule required standardized reporting of prices, even diligent consumers found it practically impossible to compare funeral homes that used varied definitions and bundling in their pricing of services.

After the Rule became law in 1984, consumers could more easily understand and compare prices but still lacked a degree of access to these prices, which were only available on request to those visiting the homes. This restricted access effectively prevented consumers, who were planning funerals well in advance, to research the entire local marketplace.

Yet, other consumers of funeral services – the intended, their spouses, their children, and others – did not plan ahead for a variety of understandable reasons, including unexpected deaths. In these situations, those responsible confronted a number of complex responsibilities and decisions they felt pressured to make very quickly. Few wanted to take or retain physical possession of the body, and hospitals often pressed them for a decision about disposition of the remains. To complicate their decision-making, those responsible were often grieving. Visiting a number of funeral homes to pick up price lists was not a realistic option. As a result, many of their decisions were not "optimal," with potentially large financial losses reflecting, in part, the varied prices revealed by this and other research.

The Internet provided a simple solution to these problems. If funeral homes simply posted their General Price Lists on their websites, which involves little effort and cost, consumers could easily access information about service and price. Recognizing the good sense of this online posting, in 2013 the California legislature passed a law requiring funeral homes with websites to post their GPLs.

But some funeral homes fought hard and successfully for the creation of the loophole in this law that would allow them not to post. Why did they do so? As an influential article in the Harvard Business review explained: "The Internet represents the biggest threat thus far to a company's ability to brand its products, extract price premiums from buyers, and generate high profit margins." Prominent price posting increases "cost transparency," which lets consumers "see through those costs and determine whether they are in line with prices being charged."

Not surprisingly, then, California funeral homes that post prominently tend to charge much lower prices than those that hide prices. It may well be that posting homes had always charged lower prices, so were pleased for the opportunity to prominently disclose them. However, it is possible that many funeral homes charging higher prices do not want consumers to easily learn their prices. Whether many consumers have effectively utilized this posting is unclear at this point. It is still early days in the life of the state disclosure law, and according to an earlier FCA-CFA report, only 45 percent of 203 funeral homes surveyed prominently posted.⁶

Yet, given increased reliance of a large majority of consumers to conduct research on the Internet, especially when contemplating the purchase of expensive products, there is every reason to assume that consumer price searches, consumer benefits, and market efficiencies will increase over time.

Funeral Prices Disclosures vs Prices | CFA & FCA

⁵ Indrajit Sinha, "Cost Transparency: The Net's Real Threat to Prices and Brands," Harvard Business Review, March-April, 2000.

⁶ "Hidden Funeral Prices: An Evaluation of California Funeral Home Price Disclosure and Lack of Disclosure". Available at https://funerals.org/wp-content/uploads/2019/09/California-Funeral-Home-Pricing-Report-9-30-19.docx

- More consumers who plan ahead will be able to compare prices at all funeral homes.
- Consumers who cannot or fail to plan ahead will be able, in a matter of minutes, to check prices at several funeral homes they are considering.
- Third parties including journalists, researchers, and consumer groups will be able to learn and analyze funeral home prices throughout the marketplace, then report on their findings to their constituents or the broader public.
- Particularly if the California legislature eliminates the loophole, funeral homes will be more reluctant to charge high-price premiums.
- As more consumers factor pricing into funeral-related decisions, the most efficient funeral homes, offering the best value to consumers, will be rewarded with increased market share.

It is especially important that low- and moderate-income consumers have easy access to information about funeral prices. The industry <u>reports</u> that the typical full-service "traditional" funeral costs more than \$7,000.⁷ And Federal Reserve Board research <u>reports</u> that 39 percent of American households do not have sufficient liquid assets to cover a \$400 unexpected expense.⁸ These families would particularly benefit by having easy access to pricing information in a more price-competitive marketplace. With more prominent price posting, these consumers, and those who advise and help them, could more easily optimize spending scarce resources.

⁷Source: National Funeral Directors Association, 2017 data. Accessed from https://nfda.org/news/statistics. The link is dynamically generated and content changes.

⁸ "Report on the Economic Well-Being of U.S. Households." Federal Reserve Board. Accessed at https://www.federalreserve.gov/publications/files/2017-report-economic-well-being-us-households-201805.pdf

Appendix

Prominent Disclosers	Basic services fee (non- declinable fee)	Direct Cremation with Alternative Container	Immediate Burial WITHOUT casket
A Special Touch Funeral and Cremation Service	\$995	\$1,295	\$1,895
Abbott and Hast Mortuary	\$845	\$990	\$990
ABC Cremation Society	\$995	\$525	\$495
Affordable Cremation and Funeral Center	\$895	\$795	\$1,150
Alameda Funeral and Cremation Services	\$1,995	\$1,650	\$1,900
All Faith Cremation	\$485	\$695	\$875
All Faiths Mortuary	\$985	\$700	\$900
AM Israel Mortuary	\$1,795	\$1,695	\$3,150
American Cremation Service	\$900	\$595	\$1,900
An Lac Funeral Services	\$1,195	\$585	\$1,595
Anderson-Ragsdale Mortuary	\$2,045	\$1,495	\$3,285
Angelus Rosedale	\$850	\$998	\$1,475
Armstrong Family Milloy-Mitten	\$750	\$635	\$1,152
Balboa Cremation Services	\$895	\$795	\$845
Bayview Crematory and Burial Services	\$900	\$760	\$1,900
Binh An Funeral Home	\$1,075	\$800	\$1,650
Blue Pacific Cremation and Burial Services	\$1,050	\$730	\$1,815
Boyd Funeral Home	\$1,500	\$750	\$1,500
Brown Colonial Mortuary	\$1,595	\$1,495	\$1,995
Buena Park Chapel Renaker Klockgether Mortuary	\$1,350	\$1,738	\$1,900
Calvary Mortuary	\$1,640	\$2,020	\$2,880
Care Center Cremation and Burial	\$800	\$875	\$1,900
Chapman Funeral Home	\$1,195	\$587	\$2,895
Chevra Kadisha Mortuary	\$995	NA	\$1,997

Colonial Chapel	\$1,345	\$1,295	\$1,975
Community Funeral Service	\$975	\$985	\$1,225
Continental Funeral Home	\$1,895	\$1,450	\$1,500
Continental Funeral Home	\$1,895	\$1,450	\$1,500
Deer Creek Funeral Service	\$1,495	\$895	\$2,395
Duggans Funeral Service	\$1,725	\$1,455	\$1,875
East Lawn East Sacramento Mortuary	\$2,595	\$2,295	\$4,710
Eternity Cremation and Burial Services	\$250	\$695	NA
Evergreen Memorial of Sacramento	\$925	\$615	NA
Featheringill Mortuary College Chapel	\$1,395	\$895	\$1,875
Felipe Bagues Mortuary	\$2,340	\$1,496	\$2,529
Ferrara and Lee Colonial Mortuary	\$1,595	\$1,495	\$1,695
Fond Remembrance Cremation Service	\$995	\$737	\$1,912
Forest Lawn Memorial Parks and Mortuary	\$1,425	\$2,993	\$2,525
Forest Lawn Memorial Parks and Mortuary-Cypress	\$1,425	\$2,993	\$2,525
Fukui Mortuary	\$2,600	\$3,120	NA
Funeral and Cremation Service of Orange County	\$595	\$887	\$1,595
George L. Klumpp Chapel of Flowers	\$1,975	\$2,045	\$2,695
Grissoms Chapel and Mortuary	\$1,695	\$1,595	\$1,995
Groman Mortuary	\$795	\$1,100	\$2,000
Guerra and Gutierrez Mortuaries	\$2,845	\$1,895	\$1,395
Harrison Ross Mortuary	\$895	\$2,309	\$2,265
Hillside Memorial Park Mortuary	\$3,275	\$4,115	\$4,715
Home of Peace Memorial Park and Mortuary	\$1,800	\$975	\$1,895
House of Winston Funeral Services	\$1,765	\$1,075	\$1,650
Islamic Center of Southern California	\$3,000	NA	NA
Kubota Nikkei Mortuary	\$1,595	NA	NA
	•	•	•

Los Angeles Funeral Services	\$995	\$1,495	\$1,695
Los Angeles Mortuary	\$700	\$1,195	\$1,350
Lowest Cost Cremation and Burial	\$415	\$535	\$645
McAulay Wallace Mortuary	\$1,425	\$1,240	\$2,600
Mission Funeral Home	\$1,295	\$3,015	\$2,520
Mount Sinai Mortuary	\$1,800	\$3,270	\$3,175
Natural Grace Funerals	\$1,295	\$1,495	\$1,795
North Sacramento Funeral Home	\$975	\$1,030	\$1,795
O'Connor Mortuary-Irvine	\$2,995	\$2,825	\$3,725
O'Connor Mortuary-Laguna Hills	\$2,995	\$2,825	\$3,725
O'Connor Mortuary-San Juan	\$2,995	\$2,825	\$3,725
Capistrano			
Ocean View Cremations	\$769	\$769	\$2,065
Olive Tree Mortuary-Lake Forest	\$1,295	\$1,275	\$2,383
Olive Tree Mortuary-Stanton	\$1,295	\$1,275	\$2,383
Optima Funeral Home	\$1,895	\$1,450	\$1,500
Pacific Interment Mortuary	\$555	\$1,150	\$1,405
Portal of Peace Cremation	\$699	\$699	NA
Public Direct Cremations	NA	\$699	NA
Ramsey Wallace Funeral Home	\$1,895	\$2,690	\$2,695
and Chapel			
Sacramento Memorial Lawn	\$2,295	\$2,695	\$3,995
Saddleback Chapel	\$1,995	\$1,890	\$2,120
Saddleback Funeral Alternatives	\$1,995	\$1,890	\$2,120
Santos Robinson Mortuary	\$1,650	NA	NA
Shannon Family Mortuary	\$1,325	\$1,670	\$2,195
Sharer-Nightingale Funeral Chapel	\$995	\$760	\$780
Sholom Chapels	NA	NA	\$1,250
Simplicity Cremation	\$680	\$580	NA
Sinai Memorial Chapel-Chevra Kadisha	\$2,600	\$2,875	\$2,200
South Coast Family Funeral Services	\$1,295	\$795	\$1,395
Stewarts Rose Manor Funeral Service	\$2,100	\$2,500	\$4,500
Sullivan's and Duggan's Funeral Services	\$2,290	\$2,890	\$2,890
l			

Sunnyside Cremation and Funeral	\$1,095	\$895	\$3,000
Sunset Funeral, Casket, and	\$2,200	\$1,800	\$3,500
Cremation Company			
Traslados Funerales El Buen	\$1,895	\$1,500	\$1,450
Samaritano			
Tri-City Cremation and Funeral	\$555	\$750	\$945
Service			

SCI/DIGNITY Price Hiders	Basic services fee (non- declinable fee)	Direct Cremation with Alternative Container	Immediate Burial WITHOUT casket
Advantage Cremation	\$1,220	\$1,345	\$2,195
Beardsley-Mitchell Funeral Home (SCI/Dignity)	\$1,625	\$1,545	\$3,195
CP Bannon Mortuary	\$2,150	\$1,625	\$3,095
Dimond and Shannon Mortuary (SCI/Dignity)	\$1,690	\$1,395	\$2,395
El Camino Memorial (SCI/Dignity)	\$3,090	\$1,895	\$3,695
Fairhaven Memorial Park and Mortuary (SCI/Dignity)	\$1,795	\$1,695	\$2,595
Fuller Funerals-Richmond	\$2,150	\$1,625	\$3,095
Funeraria del Angel-Lincoln Heights (SCI/Dignity)	\$1,495	\$2,070	\$2,595
Goodbody Mortuary (SCI/Dignity)	\$1,625	\$1,545	\$3,195
Green Street Mortuary (SCI/Dignity)	\$1,995	\$2,661	\$3,795
Harbor Lawn-Mt. Olive Memorial Park and Mortuary (SCI/Dignity)	\$2,390	\$1,695	\$2,995
Harry A. Nauman and Son (SCI/Dignity)	\$3,180	\$1,970	\$3,995
Lima Family Milipitas-Fremont Mortuary (SCI/Dignity)	\$3,740	\$2,070	\$2,595
Lombard Funeral Home (SCI/Dignity)	\$1,995	\$1,470	\$2,795
Merkley Mitchell Mortuary (SCI/Dignity)	\$1,815	\$1,625	\$3,195
Miramar Memorial Services (SCI/Dignity)	\$1,815	\$1,445	\$2,595

Nicoletti, Culjis, and Herberger Funeral Home (SCI/Dignity)	\$3,180	\$1,970	\$3,995
Pacific View Memorial Park (SCI/Dignity)	\$3,975	\$3,770	\$4,495
Peek Funeral Home (SCI/Dignity)	\$1,845	\$1,695	\$3,095
Pierce Brothers Westwood Village Memorial Park and Mortuary (SCI/Dignity)	\$4,370	\$3,095	\$4,295
San Francisco Columbarium and Funeral Home (SCI/Dignity)	\$1,995	\$2,395	\$3,795
San Leandro Funeral Home (SCI/Dignity)	\$1,945	\$2,175	\$3,095
Trident Society (SCI/Dignity)	\$950	\$2,102	NA
Westminster Memorial Park and Mortuary (SCI/Dignity)	\$2,190	\$1,695	\$3,195
		Direct	
Independent Price Hiders	Basic services fee (non- declinable fee)	Cremation with Alternative Container	Immediate Burial WITHOUT casket
Independent Price Hiders Berge-Pappas-Smith Chapel of the Angels	fee (non-	Cremation with Alternative	Burial WITHOUT
Berge-Pappas-Smith Chapel of the	fee (non- declinable fee)	Cremation with Alternative Container	Burial WITHOUT casket
Berge-Pappas-Smith Chapel of the Angels	fee (non- declinable fee) \$1,695	Cremation with Alternative Container \$1,745	Burial WITHOUT casket \$2,295
Berge-Pappas-Smith Chapel of the Angels Fremont Chapel of the Roses	fee (non- declinable fee) \$1,695 \$2,695	Cremation with Alternative Container \$1,745 \$1,755	Burial WITHOUT casket \$2,295 \$2,595
Berge-Pappas-Smith Chapel of the Angels Fremont Chapel of the Roses Graham Hitch Mortuary	fee (non- declinable fee) \$1,695 \$2,695 \$1,795	Cremation with Alternative Container \$1,745 \$1,755 \$1,895	\$2,295 \$2,595 \$1,995
Berge-Pappas-Smith Chapel of the Angels Fremont Chapel of the Roses Graham Hitch Mortuary Jess C. Spencer Mortuary Machado Funeral and Cremation	fee (non- declinable fee) \$1,695 \$2,695 \$1,795 \$695	Cremation with Alternative Container \$1,745 \$1,755 \$1,895 \$995	\$2,295 \$2,595 \$1,995 \$1,785
Berge-Pappas-Smith Chapel of the Angels Fremont Chapel of the Roses Graham Hitch Mortuary Jess C. Spencer Mortuary Machado Funeral and Cremation Center A Serenity Funeral and Cremation	fee (non- declinable fee) \$1,695 \$2,695 \$1,795 \$695 \$695	Cremation with Alternative Container \$1,745 \$1,755 \$1,895 \$995 \$995	\$2,295 \$2,595 \$1,995 \$1,785 \$1,785
Berge-Pappas-Smith Chapel of the Angels Fremont Chapel of the Roses Graham Hitch Mortuary Jess C. Spencer Mortuary Machado Funeral and Cremation Center A Serenity Funeral and Cremation Services	fee (non- declinable fee) \$1,695 \$2,695 \$1,795 \$695 \$695 \$1,095	Cremation with Alternative Container \$1,745 \$1,755 \$1,895 \$995 \$995 \$1,295	\$2,295 \$2,295 \$2,595 \$1,995 \$1,785 \$1,785 \$1,495
Berge-Pappas-Smith Chapel of the Angels Fremont Chapel of the Roses Graham Hitch Mortuary Jess C. Spencer Mortuary Machado Funeral and Cremation Center A Serenity Funeral and Cremation Services East Olympic Funeral Home	fee (non- declinable fee) \$1,695 \$2,695 \$1,795 \$695 \$1,095 \$1,695	Cremation with Alternative Container \$1,745 \$1,755 \$1,895 \$995 \$995 \$1,295 \$1,545	\$2,295 \$2,295 \$2,595 \$1,995 \$1,785 \$1,785 \$1,495 \$1,445