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A CLOSER LOOK

May 2001

How to buy a funeral

With so many quick decisions to be made at the worst time, how can consumers protect themselves?

- ▶ Make sure your loved ones discuss their wishes with you (see [Necessary details](#)).
- ▶ Call on your faith. If you plan to have a religious service, contact your pastor, rabbi, or other religious leader before you talk to a funeral director. Much of what you'd pay a funeral home for a viewing or funeral service can take place at your house of worship at no cost, although some contribution is often customary. "Even if you haven't hooked up with a congregation, you can still call a pastor. Three-quarters of the funerals I do are for people who are not church members," says Rev. Sandy Peirce of the Eldorado County Federated Church in Placerville, Calif., who has taken part in funeral services for 20 years.
- ▶ Call several funeral homes for prices, using the benchmark price list ([below](#)) as a guide. Ask if the home is independent, part of a local chain, or part of a national chain. (Often, the only way you'll know is to ask.) Our price survey found that local chains generally offered the best value.
- ▶ Visit prospective funeral homes and assess the staff and the size, location, and ambience of the facilities. Sometimes a lower price comes with a smaller facility and fewer amenities. When you're ready to make arrangements, bring a clergy member or savvy friend.
- ▶ Consider contacting nonprofit funeral consumer groups--co-ops that offer advice, and negotiate member discounts with certain funeral homes. The Funeral Consumers Alliance (800 765-0107; www.funerals.org), is one place to start.

Advance planning also means knowing the key elements of a funeral and what they cost. The prices listed below are the ranges we found when we surveyed 235 funeral homes in seven cities. A standard funeral typically includes these items:

Casket (\$200 to \$5,700 for 20-gauge steel; \$3,000 to \$36,000 for bronze). A funeral home's range of casket prices serves a purpose greater than consumer choice. Funeral directors use the price list as a tool to figure out the price range you're comfortable with, says Ronald Smith, professor emeritus of economics at New York's Hunter College and author of *The Death Care Industries in the United States*.

Other services--everything from the embalming charge to the professional fee--cost the same no matter how big and expensive the funeral. "It is the price of the casket and burial vault that ultimately determine the total price of the funeral," says Smith.

The funeral director gauges where your preferences fall on the casket price list. Mahogany or metal? At what price do you balk? To restore a balance of power in this negotiation, decide what you want to pay before the funeral director gets a chance to influence your decision.

There are several ways to save on a casket. If the body is headed for cremation rather than ground

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Forums

burial, many homes offer rental caskets. You rent the attractive exterior and purchase an inexpensive combustible inner liner that houses the body for cremation. Prices for rentals ranged from \$50 to \$2,790. You can also buy the casket from a discount seller. The government requires funeral homes to accept a casket from an outside provider, if that's what the consumer wants; savings of hundreds to thousands of dollars are possible. Alternative containers are also available, but they're not always a bargain. We found cardboard caskets ranging in price from \$0 to \$799; fiberboard, particle board, or hardwood alternatives from \$35 to \$2,270; and cloth-covered from \$110 to \$2,036.

The professional fee (\$355 to \$1,995). This covers the services the funeral director performs orchestrating the affair from start to finish, including charges for staff and overhead. No matter what type of plans you make, you're required to pay a professional fee. The wide variation seems attributable to the increasing popularity of low-cost funeral homes.

Transfer of body to funeral home (\$0 to \$400). The body is picked up from anywhere at any time of the day or night.

Embalming (\$0 to \$750). A body does not have to be embalmed, especially, for example, if it will be immediately cremated or buried. State laws are more likely to require embalming or refrigeration if burial or cremation occurs more than 24 to 72 hours after death.

Dressing, cosmetology, and other preparation (\$0 to \$400). This service involves making the body presentable for viewing and placement in the casket.

Use of facilities and staff for viewing (\$0 to \$825). You pay for renting a viewing parlor and for the use of the parking lot and other areas of the funeral home to host visitors who wish to view the body and offer condolences to the family. This charge can be eliminated by having the viewing at your place of worship.

Use of facilities and staff for funeral service (\$0 to \$775). The funeral service, if it's held in one of the home's chapels, usually takes place the morning after the viewing, so this amounts to a rental fee for further use of the facilities and staff. (One funeral home we surveyed says it's free if there's also a viewing.) You can reduce this cost by holding the funeral at some other location, such as a church or synagogue, or by having a memorial service (without the body present) at a different place and time after burial. Another alternative: Graveside services were sometimes less expensive.

Rental of hearse with driver (\$125 to \$400). You need this special vehicle, sometimes called a funeral coach, to transport the casket from the funeral home or place of worship to the cemetery.

Rental of flower car with driver (\$50 to \$200). In the funeral motorcade, this vehicle transports the flowers to the grave site. But there's often room in the hearse for flowers.

Alternative arrangements (\$765 to \$3,920). Less common arrangements include immediate cremation or immediate burial, neither of which involves a public viewing, funeral service, or showy casket. In our survey, the median price for immediate cremation (including the crematory fee) was \$1,295; for immediate burial, \$1,740.

Other expenses. The cost of the funeral does not include additional charges that are sometimes necessary, such as a burial plot for a casket, space in a columbarium for an urn, or mailing of cremated remains. Some cemeteries require the purchase of a grave liner or burial vault, which keeps the grave from sinking as the casket disintegrates over many years. The least expensive liners we found were made of concrete and cost \$295; some cost as much as \$1,095 for concrete, and thousands more for bronze, marble, or other pricey materials. There may also be incidental costs for a death certificate, burial license, and filing fees. Experts say that many consumers pay by check or credit card. Some funeral homes allow payment over 30 days.

A national view

Reasonably priced funerals are available, but prices vary greatly--so comparison shopping can pay off. Shown below are the range of prices in each city we surveyed for a standard funeral with a median-priced, 20-gauge steel casket.

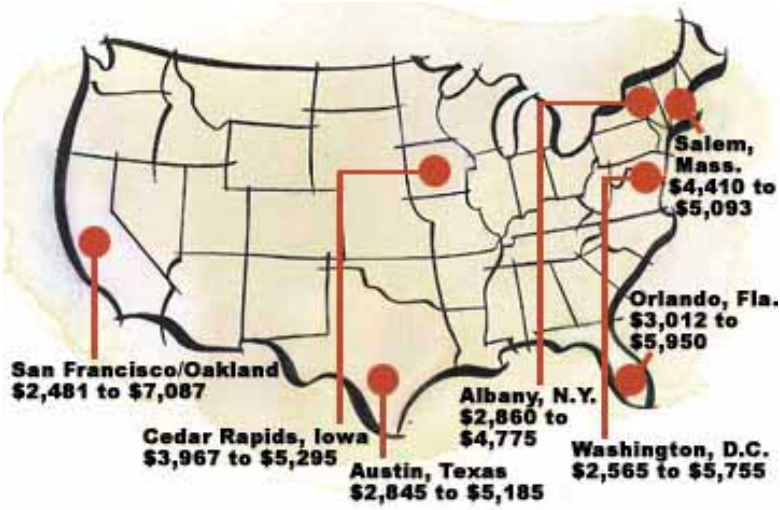


Illustration by Heather Holbrook

Benchmark funeral prices

What can you expect to pay for a funeral? In our survey, these are the median prices charged by small local chains. We found that local chains offered the best value. Prices assume that the funeral home provides the casket.

PRICE	DESCRIPTION
\$1,110	Immediate cremation with minimum casket/container
1,384	Immediate burial with minimum casket/container
3,099	Standard funeral with alternative casket/container
4,067	Standard funeral with 20-gauge steel casket
4,670	Standard funeral with solid wood casket (excluding mahogany/walnut/cherry)
4,845	Standard funeral with 18-gauge steel casket
6,125	Standard funeral with stainless steel casket
6,997	Standard funeral with mahogany/walnut/cherry casket
7,100	Standard funeral with bronze/copper casket

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