FUNERALS

Plan Ahead To Reduce Expenses
Acknowledgement

The writer thanks Mr. Bayne Hawkins, Executive Secretary, Virginia Funeral Directors Association, for furnishing facts and figures and for sharing his knowledge in this field.

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FUNERAL EXPENSES

Death is a subject most adults do not like to think or talk about, but most people will be involved in making funeral arrangements once or twice in their lifetime. When someone close dies, it's a time of deep shock for the survivors. Personal grief makes decisions most difficult. Because of sentiment, advice from many people, and lack of planning, survivors can spend much more money than is necessary.

Average Funeral Costs

The following table reflects the average expenditure for a funeral in the United States, in 1976, in the geographical areas and in Virginia.

<table>
<thead>
<tr>
<th>TYPE OF SERVICE</th>
<th>All Services (Total Adult, Children, Partial Adult Services)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Division</td>
<td>Funeral Charges : Casket : Funeral Charges : Casket</td>
</tr>
<tr>
<td>United States</td>
<td>1348 : 255 : 1175 : 220</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1314 : 245 : 1133 : 212</td>
</tr>
<tr>
<td>Virginia</td>
<td>1335 : 251 : 1166 : 216</td>
</tr>
</tbody>
</table>

Funeral charges refer to those charges made by the funeral director for professional services, use of facilities and equipment, and the casket selected. These figures do not include charges for interment receptacle, cemetery or crematory expenses, monument or marker, or miscellaneous items such as the honorarium for the clergyman, flowers, additional transportation charges, burial clothing, or newspaper notices.*

*Taken from a computer analysis of 1976 survey data on funeral service income and expense patterns specific in Virginia, collected by Dr. Vanderlyn R. Pine, National Funeral Directors Association, for the Virginia Funeral Directors Association.
Preplanning

Preplanning is essential to ensure that the funeral meets the financial circumstances and the wishes of both the deceased and survivors. Though unpleasant, it is very important to talk over such matters as a family. Let each member state his/her wishes. Determine the location of important papers and the names of people to contact. Plan to complete necessary activities, such as drawing a will and writing the letter of last instructions.

Other factors which make preplanning important are:

- Rational decisions can be made at a time when people are not under emotional stress
- There are common-disaster accidents
- Relatives are relieved of decision-making
- Advice-giving is avoided
- Survivors are ensured against being totally dependent upon the funeral director or others
- Guilt feelings about cost-cutting are eliminated

Conventional Funeral Costs

Funeral costs can be broken down into the following categories:

1. Basic Services
   a. Staff: Most funeral homes provide 24-hour staff service, including a licensed funeral director and staff to help with the service. Of the total funeral cost, only 25% is for merchandise, while 75% is for services.
   b. Facilities: This includes use of the funeral home, the room for viewing and visitation, the chapel, and the funeral home equipment. Although items are grouped like this, they are not all required or expected to be used.
If you want to change services, by having a service in a church or home, or a service with no viewing, for instance, you should do so and receive a price reduction.

c. Service Arrangements: These arrangements include getting the necessary death certificates, assisting in making arrangements for burial or cremation, notifying fraternal orders or other organizations; planning place, time and type of service; transporting the body when the service will be held in another area; and assisting with insurance and other benefits. It would be difficult to specify prices on each of these services because they are affected by local customs, religious affiliation, and individual or family desires. However, these can be itemized on the total funeral statement.

d. Preparation of Body: Embalming is not required by law unless the body is to be transported by public transportation (e.g. airplane) or the death is from a contagious disease. The cost of embalming is approximately $80 and for total professional services, approximately $320. Preparing the body also includes cosmetology and dressing.

e. Automotive Equipment: Usually the funeral director transports the body from the place of death to the funeral home and from the funeral home to the final disposition site. A fee is charged for the use of a hearse, flower car and limousine. Using a limousine, in particular, might be an unnecessary expense.
f. Cash Advances: The funeral director may pay directly for certain costs related to the funeral as an accommodation to the family. These may include clergy honorarium, long distance calls, special musicians, coroner's fees and newspaper obituary and funeral notices. The cemetery charge for opening and closing the grave may also be one of the costs advanced. Before a contract is signed, a listing of these costs should be received by the family. A growing number of families, however, are paying these expenses directly. Charges for all these basic services may run as much as $1,000. A moderate cost may amount to $800.

2. The Casket

The casket selection can make a difference between a moderately priced and an expensive funeral. Caskets range from inexpensive cloth covered wood (about $500-$900 for casket and total funeral) to very expensive solid copper ($2100-$2995, casket and funeral) with interiors and exteriors in various colors and designs. Caskets are made with sealers designed to keep the casket air and watertight, but this protection is not always guaranteed. If there is a guarantee, a copy should be obtained by the family. Any casket, however, will ultimately be subject to conditions which promote corrosion and rusting and no casket will prevent decomposition of the body.

An outer enclosure, such as a vault made of metal or concrete or a wooden box, is required by most cemeteries because they prevent the ground from settling in around the casket. These are
sold by funeral homes and their cost ranges are: vaults $200 to $2000; concrete boxes from $95 to $300; and wooden boxes where permitted from $60.

3. **The Cemetery**

Public cemeteries are a source of inexpensive gravesites; although empty spaces may be difficult to find and there may be residency requirements. Plots can cost from about $75 to $500 and these costs usually include perpetual care. Costs of opening and closing the grave usually range from about $90 to $400. Above-ground burial in a family or community mausoleum will cost from $700 to over $3000.

4. **Markers**

The marker for a grave must meet the cemetery's specifications. A flat marker rather than a tombstone might be required. The size, material and design of the marker will determine its price but most bronze markers are priced starting at about $125 and granite markers at about $140 to $200. There is a setting charge also.

5. **Cremation**

An alternative to the conventional funeral is direct cremation. The approximate cost of a cremation process is $95 although it can range from $35 to $150. This does not include transportation of the body to the crematory, the medical examiner's fee, the urn or container, and services, if desired by the family. Cremation does save cemetery costs for the plot, opening and closing the grave, and the vault or liner. If a conventional service is desired with the body present, the same basic expenses apply in addition
to the costs mentioned above. Metal urns are available for keeping the cremated remains in a purchased niche at a columbarium or for burial in an earth grave. Bronze urns range from $100 to over $500. Scattering the cremated remains is another option for families. Funeral directors can advise families about any restrictions concerning this.

Pre-Arranging and Pre-Financing

Actually specifying post-death plans and paying for them in advance means going a step further than discussing them. Inquire at more than one funeral firm and investigate more than one insurance plan in order to satisfy the desires of the person for whom the pre-arrangements are being made at the lowest cost possible. Remember that economic planning now for what might not take place for many years has to be flexible. Be sure the contract is revocable at the will of either party before death, and after death by the next of kin or the legal representative of either party.

The funeral director cannot accept or retain payments of pre-financed funerals. One may make the pre-arrangements with a funeral director and a bank or savings and loan association. All payments and interest remain in the account until the death of the person for whose service the funds were paid. A certified copy of the death certificate together with a verified statement of the funeral director stating that all agreements have been performed must be furnished the bank before the funds will be released to the funeral director. Any balance remaining in the fund after payment becomes a part of the decedent's estate.

Funeral insurance policies are available from reliable insurance
companies. Information on these can be obtained from local insurance companies and the National and Virginia Funeral Directors Association.

**Donation of Body**

Some look upon the donation of a body to medical science as a way of aiding the living, contributing to medical knowledge, and sometimes as a way of avoiding funeral expenses. If any anatomical donation is being considered, one should first discuss this with family members. You can receive the Uniform Donor's Card by contacting the following:

- **Eye-Bank of Virginia**
  707 S. Jefferson Street
  Roanoke, Virginia 24008

- **Living Bank**
  Hermann Professional Building
  Suite 818
  Houston, Texas 77005

- **Medic Alert**
  Turlock, California 95380

- **National Kidney Foundation**
  116 E. 27th Street
  New York, New York 10016

- **National Pituitary Agency**
  Suite 503-7
  210 W. Fayette Street
  Baltimore, Maryland 21201

- **Old Dominion Eye Bank & Research, Inc.**
  408 N. 12th Street
  Richmond, Virginia 23219

**Financial Resources**

You may be surprised and relieved to learn of financial assistance for funerals which might be available to your family:

1. Social Security Death Payment (a simple payment of about $255) is available in practically all cases where the
deceased was covered by Social Security and was eligible for death benefits. Also, monthly Social Security benefits may be payable to certain dependents and survivors of the deceased. These benefits may range from $100 to several hundred dollars per month.

2. Medicare Benefits are frequently available to help pay final medical bills if the deceased qualified under this insurance coverage.

3. Veterans Administration Benefits may provide up to $400 for burial costs, depending on the deceased's service record and up to $800 if it is a service-connected death. If the death occurs in a Veterans Administration Hospital, certain additional transportation costs usually are allowable. You also may obtain a United States Flag for the casket and a government headstone, plus the charge for setting, if your cemetery's regulations permit. Interment without cost in the U.S. National Cemetery can be arranged if certain requirements are met. In some circumstances, the widow or survivors may also receive further benefits.

4. Union or Employer Pension Funds sometimes help defray funeral costs. They also may allow a survivor's pension.

5. Insurance Policies (life, health, and accident) may have benefits. Sometimes medical payment automobile insurance benefits can be applied to funeral expenses if death resulted from a car accident. Funeral insurance designed specifically for funeral and burial expenses may have been carried by the decedent.
6. Fraternal Orders and Professional Groups may allow certain benefits, if the cause of death is related to the deceased's employment.

References

Leaflets on Funerals, Disposition, Expenses, Etc., National Funeral Directors Association, 135 West Wells Street, Milwaukee, Wisconsin 53203, 1977 publications.


The Compleat California Consumer Catalogue, Department of Consumer Affairs, 1020 N Street, Sacramento, California 95814, 1976.
CHECK LIST FOR FUNERAL PLANNING

1. Type of disposition (check and complete):
   a. _____ earth burial
      Cemetery location and plot number:
      __________________________
      __________________________
   b. _____ cremation
      Disposition of remains:
      __________________________
      __________________________
      __________________________
   c. _____ donation of body/organs
      Hospital or medical school:
      __________________________
      __________________________

2. Funeral Director:
   Name __________________________
   Address __________________________
   Telephone Number __________________________

3. Persons to be notified:
   a. Relatives (names and addresses):
      __________________________
      __________________________
      __________________________
      __________________________
      __________________________
      __________________________
b. Minister:

Name ____________________________________________

Address _________________________________________


c. Others:

__________________________________________________

__________________________________________________

__________________________________________________


4. Type of service:

____ Church

____ Grave side

____ Funeral home chapel

____ Residence

____ Other

Details to be included in service:

__________________________________________________

__________________________________________________

__________________________________________________


5. Funeral price range (including casket):

____ $500 - $900

____ $1300 - $1500

____ $2000 - $3000
6. Flowers:
   _____ Desired
   _____ To be omitted
   _____ In lieu of flowers, donations to be made to:

   __________________________________________________________
   __________________________________________________________
   __________________________________________________________

7. Executor of estate:
   Name ____________________________________________________
   Address __________________________________________________
   __________________________________________________________

8. Location of will and other important papers:
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________
   __________________________________________________________

9. Location of safe deposit boxes and keys:
   __________________________________________________________
   __________________________________________________________

10. Insurance companies, banks, fraternal groups, veteran or military
    organizations, governmental offices and others with whom claims,
    settlements and/or allowances should be made:
    _________________________________________________________
    _________________________________________________________
    _________________________________________________________
10. Cont'd.

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11. Special requests:

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