

MAKING SENSE OF FUNERAL COSTS AND ARRANGEMENTS

Many people don't realize that they are not legally required to use a funeral home to plan and conduct a funeral. However, many people find the services of a professional funeral home to be a comfort.

Consumers often select a funeral home or cemetery because it's close to home, has served the family in the past, or has been recommended by someone they trust. But people who limit their search to just one funeral home may risk paying more than necessary for the funeral.

Comparison shopping need not be difficult, especially if it's done before the need for a funeral arises. The Funeral Rule, enforced by the Federal Trade Commission, requires funeral directors to give you itemized prices in person and, if you ask, over the phone. If you visit a funeral home, the law requires the funeral provider to give you a price list itemizing the cost of the items and services offered. If the price list does not include prices of caskets or outer burial containers, the law requires the funeral director to show you the price lists for those items before showing you the 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 package funerals that may cost less than purchasing individual items or services.

WHAT FUNERAL COSTS COVER

1. Basic services fee for the funeral director and staff

The Funeral Rule allows funeral providers to charge a basic services fee that customers cannot decline to pay. The basic services fee includes services that are common to all funerals. These include funeral planning, securing the necessary permits and copies of death certificates.

2. Charges for other services and merchandise

These are costs for optional goods and services such as transporting the remains, embalming and a casket.

3. Cash advances

These are fees charged for goods and services the funeral home buys from outside vendors on your behalf, including flowers and officiating clergy. Some funeral providers charge you their cost for these items. Others add a service fee. The Funeral Rule requires disclosure of extra fees in writing, although it doesn't require disclosure of markup.

CALCULATING THE ACTUAL COST

The funeral provider must give you an itemized statement of the total cost of the funeral goods and services you have selected. If the funeral provider doesn't know the cost of the cash advance items at the time, he or she is required to give you a written "good faith estimate."

SERVICES AND PRODUCTS

Embalming

Many funeral homes require embalming if you're planning a viewing. But embalming generally is not necessary or legally required if the body is buried or cremated shortly after death.

Caskets

A casket often is the single most expensive item in a full-service funeral. Caskets vary widely in style and price. Although an average casket costs slightly more than \$2,000, some mahogany, bronze or copper caskets sell for as much as \$10,000.

When you shop for a casket, the Funeral Rule requires the funeral director to show you a list of caskets the company sells, with descriptions and prices, before showing you the caskets. The average casket shopper usually buys one of the first three models shown, generally the middle-priced of the three. So it's in the seller's best interest to start out by showing you higher-end models.

Showrooms and websites operated by "third-party" dealers also sell caskets. You can buy a casket from one of these dealers and have it shipped directly to the funeral home. The Funeral Rule requires funeral homes to agree to use a casket you bought elsewhere without charging you a fee for using it.

It's important to remember that a casket's purpose is to provide a dignified way to move the body before burial or cremation. No casket,



regardless of its qualities or cost, will preserve a body forever.

Cremation

Many families that opt to have their loved ones cremated rent a casket from the funeral home for the visitation and funeral, eliminating the cost of buying a casket. If you opt for visitation and cremation, ask about the rental option. For those who choose a direct cremation without a viewing, the funeral provider must offer an inexpensive unfinished wood box or alternative container that is cremated with the body.

Burial Vaults or Grave Liners

Burial vaults or grave liners, also known as burial containers, are commonly used in full-service funerals. State laws do not require a vault or liner, and funeral providers may not tell you otherwise. However, many cemeteries require an outer burial container to prevent the grave from sinking in the future. It may be less expensive to buy an outer burial container from a third-party dealer than from a funeral home or cemetery.

Preservative Processes and Products

As far back as the ancient Egyptians, people have used oils, herbs and special body preparations to help preserve the bodies of their dead. Yet, no process or products have been devised to preserve a body in the grave indefinitely.

Cemetery Sites

When you are purchasing a cemetery plot, consider the location of the cemetery and whether it meets the requirements of your family's religion. Other considerations include what, if any, restrictions the cemetery places on burial vaults purchased elsewhere, the type of monuments or memorials it allows, and whether flowers or other remembrances may be placed on graves.

Most, but not all, cemeteries require you to purchase a grave liner, which will cost several hundred dollars. Note that there are charges—usually hundreds of dollars—to open a grave for interment and additional charges to fill it in. Perpetual care on a cemetery plot sometimes

is included in the purchase price, but you should clarify that point before you buy the site or service.

If you plan to bury your loved one's 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's Funeral Rule does not cover cemeteries and mausoleums unless they sell both funeral goods and funeral services.

VETERANS CEMETERIES

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 personnel. Spouses and dependent children also are 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.

Many states have established state veterans cemeteries. Eligibility requirements and other details vary. Contact your state for more information.

Beware of commercial cemeteries that advertise so-called "veterans' specials." These cemeteries sometimes offer a free plot for the veteran, but charge exorbitant rates for an adjoining plot for the spouse. Ⓢ

(Adapted from a pamphlet published by the Federal Citizen Information Center.)

