

10 Things Funeral Directors Won't Tell You

1. “Business is slow, but my prices are high.”

As U.S. life expectancies continue to climb, decade after decade, funeral homes struggle to maintain their profits. In most industries, that would mean price wars, but not in the burial business, where consumers often choose providers based on just three criteria: location, family history and personal recommendations. According to the most recent data from the National Funeral Directors' Association, the average cost of a funeral was roughly \$6,200 in 2006. And that's without a lot of fancy extras such as cemetery charges, flowers and video tributes. That amount is up nearly 20% from 2000, when the average funeral was \$5,180.

Looking to protect consumers who can be vulnerable when dealing with the death of a loved one, the Federal Trade Commission put in place the Funeral Rule of 1984, which requires all funeral homes to provide a written price list with itemized fees. Nonetheless, some businesses still don't offer it -- or else they exclude simple options such as direct cremation or burial, as well as bundle things consumers aren't required to buy, such as vaults or transportation services.

The best defense? Shop around, or have someone who is up to it do it for you. Specifically, call and request an itemized price list from several funeral homes in your area and choose accordingly.

2. “Cremation is killing off my profits.”

Cremation is becoming a steadily more popular practice in the U.S. According to the Cremation Association of North America, the number of cremations constituted 36% of all deaths in 2008; by 2025 that figure is projected to reach almost 60%. Since cremation can cost up to a third less than the average funeral, this trend is bad news for funeral directors.

To pick up the slack in lost revenue, some funeral homes are promoting extra products and services. While grieving families are often relieved to hear that cremation can include such traditional funeral elements as a viewing and a memorial service, there are some things that are unnecessary. For example, cremation does not automatically involve purchasing a casket even if you plan to hold a viewing beforehand. (In that case, inquire about renting a casket from the funeral home.) Also, funeral directors who offer the most basic type of cremation are required to disclose your right to buy an unfinished wood box or an alternative container, and are obligated to make such a container available.

3. “You don’t actually have to buy your casket here.”

One of the biggest funeral expenses is the casket. The price can range from under \$1,000 to over \$10,000. Funeral directors are required by law to provide a list of prices for every casket they sell before showing them, but they don’t always have every model they offer on hand. If you don’t see some of the less expensive models, ask about them. Most funeral homes have access to other caskets and can usually get them within 24 hours, says David Walkinshaw, a spokesman for the Massachusetts Funeral Directors Association.

What many people don’t know is that you needn’t purchase the casket from the funeral home at all. Third-party dealers selling reduced-cost caskets have sprung up in the past decade; caskets are now available for purchase over the Internet, at funeral-supply stores and even at some Costco locations. Funeral directors are required by law to accept caskets purchased from these outlets, and they cannot legally charge you a fee for doing so.

4. “We’ll play your heartstrings like a harp.”

There are many ways to honor loved ones after they pass away. And funeral homes will pitch grieving relatives all kinds of services and features to memorialize the deceased – including a white-dove release and corrosion-resistant and non-rusting bronze caskets. One funeral home company even offers a 24-Hour Compassion Helpline (trademarked) and a grief management library.

Critics say that funeral homes sometimes rely on certain words to subtly influence customers. For example, funeral homes sometimes stamp “temporary container” on the cardboard box cremated remains are returned in—implying that the family will need to buy another urn. The word “temporary” is manipulative – the customer should decide what’s temporary and what’s permanent, says Joshua Slocum, executive director of the Funeral Consumers Alliance. Funeral directors “want you to buy a \$200 or \$400 urn.” Traditional is another word that can crop up in marketing materials, suggesting that transportation or steel caskets are part of a “traditional” funeral service, for instance. When a relative dies and you have to make the decision about which casket to buy, of course, you, of course, don’t want to seem cheap. “Don’t be intimidated by emotional connotations of ‘traditional,’” says Slocum.

Pat Lynch, the president-elect of the National Funeral Directors Association, objects to the characterization of these services as any kind of disreputable tactic. “The vast majority of funeral directors are compassionate and sympathetic individuals,” says Lynch, who is also the president of Lynch & Sons Funeral Directors in Clawson, Mich.

5. “Embalming is optional.”

Most people think embalming, the process of chemically preserving a body, is a necessary or even legally required part of the undertaking process. Not true: Embalming

is almost never necessary in the first 24 hours and is not required at all in many cases—when you choose cremation or immediate burial, for example, or when plain old refrigeration is available.

If you opt to hold a public viewing, the funeral home may have an embalming policy in such cases. And it'll likely encourage both. "The funeral industry stresses the notion that in order for anybody to come to terms with death, they must see embalmed bodies," Slocum says. "That's malarkey." Funeral directors promote it, he says, not only for the embalming fee, but also because if you're paying for the embalming and beautifying of the body—which can average \$500 and reach as high as \$1,400 — it's easier to sell you a fancier casket.

The NFDA's Lynch says if families prefer not to have embalming, most funeral directors will attempt to accommodate their wishes, adding that there are sometimes practical reasons why embalming is advisable, particularly when there is an extended period of time between death and burial.

If your funeral home has an embalming policy and you're opposed to it, ask if it will hold a private viewing for family members, without embalming. The bottom line? "Don't feel obligated just because it's [considered] normal," Slocum says.

6. "You might not need me at all."

Despite the common conception, only some states—including Louisiana, Nebraska, Illinois, New Jersey, New York, Indiana, Michigan and Connecticut—require you to hire a funeral director at all. In most places, it's perfectly legal to plan and conduct a funeral in your own home. While there are no hard statistics on home funerals, "public interest is definitely growing," says Lisa Carlson, author of "Caring for the Dead: Your Final Act of Love."

Experts say the option can make the grieving process more natural. "The privacy of a home funeral allows more time for intimacy and emotional expression rather than the one or two hours a person may have at a rented building," says Jerrigrace Lyons, founder of Final Passages, a group that educates consumers about alternative funerals. For example, she says, family and friends can choose to build or decorate as a form of grief therapy.

What's more, people can save hundreds, if not thousands, of dollars in funeral costs. "They remain in charge and don't end up spending for unwanted services and goods chosen at a very vulnerable time," says Lyons.

7. "Prepaying benefits me, not you . . ."

A sizable chunk of the over-50 population (34%) has done some preplanning for a funeral or burial, according to a 2007 AARP survey. And about 23% have prepaid at least a portion of funeral expenses for themselves or someone else. So-called preneed funeral arrangements seem like a good idea on paper: Customers design their own funeral and

pay for it in advance, thus protecting their relatives from escalating prices and preventing them from having their grief exploited for profit. The cost of the funeral is paid either in part or in full, with a percentage of the total put into a trust or covered via a preneed insurance policy with monthly payments. Sounds like a great idea on paper. But prepaying is often a better deal for the funeral home than for you.

Some states allow the funeral home to take a percentage of the contract at the time the prearrangement is made – usually requiring the funeral home to guarantee to perform services for the remaining funds. Other states require that all funds be placed in trust or insurance, says Walkinshaw.

So if the funeral home goes out of business or you change your mind, you won't necessarily get all your money back — and less money earns interest in the trust. Preneed insurance policies, meanwhile, aren't usually refundable, and you may only get pennies on the dollar if you cash out of them. AARP recommends funeral preplanning, but cautions about prepaying. "You need to know where your money is being held," says Sally Hurme, a spokeswoman on consumer protection issues for AARP.

8. "... and it doesn't cover everything."

Even if you do prepay, your loved ones may still have to open their wallets, as there are many items commonly found on funeral bills — such as autopsy charges, flowers, and cemetery charges — that can't be included in preneed contracts. Many of these items are beyond the funeral director's control – even though the consumer sees it all as part of the funeral, says Walkinshaw.

Relatives may also get stuck shelling out for the casket, since a model picked out 15 years ago may no longer be available. It's not uncommon for models to be discontinued, and while there may be a similar replacement found, the price will almost inevitably have increased. You should be clear about what the contract says. If there are guarantees, know what they are and know what your responsibilities might be if prices do go up, Walkinshaw says.

Some good questions to ask: How and where is the money in my prefunded funeral contract being held? If I "revoke" or "transfer" the contract do I get all the money back? Do I also get the accumulated interest?

9. "At the crematorium, anything goes."

In 2002 the funeral industry and the general public were appalled by news of decomposing remains found at a crematory in Noble, Ga. The Cremation Association of North America quickly responded by revising a model state cremation law to include certification and training requirements. Increasingly, states are requiring inspection and licensing for crematories. You can check with your state funeral service board for guidelines and any reports on crematory inspections.

A class-action lawsuit against the Georgia crematory also asserted claims against several funeral homes for failing to ensure that cremations were performed properly (or, in fact, at all). The funeral homes settled for roughly \$36 million, and the crematory later settled for \$80 million. To help protect your loved one, the AARP recommends using a crematory that does undergo public inspections and to inquire about the training of the facility's operators. Were they trained and certified by the Cremation Association of North America? (Some states require CANA certification.) Is the facility subject to internal inspection as well? Proceed with caution if the answer is no.

For your own peace of mind, ask the funeral director where the cremation will take place and if he's been to the facility. Some states require crematories to be on cemetery grounds; in others, they can be on a funeral home's premises, says Walkinshaw.

10. “‘Green’ burials have me feeling blue.”

In addition to home funerals, another movement in the funeral industry is burial in “green,” or natural, cemeteries — which prohibit embalming, metal caskets and concrete burial vaults and which generally forbid traditional headstones in favor of smaller, engraved indigenous stones, trees or shrubs. While the practice is still rare, it has started catching on among the environmentally — and economically — conscious. “There's increasing interest in it,” Slocum says. “It's really a return to the way we always used to do it.” The purpose of a green burial is to return the body to the earth in a way that doesn't hinder decomposition.

There are about 20 green cemeteries in the U.S., but many dozens of existing cemeteries have begun to allow vaultless burial anywhere on their grounds, or have opened up separate sections of their property for green burial only, says Mark Harris, author of “Grave Matters: A Journey Through the Modern Funeral Industry to a Natural Way of Burial.”

In addition to being green, forgoing embalming services and selecting simple wooden caskets can save consumers thousands of dollars. At one green cemetery, Ramsey Creek Preserve in Westminster, S.C., which calls itself the first green cemetery in the country, even caskets aren't required.

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