

## Prices vs. The Internet

The number one reason to make a single change to your website.

**F**uneral home websites are surprisingly similar. Pick one at random, check the pull-down tabs and you'll probably find pictures of the lobby, chapel and grounds; current and past obituaries; and a virtual register book. You will likely also find an "About Us" tab that might include a short history of the firm and pictures of the staff. Elsewhere, you'll find informational pages on funerals, burial and cremation, and possibly some on caskets and urns. You will most likely also find information on preneed, including a form consumers can fill out if they wish to be contacted about making prearrangements.

In most cases, however, the information most critical to funeral planning – pricing – is conspicuously absent. In 2021, the Federal Trade Commission (FTC) conducted research and found that fewer than 40% of funeral home websites contained any pricing information, and less than 24% provided their General Price List (GPL) online.

Now, this is where writing this article becomes challenging. It is difficult to create a logical argument against providing pricing information to your community online, although there have been several attempts. Some have said they just do not want their price list floating around out there. But there is nothing secret or confidential about your prices.

Under the FTC Funeral Rule, you must give a GPL to anyone who asks in person about your services or merchandise. You must also supply prices over the phone. Well, those visiting your website are really asking for the same information. Therefore, in the name of transparency and service, why would you not want them to have this information?

Some would argue that a GPL is too difficult for consumers to understand and would not give accurate information for funeral planning. It's a point well taken; the format and information on the GPL has never been consumer friendly (through no fault of funeral homes). That is why the GPL should be a secondary piece of information on your website. Funeral homes better serve consumers by presenting their prices along with their own explanation of what each item is and its value. Package offerings make this even easier.

Others would say that the idea of planning a funeral via a website, given all the options available,

would be too confusing for consumers. Yet virtually every auto manufacturer's website has a "Build Your Own" section, where buyers can select the options and accessories they desire to customize a new vehicle and determine its final price. If people can do this for a \$100,000 car, they can certainly handle a \$10,000 funeral.

Some would contend that consumers would not want to plan or buy a funeral online because they want to deal with a human being and actually see the merchandise available. Younger generations are perfectly comfortable shopping online, however, and actually prefer it. If Amazon is not proof enough, consider Carvana, where consumers buy a car directly off the internet with no personal assistance and without seeing the vehicle until it is delivered.

Finally, some would argue that it is just too much work – as if average funeral home owners write their own code for their website. The web development companies serving funeral service know how to do it, and the good ones can help you present information for consumers, whether they're considering your funeral home at need or preneed.

### THE NUMBER ONE REASON

So, if those are just excuses for not providing price information on your firm's website, what is the top reason to do it? Simple – because the consumer *wants* it. Or, more accurately, the consumer *expects* it. No, increasingly, they *insist* on it.

Here are the numbers to prove it. The following statistics come from Foresight's Funeral and Cemetery Consumer Behavior Study. Foresight has been doing this study for the past five years and the results on this topic are striking.

Consumers want transparency, and providing prices is part of that. Consumers who believe the profession is being open and transparent are 35% more satisfied and spend 16% more. Seventy percent also said that their trust in a firm declines if prices are not published online.

Consumers do not select a funeral home based on the lowest price. While you might be afraid that putting prices online will drive families to cheaper providers, the survey results do not support this. This tracks with every legitimate funeral service survey conducted in the past 50 years.

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- Funeral home selected based on trust (previous use, referral, etc.) 61%
- Funeral home selected based on price (ranked ninth overall) 4%

#### **Consumers want to research funerals online.**

- Those who will begin their search online 87%
- Those looking for pricing 80%
- Would not do business with a funeral home that does not provide online prices 71%

#### **Consumers know how to research.**

- Would begin their search with Google 68%
- Would begin their search on the funeral home's own website 66%

#### **Consumers rely on what others say.**

- Those who read online reviews 97%
- Those who avoid firms with bad reviews 94%
- Those who said good reviews build trust 74%
- Those who would not do business with a firm with bad reviews 53%

#### **Consumers want to do more than just learn about funeral pricing.**

- Want general funeral information 63%
- Want cremation information 54%
- Want information on burial options 53%
- Would want to complete paperwork online 48%
- Would want online payment options 47%
- Would want to make arrangements online 38%
- Want casket information 34%

### **A POSSIBLE SECOND REASON TO POST PRICES ONLINE**

While meeting consumer expectations should be reason enough to publish prices on your website, there might actually be a second reason – because the federal government might require it someday.

In 2020, when the FTC asked for comment on whether the present Funeral Rule was still needed and, if so, how it should be modified, the commission received 785 comments. Based on those responses, the FTC declared that the rule should be retained.

In September 2023, the FTC held discussions based on the most commonly mentioned amendments respondents thought should be made to the Funeral Rule. The FTC has focused on seven areas of the rule that should be considered for modification:

1. *Electronic price disclosure:* whether and how funeral providers should be required to display or distribute price information online or through electronic media.
2. *Cremation-related fees disclosure:* whether funeral providers should be required to disclose on the GPL third-party crematory or other fees.

3. *Limited exceptions to the basic services fee:* whether the Funeral Rule's requirements regarding reduced basic services fees should be amended.
4. *New alternative disposal methods:* whether the rule should be amended to account for new forms of disposition.
5. *Amendment of the mandatory embalming disclosure:* whether the rule's embalming disclosure requirements should be amended.
6. *Improvement of price list readability:* whether the Funeral Rule should be changed to improve the readability of price lists.
7. *Effect on historically underserved communities:* whether changes should be made to avoid negatively impacting underserved communities.

Most of the attention has been focused on online pricing. No one likes to be told how to run their business, especially by the federal government. But regardless of whether or not that happens, we must consider that virtually all businesses already publish their prices because it's what consumers expect.

Granted, nothing involving the Funeral Rule is going to happen very soon. The FTC hasn't even proposed a draft of any new rules, which would then still require public comment, hearings, amendments and, finally, promulgation of the modified Funeral Rule. Providing funeral prices on your website now, however, puts you that much further ahead and makes you better prepared if the online publishing requirement becomes reality.

But, as noted earlier, the potential future actions of the FTC should not be the impetus for you to change. Serving the public should be.

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