

Since 1939, volunteer-run, nonprofit consumer organizations throughout the United States have been helping families learn how to make end-of-life decisions that satisfy their needs.

Those decisions concern funeral and memorial choices; the use of health care advance directives and other directives that relate to body disposition; and whether to become an organ or body donor.

In 1964, these funeral consumer organizations formed a national entity—now called Funeral Consumers Alliance (FCA)—to give this funeral consumer movement a national voice. FCA provides these affiliated organizations a means to help one another, a national office that supports existing affiliates, and a way to provide help for new groups.

FCA affiliates were originally called memorial societies or memorial associations, names which many still retain. But an increasing number are known now by names such as the Funeral Consumers Alliance (or Association) of Anytown or the Funeral Consumer Information Society of Anytown.

Some core values have emerged among affiliates as their number has grown over the last sixty years. While every affiliate won't necessarily embrace all of these values, this set of values represents the guiding beliefs of this movement:

- **promoting end-of-life planning** with one's family
- **helping families** find the funeral and memorial choices they want without being manipulated by sales tactics intended to get them to spend more to “show their

love for the deceased” or demonstrate the deceased's social or economic status

- **promoting organ and tissue donation** as a way to help others
- **commemorating the life** that was lived rather than promoting displays of the body
- **aligning death rituals and practices with the beliefs** shared by the family and the deceased
- **advocating on behalf of consumers** to protect them from the actions of those who would limit their choices or charge unconscionable prices
- **encouraging family-organized** and family-directed funeral and memorial services

As the historic values underlying this movement grew and changed, so too did the work and activities of the affiliates that embodied them. Whatever their name, they provide many services to families in their areas

Consumer education has expanded greatly in the last sixty years, especially in the last decade as personal computers have made possible high-quality, inexpensive publications and presentation materials. FCA affiliates provide such useful services as the following:

- a. newsletters
- b. funeral price surveys
- c. cemetery price surveys
- d. short presentations to groups
- e. in-depth workshops
- f. training for social workers and other professionals to serve the end-of-life needs of their clients
- g. consumer publications (some produced locally and others provided by FCA)

- h. outreach to other organizations (especially religious groups, hospices, and senior services programs), which support the work of the affiliate and are a source of membership
- i. informational and educational websites

Direct assistance to families has always been a part of this movement, but only recently has it become an organized effort in many affiliates. Direct assistance includes:

- a. responding directly to consumer inquiries
- b. helping families make funeral arrangements
- c. helping resolve consumer complaints
- d. making referrals to other groups for special kinds of help
- e. providing health care advance directives and directives concerning body disposition
- f. monitoring and evaluating the services of contracted funeral providers
- g. providing legal assistance through volunteer attorneys
- h. promoting the formation of funeral committees in congregations

Consumer advocacy in the legislative and regulatory arenas takes many forms:

- a. identifying legislative and regulatory issues of concern to consumers
- b. coalition-building—with other consumer groups and with consumer-conscious members of the death services industry
- c. monitoring regulatory agencies
- d. direct regulatory and legislative advocacy (filing rule-making petitions, commenting on

existing and proposed rules and laws, for example)

- e. assisting and promoting litigation on issues of broad consumer applicability
- f. advocating directly with the industry for changes in death services practices and policies that limit consumer choice, particularly with cemeteries

Providing more affordable funeral goods and services has been a major function of FCA's affiliates. They usually do this in one of two ways:

- a. by contracting with funeral/cremation providers who offer members a set price, lower than the price normally charged, for packages of goods and services
- b. negotiating a blanket discount on the regular prices charged for goods and services selected from funeral providers

A few affiliates have explored ways to provide direct funeral services by forming cooperatives and other nonprofit groups to serve consumers who wish to avoid using traditional funeral providers.

Forming a national federation

In 1963, with the assistance of the Cooperative League of the USA (now the National Cooperative Business Association), memorial societies in the US and Canada created the **Continental Association of Funeral and Memorial Societies** (CAFMS). In the mid-1980s, the Canadian societies separated from CAFMS to form their own association. CAFMS changed its name to **Funeral and**

Memorial Societies of America (FAMSA) in 1994.

In the late 1990s, FAMSA changed its name to **Funeral Consumers Alliance** (FCA) to achieve a clearer identity as an association focused on consumer interests. In doing so, FCA began to expand its efforts to support affiliates and provide national advocacy and education.

To fulfill its mission, FCA provides its affiliates three kinds of services:

“One-stop Shopping” for consumers

Americans are incredibly mobile. FCA makes it easy for consumers to find an affiliate – via phone or web – and stick with the affiliate network when they move. FCA provides —

- a national phone and internet referral system
- easy-to-remember web addresses (www.funerals.org/townname)
- membership referrals to affiliates
- a membership organization for those who live in an area not served by an affiliate
- help with membership transfers between affiliates when a member moves or a new affiliate is formed in an area

A Clearinghouse for Affiliate Information

Affiliates have a wealth of experience about past successes, as well as failures. Sharing affiliate experiences through FCA is an important way to help other affiliates or fledgling groups.

Through newsletters, email, telephone calls, on-site visits, and at Biennial

meetings, FCA helps affiliates understand what the big funeral chains are doing, shares ideas for effective publications, provides information about state legislative issues, and offers successful ideas for organizing office functions.

FCA also:

- serves as a resource for technical information about the death services industry
- provides educational brochures for affiliates
- provides educational programs for use by affiliates
- offers organizational ideas and methods of operation for affiliates
- publishes quarterly newsletters about developments in the death services industry and topics of concern to affiliates
- provides state legislative information and direct legislative assistance to affiliates
- provides funding for small special projects for affiliates (telephone systems, newsletter production)
- supports new affiliate offices
- supports affiliate offices in crisis situations

A Recognized National Lobbying Presence

The funeral industry has strong national lobbying power. Consumers need someone to sit at the table when regulations get written. To help fulfill this function, FCA:

- **serves as an advocate** for affiliates' concerns at the national level with Congress and the Federal Trade Commission (FTC)

- **advocates for consumers** with state legislators and regulators, national industry organizations, and other nonprofits

- **promotes nationally** the work of affiliates and their historic values

- **creates a national “brand”** (like AAA), that is recognized and respected nationwide

- **assists with local** industry complaints

- **provides limited legal assistance** about death services issues

- **provides programs or speakers** for affiliate annual meetings

Making a difference together

Consumers, affiliates, and responsible legislators, both at the state and national levels, all gain strength from FCA and its affiliates. And it is the affiliates that are the strength of the funeral consumer movement.

By supporting FCA, affiliates extend their reach while helping to continue and strengthen the unique national organization they created. This support enables FCA to impress our shared values on the national consciousness.

Together with its affiliates, FCA is a permanent bulwark against the historic exploitation of consumers in the death services marketplace. The support of its affiliates assures that FCA is able to fulfill its pledge to protect a consumer's right to choose a meaningful, dignified, and affordable funeral!

The Funeral Consumer Movement

*From One Local Society
to a
National Voice*



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