

## **Aging Happens: Know what you are buying at a funeral home**

*By Ellen Waldman  
November 17, 2020*

Let's start with a quote from one of my teachers, "Life is temporary, by definition."

Although you already know this, it can seem either far, far away, or bad luck to plan for its ending. Still, planning ahead is always a good idea. Here's a twist on a familiar saying related to life being temporary. Shop BEFORE you drop. This suggestion is actually about finding the best costs for a funeral plan ahead of time.

I attended a webinar presented by Joshua Slocum, executive director of Funeral Consumers Alliance ([funerals.org/about](http://funerals.org/about)), or as he liked to call it, "the Consumer Reports of funerals." I had no idea there was such an organization. And from his presentation, I learned about many common misconceptions regarding funeral costs.

It's important to know your legal rights so you can avoid many myths that often create these very high costs.

To begin, there is something called the "funeral rule." Basically, this means you can walk into any funeral home, and it is required to give you a breakdown of all the costs, item by item. You get to pick and choose which ones you want. Many people think they have to buy the whole package, but that's not true.

At the end of his presentation, he recommended that we get on the phone and request a price sheet from five local funeral homes to compare their prices. In Ashland, we have one funeral home, Litwiller-Simonson ([litwillersimonsen.com](http://litwillersimonsen.com); 541-482-2816). In Medford, there are about seven others. They may be willing to mail out the list, although they are not required to do that. So, you might have to go in person, which many of us are not doing right now.

The best site to get the most information as a consumer is the Alliance mentioned above. Read the "Consumers" section for free advice on almost two-dozen common funeral-related questions. It also has a spreadsheet used to compare and track the prices. For instance, if you know you're interested in what's called a direct cremation, you can call around and track this cost. By the way, more Americans are now being cremated than buried in the ground.

Here is a list of some common misconceptions.

- Embalming is not required by any state law for viewing, although the funeral home might insist on this.
- Outer burial containers — which is what the coffin is placed in under the ground — are not required by any state or federal law. It's cemeteries that insist on this for the purpose of maintaining their grounds.
- No casket or vault will protect a body from decay, even if the funeral home implies this.

When you pay for a funeral, it does not cover the cost of the cemetery. Funeral homes located on the cemetery tend to be the most expensive. You can actually use any funeral home you like, no matter which cemetery you choose.

Local fees for funerals can range by thousands of dollars for the exact same services and products. In general, a direct cremation should range from \$800-1,200. This might not include the fee for the crematorium.

For what's called a direct or immediate burial, the costs might range from \$1,000-1,500. You might hear that a funeral can cost upward of \$10,000, and it's possible to spend that amount. Especially if you want most or all of the services being offered, you should comparison shop.

The best suggestion for planning ahead for your funeral is the same advice for all future planning. Talk to your family and loved ones sooner than later. It's just less stressful for everyone. Don't leave this decision for others to make on your behalf. Once a burial is needed, people are grieving and they are not interested in shopping around for price. Remember, the rhythm of life includes its ending.