

Ten Tips

1. **Talk about funerals with family members ahead of time** so they all will know your wishes and you will know theirs. If your plans are mentioned only in a will, the will may not be read until long after other arrangements have been made. If Mom had always said she wanted something “simple” and you aren't sure what she meant, you may end up purchasing a great deal more than something truly “simple.” Or perhaps Mom told everyone what kind of funeral she wanted, but she had no idea that it would cost far more than anyone could afford.

2. **Price shop by phone or in person.** Price-shopping can save you thousands of dollars. The funeral home in your neighborhood may be three times as expensive as one across town. By law, funeral homes have to give you prices over the phone, or hand you a General Price List when you start talking about prices at the funeral home. If the GPL shows that caskets begin at \$595, did you ask to see one if it was not on display?

3. **Only buy what you want.** If you are shopping for a funeral at the time of death **take a friend with you**, someone who will help you be sure you buy only what you want. Don't buy more than you intended out of guilt. People often think that how much they spend is a demonstration of how much they love someone. Don't buy more because of fears of being “different” or “cheap” or worries about “What people will think?” Funeral sales literature today commonly refers to a “traditional” funeral package (meaning elaborate and a good profit margin for the mortician), with one funeral often looking

just like the next. Enjoy making your own traditions. A unique and personalized memorial observance is what others will remember. Don't feel obligated to put on a big “show” when the deceased has been prominent during his or her lifetime. For the cremation of the author of *The American Way of Death*, Jessica Mitford's family spent just under \$500. Shortly thereafter, they hosted a grand memorial gathering. It was very much in keeping with Jessica's disdain of lavish funeral merchandise but love of a good party

4. **Make your own or buy online.** You can find caskets or kits on line for a fraction of the retail price. It is illegal for a mortuary to charge a “handling fee” for using a casket obtained elsewhere. Or, choose a “minimum container” from the mortuary and drape it with attractive material, a hand-made quilt, or a flag. Most people know what's involved in growing a head of lettuce or a few tomatoes and would think \$10 each was an outrageous price; they probably would stop buying them. Few consumers realize that caskets may be marked up 300-500% or more. A casket that is listed for \$1,295 at the funeral home might wholesale for only \$325. That same casket is probably available from a casket retailer for \$650.

5. **Consider the “direct burial” or “immediate cremation” packages.** These plans do not necessitate buying grand caskets, embalming, cosmetic touch-ups, or funeral services and processions. Cemetery space for cremated remains is generally — but not always — less expensive than the space needed for a body burial. Cremated remains can be buried/scattered almost wherever you choose. Also, if you choose one of these options, you don't need to use a local funeral home which

might cost twice as much as the one in the next town.

6. **Plan a memorial service without the body present.** In that case, there would be no need for embalming, a fancy casket, or expensive transporting of the body back and forth. Private family visitation and “good-byes” can occur in the hospital or home, before you call a funeral director. Use a church, park, or community center for the memorial service without attending funeral home staff. Again, with this option, you do not have to use a local funeral home.

7. **Skip embalming.** Embalming is not routinely required by law. Some circumstances may precipitate the need for embalming, but in no state is it necessary when burial or cremation is planned within a day or so.

8. **Consider body donation to a medical school.** In some areas, there may be no cost to the family whatsoever. In other circumstances, the cost of transporting the body may be the only cost. Generally, cremated remains are returned to the family within a year or two.

9. **Some cemeteries may require a grave liner or vault**, but not all. There is no state law that does. If you prefer body burial, ask for a “grave liner” rather than a “coffin vault” at a fraction of the price. And again, be sure to shop around. The “outer burial container” is a way for morticians to increase their income and is an added burden on your funeral finances. With prices as much or more than caskets, remember that it is just a box-for-the-box which gets quickly covered by the cemetery lawn.

10. **Consider handling all arrangements without using a mortuary.** Most people also don't know that in the majority of states a family or church group may handle a death *without* the use of a funeral home and many families have found it loving and therapeutic. The book, *Caring for the Dead: Your Final Act of Love*, gives a great deal of state specific practical information, and the PBS documentary, *A Family Undertaking* follows the stories of several families. Both are invaluable resources for anyone choosing this meaningful way to say goodbye.

And, a bonus tip: Join your local Funeral Consumers Alliance. Some have contracts with local funeral homes for services at a reduced price for members. Some have done a price survey and have done the price-shopping for you already. Most will refer you to an ethical funeral home. There are reciprocal benefits if you move to or die in another state. Supporting an Alliance will help to keep this consumer information available for future generations, and the membership contribution is modest.

Remember: Funeral directors are business people who deserve to be paid for what they do. However, it is your job, as a funeral consumer, to be well-educated about your funeral choices, to determine the kind of funeral or memorial service that meets the needs of your family, and to locate an ethically-priced facility that will honor your choices with caring and dignity.

Additional Resources

Dealing Creatively with Death: a Manual of Death Education and Simple Burial by Ernest Morgan, Upper Access, 2000, 14th edition, 160 pages, \$14.95 (member price \$7.50) + S/H

A concise and readable guide on simplicity in funeral arrangements, cremation, body and organ donation, advice on procedures at the time of death, suggestions for memorial services, and much more.

A Family Undertaking by Elizabeth Westrate, Fanlight Productions, 2003. Available on Netflix or for purchase at www.fanlight.com

Prior to the 20th century, most Americans prepared their dead for burial with the help of family and friends, but today most funerals are part of a multimillion-dollar industry run by professionals. "A Family Undertaking" explores the growing home-funeral movement by following several families in their most intimate moments as they reclaim the end of life, forgoing a typical mortuary funeral to care for their loved ones at home.

Order these books and see more at www.funerals.org or call 800-765-0107.

10 Tips for Saving Funeral Dollars



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