

The Grim Reader™

a publication of Funeral Consumers Alliance
protecting a consumer's right to choose a meaningful, dignified, and affordable funeral
Summer 2020

Notes on funeral planning during a pandemic

The Covid-19 pandemic has affected every aspect of our lives, and it's affecting how we deal with death, too. Here are some things to keep in mind if you have to arrange a funeral during this time.

As of late summer 2020, most states are reopening to some degree, but there are still restrictions on the size of gatherings in many states. These may also change and become stricter if outbreaks recur. Aside from state restrictions on gatherings, many people are not willing to travel far from where they live.

If circumstances prevent people from gathering for a funeral, consider these options.

—**Direct cremation or immediate/direct burial** These are the simplest services at most funeral homes. They don't include ceremonies or gatherings, and they're usually the most affordable options. Families can organize a virtual memorial service, or plan an in-person gathering later.

A reasonable price on a direct cremation is somewhere between \$800 and \$1,200. For direct/immediate burial, aim for \$1,000 to \$1,500 (usually the casket is extra). Remember that with whole-body burial, you will also have costs at the cemetery. These often reach \$2,000 to \$3,000.

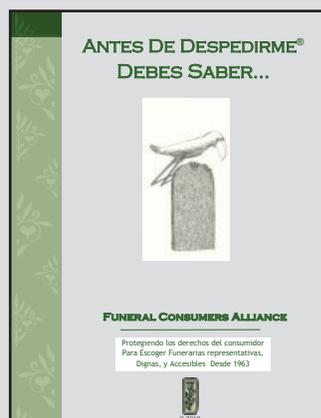
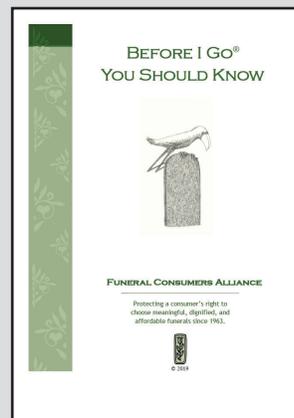
Check to see if there's a local Funeral Consumers Alliance in your area (funerals.org---> **find a local FCA**). Most groups have a cost-comparison survey to get you started. Remember that consumer regulations require all funeral homes to give price quotes by phone. We recommend calling at least five funeral homes within a 30-mile radius to compare prices on services. When you're not using the funeral home as a gathering place for people to attend, you can consider funeral homes outside your immediate area for services such as direct cremation or immediate/direct burial. *(continued next page)*

Before you go, how will they know?

Planning for the end of life is not complete without guidelines for what to do with *you* at death.

Before I Go, You Should Know gives you space to lay out your 'laying out' in as much detail as you need. Want burial? Cremation? Anatomical donation? Write it down in **Before I Go**. With 34 pages you have room to give directions for your final send-off along with other important details, such as pet medications and the location of insurance papers.

Before I Go is available in English or Spanish.



Each version is also available two ways—as a write-in spiral-bound booklet, or as an Adobe digital file you can edit and update as many times as you like.

Spiral-bound—\$15

Digital—\$10

To order, visit funerals.org--->bookstore
or call 802-865-8300

(continued)

—**Streaming viewings/funerals** Many funeral homes are offering livestreams of viewings or funeral ceremonies for those who can't attend in person. Check with your funeral home about options and price.

—**Graveside service** A ceremony outside at the place of burial may be a good option if indoor gatherings are limited. Nearly all funeral homes offer a graveside service for caskets and urns.

Does someone in your family have a **prepaid funeral**? If the death occurs during the pandemic and there are restrictions in your state on the size of gatherings, it's wise to take a look at your prepaid contract.

A Pennsylvania family contacted us this spring after a funeral for their grandmother was shortened and restricted because of the pandemic. They had prepaid for a full-service funeral with multiple days of viewing and a gathering of 100 people. The total was almost \$12,000.

But the ceremonies had to be restricted to 10 people, and a time-limit of 45 minutes. This wasn't

the funeral home's fault, of course—the pandemic is out of anyone's control. But the family felt they shouldn't have to pay the full price for a funeral that couldn't go ahead as planned.

We at FCA agreed, and advised the family to write to the funeral home and request a cost-reduction. Fortunately, the funeral home agreed, and the matter was resolved.

If you have prepaid for a funeral that may occur while the pandemic is still taking place:

- Does it include one or two days of viewing?
- Does it include a funeral ceremony at the funeral home or at church?
- Does it include a meal or other gathering for those who come?

It would be wise to talk to the funeral home ahead of time about how your arrangements might change, and what restrictions on the number of attendees are likely. If you have to scale back the in-person services, it is appropriate to ask for a proportionate cost reduction on those services that can't be fulfilled according to the original plan.

The downsides of a 'free' grave

George from Tennessee wrote for advice on whether to prepay for the services associated with two mausoleum spaces given to him and his wife as a gift.

My parents have gifted a 2 space mausoleum to my wife and I. The cemetery contact is suggesting that we pay the 2 Opening & Closings \$1850.00 X 2 = 3700.00 + Crypt Plate is \$1595.00 + taxes and state fees. This seems extremely high to me, but he also says that it typically goes up 10% a year, which also seems high. If we put this money in a savings account it would not increase as quickly as the cost would. So my question is do I have any other options? What about getting the crypt plate done directly by a company that does them?

Dear George—You're facing a common situation that happens when someone gives us (or we inherit) a grave or mausoleum space. What seems like a good deal for planning ahead often becomes much more expensive, costing us more to use the "free" space than we might otherwise pay for burial.

Yes, those prices are high. I would think carefully about whether you want to pay them, now or later. Consider:

—What if you and your wife change your mind about mausoleum burial but you've already prepaid?

—What if you move away, or die away from home? The expenses to ship your body back can be considerable.

—How will your survivors feel if they face another set of fees

"required" to use the mausoleum, despite your paying ahead of time?

I suspect the cemetery will refuse to allow you to purchase a more affordable crypt plate from an outside vendor. Or, if they do, they may dun you or your survivors for a "setting" or "siting" or "inspection" fee that will eat up the savings of buying the less expensive "outside" marker.

If you choose to go ahead with this transaction, go in aware of the problems you or your survivors may face. Get detailed paperwork documenting the prepayment, and make sure it's specifically itemized showing exactly what service or merchandise was prepaid. Then, make physical, paper copies of this and give them to your survivors ahead of time.

When Googling doesn't work: Bringing price disclosure into the 21st century

You can find the cost of just about any product or service with an Internet search—except the cost of dying. We have long noticed that most funeral homes don't put their prices on their websites. That's why we give you what sounds like 20th century advice: "Call the funeral home for a price quote".

Until the Federal Trade Commission updates its rules on funeral price disclosures, consumers will still have to call funeral homes for prices, or visit them in person to get a copy of the General Price List (GPL). That's because the "Funeral Rule", an FTC regulation, only requires funeral homes to hand out paper price lists during an in-person visit to the funeral home. The Rule does not require funeral homes to post the GPL on their websites, to mail it, or to email it.

The Rule does require funeral homes to give price quotes by phone. This is useful for simple services like direct cremation, but not so easy to work with for any funeral with more involved services.

With many people unwilling to visit businesses in person during the pandemic, the lack of online price disclosure for funeral costs is unacceptable. Only an in-person visit from a consumer triggers the requirement for a funeral home to hand out a price list (on paper). Families making arrangements by phone or video meeting aren't legally entitled to an electronic version of the GPL.

By 2021, we hope to report that the FTC will be updating the Funeral Rule to mandate online price disclosure. More on this below.

Why do most funeral homes keep their price lists offline? Because it's easier to sell to an uninformed consumer. We've noticed that many funeral homes bristle when consumers or advocates compare their prices to the competition; they don't want to have to justify their charges. It's easier to sell someone a simple cremation for \$2,500 if the customer—who is usually compromised by grief—doesn't know that same cremation can be had in town for \$995 at a competing funeral home.

That price spread is not an exaggeration. Whenever FCA does cost-comparison surveys, we find a price variation much wider for funeral costs than you find for other purchases. Here's what the Funeral Consumers Alliance of Central Texas found in their most recent survey of area funeral homes:

-Direct Cremation: \$595 to \$4,110

-Direct/Immediate Burial (with casket): \$2,200 to \$6,005

-Full-service Funeral (without casket): \$3,040 to \$9,535

Updating the Funeral Rule

Earlier this year, the Federal Trade Commission began a periodic review of the Funeral Rule. The agency asked for public comment on how the Rule should be updated or changed.

Along with a coalition of advocacy groups including Consumer Reports and Consumer Federation of America, we asked the FTC to modernize the Rule. Our primary goal? Mandate that

The Grim Reader

Summer 2020

Published
by
Funeral Consumers Alliance
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South Burlington, Vermont, 05403
www.funerals.org
Joshua Slocum, editor

funeral homes place their General Price Lists prominently on their websites.

We also asked the FTC to:

—Require funeral homes to disclose the true cost of cremation fees in their advertised prices

—Get rid of the "non-declinable fee" for the "basic services of funeral director and staff", a fee that has been inflated and abused, and averages more than \$2,000

—End a partnership with the National Funeral Directors Association that keeps the names of Funeral Rule-violators out of FTC press releases

—Investigate the cemetery sector for misleading and unfair practices

What happens next? The FTC will probably take until summer of 2021 to announce whether it will update the Rule. If it does, the agency will publish suggested amendments.

Nothing is certain, but we're fairly confident the FTC will mandate online funeral price disclosure. Along with consumer groups, more than 700 individuals and trade groups submitted comments to the FTC. Comments from consumers were overwhelmingly in favor of mandatory online price disclosure.

A Library of Funeral Facts

Visit **funerals.org**

--->**Consumers** for answers to frequently asked questions, organized by topic. You'll find categories focusing on **burials, caskets, financing, preplanning** and more.

All these topics are addressed in pamphlet format, too. These Adobe .pdf files are laid out for easy printing to produce attractive, full-color tri-fold brochures.

For tri-fold versions, visit **funerals.org**--->**resources** --->**FAQ pamphlets**

- Common funeral myths
- Cremation explained
- Death away from home

- Embalming explained
- Four-step funeral planning
- Green burial
- Guide to cemetery purchases
- How to arrange a home funeral
- How to choose a funeral home
- How to pay for a funeral
- How to plan a memorial service
- How to read a funeral home price list

- Organ and body donation
- Should you prepay for your funeral?
- Simple and cheap, my father said
- Ten tips for saving funeral dollars
- Traditional burial
- Veterans burial benefits
- Your funeral rights

For Spanish brochures, visit **funerals.org**-->**consumers**-->**Español**



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people who won't find this kind of help anywhere else. Whether it's our free publications, personal counseling by phone, or answering emails from people needing guidance, it happens because you give.

Use the enclosed envelope, or give online at **funerals.org/donate**

***P.S.**—When you're done with this issue, why not pass it along to a friend? You'll plant a seed that can begin a loving conversation about a tough topic.*