

# Understanding the Tricks of the Funeral Trade: Self-Defense for Consumers

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## **ARE YOU GOING TO BE A WILLING VICTIM?**

There probably are as many exceptional funeral directors as there are exceptional teachers, excellent doctors, and wonderful spouses. Unfortunately, there probably are as many bad morticians as there are bad teachers, incompetent doctors, and ill-fated matches. But what stacks this law of averages against the funeral consumer is that, although one will move on in school, and one can change doctors or get a divorce, there's only one funeral there's no second chance.

Therefore, you — the funeral buyer — have a special burden to inform yourself about your choices and educate yourself about the pitfalls. Most of us will never arrange for more than one funeral in a lifetime. What follows is an interesting collection of ideas and knowledge for self-defense.

## **HOW MUCH CAN YOU AFFORD?**

When you arrive at a funeral home, the car you drive and how you're dressed will be quickly assessed. If your family is already known in that area, the funeral director probably has a mental calculation of your income and financial worth. But that's part of the funeral director's job — to give you what you want. After all, a car dealer won't try to sell you a Hyundai if it appears you can afford a Cadillac, and a sensitive funeral director isn't going to insult an affluent client by showing bottom-of-the-line merchandise. In fact, no one wants the image of a down-and-outer, so you, too, will probably be on your best behavior in this fancy establishment — probably a lot fancier than what we'd find in your home if we walked in on you unannounced just about now. While the formal aura of a funeral establishment is set to honor the dead, it inherently intimidates the average person. How will you respond?

"Given your position in the community, I'm sure you'll want to . . ." Flattery may open your pocketbook, or will it? Unless you flaunt the funeral bill, it's more likely to be the personal and unusual touches that your friends and neighbors remember about a particular funeral. "Your mother had excellent taste. When she made arrangements for Aunt Nellie, this is what she chose. But is that the funeral Dad wanted? Is there a good reason to have the same kind of funeral again this time? Were the prices the same when Aunt Nellie died? Or will the funeral

director slip in something "extra" or a little higher-priced if you simply say, "I want one just like Aunt Nellie's. That was nice. ?"

"I'm sure you want the best for your mother. Who doesn't? What is best for your family, however, may not have anything to do with how much you spend.

Most of these sample quotes fall into the category of controlling with guilt. It may seem easier to go along with the offered suggestions (and high prices) than try to justify that you're not "cheap" or unloving. You're the only one who can determine the most loving and meaningful way to say goodbye. You might want to take a friend with you who would help you resist unwanted sales pressures.

Suggested response: "If I spent according to how much I care, I'd be penniless — I'd be paying you for the rest of my life!"

Funeral directors will usually ask how you plan to pay for the funeral, to see if there is insurance to cover the costs. If a policy is made out to the funeral director, you should find out if any unused portion can be returned to the estate, if money is also needed for other expenses. If a specific funeral home is not the beneficiary of an insurance policy, it's probably better not to divulge the amount of any insurance. The cost of an insurance-covered funeral has a strange way of ending up to be just about the same amount as the policy, once that amount is known. If there is no funeral insurance and family funds are limited, there should be no embarrassment in admitting that early in the funeral arrangements — you're not alone. Be careful about obligating yourself for more than you have to spend. You don't need the burden of a debt while you're dealing with the grief of a loss. By federal regulations, mortuaries must give prices over the phone. Don't hesitate to shop around — it could save you thousands of dollars. Or, your local Memorial Society may have done some of the price shopping for you.

## **UNDERSTANDING THE PAPERWORK**

By federal law, you must be given a general price list (GPL), a casket price list, and an outer burial container price list when you inquire about arrangements and prices. You may keep the GPL. You must be given an itemized statement of your final choices when contracting for a funeral, as well. Make sure the final statement has only those items you have selected. Take the time to get a total amount in ink, and sign the contract, even if you were not asked to do so. That way, there is no question about which contract is yours and how much you will owe — before the funeral.

## **PROFESSIONAL SERVICES FEES**

The FTC allows a mortuary establishment to set a nondeclineable fee for professional services. You must pay this fee in addition to the cost of specific funeral goods and services you select. The professional services fee, as defined by the FTC, covers: the funeral director's time in helping you plan the funeral, the time it takes to make arrangements with a cemetery or crematory (or other funeral home if the body will be shipped out of the area), the time needed to obtain required permits including the death certificate, and for filing the obituary. Those tasks can usually be accomplished in four hours or less, and one might not expect this item to be a large expense. The FTC, however, also allows this fee to cover "unallocated overhead." No other business is so protected; all others must recoup their costs for capital investment, taxes, insurance, answering services, and advertising by the price charged for each item offered. Poor business practices can easily be protected by this fee. According to the FTC's own studies during the 80s, this fee rose 71% in just six years. Informal other studies since then show that it is continuing to rise at an alarming rate. Unfortunately, in the states where, by law, one must use a funeral director, the dead body becomes a hostage of the funeral industry, regardless of any other efforts you may make to control costs. Various consumer groups such as the Memorial Societies have objected strongly to such coercive pricing and will continue to do so. If you are a victim of such practices, be sure to write to the FTC.

There is a great deal of inconsistency in how the fee for professional services is established from one funeral home to the next. Some mortuaries may set a high nondeclineable fee and charge very little for use of staff and facilities for a funeral service held at the funeral home. Others may have a lower fee and list the specific charges for funeral staff more closely related to the actual service you select.

To have the greatest control over what you spend for a funeral, determine the type of funeral you want. A memorial service at your church would limit the amount of services required from a funeral home. In that case, finding one with a low charge for the professional services fee may be important to your pocketbook. An alternative in most states is to bypass the funeral industry entirely. Caring for your own dead may be a meaningful as well as affordable option and one that church groups especially might want to consider.

## **CASKETS**

The funeral industry studies buying patterns just like any other business does. Interestingly, it was found that people tend to purchase one of the first three caskets they were

shown hurrying, perhaps, through a difficult job. It isn't hard to figure out that among those first three shown will be ones with a good profit margin for the mortuary.

When people are shown a casket that costs \$1,000, one that costs \$1,800, and one that costs \$2,500, which would you guess gets picked most often? We are, indeed, a society of middle-of-the-roaders. So if a funeral home wants to make a bigger profit next year, there's a good chance that the first three caskets shown might cost \$1,800, \$2,500, and \$3,200 — and now the \$2,500-casket will become the popular model. Innerspring mattresses are now common in such caskets — "They're more comfortable."

Of course, there are well-made caskets that cost less than \$400. But to discourage customers from selecting low-end merchandise, these caskets often are ordered in "ugly" colors — dull-gray with a peach lining, maybe — or will be stored in an out-of-the-way place such as the basement. If the price and basic design of a modest casket seem right for you, ask what other colors can be ordered. Usually a funeral home can get a more attractive replacement within hours.

It is illegal for a funeral home to charge a handling fee (as of July 19, 1994) if you wish to use a family-built casket or purchase one elsewhere. Some establishments may make it inconvenient to use another firm's box, insisting that you be present when the casket is delivered, so they won't be "responsible."

The consumer protection established by the Federal Trade Commission's Funeral Rule makes it illegal for morticians to tout the preservative qualities of a casket. A "sealer" will not stop the natural process of decomposition.

A casket is not required for cremation. All funeral homes must provide a minimum alternative container. The least expensive would be a cardboard casket for perhaps as low as \$25. An unfinished wood or plywood box or a cloth-covered casket should cost under \$400.

## **OUTER BURIAL CONTAINERS**

Outer burial containers (vaults or grave-liners) can be as expensive and as fancy as caskets, with some prices going as high as \$7,000 or more. Undoubtedly, these may offer the casket some protection from ground water — if the cemetery is built in a flood zone. In that case, you could choose a "sealer" vault that's likely to float to the surface during a flood, but what will you do then? A grave-liner is usually less expensive than a vault, and a basic concrete model of either (without the gold spray paint, bronze or marble lining) should be only several hundred dollars. The vault or grave-liner keeps the ground from settling after burial so the cemetery can enjoy easy mowing and maintenance. Because not all cemeteries require a liner

or vault, be sure to check the policy for yourself, if you'd prefer to avoid this expense. No state has a law requiring an outer burial container.

## **EMBALMING**

Embalming is not required for most deaths. In a few states, embalming may be necessitated by law when death occurs from a communicable disease. When burial or cremation will be delayed for several days, refrigeration can substitute for embalming. Not all funeral homes have refrigerated storage, but most hospitals do. Some funeral homes — by policy — will not allow the viewing of a body without embalming, but there is no state law that says the body must be embalmed and restored to a life-like condition for such an observance. In other countries, embalming is seldom done.

The cost of embalming will be listed on the GPL, but there may be additional charges such as "other preparation of the body" — dressing and casketing. For some families, dressing Grandma and fixing her hair might be a loving way to say good-bye, and this fee should be negotiable.

## **SHELTER OF REMAINS**

This may not appear on your price list at all, but, if it does, it should apply only after the four or five days that it might take to complete all funeral arrangements. The FTC does not permit a storage fee during usual funeral transactions.

## **FORWARDING REMAINS**

All general price lists will carry a charge for the handling of a body to be shipped out of the area. The price should carry a description of what is covered and most usually include: necessary paperwork and staff time, local transportation of the body, embalming, scheduling shipment, and a shipping container. This price is a useful comparison for a "direct burial" charge. Because embalming would not be needed for an immediate burial and all other services are just about the same, one would think that a direct burial would be less. On the contrary, it is often twice as much. It may be possible for you to schedule and supervise the burial at the cemetery yourself, but make sure the cemetery will cooperate and has the equipment for lowering the casket into the grave. In that case, ask for the "forwarding of remains" option, with the cemetery rather than the airport as the destination. Also ask to have the charge for embalming subtracted if you do not want that option. The general price list will have a charge for "basic services of staff." Generally, the description states, "This charge is included in our fee for

forwarding remains." Therefore, there should be no other expenses, although the mortician will be quite unhappy with this low-cost choice.

### **BEWARE OF MISLEADING PACKAGE FEES**

If you are price-shopping among several funeral homes for a "direct cremation," be sure to ask if the package price includes the cost of a minimum container and the cost for the cremation process. Many funeral homes do not have their own crematory, and this will be an additional expense which may not be apparent on first inquiry. If you are choosing "direct burial," one package price may be a lot higher than another because it not only includes a minimum casket, it also includes a grave-liner or vault and possibly a fee for opening and closing the grave.

### **CASH ADVANCES**

The services of others may be desired when arranging a funeral: an organist, the obituary, special flower arrangements, or cremation. Some funeral homes add a fee for arranging these, but it must be so stated on the price list, something like, "We charge you for purchasing these goods and services." When a funeral director says, "We'll take care of everything — we'll get the new lettering on the stone —" you probably will be paying a lot more. While it may meet your needs to let the funeral home make these arrangements for you, you may wish to consider making these contacts on your own.

### **BODY DONATION**

If a body is going to a medical school for scientific study, make sure you check with the medical school first on delivery procedures and costs. The school may have its own transportation contract for which you should not be billed if you follow its guidelines.

### **FAMILY SHARING**

The most effective way to avoid excessive purchases at a time of emotional vulnerability is to talk about funeral wishes with your family ahead of time. When you can put this in writing, it will be much easier for survivors to make thoughtful and caring decisions.