

Funerals: Preplanning Makes Sense

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Introduction

Funerals and burials – no one wants to think about them, much less talk about them. But the fact is, funeral services and final disposition arrangements are consumer purchases. The total cost of a funeral and burial can vary greatly depending upon the products and services selected. This fact sheet is designed to help consumers understand their options, legal rights and the practices and pricing policies of the funeral industry. Its purpose is to encourage consumers to “think ahead” and make informed and thoughtful decisions about funeral arrangements. By doing so you can choose the specific items you want and need and compare prices offered by one or more funeral providers. Use this information as a guide for preplanning your own funeral or as a reference if you become responsible for making arrangements for someone else.

Why Preplan?

The majority of American consumers still opt for a traditional funeral and burial consisting of a religious or memorial service, casket and in-ground burial. The cost of this tradition can easily exceed \$8,000. “Sticker shock” is just one of the many reasons more and more Americans are considering alternatives and planning ahead for the inevitable event of death.

The amount of advanced planning for a funeral varies from one individual to another. Some opt to discuss plans with family members and

establish their preferences in writing. Others prefer to discuss options with a funeral director and make their requests and preferences a matter of detailed record held for safekeeping in funeral home files. Some prearrangement plans include prepaying or pre-financing as well as preplanning. Regardless of how simple or detailed preplanning may be, keep it flexible so adjustments can be made in the case of unforeseen circumstances.

When individuals do not preplan, the responsibility of arranging a funeral falls upon surviving family members. A bereaved person making funeral arrangements is at a serious disadvantage due to emotional distress compounded by the pressure of time. Unfamiliar with the laws, pricing policies or customary practices surrounding the funeral industry, many families hastily arrange a funeral not knowing what the deceased would have preferred or what the total cost will be. Quick and emotional decisions have the potential of creating an economic burden for the surviving spouse, parents or children. There is nothing wrong with an expensive funeral if that is your choice. Just remember – you do have choices.

The First Step

Start the preplanning process by creating a file containing personal information and preferences. Even if this is as far as you get with planning ahead, having this information handy at the time of your death will be invaluable to grieving family members. Use the lists on the next page to help you get started.

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Personal Information

- Full name, maiden name
- Date and place of birth
- Names of parents
- Social Security number
- Name and address of spouse
- Date and place of marriage
- Names, addresses, phone numbers of children, siblings and close friends who would want to be notified upon your death
- Name, address and phone number of present employer
- Location of life insurance policies, original copy of will and other valuable papers

Personal Preferences

- Names and addresses of newspapers for obituaries
- Name of funeral home which you prefer
- Funeral ceremony preference, if any
- Name of officiating clergy or others you desire to participate in religious or memorial service
- Visitation instructions
- Music, hymns, readings you want included in service
- Donations in your memory
- Names, addresses, phone numbers of casket bearers
- Location of cemetery plot, if owned, or preference for burial site
- Casket preference
- Final disposition preference

For Veterans

- Date and place of enlistment
- Date and place of discharge
- Rank and service numbers
- Awards and medals received
- Location of discharge papers

The Second Step

Familiarize yourself with the Federal Trade Commission's (FTC's) Funeral Rule. This regulation is designed to protect consumers. In general, the Funeral Rule makes it easy for consumers to select only those goods and services they want or need and to pay for only those selected. By law, funeral providers are required to provide consumers with service and merchandise price lists when requested in person. The list should include the costs of individual funeral items and services. The price list should also disclose information on embalming, cash advance sales (such as newspaper notices or

flowers), caskets for cremation and any required purchases. Detailed price information can also be obtained over the telephone. If legal or other requirements mean you must purchase items which you did not specifically request, the funeral provider must explain the reason in writing.

For a complete description of the FTC's Funeral Rule, write to Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580-0001, and ask for "Funerals: A Consumer's Guide." Or access this information via the FTC's home page on the Internet. The address is <http://www.ftc.gov/bcp/conline/pubs/services/funeral.htm>.

Understanding Your Options

Planning a funeral requires making some major decisions. There are many types of funeral ceremonies and several options for laying a deceased person's remains to rest. Your selections will affect the amount you pay. Some people prefer a ceremonial service, religious or secular, with the body present. Others choose an immediate burial and hold a memorial or other ceremony with no body present. Another option which is becoming increasingly popular is cremation, which may be performed either before or after a ceremony. In addition, the body may be donated to a medical institution for research. Consider all the alternatives, your preferences and financial resources. Then be prepared to answer these two questions: 1) What type of final disposition of the body is preferred? 2) What kind of funeral ceremony, if any, will take place? The following information may help you decide.

Final Disposition Options

There are four basic options for final disposition. Each is discussed separately.

Earth burials and entombment. Earth burials are still the most common form of disposition in the United States. An earth burial is the interment of the body placed in a casket or other suitable container in a grave. Entombment, the placement of the casket with the remains in an aboveground tomb, called a mausoleum, is another option. Burial or entombment can take place after a funeral ceremony held at another location, after a graveside service or without a service. The costs associated with burial may or may not be included in the funeral director's bill. Costs include the purchase of a cemetery plot or mausoleum space, grave liner or vault, fees for opening and closing the grave and the cost of a monument or headstone.

Cremation. Cremation reduces the body to its basic elements, referred to as cremated remains. The remains can then be buried, scattered or placed in an urn or other receptacle and put in a niche in a

columbarium. According to the Cremation Association of North America, the national cremation rate is 25 percent and predicted to be nearly 50 percent by 2025. A cremation can follow a traditional funeral or take place shortly after death with a simple memorial service or no service at all. When direct cremation is preferred, the funeral provider will offer you either an inexpensive alternative container or an unfinished wood box. An alternative container is a non-metal enclosure used to hold the deceased. These containers may be made of material like heavy cardboard or composition materials or canvas.

Under the FTC's Funeral Rule, funeral directors who offer direct cremations may not tell you that state or local law requires a casket for direct cremation. In addition, funeral directors must disclose in writing your right to buy an unfinished wood box or an alternative container for direct cremation and must make an unfinished wood box or alternative container available for direct cremation. In Arkansas consumers can make arrangements for direct cremations through the Cremation Association of Arkansas. For more information contact this organization at (501) 753-3200 or write to them at 1921 Main Street, North Little Rock, AR 72114.

Immediate Burial. A relatively inexpensive alternative is direct disposition of the body by immediate burial or cremation. Direct disposition means that the body is interred without a viewing or embalming, usually in an alternative container. Immediate burials are listed as a package price on the general price list of funeral providers. The package typically includes transporting the body to the funeral home and to the cemetery, and minimal services of the funeral home staff. An unfinished wood box or alternative container may be provided by the seller or purchaser. The funeral provider can also provide a casket or cremation urn if desired.

Donation. The Anatomical Gift Program allows one to donate their body, as a gift, to the Department of Anatomy at the University of Arkansas for Medical Sciences. Any person who is 18 years of age or older and of sound mind can donate their body for teaching and research. Persons under 18 must have the consent of a parent or legal guardian. Prior arrangements authorizing the gift are strongly recommended. For more information contact The Anatomical Gift Program, Department of Anatomy, University of Arkansas for Medical Sciences, 4301 West Markham, Little Rock, AR; (501) 686-7019.

Although expenses associated with a body donation are minimal, they do exist. If death occurs at one's home or in a hospital without a morgue, a local funeral home must be contacted to pick up the body and perform an arterial embalming. The funeral home will charge the family for any services performed.

If death occurs in a hospital with an in-house morgue, the body may simply be held in the morgue. In this case, the family bears no expense.

After studies are complete, the remains are cremated and may be returned to the family for final disposition or buried by UAMS. The cost of cremation and the return of the ashes are paid for by the university. If returned to the family, the costs related to the final disposition of the ashes are borne by the family or donor's estate. It can be as long as two years before the ashes are returned to the family.

Because the medical institution must have the body immediately and requires a special type of embalming, it may not be possible to have a funeral service with the body present. If a ceremony is desired, a memorial service without the presence of the body, might be considered.

Funeral Products and Services Options

A funeral is a combination of services and merchandise. As previously mentioned, the FTC's Funeral Rule is designed to make it easy for consumers to select only those goods and services they want and need; however, options are numerous. Some of the products and services associated with funerals are described below.

Basic Services of Funeral Director/Staff

Although the Funeral Rule allows consumers to pick and choose the items and services they want and need, funeral providers are allowed to charge a fee for basic services and overhead. This fee is not optional and is added to the total cost of the products and services selected. Basic services of the funeral director and staff vary from one provider to another. In general, the fees cover such things as:

- Consultation with family or other party responsible for arranging services
- Staff and facilities needed to carry out the services requested
- Supervising and arranging visitation
- Preparation and filing of all required paperwork
- Coordination of details with cemetery, crematory and/or other parties responsible for the final disposition of the deceased

Transportation

Transportation costs include moving the body of the deceased from the place of death to the funeral home and from the funeral home to the place of final disposition. In addition, costs may include fees for a limousine for the family and/or pallbearers.

Preparation of Body

This category includes embalming and other services necessary to prepare the body for burial such as cosmetology, dressing (clothing the body) and casketing (placing the body in the casket). Except in certain cases, embalming is not required by law. The three conditions when embalming is required in Arkansas are:

- Death is due to certain communicable or infectious diseases
- Final disposition is not made within a prescribed period of time after death
- The body is to be transported across state lines in a common carrier

If you select an arrangement such as a funeral with viewing, embalming is a practical necessity and, therefore, a required purchase. If you do not want embalming, choose an arrangement such as direct cremation or immediate burial. The FTC's Funeral Rule requires funeral providers to give consumers information about embalming that can help them decide whether to purchase this service.

Burial Containers

Caskets. Generally, the casket is the most expensive element of a traditional funeral accounting for one-half to one-third of the total cost. Caskets vary widely in style and price and are typically sold for their visual appeal. Cost of the casket depends upon: 1) the type of material from which it is made (softwood, hardwood, plywood, metal, fiber-glass, plastic, particle board, etc.); 2) the type of lining used (crepe, velour, velvet, satin, etc.); and 3) any special features such as airtight seals, mattresses and springs. Most metal caskets are made from rolled steel in different gauges. The lower the gauge, the thicker the steel. The thicker the steel, the higher the price. The terms "protective," "gasketed" or "sealer" are often used when describing a metal casket. This means the casket has a rubber gasket or some other feature designed to delay the entry of water or prevent rust. These

features add to the cost of the casket; however, their benefits are frequently questioned.

Other Outer Containers. Some cemeteries require the casket to be placed in a burial vault or grave liner to prevent the ground from caving in as the casket deteriorates. A grave liner is made of reinforced concrete and lowered into the grave prior to burial. A burial vault is more expensive than a grave liner and is typically made of steel-reinforced concrete, lined with metal or asphalt.

Under the FTC's Funeral Rule, funeral providers are prohibited from making claims that funeral goods, such as caskets or vaults, will keep out water, dirt and other grave site substances when that is not true. The Rule also prohibits funeral providers from telling you a particular funeral item or service can indefinitely preserve a body in the grave. Remember, no protective container can keep a body from deteriorating over time.

Use of Funeral Home Facilities and Equipment

If you select arrangements which include viewing the body and/or a memorial or religious service, there may be rental fees for use of the visitation room, chapel and any equipment needed to carry out these services.

Miscellaneous Merchandise

Sundry items such as a memorial book, acknowledgment cards, pallbearers' boutonnieres, music, flowers, etc., are optional but do add to the meaning of the commemorative service. They also add to the overall cost; therefore, select these items carefully.

In Conclusion

Planning for a funeral and burial is a difficult and emotional task. Options and prices are varied. Plan ahead so that you can:

- Select the various products and services you desire
- Compare the total costs of the selected items at more than one funeral provider

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