

GOOD HOUSEKEEPING



[Life](#)

Know Before You Go: The Not-So-Sad Guide to Planning a Funeral

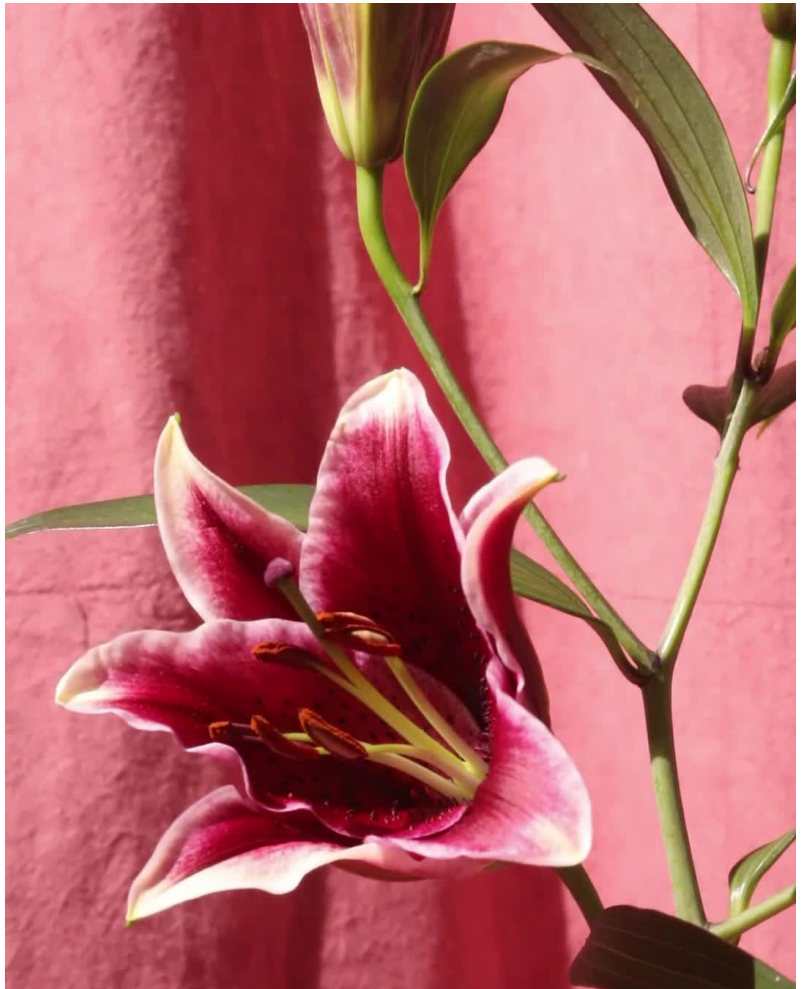
When someone we love passes, most of us don't know where to start. Here's a guide.



BY [PENNY MUSCO](#) PUBLISHED: AUG 15, 2023

After her husband died, my mother-in-law was determined to keep her children (my husband and his siblings) from footing the bill for her viewing and cremation, so she paid in advance and stopped by the funeral parlor often to make sure everything was taken care of. Each time they assured her it was.

But when she passed away, we were told the casket she chose wasn't available. Instead, we were shown several pricey alternatives, and decided to rent the most affordable one they did have in stock. For this and other expenses not covered under her contract, we had to fork over \$1,690 — on top of the thousands she had already paid.



As my husband noted, this was the same funeral provider used by a lot of people in the neighborhood and, more importantly to her, her church. Did his thrifty mother even think about checking out others in the area to compare prices? Nope. But that's not uncommon, says Josh Slocum, Executive

Director of the Funeral Consumer Alliance (FCA), a nonprofit dedicated to protecting consumers' rights in funeral planning. "Most funeral directors assume that [as soon as] they get a client, everybody else in that family, in every generation, is going to keep coming back to that funeral home instead of shopping around."

The National Association of REALTORS® reports home buyers visit an average of 10 properties over 10 weeks before putting in an offer. Wedding planning often goes on for months, if not years. We research car makes and models, then take a test drive before making a purchase. So why do we neglect preparing for death — an occasion that, as Benjamin Franklin noted, we're as certain to face as taxes?

Granted, funeral preparations aren't a comfortable subject to discuss. In his 20 years with the FCA, Slocum has found that Americans are "terrified" to talk about the matter. Consider the different ways we dodge even speaking of death: We don't die — we've "bought the farm," "kicked the bucket" or "fallen asleep." My mother went to a funeral where the woman was laid out in a bed, in her nightgown. Cemeteries are sometimes renamed "memorial parks" or referred to as "resting places."

But it's important to acknowledge that death is a part of life and think about preparations with a consumer mentality. "This is a business transaction," says Slocum. Just like with other significant purchases, we have to educate ourselves before we buy.



In the same way weddings, homes and cars have a hefty price tag, so do funerals — and it's often an amount that may seem staggering to those of us who have no experience planning one. A 2021 [National Funeral Directors Association \(NFDA\) study](#) found that the median cost of an adult funeral with viewing and burial is more than \$7,000; one with viewing and cremation averages slightly less. Tack on hundreds or thousands more dollars for expenses like a fancy burial container, flowers and a repast for the mourners.

And unlike those aforementioned happier occasions, death demands immediate monetary decisions. As a former funeral director [puts it](#), “Funerals involve the same kind of planning [as a wedding], but you only have three or four days to do the same things.” That’s why it’s prudent to shop before you drop, so your survivors don’t have to make hasty decisions while in the throes of grief.



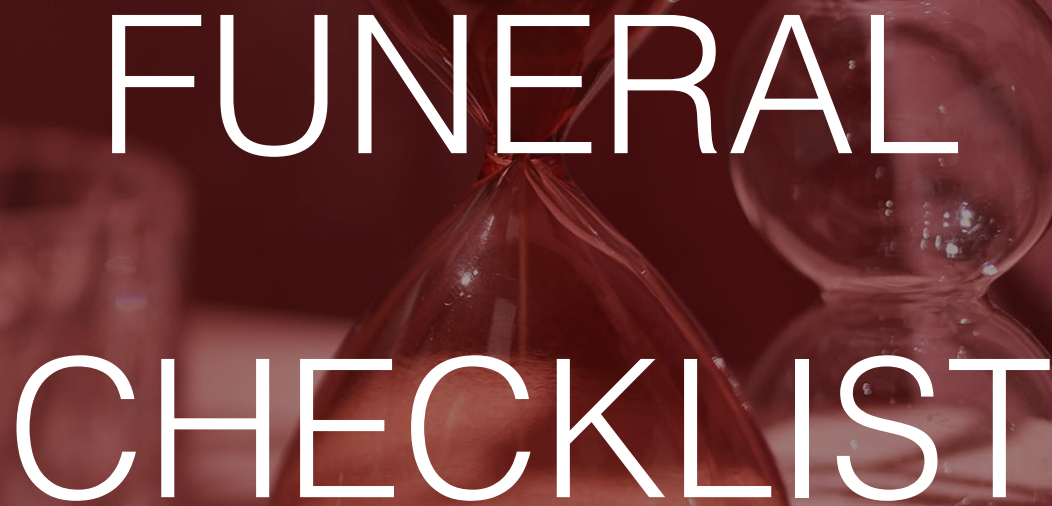
The good news is, there are consumer protections in the form of what's called the Funeral Rule, established by the Federal Trade Commission in 1982. Before that, funeral providers often only presented customers with a package deal, take it or leave it, notes Melissa Dickey, an attorney with the FTC's Bureau of Consumer Protection. Under the Rule, "Consumers are not required to purchase funeral goods and services they don't want, and are not required by law to purchase."

"By law, funeral providers must provide a general price list, itemizing every service they offer."

Funeral providers must provide a general price list, itemizing every service they offer, once they start talking to a potential buyer who visits their place of business, as well as answer questions about pricing over the phone.

The FTC currently is currently seeking comment on changes to the Rule to require that price list be made available via funeral homes' website, text and email. This would enable those who can't visit a funeral home in person, because they're homebound or live out of state, for instance, to more easily obtain the information they need.

"All of the major purchases we make on a regular basis, the prices are always out there, everybody knows what they are, they've never been a secret and those retailers also know they're competing for our dollars," Slocum explains. "Funeral directors have been shielded from that." That lack of easy access to pricing, he says, discourages consumers from comparison shopping. But that's exactly what you *should* do, while you're still healthy and not under a deadline.

An hourglass with a reddish-brown tint, symbolizing the passage of time. The word 'FUNERAL' is written in large white capital letters across the top bulb, and 'CHECKLIST' is written in large white capital letters across the bottom bulb.

FUNERAL CHECKLIST

To make sure your preferences for your funeral are taken into account, start a file on your computer or use a notebook to record your thoughts and decisions about your exit. Both the [FTC](#) and [FCA](#) include guidance on funeral planning on their websites; the latter offers a digital, editable planner, [“Before I Go® You Should Know,”](#) in English and Spanish. A slew of other end-of-life workbooks are available to guide you through the process, like the wittily titled [“I’m Dead, Now What?”](#)

A funeral provider can help you do the same thing, says NFDA member Alyssa Hixon, a funeral director at [Bath-Naylor Funeral Home & Crematory](#) in Kansas. “We always encourage people to come in and talk to us so they’re aware of the options available to them.” Here are the basic elements to consider.

Style of service

Reflect on what kind of leave-taking you want, from simple to elaborate. Consider what matches up best with your life philosophy, culture, and/or religion.

Location

If you want a service or memorial, think about where you want it held. Your house of worship? Your own house, which is legal almost everywhere in the U.S. (the National Home Funeral Alliance [lists](#) state-by-state requirements). Gravesite? The beach? Jot down your venue selection, and if you'd like a eulogy (and by whom), reminisces, music and readings.

Type of burial

There are more options than ever, ranging from traditional burial, donating your body to science, or cremation. If the latter, there are a [variety of ways](#) to strew them. Nature lovers might enjoy knowing they live on in a national park; [some](#) allow them to be scattered. [Each state](#) has its own policy (a popular—and legal—spot is New York City's [Central Park](#)). For a burial at sea, the EPA has strict [rules](#). Or launch yourself into orbit for an out-of- this-world [space burial](#) (as you might expect, it'll cost you big bucks).

Embalming

Most people assume it always has to be done, says Hixon, which is not the case. You won't need embalming if you're being cremated or forgoing a viewing, and it may not be necessary if the funeral home has on-site refrigeration. No state requires embalming in every circumstance, Dickey confirms. Exceptions may include when a body is transferred elsewhere, or if you die from certain communicable diseases such as meningitis or rabies.

Obituary

Write up your death notice, a shorter, "just the facts" piece, or obituary, which also recounts your life narrative. Beware of including too much detail, though. Listing your birth date and place, your mother's maiden name, or even your survivors may open the door to identity theft. Burglars noting a memorial service's time and date may figure out where you live and target your unoccupied residence. These announcements are dependably profitable sources of income for newspapers, so the cost may surprise you. It did me: the 170-word obits I had printed in my mom's hometown paper and the one covering where she lived in her later years set me back almost \$500. Including a photo would have doubled the payment. Investigate your local paper's rates ahead of time; undoubtedly they'll change over the years, but it's a good idea to plan for this expense as well.

Cost

“Know how much you can spend without compromising your living situation, then start comparing prices,” Slocum advises. “If you don’t, the funeral home will set [your budget] for you.” The FCA discourages prepaying before you shuffle off this mortal coil, mostly because few people know exactly what they’re getting. Slocum says what happened with my mother-in-law’s funeral isn’t an uncommon scenario. Another common grievance he hears concerns cremation. The majority of U.S. funeral homes don’t own their own crematory. Instead, they use a third-party provider and pass on the fee—called a “cash advance” item and averaging around \$400—to the consumer as an extra charge not covered by the contract. That’s one reason why it’s so important to read and understand the contract before you sign on the dotted line. Prepaying also ties up those funds, which could be applied to other unexpected expenditures in life, such as medical bills. In addition, the funeral provider could go out of business. According to the [NFDA](#), the number of funeral homes has declined over the years, and getting a refund when yours goes belly up may be difficult. On the plus side, Hixon notes that most funeral homes, including hers, lock in their prices at the time of prepaying and many states also protect those funds in case you move. Knowing exactly where your monies are held, if the account earns interest, has a service charge or is taxable, and whether it’s revokable (which could affect Medicaid eligibility, explains the [American Council on Aging](#)) is crucial.

Funding methods

Instead of prepaying, you can also set aside money to fund your departure plans down the line. One way is to set up a [Totten Trust](#) with your bank. Those monies can only be disbursed upon your demise, and bypass probate, although interest-bearing ones may be subject to capital gains taxes. According to a 2020 [survey](#), an overwhelming majority of life insurance policies are bought to fund last expenses. Burial insurance usually requires no health exam, but the rate can be high. Funeral homes sometimes offer preneed insurance, disbursed directly to them for their services at the time of death. While this policy locks in prices, it may not be transferable if you relocate. The [Insurance Information Institute](#) has some useful advice on choosing the kind that's right for you. Federal and state governments may be a source of funding, as well. [Veterans](#) choosing burial in a national cemetery pay nothing and in some cases, spouses and dependents can take advantage of this benefit. The Federal Emergency Management Agency allocates funeral funds for deaths due to [declared disasters](#) and [COVID-19](#). Victims of fatal crimes could have their burials covered through a state's [crime compensation agency](#). If you can't afford a funeral or burial, your [state](#) might assist.

Funeral home

At an in-person visit to a funeral home, the law requires you be shown the general price list *before* seeing any goods. A funeral director may recommend a package deal, but that detailed list must be handed out first.

Remember, you have the right to choose only the amenities you want. The FTC and FCA both suggest going to more than one funeral home to compare services and prices. The differences in fees may shock you, says Slocum. “Anywhere in the country, you give me 10 funeral homes, and I will find you a price range between three and four thousand.” If there’s a particular provider you prefer but is more expensive, use the data you’ve collected to try to negotiate a lower price.

Casket vs coffin

If you’ve opted for a viewing, a casket or coffin is customarily required. The two words often are used interchangeably, but actually a casket has four sides; a coffin, six, usually making it more expensive. These containers, whether rented or bought, are huge money-makers for funeral providers, says Slocum. You’ll probably be shown the higher-end models first; lower priced ones may not even be on display, but ask to see them anyway just to compare. As one funeral provider [observed](#), a fancier or more decorative casket might appeal because it evokes a particular sentiment, which could be as mundane as the type of furniture in the deceased’s home, or as profound as your feelings about the person. Keep in mind, though, that no upgraded holder preserves remains forever. Another option is a “green burial,” using a biodegradable case, or simply placing the body in the soil in a shroud or with no covering at all. To find a green burial site near you, consult this [directory](#).

Final resting place

Burials also necessitate interment, which means you'll need a plot as well as a plaque or monument. For your cremated remains, you may want to purchase a crypt in a mausoleum or columbarium. Any of these choices will add significantly to your final bill. Most funeral homes will coordinate with the cemetery in securing a separate contract, and add the cemetery's fees to their own bill as a "cash advance" item, if a family wishes. Slocum cautions that cemeteries may push back against the use of an outside monument company, perhaps because it's cheaper, by imposing an "inspection fee." Once again, read your contract carefully, particularly noting what it says about markers, and whether the cost includes perpetual upkeep. Cemetery contracts may be available to peruse online: here are two, for a [church graveyard](#) and the University of Virginia's [cemetery and columbarium](#).

Mindset

In all your decision making about your or a loved one's funeral, Slocum advises remembering that ultimately, like so many things in life, it's not the price that matters most. "We walk in thinking, 'I don't want people to think I don't love my mother because I buried her in a budget coffin,'" he says. "But you can't love your deceased mother any more by spending more on her dead body." Unhook your emotions from your pocketbook, he recommends, and you'll be in a much better position as a consumer.

All this information needs to be stored in a secure yet easily accessible place. Your best bet is scanning your paperwork and saving it to the cloud, as well as downloading it onto a thumb drive. Purchase a fireproof safe to physically store the drive, the originals and login information for the cloud account where the information lives digitally.

Finally, talk to your loved ones about your plans—and urge them to make their own. They'll probably protest the morbid conversation or, at worst, become alarmed that you have a fatal illness and are about to expire any minute. Push ahead nevertheless. [The Conversation Project](#), co-founded in 2010 by Pulitzer Prize-winning writer Ellen Goodman, offers a [Starter Guide](#) to get the ball rolling on a discussion of end-of-life affairs. Let them know where to find the information or better yet, email them your scanned documents or hand them their own loaded thumb drive to tuck away.

"Save your last wishes on a thumb drive and store it in a fireproof safe."

My husband and I started working on our funeral plans way before I wrote this article, mindful of what we went through with his mother. We had the chat with our daughter, who did indeed ask if we were sick or something. We also mentioned that, unlike her grandma, we aren't prepaying, but have planned ahead so there will be enough in the bank to carry out our wishes. After making these preparations, naturally we're all hoping they won't be put into action anytime soon. But when the time comes, you can be sure our nearest and dearest will be thankful.