

**Planning a funeral involves having to make many decisions at an emotional time. Patient and Family Advisors at UW Medicine hope this article will answer your questions about funeral planning and be a helpful resource as you consider the many options.**

# Planning a Funeral

For surviving family members and friends following a loved one's death, funeral homes provide an important service. But funeral homes are also businesses, and are typically run with an eye toward profit margins and maximizing the sale of various products and services that you and your family may or may not need.

Immediately following the death of a loved one, the last thing most of us would choose to do is sit across the desk from a salesperson in a high-pressure, time-sensitive situation that requires us to make a series of important consumer choices that may cost thousands of dollars. At these times, survivors are vulnerable to making hasty, costly decisions that might not make sense with the perspective that a little more time would bring.

This article will help you at the time of a loved one's death. It will give you a review of the many choices confronting you, and it will assist you in finding resources that will help you get appropriate services at a reasonable cost.

It makes sense to read this article when there is no immediate need. That will give you a frame of reference in the future if the need suddenly occurs.

In addition, you can take this opportunity to make decisions in advance for

yourself or for loved ones—so that decisions are made based on each individual's expressed preferences, while also considering the emotional needs of survivors.

Though it is difficult for many people to do, *preplanning* your own funeral arrangements is a sensible and thoughtful thing to do. Your willingness to become informed will give you some power over the final decisions of your life, and your personal involvement in planning your own final disposition will be a source of comfort to your survivors.

Imagine the more common alternative: a grieving family having to respond on the spot to a long list of questions from a funeral director. The funeral director is at ease in a situation of death when the family is distraught and knows little or nothing about the choices or their costs. The family's grief and guilt may be subtly manipulated by the funeral director to encourage expensive purchases. This situation, far too common, perhaps partially explains why most funerals and burial arrangements in this country cost between \$7,000 and \$10,000. There is nothing wrong with an expensive funeral if that is the choice of the family. What is wrong is for a family that might prefer a

simple, dignified ceremony to end up with something lavish and costly.

In what follows, we report our findings from surveys of funeral homes and of funeral home customers. We also steer you to other resources that can help you in your decisions. And we review the basic choices you'll need to make.

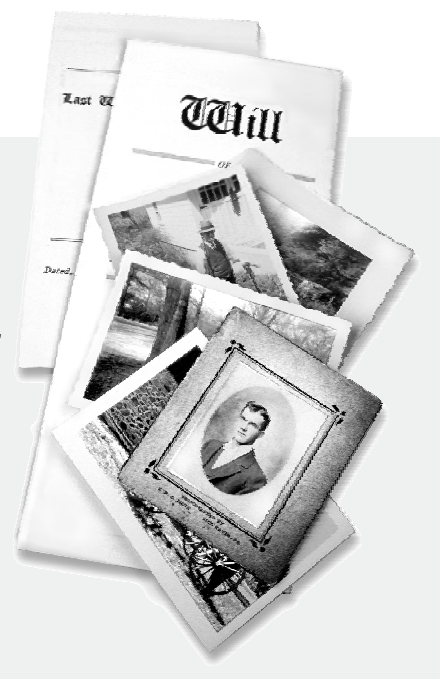
## Where to Get Help

Most people need help making funeral arrangements. This is especially true when arrangements are made during the time of bereavement. And there is one firm rule: never go by yourself to a funeral home to decide on services you will be purchasing. Alone in the hands of a funeral director you are too vulnerable to making purchases based on grief or guilt. You need someone else who is less involved to assure you that sensible cost-saving decisions are all right.

The obvious places to turn for help with funeral arrangements are family, friends, members of the clergy, and

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## Checklist of Tasks

Besides the funeral itself, whatever form it takes, a number of associated details need to be attended to. Friends, coworkers, and fellow congregants can play a major role in relieving the bereaved family of many of these tasks.

### What Has to Be Done Right Away

- If the deceased wished to be an organ donor, remember that time is of the essence. Notify the attending physician and medical staff **immediately** and they will notify the closest transplant center.
- A death certificate must be filed before cremation or burial takes place. The certificate is issued either by a doctor who has been treating the deceased or, if such a doctor is not available, by the medical examiner or coroner. If the circumstances of death are at all questionable, the medical examiner is called.
- Remember also that it is the responsibility of the survivors to choose the funeral home. If you don't know which funeral home you want to use and the death occurred in a hospital, it may be possible to keep the body in the morgue until you make a decision.

### Other Tasks

- Notify lawyer and executor.
- Make a list of everyone else to be notified right away and make the calls.
- If memorials are to be substituted for flowers, decide on the organization and let people know in the obituary.
- Write an obituary news item. Include age, place of birth, cause of death, occupation, college degrees, memberships held, military service, outstanding work, list of survivors in immediate family. Give time and place of services.
- Make a list of additional people to be notified by letter, card, or printed notice.
- Notify insurance companies, including automobile insurance, for immediate cancellation and refund if available.
- Keep a record of all calls and visits. Arrange for friends or family members to answer door and phone.
- Plan hospitality for visitors, including transportation, if necessary.
- Arrange childcare as needed.
- Coordinate supplying of food for the first days. Different friends might each bring a dinner.
- Consider special needs of the household, such as cleaning. Again, friends can divide the work.
- Plan for disposition of flowers after the funeral—for instance, to a hospital or nursing home.
- Check promptly on all debts and installment payments. Some may carry insurance clauses that will cancel them. If there is to be a delay in meeting payments, consult with creditors for extensions of time.
- If the deceased lived alone, contact the landlord, utility companies, postal service, and newspaper carrier. Tell the police the home is empty and ask neighbors to report unusual activity.
- Prepare a list of people who should be sent notes or acknowledgments for helping, visiting, calling, writing, or sending flowers or donations.

hospital social workers. But there are also organizations set up specially to help you.

A particularly helpful source of advice can be a funeral consumer organization, traditionally referred to as a *memorial society*. These are non-profit organizations that provide consumer education and resources regarding your rights and options for burial and cremation. Some memorial societies also negotiate discounted prices with local funeral homes for their members. There is typically a one-time, nominal donation to join.

The Funeral Consumers Alliance ([www.funerals.org](http://www.funerals.org)) is the national umbrella group for affiliated funeral consumer groups in the U.S. Many local affiliates perform price surveys of area funeral homes. They also provide information on organ or tissue donation and provide information on death benefits. They do not pay for funerals or choose a specific funeral home for you, but the association servicing the Puget Sound area is somewhat unique in that, unlike most other societies, it owns and operates its own funeral home.

On page 112, we list contact information for the memorial society for the Puget Sound area. To find memorial societies in other areas, contact the Funeral Consumers Alliance at 800-765-0107 or visit [www.funerals.org](http://www.funerals.org).

## Disposition Options

There are several options for disposing of a deceased person's remains.

### Burial

Burial is the traditional choice of disposition. It can be done directly, with no viewing or ceremonies, or with any combination of viewing, ceremony, or graveside service. In any case, burial usually requires that you purchase a casket; cemetery plot; fees to open and close the grave; cemetery endowment (upkeep); and marker, monument, or headstone. At most cemeteries, a grave liner or vault is also required. Though most burials are below ground, another (usually more expensive) option is burial above ground in a mausoleum.

Direct burial is the least expensive option: a funeral home files the necessary paperwork and places the unembalmed body in a casket and the remains are taken to a cemetery for burial, usually within one day. Direct burial is often accompanied by a simple graveside service. This alternative eliminates expenses for embalming and some expenses for funeral home facilities, and often results in use of a minimum-priced casket.

## Cremation

Cremation is an increasingly popular choice over burial. Neither a casket nor embalming is generally required, but if the body must be held for several days, refrigeration or embalming may be necessary. Cremation, like burial, can be direct or after a funeral. It is also possible to have an embalming, viewing, and ceremony followed by cremation. Some funeral homes offer rental caskets for such situations, while others sell modest caskets that are attractive, but designed for cremation. Cremation also allows flexibility as to when or where any services are held—many families now hold memorial services in their own homes or the decedent's favorite place.

Cremated remains may be scattered, kept at home, buried in a cemetery, or kept in a columbarium (an above-ground structure containing permanent niches). Burial in a cemetery or placement in a columbarium adds to the costs.

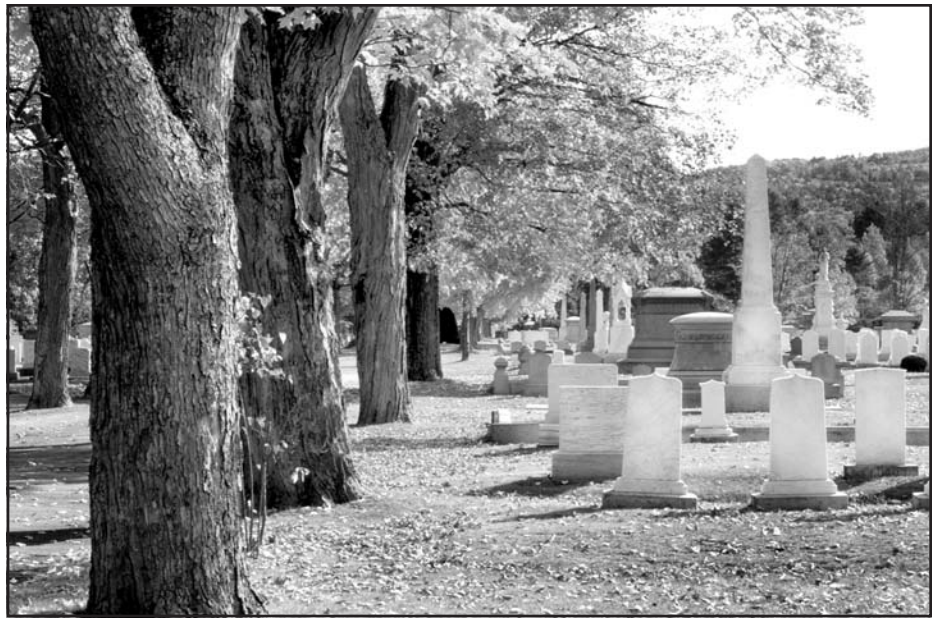
## Donation

Whether a body is to be buried or cremated, part or all of it can first be donated to improve the quality of life of others—or, indeed, to give the gift of life itself. Donation of at least some body parts is an option for almost anyone, regardless of age or medical history. Whether donation is right for you is a choice that requires personal reflection.

Donation can be of organs or tissues or of the whole body. If you wish to become a donor, be sure to let your family know of your wishes and enroll with the local organ donor registry (see page 117) and have it noted on your driver's license. If you wish to make a whole body donation, make prior arrangements with the medical school of your choice. A decision to donate a whole body cannot be made by the family without these prior arrangements.

After organ and tissue donation, all the usual funeral arrangements still need to be made. Even with the removal of organs and tissues, an open casket ceremony is usually possible.

If arrangements have been made for donation of a body to a medical school, once notified, the school will transport the body and assume responsibility for disposal by cremation. Depending on the school, the ashes may be returned to



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the family, but this may not happen for as long as two years. With the exception of removing the corneas, whole body donation usually precludes the donation of individual organs or tissues for transplants.

## Planning the Ceremony and Choosing Funeral Home Services

There is much room for variation in type of ceremony between the simplest direct disposition and the most lavish funeral. Think about whether you want a traditional funeral, with the casket open or closed, or whether you would like a memorial service instead, without the body present. Holding a memorial service, church service, or graveside service is generally less expensive than a conventional funeral.

You also need to decide if you want a religious or secular service. Either can be held at a funeral home, religious establishment, residence, or elsewhere.

Finally, decide whom you want to invite. Do you want the ceremony open to all relatives and friends or for immediate family only?

Think in terms of what would be a meaningful commemoration of the deceased. Often something simple can be quite profound. You don't need an expensive funeral to show love and respect.

A funeral home is required by the Federal Trade Commission (FTC) to

give you a copy of their General Price List (GPL) if you visit their facility and ask about costs. They are not required to send you the entire price list if you call, but many will. If you know the specific type of service you want, such as, a simple cremation, they are required to give you a price quote over the phone if you request it. Some funeral homes now also post their GPLs on their websites. GPLs must include itemized prices for at least the following, if offered—

- Direct cremation
- Immediate burial
- Basic services of funeral director and staff (and overhead)
- Transfer of remains to the funeral home
- Forwarding of remains to another funeral home
- Receiving remains from another funeral home
- Embalming
- Other preparation of the body
- Use of facilities/staff for viewing
- Use of facilities/staff for funeral ceremony
- Use of facilities/staff for memorial service
- Use of equipment and staff for graveside service
- Hearse
- Limousine
- Either individual casket prices or the range of casket prices that can be found on a separately available casket price list

## Questions and Complaints

*Funeral Consumers Alliance*  
33 Patchen Road  
South Burlington, VT 05403  
800-765-0107  
[www.funerals.org](http://www.funerals.org)

*People's Memorial Association*  
1801 12th Avenue #A  
Seattle, WA 98122  
206-325-0489  
[www.peoples-memorial.org](http://www.peoples-memorial.org)

*Federal Trade Commission*  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
877-382-4357  
[www.ftc.gov](http://www.ftc.gov)

*International Cemetery, Cremation,  
and Funeral Association*  
107 Carpenter Drive  
Sterling, VA 20164  
800-645-7700  
[www.iccfa.com](http://www.iccfa.com)

*National Funeral Directors Association*  
13625 Bishop's Drive  
Brookfield, WI 53005  
800-228-6332  
[www.nfda.org](http://www.nfda.org)

*Washington State Department of  
Licensing—Funeral and Cemetery  
Licensing Program*  
P.O. Box 9012  
405 Black Lake Boulevard SW  
Olympia, WA 98507  
360-664-1555  
[www.dol.wa.gov/business/funeralcemetery](http://www.dol.wa.gov/business/funeralcemetery)

*Washington State Funeral  
Directors Association*  
2115 S. 56th Street #105  
Tacoma, WA 98409  
253-588-7111  
[www.wsfda.org](http://www.wsfda.org)

*Better Business Bureau Serving Alaska,  
Oregon, and Western Washington*  
1000 Station Drive #222  
P.O. Box 1000  
DuPont, WA 98327  
206-431-2222  
[www.alaskaoregonwestern-washington.bbb.org](http://www.alaskaoregonwestern-washington.bbb.org)

- Either individual outer burial container prices or the range of outer burial container prices that can be found on a separately available outer burial container price list

For many consumers, deciphering a GPL is confusing and overwhelming. Some run for as long as 20 pages or more and are filled with unfamiliar jargon and bewildering package options. So it's best to get a written price quote for any services you're considering.

There are many other items offered by funeral homes, and it's reasonable for you to expect full disclosure of the costs of these other items as well. For example, a home might offer prayer cards, flowers, music, burial clothing, programs, memorial flags, placement of newspaper death notices, a police escort, hired pallbearers, and acknowledgment cards.

The funeral home is required by law to make certain disclosures about your choices. A home must tell you—

- About all of the services it offers and that you are free to select only the items you desire. If legal or other requirements mean you must buy any items you did not specifically ask for, these must be explained on a written statement describing the goods and services you selected.
- Except in certain special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with viewing. If you do not want embalming, you usually have the right to choose an arrangement that does not require you to pay for it, such as, direct cremation or immediate burial.

- If you want to arrange a direct cremation, you can use an alternative container. Alternative containers encase the body and can be made of materials like fiberboard.

Since most of the items offered by a funeral home cost money and each might affect the emotional aspects of a funeral service, you need to make careful decisions about what you want and don't want. These decisions are personal matters and should not be dictated by a funeral director. Several deserve brief discussion.

### Preparation of the Body

Most funeral homes require embalming if the casket is to be open for public viewing. Some funeral homes will arrange a private viewing of the remains without embalming if it is done soon after death (although there is usually an extra charge for this practice).

The cost for preparation of the body, including embalming, cosmetology, and dressing, ranged in our survey of funeral homes from \$395 to \$1,290 with the average around \$850. If the funeral home provides the clothing, the cost will be even more. The main thing to remember is that embalming and an open casket open the door to all sorts of additional funeral expenses.

If it is not embalmed, the body is refrigerated. The FTC requires funeral homes to offer up to three days refrigeration without charge as a part of standard funeral arrangements. After three days, the funeral home can start charging for it, but most funeral homes only charge for refrigeration if there is an extended delay in time of disposition.

### Casket

The casket is the single most expensive item in most funerals, but just how expensive depends on your choice. Casket prices range from less than \$1,000 for the least expensive pine or pressed wood box, to \$25,000 or more for the most elaborate, made of copper or bronze with innerspring mattresses and plush velvet or silk linings. Since the markup on a casket is often three to five times its wholesale price, a funeral director's advice, and even the design of the selection room, may be geared toward influencing you to make an expensive

choice. Most people choose midrange models made of steel or hardwoods like mahogany or walnut, at \$3,000 to \$6,000. By draping a closed casket with a flag, funeral pall, or flowers, a less expensive casket can be used.

The least expensive kinds of containers are cardboard containers or pouches. These are adequate for cremation or direct disposition. Some homes may have available a rental casket. It can be used for viewing, allowing you to buy a less expensive one for disposition.

You may have to ask to be shown less expensive models, as they may not be on display. Do not be misled on emotional grounds or on the basis of a casket's claimed preservation qualities.

### Urns

With cremation becoming increasingly popular for many funeral homes, urns have replaced caskets as the major profit centers. You can purchase an urn from the funeral home or provide one yourself. Like caskets, urn prices at funeral homes range dramatically from less than \$50 to thousands of dollars for artist-made urns. Most funeral homes provide a simple plastic box as a basic urn. What you use as an urn doesn't have to be an "official" urn at all; it can be a ceramic pot with a lid, for example. But note that if you are planning to place an urn in a columbarium or cemetery, you'll want to check on any requirements for

maximum dimensions or restrictions on certain types and colors of urns.

### Vault or Grave Liner

A vault or grave liner to hold a casket is required by many cemeteries to prevent the ground from collapsing or caving in. This item, unlike a casket, is rarely included in the package price of a "complete" funeral. Prices of outer burial containers typically range from about \$500 for the least expensive concrete grave liner to \$8,000 or more for a "triple reinforced" bronze vault. Because neither vaults nor liners preserve remains, a cement liner serves the same purpose as an elaborate vault, at a considerably lower cost. You might be able to purchase a vault or grave liner at a cemetery for less money than through a funeral home, so check this out before making a decision.

## Selecting a Funeral Home

When you have decided on the means of disposition, type of ceremony, and services and merchandise you desire, you can turn to the task of selecting a funeral home. We have gathered some data to help you.

### Ratings from Clients

We surveyed area *CHECKBOOK* and *Consumer Reports* subscribers for their

ratings of funeral homes they have used. Table 2 shows results for the 36 homes for which we received 10 or more ratings. Many of the homes rate rather high. But there is some variation, with some homes rated "superior" for "overall performance" by more than 95 percent of survey respondents while others were rated "superior" by fewer than 60 percent. (See page 120 for more information on our survey and other research methods.)

### Prices

Our callers shopped for prices for three types of services:

- *Direct cremation*—Includes the firm's basic fee, the least expensive cremation container/casket offered, and the crematory cost.
- *Immediate burial*—Includes the firm's basic fee, the least expensive casket offered, and the least expensive grave liner offered.
- *Traditional funeral*—Includes the minimum services of the funeral director and staff; transfer of deceased from place of death to the funeral home; embalming, cosmetology, dressing, and casketing; least expensive solid oak casket; least expensive grave liner; one two-hour visitation session at the funeral home the day before the funeral service; supervision by the home's staff of a funeral service at a church; hearse; and the home's supervision of a committal/graveside service.

The price range for each type of service was very large. The price of a direct cremation ranged from \$695 to \$3,890, with an average of \$1,836. For our sample traditional funeral, the price range was over \$7,500, with an average of \$8,760.

You might want services different from the packages for which we got quotes. Table 1 gives you a sense of what different elements cost if selected separately. As you can see, the variation is large.

You may wish to consider one of the many area homes for which we have no data. If so, the best approach, if time permits, is to shop by phone first and then make personal visits to a few homes. When you call for prices, the funeral director very likely will encourage you to come in "because these matters are too

Table 1

Low, Average, and High Prices for Standard Elements of a Traditional Funeral			
Service	Low price	Average price	High price
Transfer remains to funeral home	\$270	\$428	\$595
Embalming	\$300	\$628	\$895
Cosmetology, dressing, and casketing	\$95	\$222	\$395
Least expensive solid oak casket	\$2,295	\$3,475	\$5,185
Visitation at funeral home the day before funeral service (for two hours)	\$100	\$268	\$595
Supervision of funeral service at a church (day after visitation)	\$245	\$726	\$1,495
Hearse	\$95	\$304	\$425

## Cemeteries

In our survey of funeral costs, we did not include costs of a cemetery plot or the opening and closing of a gravesite. These items typically add thousands of dollars to the other funeral expenses. The following are a few tips to help you deal with a cemetery.

- Do some comparison shopping. Cemetery plots are like real estate lots: it's all about location, location, location. You will find that there's significant variation in the prices of lots, merchandise, and services.
- Buying a cemetery plot doesn't mean you'll own the land, just the right to be buried there. So the cemetery can dictate how your family can use the space. If you want to bury a second casket or urn of ashes, it will probably charge for a second interment. The cemetery will also likely limit the number of burials per plot. And most cemeteries have rules on what monuments can be used, what flowers (if any) can be planted, and how long the cemetery waits until clearing items left at gravesites by visitors.
- If you are considering purchasing cemetery property and services before death—
  - Remember that if a death occurs before payments have been completed, the outstanding balance on the site, the interment charge, and the receptacle for the casket is usually due immediately.
  - Consider the fact that you and your family members may not always live in your present area. Ask if the cemetery belongs to an exchange program, so that your lot(s), merchandise, and/or services can be transferred if you move. If not, find out if the cemetery offers alternative plans, such as repurchase or resale on your behalf, and if there is any restriction on your right to resell the property or merchandise yourself.
  - Make sure you know how any prepayments will be safeguarded. Ask if they will be deposited in an interest-bearing account or trust fund.
  - Don't be frightened into pre-need purchases by being told that the cost of burial and burial merchandise could become prohibitive in a few years.
  - As an alternative, consider creating your own special savings account for future cemetery purchases.
- Take note of the general appearance of a cemetery you are considering. Drive around and check the condition of the grounds. Are buildings and walls maintained well? Is the grass mowed and clipped around monuments and markers?
- Be aware that perpetual care of the cemetery does not always include maintenance of monuments and markers. Be sure that you understand exactly what will be provided as part of the purchase you are considering.
- When you talk to the sales representative:
  - Check whether sites you are considering for two bodies are side by side or a double depth.
  - Ask whether you can bury cremated remains in the plot.
  - Ask if the cemetery has a price list you can examine. Unlike funeral homes, cemeteries are not required to have them, but they should be able to provide you a written price quote.
  - Check whether you are discussing an exact location or area within the cemetery (the prices of lots vary according to location).
  - Explore potential savings in buying a family plot or lawn crypts.
- Be sure to read the cemetery rules and regulations to learn about any restrictions or additional costs. For example, grave liners are not required by law but are required by most cemeteries. Remember that vaults are more expensive than liners.
- Once you have made a choice, revisit the cemetery for another inspection before signing any contracts.
- There are various choices to consider in the purchase of a grave marker or monument. The size, style, inscription, material, and installation charge affect the price of the marker.
- You cannot be forced to buy a marker or monument from the cemetery where you buy your lot. Before you use an outside supplier, however, check the cemetery's rules and regulations regarding installation, care, and maintenance of the memorial.
- Ask if the cemetery or supplier buys the merchandise in advance, sets it aside, and provides you with a record of ownership. This policy may mean protection for you if the seller has financial problems at a later date.
- The charges for a burial are usually higher on the weekend. If you intend to pre-purchase these services, ask if there will be a refund if burial takes place during the week.
- Before signing any contract for property, merchandise, or services, carefully review its terms and provisions. Be certain that it conforms exactly with your understanding of what you are buying. Make sure that, among the other things listed, it includes the following:
  - A full description of the lot and its location.
  - A description of the type, size, and design of burial merchandise and a description of services to be performed. Does the price include installation of merchandise?
  - Guarantees for transfer of lots to another cemetery (or other arrangements) should you or your family members move, if that is part of the agreement.
  - The cost of each item purchased and the total cost.
  - That all cemetery expenses are guaranteed, regardless of the actual cost at time of death. Some cemeteries will not guarantee the costs for opening and closing of the grave, vault or liner, monument or engraving. So survivors end up paying hundreds or even thousands of dollars more to cover these costs, even though they thought they were already paid for.

complicated to discuss over the phone,” or “because we will surely be able to work something out between us if you’ll just come by.” But you do have the right to get price quotes on specific services over the phone, and that may be a more convenient, less pressure-filled way to get several quotes.

### Other Considerations

In addition to customer ratings, complaint histories, and prices, you will want to consider a home’s location, tastefulness of facilities, and willingness to accommodate your wishes.

## Payment Options

### Timing of Payments

For many people, it is difficult quickly to pull together several thousand dollars to pay for a funeral, and the funeral industry is aware of this. On the other hand, since it is impossible to reclaim a coffin or take back any of the services surrounding a funeral, it is understandable that funeral homes want assurance of payment. Our survey of area homes turned up several different arrangements for financing a funeral. A few homes want payment in advance once arrangements are decided upon, although in cases of need they might be willing to work out another payment schedule. (Advance payment is most often expected in connection with cremation.) Other homes allow a period of 30 to 60 days for payment with no interest charges, and almost all homes accept credit cards. Some funeral homes have their own installment plans, some with and some without interest.

### Benefits That May Be Available

Because the settlement of an estate usually takes quite a while, benefits are an important factor in partially or even completely defraying funeral expenses. Yet many people are not aware of the benefits available for final expenses. As a result, money often remains unclaimed. Remember that most death benefits must be applied for and will not be sent automatically to survivors.

#### Social Security

A Social Security death benefit of \$255 is available to a surviving, eligible

## Funerals without the Funeral Home

Want to skip the funeral home middleman? Well, if you’re up to it, you can. And some families are doing just that.

Remember, until the last century or so, families took care of their own loved ones when they died. This practice—now referred to as “home funerals”—has become increasingly popular in recent years, partly due to a backlash against increasingly high funeral costs, partly due to a desire by some families to reclaim traditions, and partly as an offshoot of the die-at-home movement, seeing a home funeral as a natural extension of the experience of caring for loved ones.

In most states—including Washington—it is perfectly legal for anyone to handle all the aspects of services that are normally provided by funeral homes. The family handles the paperwork (a death certificate needs to be completed by a physician or medical examiner and filed and a burial or cremation permit issued), buys a casket, preserves the body using dry ice, and organizes and conducts its own ceremonies and services.

If you’re interested in this option, there are guides, videos, and workshops available that can help. Good sources of information can be found at [www.funerals.org](http://www.funerals.org) and at [www.homefuneraldirectory.com](http://www.homefuneraldirectory.com).

spouse or dependent child (under 18). When there is no survivor, payment will not be made. An application for the lump sum payment must be filed within two years of the death of the deceased. Payment is made directly to the surviving spouse or entitled child, never directly to the funeral director.

#### Veterans’ Benefits

Honorably discharged veterans may be entitled to burial in a national cemetery with a grave marker and a flag for the casket. Other benefits may be available if the death occurs while on active duty or if the person dies while hospitalized in a Veterans facility. Check with the Veterans Administration’s Benefits Office (800-827-1000 and [www.cem.va.gov](http://www.cem.va.gov)) to determine the benefits you (or the decedent) are entitled to and under what conditions.

#### Other Benefits

Other benefits that may be available are death payments from fraternal organizations, lodges, clubs, union welfare funds, retirement plans, and employers. To track these down, survivors should get in touch with organizations and institutions the deceased worked for or was affiliated with. Many of these benefits are available to a surviving relative to use as he or she sees fit and not necessarily only for a funeral. These benefits

generally can be applied to whatever kind of disposition is arranged.

The filing for death benefits on behalf of survivors is a standard service of most funeral homes. If survivors decide to file their own claims, the funeral director should be asked if this will result in a deduction on the home’s “professional services” charge.

### Necessary Documents and Papers

Whether survivors apply for death benefits themselves or use the services of the funeral director, a number of

## Green Burials

An increasingly popular burial choice is “green burial,” where the body remains unembalmed and is placed in a biodegradable casket or cloth shroud and buried without a grave liner. The cemetery is planted with native vegetation rather than grass, and graves may be marked by native trees, shrubs, or fieldstones. Instead of having a cemetery appearance, the land becomes a natural greenspace.

To find out more about green burial, visit [www.greenburialcouncil.org](http://www.greenburialcouncil.org).

documents will be needed. Certified copies are required in some instances; photocopies are sometimes not acceptable. Survivors will need:

- Social Security number of the deceased.
- Typically five to 10 certified copies of the death certificate to establish insurance claims, Social Security, and other claims.
- Copies of birth certificates of surviving spouse and minor children for Social Security, VA, and other benefits.
- Copies of marriage certificate for Social Security and VA benefits for surviving spouse and minor children.
- Copy of W-2 form or federal income tax return for the most recent calendar year as proof of the deceased's employment record for Social Security benefits.
- Copy of veteran's discharge papers for VA benefits.
- Copies of receipted bill from funeral home for VA benefits—also for Social Security benefits if applicant is not the surviving spouse.

## Buying a Casket Elsewhere

The price of the casket often represents a large portion of the price charged for a funeral. When we calculated sample costs for a traditional funeral for each of the firms listed on Table 2, we included the firms' costs for the least expensive solid oak casket they offered. On average, the price of the casket alone accounted for about 40 percent of funeral homes' charges. Had we chosen a more expensive type of coffin—for example, an elaborate casket made of copper or bronze with plush linings—the price of the casket could have accounted for more than three-fourths of the average funeral costs.

There is tremendous price variation from firm to firm for the exact same caskets. Many funeral homes regularly mark up casket prices three to five times higher than their wholesale costs; some funeral homes have even higher markups.

Surprisingly, it is possible to comparison-shop for caskets. By law, funeral homes must allow you to provide your own casket, and are not allowed to charge you a handling fee if you do so (although they can withhold offered discounts for funeral packages if customers decide not to buy a casket from them). There are dozens of online casket vendors who sell directly to consumers and then ship the caskets out for next-day delivery to funeral homes. Even Costco and Wal-Mart have gotten in on the action; many of their stores now sell caskets, and when we checked, we found several different models for sale via their websites.

We compared prices charged by funeral homes for several different casket models with prices charged by seven online direct sellers and found that direct casket sellers almost always offer considerable savings compared to buying from funeral homes. For example, for one casket model, the average price quoted by area funeral homes was \$6,741; at [www.funeral-caskets.us](http://www.funeral-caskets.us), the price was \$4,295, at [www.casket-online.com](http://www.casket-online.com) the price was \$4,795, and at [www.peninsularcasket.com](http://www.peninsularcasket.com) the price was \$4,995. For another casket model, the average price at area funeral homes was \$4,222; at [www.funeral-caskets.us](http://www.funeral-caskets.us), the price was \$2,995 and at [www.casketoptions.com](http://www.casketoptions.com) the price was \$3,070.

Another strategy is to use prices quoted by direct sellers to negotiate with a funeral home. Once you've picked out a casket from a funeral home's showroom, you can shop around for a better price at online retailers. Then let the funeral home know the best price you found for the casket, and that you're considering buying it elsewhere, unless the funeral home will lower its price. By law, funeral homes must provide customers with casket price lists for caskets they sell, and they are not allowed to charge higher prices than those shown on the price list, but funeral homes are allowed—at their discretion—to discount casket prices.

## Prepaid Funeral Plans

You can write down your own preferences for funeral arrangements and give your description to a likely survivor. Alternatively, you can file a preference form with a funeral home without making any financial commitment. These are desirable steps.

In contrast, prepayment for a funeral represents a major financial commitment and, in our opinion, generally is not a good idea. Under a prepayment plan, you arrange with a particular funeral director for yourself to make a lump sum payment or installment payments on all the items selected for your own funeral. You can make these payments into a trust or a life insurance policy arranged through the funeral home. Before making such a commitment, find out—

- What the contract does not cover;
- What happens if you die before the plan is fully paid up;
- What money you get back if you decide to cancel;
- Whether the funeral home has a good reputation and has been in business for many years;
- What happens if the funeral home goes out of business or changes ownership;
- Whether the arrangement is guaranteed to cover the cost of your selected funeral arrangements even if costs go up;
- Whether the money you put away will earn interest, and at what rate; and,
- What happens if you move.

Do not enter a prepayment plan without having a lawyer look over the contract before you sign it. And be aware that, while the funeral industry wants to sell you peace of mind in that your family will be spared difficult decisions and expenses when you die, prepaid funerals often create more problems than they solve. It's not uncommon for the new owner of a funeral home to refuse to honor price guarantees made by the old owner. Likewise, many "cash advance items"—items or services provided by a third party, such as, fees for death certificates, opening and closing of a grave, grave vaults and liners, engraving, and honoraria for



## Advice on Donations

Be aware that circumstances and location of death may limit organ, tissue, or whole-body donation possibilities. Here are a few caveats:

- **Organs**—If death occurs due to brain damage from accident, stroke, or any situation where life can be artificially sustained by machine, the body can be used for donation of all major organs. This would only be limited by medical history that indicated problems with any organs.
- **Tissues**—Donation of tissues, including corneas, bone, bone marrow, skin, and connective tissues can always be done in situations where organs could be donated and can also be done in other circumstances up to 24 hours after the heart has stopped beating. Cornea removal can be done in the funeral home, but all other tissue must be removed in a surgical setting.
- **Whole body donations**—Donations usually cannot be accepted if embalming or an autopsy has been performed or if death is due to a contagious disease or after a mutilating accident. If death occurs far away from the specified medical school, the arrangement might not be possible or the family might have to pay for transportation expenses to get the body there. A rare circumstance of refusal might be that the medical school has an oversupply of bodies. Since you won't know for sure until time of death if the body will be accepted by a medical school, be sure to have an alternative arrangement in case it can't be donated.

Except for possibly having to pay for transportation to a faraway school, families never pay for donation procedures nor are they paid for organs or tissues. Most medical schools will pay to cremate the body.

Be wary of other organizations that offer free cremation in exchange for whole body donation. Some of these offers

are from companies operating on the fringes of the law. It is illegal to sell bodies and body parts in the U.S., but the demand is such that criminals can collect as much as \$20,000 per body for distributing body parts. If you're not dealing directly with representatives of a medical school, confirm with hospital staff or other professionals that you're working with an organization that is a true, community-based nonprofit.

Here is contact information for the University of Washington School of Medicine for whole body donation and for LifeCenter Northwest, which can advise you on tissue and organ donation—

- **LifeCenter Northwest**  
11245 SE 6th Street #100  
Bellevue, WA 98004  
425-201-6563  
[www.lcnw.org](http://www.lcnw.org)
- **University of Washington School of Medicine**  
Box 357420  
Seattle, WA 98195  
206-543-1860  
<http://wbp.biostr.washington.edu>

To become an organ donor, contact the Department of Motor Vehicles and request that your intent to be an organ donor be indicated on your driver's license or register online at [www.donatelife.net](http://www.donatelife.net). It's also a good idea to fill out an organ donor card and carry it with you at all times. (You can download and print a donor card at [www.organdonor.gov](http://www.organdonor.gov).)

It's also important to let your family know of your wishes. Even if you're registered as an organ donor or have an organ donor endorsement on your driver's license, and have completed a donor card, permission of next of kin is required before action is taken.

clergy or musicians are not guaranteed—so families frequently have additional expenses. And many unscrupulous funeral directors across the U.S. have simply embezzled customers' prepaid funds, leaving the family with nothing.

A simpler arrangement is to open a savings account, called a Totten trust, at

a bank, naming your chosen funeral home as the recipient of the funds upon your death. Alternatively, you can open a joint savings account with a likely survivor; then the survivor will get the funds at your death. Either of these arrangements lets the funds avoid probate so they will be available immediately for

funeral costs. Under both arrangements, however, you must pay income taxes on earnings.

No matter what, tell your likely survivors about any arrangement you make with a funeral home so they don't pay for services at a different home.

The information in this article can also be found online at [www.checkbook.org/interactive/funeralHomes/all/psd/article.cfm](http://www.checkbook.org/interactive/funeralHomes/all/psd/article.cfm).