

Tips for Lowering the Cost of a Funeral

When a loved one dies, the last thing anyone wants to confront is the cost of the funeral. While preplanning is the most cost-effective way to pay for such an event, money is not always set aside for unexpected deaths.

When finances are an issue, it is possible to save money on a funeral. First, consider the benefits that may be available for the deceased. Medicaid or Social Security can cover some of the funeral costs if the deceased was eligible.

Additionally, if the deceased was a member of the armed forces, all veterans are entitled to burial in a national cemetery, a grave marker and a flag. This also applies to spouses and dependent children. There are no charges for opening or closing the grave, a vault or liner, or for setting the marker in a national cemetery. If the death occurs during active duty, all funeral expenses are paid by the military. This includes body preparation, casket, transportation to the place of disposition, interment (if in a national cemetery) and the grave marker.

The Funeral Rule

The Funeral Rule, enforced by the Federal Trade Commission, prevents customers from having to accept package deals that many funeral homes establish. Thus, although making decisions based on costs are difficult, it is possible for people to choose only the goods and services they need or want and to pay only for the services selected.

Process

Begin by calling a number of funeral homes to get itemized lists and compare prices. Do not feel pressured to make an immediate decision and do not pick a location only because it is in the neighborhood or has been traditionally used by the family. The Funeral Rule requires all funeral homes to provide pricing upfront over the telephone without the caller having to provide any information about the deceased or about him or herself. Inquire at each funeral home about working within a budget and ask if payment plans are available. Some funeral homes provide plans where payments can be made over a year or more.

Those planning the funeral should remember that it is not morally or socially wrong to look for ways to reduce the cost of a funeral. No one should feel pressured into purchasing anything they cannot afford. During such a stressful time, family members sometimes do what is called emotional spending and go outside of their budget because they believe they must choose the best of everything for the deceased.

Choosing the best for the deceased does not have to equate to purchasing the most expensive.

Additionally, a funeral provider cannot refuse service if only one thing is purchased from them. Nor can they offer any item on the condition that another item is purchased.

Ways to Save

- **Cremation:** This is the most cost-effective way to handle the deceased. Most crematories require a container to house the body, but purchasing a casket is not necessary. Such a container can even be made of cardboard. In some cases, a simple urn is provided as part of the service or a low-cost container can be bought by the family. Cremation does not limit funeral options. Depending on finances, a one-



day viewing or wake can be done before cremation. Or a memorial service can be held at home or another location for little or no cost.

- **Direct burial:** The deceased is interred quickly, without a public viewing. Thus, there is no need for embalming, cosmetology services or the use of the funeral home.
- **Embalming:** This process, which temporarily preserves the body by injecting chemicals, can cost several hundreds of dollars. However, no state law requires embalming. Funeral homes cannot require embalming unless planning a certain type of funeral service, such as a public visitation or viewing. In most cases, refrigeration is an acceptable alternative. A wake with the body present may still be possible, but the casket would be closed during the public visitation. A family can still view their loved one prior to the public visitation if desired.
- **Alternative containers:** The funeral provider cannot refuse to handle a casket or urn a customer brings in, regardless of where it is purchased. This includes caskets or urns purchased online, at a local or discount store, or somewhere else. Nor can the funeral home charge a fee for using this casket or urn. The funeral home cannot require the family member who ordered it to be there when the casket or urn is delivered. Thus, it is possible to save hundreds of dollars by purchasing a casket or urn through a wholesaler. Most of these companies offer next-day delivery; some offer free delivery.
- **Grave liner or vault:** Check with the cemetery of choice before paying for a grave liner or vault. Not all facilities require it. However, if the cemetery requires an outer burial container, grave liners are generally cheaper than vaults. Basic concrete models are appropriate and can save the customer hundreds of dollars versus a high-end vault.
- **Services:** Doing anything that requires a person's time or a building to be open will cost something. Even church services are not free. Many churches will charge for the religious representative (priest, reverend) or ask for a donation to the church. Families can opt to forego a full church mass and have prayers said at the funeral home. Other alternatives include having a family-only visitation and graveside prayers. The most cost-effective option is to follow a cremation with a memorial service or gathering at someone's home, a public park, the deceased's favorite restaurant or other low-cost location.
- **Headstone or marker:** There is absolutely no rule at any cemetery that requires a headstone or other marker to be purchased at the time of death. In fact, many gravesites go unmarked for years. Consider waiting to purchase such an item until money has been saved.

Resources

- National Funeral Directors Association: www.nfda.org
- National Cremation Society: www.nationalcremation.com
- Funeral Consumers Alliance: www.funerals.org
- Kavod v'Nichum: www.jewish-funerals.org
- Funeral Home Directory: www.funeralnet.com

Some content on this page was gathered from documents found on the website for the Federal Trade Commission: www.ftc.gov/funerals

