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1-1-2001

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Recommended Citation
Rowe, Barbara R. PhD, "Preplanning a Funeral" (2001). *All Archived Publications.* Paper 1324.
http://digitalcommons.usu.edu/extension_histall/1324

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Fact Sheet

October 2001 FL/FF-09

PREPLANNING A FUNERAL

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The death of a loved one is a very difficult time. Yet it is during this period of grief and emotional readjustment that family members and friends are confronted with dozens of important decisions. What kind of funeral should it be? Which funeral provider should you use? Should you bury or cremate the body, or donate it to science? What other arrangements should you plan? Will there be a viewing or not? And, callous as it may sound, how much is this all going to cost?

Funerals and burials are among the most expensive purchases consumers make; right after a home and a car. According to the National Funeral Director's Association, the average cost of a traditional funeral in 1999 was $5,778.16. Most of us are unprepared to spend this kind of money. We don't know what we need to know or even what questions to ask, because we make funeral arrangements so infrequently. Even when consumers are well-informed and take the time to shop, it is not always easy to find answers to the most basic questions.

In recent years, millions of consumers have chosen "pre-need" contracts–advanced planning that can be accomplished by prearranging a funeral service with a funeral home, joining a memorial society[1]–a nonprofit organization that provides information about funerals and disposition but doesn't offer funeral services–or by simply leaving a letter of funeral and burial instructions. Pre-arrangements offer several advantages: they allow for some control over costs for a specific type of service, they take the burden off surviving family members struggling with their feelings of grief and loss, and friends and family members know exactly what the wishes of the deceased were.

No matter what form of advanced planning is done; survivors may choose to disregard a decedent's wishes, if they so choose. Therefore, it is a good idea to discuss any pre-arrangements with family members and reach an agreement on what will be done. Early discussions help avoid decisions that are in opposition to a person's lifestyle and wishes as well as decisions that are unacceptable to family members or significant others.

FTC Funeral Rule

If you are beginning to plan ahead for yourself or want to help another family member think about these important decisions, you will want to begin by gathering data about a number of issues. Knowing the FTC Funeral Rule can help you obtain information about your options

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[1]Membership in a memorial society is open to anyone willing to pay a small lifetime fee. Most societies are listed in the telephone book. You can also get a list of those in your area by contacting the Continental Association of Funeral and Memorial Societies/ 2001 S Street, NW/ Washington, DC 20009.

and their costs and can clarify state laws and local ordinances.

In general, the funeral rule makes it easier for you to select only those goods and services you want or need and to pay for only those you choose. You can even find out about the cost of individual items over the telephone. When you inquire in person about funeral arrangements, the funeral home must give you a written price list of the goods and services available. Many funeral homes will mail you their price lists, although the law does not require this.

When arranging a funeral, you can purchase individual items or buy an entire package of goods and services. If you want to purchase a casket, the funeral provider must supply a list that describes all the available selections and their prices *before* showing you any caskets. Thus, the FTC's Funeral Rule helps you obtain information about the cost and availability of individual funeral services and products and allows you to choose among several types of dispositions and ceremonies.

Preplanning Is Not Prepaying

When you preplan a funeral, you have the option of paying now or paying later. While consumer advocates acknowledge the value of advance planning, they caution that handing money over to a death-care provider rather than saving or investing it may be unwise. You might change your plans or move to another state. The provider might go out of business–large chains are increasingly buying local funeral homes and cemeteries. It is better to put money for a funeral aside in a special savings account, trust, or life-insurance policy so that it is available when you need it.

If you are thinking about prepaying for funeral goods and services, consider these issues before putting down any money.

- What are you paying for? Are you buying only merchandise, like a casket and vault, or are you purchasing funeral services as well?
- What happens to the money you've prepaid?
- What happens to the interest income on money that is prepaid?
- Are you protected if the firm you dealt with goes out of business or is sold?
- Can you cancel the contract and get a full refund if you change your mind?
- What happens if you move to a different area or die while away from home? Some prepaid funeral plans can be transferred, but usually there is an additional cost.
- Do you know which family members will be taking care of your affairs? If family members don't know you've prepaid the funeral costs, they could end up paying for the same arrangements.

What Kind of Funeral Do You Want?

Every family is different and not everyone wants the same type of funeral. Funeral practices are influenced by religious and cultural traditions, costs, and personal preferences. These factors help determine whether the funeral will be elaborate or simple, public or private, religious or secular, and where it will be held. They also influence whether the body will be present at the funeral, if there will be a viewing or visitation, and if so, whether the casket will be open or closed, and whether the remains will be buried or cremated. Among the decisions you'll need to make are whether you want one of these basic types of funerals or something in between.

"Traditional," full-service funeral. This type of funeral, often referred to by funeral providers as a "traditional" funeral, usually includes a viewing or visitation and formal funeral service, use of a hearse to transport the body to the funeral site and cemetery, and burial, entombment or cremation of the remains. It is generally the most expensive type of funeral. In addition to the funeral home's basic services fee, costs often include embalming and dressing the body; rental of the funeral home for the viewing and/or service; and the use of vehicles to transport the family if they don't use their own. The costs of a casket, cemetery plot, burial vault, grave marker and other funeral goods and services also must be considered.

Direct or immediate burial. With this option, the body is buried shortly after death, usually in a simple container. No viewing or visitation is involved, so no embalming is necessary. A memorial service may be held at the grave site or later. Direct burial usually costs less than the "traditional," full-service funeral. Costs include the funeral home's basic services fee (see below), as well as transportation and care of the body, the purchase of a casket or burial container and a cemetery plot or crypt. If the family chooses to be at the cemetery for the burial, the funeral home often charges an additional fee for a grave side service.

Direct cremation. Almost 46 percent of Americans say they'd rather be cremated than buried. With this choice, the body is cremated shortly after death, without embalming. The cremated remains are placed in an urn or other container. No viewing or visitation is involved, although a memorial service may be held, with or without the cremated remains present. The remains can be kept in the home, placed in a crypt or niche in a cemetery, buried or scattered in a favorite spot. Direct cremation usually costs less than the "traditional" full-service funeral. Costs include the funeral home's basic service fee (see below), as well as transportation and care of the body. A crematory fee may be included or, if the funeral home does not own the crematory, the fee may be added on. There will also be a charge for an urn or other container. The cost of a cemetery plot or crypt is included only if the remains are buried or entombed. Funeral providers who offer direct cremations also must offer to provide an unfinished wood box or an alternative container that can be used in place of a casket

Choosing a Funeral Provider

Many people don't realize that they are not legally required to use a funeral home to plan and conduct a funeral. However, because they have little experience with the many details and legal requirements involved and may be emotionally distraught when its time to make plans, many people find the services of a professional funeral home to be a comfort.

Consumers often select a funeral home or cemetery because it is close to home, has served the family in the past, or has been recommended by someone they trust. There is nothing wrong with that. But they may risk paying more than necessary if they narrow their search to just one funeral home.

When comparing prices, be sure to consider the total cost of all the items together in addition to the costs of single items. Every funeral home should have price lists that include all the items essential for the different types of arrangements it offers. Many funeral homes offer packaged funerals that may cost less than purchasing individual items or services. Packaged funerals are permitted by law, as long as price list of the individual items is also provided.

Funeral Costs

When planning a funeral, there are two major components–funeral costs and final disposition expenses.

Basic services fee. The basic services fee includes services that are common to all funerals, regardless of the specific arrangement. These include fees for the initial conference or funeral planning, securing the necessary permits and copies of the death certificate, sheltering the remains, and coordinating the arrangements with the cemetery, crematory or other third parties. This fee does not include charges for optional services or merchandise.

Other services and merchandise. These are costs for services such as transporting the remains to the funeral home and place of final disposition; embalming and dressing the body; use of the funeral home for the viewing, wake, funeral or memorial service; use of equipment and staff for a grave side service; limousine for the family; a casket, outer burial container or alternate container; and cremation or interment.

Extra fees. These are fees charged by the funeral home for goods and services it buys from outside merchants on your behalf, including obituary notices, acknowledgment cards, flowers, pallbearers, officiating clergy, and organists and soloists. Some funeral providers charge you their cost for the items. Others add a service fee. The FTC Funeral Rule requires those who charge an extra fee to disclose that fact in writing, although it doesn't require them to specify the amount of their markup. If the funeral provider doesn't know the cost of these items at the time they give you an itemized statement of the total cost of the arrangements, they are required to give you a written "good faith estimate."

Services and Products

Embalming. Many funeral homes require embalming if you're planning a viewing or visitation. In Utah, if a body is buried or cremated within 48 hours of death, embalming is not required. Eliminating this service can save hundreds of dollars. Under the FTC Rule, a funeral provider may not provide embalming services without permission, may not state that embalming is required by law in all circumstances, and may not charge a fee for unauthorized embalming.

Caskets. A casket is often the single most expensive item you'll buy if you plan a "traditional" full-service funeral. Caskets are available in many styles and prices. Typically, they are constructed of wood, metal, fiberglass or plastic. Although an average casket costs slightly more than $2,000, a mahogany, bronze or copper casket can sell for as much as $10,000. When you visit a funeral home or showroom to shop for a casket, the funeral director must show you a list of caskets the company sells, with descriptions and prices, before showing you the caskets.

Traditionally, caskets were sold only by funeral homes, but now cemeteries and third parties sell caskets, even on the Internet. You can collect casket price lists from several providers to compare the costs of particular models. Under the Funeral Rule, a funeral home cannot charge you extra if you furnish your own casket from an outside source. No casket is required if you choose direct cremation, immediate burial, or donate the body to science.

No casket, regardless of its qualities or cost, will preserve a body forever. Metal caskets frequently are described as "gasketed," "protective," or "sealer" caskets. These terms mean that the casket has some feature that is designed to delay the penetration of water into the casket. These features do not preserve the remains indefinitely, but they do add to the cost of the casket.

Cremation. If you opt for cremation, you may rent a casket from the funeral home for visitation and funeral and eliminate the cost of buying one. For those who choose direct cremation without a viewing or other ceremony where the body is present, the funeral provider must offer an inexpensive wood box or non-metal enclosure–pressboard, cardboard, or canvas–that is cremated with the body.

Burial vaults or grave liners. Burial containers are commonly used in "traditional," full-service funerals. The vault or liner is placed in the ground before burial and the casket is lowered into it at burial. The purpose is to prevent the ground from caving in as the casket deteriorates. Grave liners are made of reinforced concrete and cover only the top and sides of the casket. A vault surrounds the casket in concrete or other sturdy material. State law does not require a vault or liner, but many cemeteries require some type of outer burial container to keep the grave from sinking in the future. Before showing you any outer burial containers, a funeral provider is required to give you a list of prices and descriptions. It may be less expensive to buy from a third-party dealer than from a funeral home or cemetery.

Cemetery Sites

When you are choosing a cemetery plot, consider its location and whether it meets the requirements of your family's religion. What restrictions do they place on burial vaults purchased elsewhere, what kind of monuments or memorials are allowed and whether flowers or other remembrances may be placed on graves? Cost is another consideration. Cemetery plots can be expensive in metropolitan areas. Most, but not all, cemeteries require you to purchase a grave liner, which will cost several hundred dollars. There are also charges to open a grave for interment and additional charges to fill it in. Perpetual care is sometimes included in the purchase price, but it is important to clarify that before you buy the site.

If you plan burial of cremated remains in a mausoleum or columbarium, you can expect to purchase a crypt and pay opening and closing fees, as well as charges for endowment care and other services. The FTC Funeral Rule does not extend to cemeteries and mausoleums unless they also sell funeral services, so be sure you receive all pertinent price and other information before making your purchase.

All veterans are entitled to a free burial in a national cemetery and a grave marker. This eligibility also extends to some civilians who have provided military-related service and some Public Health Service employees. Spouses and dependent children are also entitled to a lot and marker when buried in a national cemetery. There are no charges for opening or closing the grave, for a vault or liner, or for setting the marker in a national cemetery. The family is generally responsible for other expenses, including transportation to the cemetery. Beware of commercial cemeteries that advertise "veteran's specials." These cemeteries sometimes offer a free plot for the veteran, but charge high fees for adjoining plots for the spouse and for opening and closing each grave.

Planning Ahead

If you decide to make advance funeral arrangements for yourself or a loved one, think through the tasks that will be involved. Then decide upon the family members, friends, or professionals whom you might want to carry out your wishes. If you want a simple

funeral, direct burial or cremation, say so now. Discuss your wishes with an attorney or other professional adviser, and ask each person you choose if he or she is willing to perform these duties. Who will be that person's backup if he or she is unable to carry out your instructions when the time comes to do so?

Gather your important papers and store them in a safe, but easy-to-find location. Remember that death benefits are not paid automatically; your survivor(s) must apply for them in order to receive them. Give copies of your important papers to the persons you've selected to deal with your after-death arrangements.

For More Information

If you want additional information about making funeral arrangements and the options available, you may want to contact interested business, professional and consumer groups. Here are the addresses and telephone numbers of some of them:

Funeral Consumers Alliance
PO Box 10
Hinesburg, VT 05461
802-482-3437
www.funerals.org
FCA is a nonprofit, educational organization that supports increased consumer protection, and is affiliated with the Funeral and Memorial Society of America (FAMSA). They sell an end-of-life planning kit, "Before I Go: You Should Know" that is very helpful ($10 including shipping).

Cremation Association of North America
401 North Michigan Avenue
Chicago, IL 60611
312-644-6610
www.cremationassociation.org
CANA is an association of crematories, cemeteries and funeral home directors that offer cremation. A publication list is available on their website.

International Cemetery and Funeral Association
1895 Preston White Drive, Suite 220
Reston, VA 20191
1-800-645-7700
www.icfa.org
ICFA is a nonprofit trade association of cemeteries, funeral homes, crematories and monument retailers. Its website offers information and advice under "Consumer Resources."

International Order of the Golden Rule
13523 Lakefront Drive
St. Louis, MO 63045
1-800-637-8030
www.ogr.org
OGR is an international association of about 1,300 independently owned and operated funeral homes.

Jewish Funeral Directors of America
150 Lynnway, Suite 506
Lynn, MA 01902
781-477-9300
www.jfda.org
JFDA is an international association of funeral homes serving the Jewish community.

National Funeral Directors Association
13625 Bishop's Drive
Brookfield, WI 53005
1-800-228-6332
www.nfda.org/resources
NFDA is the largest educational and professional association of funeral directors. Excellent website with lots of information and links.

National Funeral Directors and Morticians Association
3951 Snapfinger Parkway, Suite 570
Omega World Center
Decatur, GA 30035
1-800-434-0958
www.nfdma.com
NFD&MA is a national professional association composed primarily of African-American funeral providers.

National Selected Morticians
5 Revere Drive, Suite 340
Northbrook, IL 60062-8009
www.nsm.org
NSM is a national association of funeral homes and mortuaries that have agreed to comply with its Code of Good Funeral Practices.

Funeral Service Consumer Assistance Program
PO Box 486
Elm Grove, WI 53122-0486
1-800-662-7666
www.fsef.org

FSCAP is a nonprofit consumer service designed to help people understand funeral service and related topics and to help them resolve funeral service concerns by addressing complaints and resolving problems. FSCAP is underwritten by the Funeral Service Educational Foundation/13625 Bishop's Drive/ Brookfield, WI 53005-6007 (1-877-402-5900, toll-free). They also offer for sale to the public the latest funeral service-related publications, audio and videotapes.

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Issued in furtherance of Cooperative Extension work, Acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, Jack M. Payne, Vice President and Director, Cooperative Extension Service, Utah State University, Logan, Utah.
(EP/DF/10-01)