

What is a “traditional” funeral?

In early America, home funerals were the practice everywhere, and each community had a group of women who came in to help with the “laying out of the dead.” Visitation was held in the front parlor followed by a procession to the church and cemetery.

At the time of the Civil War, embalming came into practice for shipping bodies over a long distance. By the turn of the century, the newly formed National Funeral Directors Association was pressing its members to consider themselves “professionals,” not tradesmen as the earlier coffin-makers had been. Regular use of embalming was encouraged, and the new “professionals” used it to suggest they were keepers of the public health.

However, according to a recent opinion from the Center for Disease Control in Atlanta, GA, there is no public health purpose served by embalming. It is not required by law except in unusual circumstances by a very few states. Refrigeration is the usual alternative to embalming when the body must be preserved for later disposition. In other countries embalming is rarely used.

In some parts of North America, religious and ethnic groups have maintained the practice of caring for their own dead. With the spread of the Hospice movement, families are assuming more responsibility at the time of death, and home or church funerals are again returning. Those who have been involved with such funerals have found them therapeutic and meaningful, with costs being minimal.

When the term “traditional” is used it generally means:

- A time of visitation with the family, during which the casket may be present (“viewing” is most often done by the immediate family and friends during private time),
- A religious service in a church,
- And/or a graveside ceremony for earth burial of the body or cremated remains.

The cost of funerals in recent years has risen to \$5,000 or more, not including cemetery and monument expense. Ask the funeral home, if you use one, whether “professional services” are billed at a fixed fee, or by the hour. The more responsibility a family assumes, the more affordable a funeral can be. Schedule visitation and services at the home or church, without the use of mortuary staff, to limit costs.

If there is no mention of a funeral home, your paper may not charge for the obituary. Perhaps a mortuary will be used only to transport a body or for refrigeration until the time of the funeral.

In fact, in most states, family members can file the death certificate and permits, allowing the family or a church group to handle all death arrangements without the use of a mortician. Some memorial societies arrange with cooperating funeral directors to provide a “traditional” funeral at a cost of \$1,200 to \$1,800. For many people, this will be the most convenient choice. If that option is not available in your area, there are books that provide useful details for family involvement.

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Caskets

The caskets sold by most funeral homes are usually marked up significantly above wholesale costs. Price lists compiled by the Interfaith Funeral Information Committee, in Phoenix, AZ, indicate the average retail cost of a casket is 2.5 to 5 times the wholesale cost. Check the web site [http:// www.funerals-ripoffs.org](http://www.funerals-ripoffs.org) to see a list of wholesale casket prices.

Lighting and arrangement are used to influence extravagant spending, with low-cost containers often kept in the basement or garage, if stocked at all. No casket, air-tight or sealed, renders any additional preservation.

The “minimum container” often used for cremation, is equally appropriate for earth burial. It is usually a simple wood— or cardboard and wood—box that should cost less than \$100. If the casket is to be present during visitation or the funeral, it can be draped with cloth of the family's choosing.

Mortuaries which serve memorial societies usually use an attractive cloth-covered particle-board casket, the cost of which is included in the special modest price the society has arranged for memorial society members opting for burial.

Many families have found personal satisfaction in building and decorating a casket together. Ernest Morgan's book contains instructions for making a plywood coffin. If you have built a casket, or purchased one elsewhere, a funeral home may try to charge a handling fee. The Federal Trade Commission has made this practice illegal.

Cemetery Costs

If you, or others close to you, own country property outside the village or city limits, home body burial may be a low-cost option in many states. This is what our great-grandparents did years ago, so this is not a new idea. You can plan a traditional church or home service, or a graveside one. All local permits must be in order first.

In some parts of the country, a plot in a church cemetery or a town-owned cemetery is not too expensive, \$100 to \$300. There are for-profit cemeteries with sites costing much, much more. A lot in a national cemetery is free of charge to veterans and immediate family, but there may not be one nearby with space.

When buying a lot in a commercial cemetery, care should be taken to examine the contract. You may be purchasing only the right to be buried in that cemetery, not necessarily in the lot shown to you. In a few instances, unscrupulous salespersons have sold more “lots” than land available.

Many cemetery personnel will go out of their way to help family members make their own arrangements. However, you should expect a charge of several hundred dollars to open and close the gravesite, especially on weekends or holidays. Grave diggers in many areas expect a tip, so be sure to ask about anticipated charges.

Many cemeteries require a grave liner to keep the earth from settling after burial. A one-piece “coffin vault” serves the same purpose but costs about twice as much. Unfortunately, some establishments do not mention the cheaper “liner” or stock it.

Monuments and Perpetual Care

A permanent marker can be very expensive or not at all costly, depending on your preference and the limitations of the cemetery. Planting flowers, a bush, or a tree are long-lasting but low-cost memorials, when permitted.

Some cemeteries require monuments to be purchased only through them, or charge an excessive handling fee if purchased elsewhere. You should expect a charge of several hundred dollars for “setting” even a modest marker.

Some cemeteries bill a family annually for upkeep of a grave site, but it is now more common for cemeteries to charge an initial fee for “perpetual care.” These funds should be placed in trust and not absorbed into the cemetery's general operating fund. When you are dealing with a for-profit cemetery, be sure to ask for an accounting.

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Additional Resources

Dealing Creatively With Death: A Manual of Death Education and Burial by Ernest Morgan. Upper Access, 160 pp. \$14.95

Caring for the Dead: Your Final Act of Love by Lisa Carlson. Upper Access, 640 pp. \$29.95

To order these books, write to the address on the front of this brochure. Please add \$2.50 for shipping and handling. For credit card orders, call 1-800-765-0107

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