

Q1. What advance planning for a funeral needs to be completed before the death of a loved one?

A. Ask your loved one what his or her wishes are so you can do what he wants vs. what others may think your loved one would have wanted. For example, does your loved one want his body to be buried, cremated, or given to a medical school for training and research? Is she OK with having her body embalmed so it can last a few days longer for a viewing at a funeral home? Would she like a celebration of her life held before she dies or prefer a memorial (or funeral) service held after she has died?

For a more complete list of the information needed to carry out a person's wishes concerning their after-death care, download a free copy of the two-page document "After I'm Gone - A Planning Checklist" which can be found on the website of the non-profit Funeral Consumers Alliance of Maryland & Environs (FCAME), www.mdfunerals.org.

Q2. Why are funerals often so expensive?

A. Funerals are among the most expensive purchases many consumers will ever make, according to the Federal Trade Commission. A traditional funeral including a casket costs about \$7,000 on average, although "extras" like more deluxe caskets, embalming, flowers, obituary notices, viewings and funeral services at the mortuary as well as hearses and limousines can add thousands to the total cost.

The cost for a cemetery plot, opening and closing a grave, a vault, a headstone or marker, and perpetual care of the plot will together add \$2,500 to \$5,000 or more. Most cemeteries require a vault because it makes cemetery maintenance easier. Vaults typically range from \$595 to \$4000, but they may cost as much as \$25,500.

People often "overspend" on a funeral and burial because they think it is a reflection of their feelings for the deceased, or because the loved one had no idea that the funeral and burial requested would cost so much.

Q3. Is embalming of the body necessary?

A. Embalming is NEVER required for the first 24 hours. In DC, Maryland and many other states, embalming is not legally required at all under any circumstances. Refrigeration is almost always an alternative to embalming if there will be a delay before final disposition of the body. Mortuary-type embalming is meant to hold the body only for a week or so. Be aware that many funeral homes require embalming if there will be a viewing.

Q4. Will "protective" caskets help preserve the body?

A. Sealed, gasketed caskets may keep out air, water and other outside elements for a while, but that will not keep the body from breaking down.

Q5. Should I arrange for a funeral in advance and prepay some or all of the expenses involved?

A. Although planning in advance for after-death care is a good idea, the disadvantages of paying in advance for funeral services generally outweigh the advantages. However, if death is expected in the near future, it may be helpful to interview one or more funeral establishments in advance to make a decision about which one to use. This will allow time to consider various options and make thoughtful decisions. It also may be prudent to purchase a cemetery plot in advance if you are certain of the place you want the loved one buried or their ashes interred.

More information on prepayment can be found in the Federal Trade Commission publication, *Funerals: A Consumers Guide*. A link to the FTC publication as well as other information on prepayment can be found on the FCAME website: www.mdfunerals.org.

Q6. What different options for funerals should be considered and how can I avoid overpaying when making arrangements?

A. Use the mortuary price survey compiled by FCAME to compare prices for basic services at mortuaries in our area and help you select which funeral homes to consider using. The latest FCAME price survey (which can be found on the FCAME website) shows that some funeral homes charge as much as eight times the price as others in our area for essentially the same service.

Immediate burial and direct cremation are the two most basic, least expensive options most funeral homes provide. Normally these options do not require buying the “extras” such as a fancy casket or urn, embalming, cosmetic touchups, viewings, a funeral service at the mortuary, or a procession to a cemetery with a hearse and limousines. Prices for direct cremation in our area range from \$775 to \$6400, with crematory fees ranging from \$175 to \$615. Some mortuaries include the crematory fee in the cost of their direct cremation; others don’t. Urns to store cremated ashes might add \$45 to \$4250 to the overall cost.

Prices for immediate burial in our area without a funeral service (excluding the cost of a casket, burial plot, opening and closing of the grave, vault, headstone or marker, and perpetual care of the grave) range from \$650 to \$6400.

If you need a casket, cloth-covered wood or fiberboard “minimum” caskets may be found for as little as \$400 at some establishments. However, such caskets sometimes are not included on casket price lists so their availability may need to be specifically requested. You might cover a plain casket with a flag, handmade quilt, religious shroud or other cloth, if desired.

The majority of caskets are priced between \$1500 and \$8000, but they range all the way up to \$125,000 at one establishment in the DC Metropolitan Area. Another approach is to purchase a casket or urn online - often for less than at most funeral

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homes. By law, funeral homes cannot refuse to handle a casket or urn you purchase directly, or charge you a fee to do so. They also cannot require you to be there when the casket or urn is delivered to them.

A body can be cremated in a cardboard container or cloth pouch. If you want a viewing, nice-looking caskets often can be rented, with the inside fabric and soft lining cremated with the body. Cremation can avoid the cost of purchasing a cemetery plot, burial and vault which together can add \$2500 to \$5000 or more on top of the cost of a funeral. Cremated remains can be retained by loved ones or scattered on one's property, on other property with permission, or over a body of water a good distance from land.

A memorial service can be held at a church, park, residence or community center on a convenient day after the burial or cremation. This will avoid the "extras" associated with a funeral with the body or ashes present. Photos and mementos of the deceased can be displayed there so the focus is on memories and not an elaborately displayed body, coffin or urn.

You often can decline embalming. *(See answer to question 3.)*

Avoid buying protective caskets. *(See answer to question 4.)*

Many people like the idea of donating their body to science. Doing so will advance medical training and research, and there normally is no cost to the family if transportation over a large distance or across state lines is not required. After use, the cremated remains of donated bodies generally will be returned to the family within a year. It is best to make arrangements for body donation before the death. Information on body donation in our area can be found on the FCAME website.

Some cemeteries allow burials in plain wood coffins or without coffins in a religious shroud. If one wishes to bury a body on private land, the county clerk must be contacted as the location of the body must be entered onto the plat for that land.

Take along a trusted friend when visiting a funeral home – one who is able to be less emotionally involved with the dozens of decisions to be made and who can give you sound advice and help. Don't be led to feel that the amount of money you spend on a funeral or burial is a reflection of your feelings for the loved one.

You have the right to buy separate goods and services and do not have to accept a package from a funeral home that may include items you don't want. By law, funeral homes have to provide you prices for specific goods and services over the phone or hand you their General Price List as well as show you a written casket price list if you visit in person. Immediately after you decide what you want, the law requires funeral homes to give you a written statement listing every good and service you selected, the price of each, and the total cost – before you pay.

Consider a home funeral if you have the support of family and friends. It is usually possible to care for the body of a loved one in Maryland and DC without the involvement of a mortuary after the body has been officially declared to be deceased. In general, un-embalmed bodies may be safely kept for two days, with dry ice used when cremation or burial is to be delayed beyond 24 hours. A simple, covered box may be purchased online, built at home or purchased from a funeral home or cemetery. More information and a listing of resources on home funerals can be found on the FCAME website.

Q7. Does the government provide burial benefits for veterans?

A. All veterans with an honorable discharge are entitled to burial in a national or state veterans cemetery, or a military post/base cemetery. There is no charge for the lot, vault or liner, a simple granite or marble headstone or marker, a flag, a presidential memorial certificate, opening and closing the grave, or setting the headstone or marker. Cremated remains are buried or interred in the same manner and with the same honors as casketed remains. If a private cemetery is used, a \$300 internment allowance is granted.

Only retired career veterans or people who died in service can be buried in Arlington National Cemetery now although veterans' ashes may be accepted in the columbarium there. For information about burial at Arlington National Cemetery, see www.arlingtoncemetery.org or phone 703-607-8000. More information about funeral and burial benefits for veterans can be found on the FCAME website.

Q8. How do I make arrangements for organ and tissue donation?

A. The Washington Regional Transplant Community website www.beadonor.org explains the facts about organ, tissue and whole body donation. Organs must be taken immediately after a person has been declared brain dead or his/her heart stops. When a potential donor is near death at a local hospital, an organ transplant team is routinely notified and, if the situation is appropriate, initiates a discussion with the family. Tissues such as bone, skin, eyes, cartilage, veins and heart valves can be taken for donation up to 24 hours after the heart stops beating if the body is at a hospital (or can be transported there) and transplant officials have been notified.

NOTE: Price ranges quoted in this document come from the 2010 Mortuary Price Survey conducted by FCAME. The survey can be viewed on its website.

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