

Reprinted from *Washington Consumers' CHECKBOOK*, Volume 12, No. 2 (Summer/Fall 2002).

Copyright © 2002 Center for the Study of Services. Ratings and reports are solely for the use of readers and may not be used in advertising or for commercial purposes.

Funerals

Funeral homes provide an important service to surviving family members and friends following a loved one's death. But funeral homes—whether family-owned or owned by large publicly traded corporations—are also businesses. As such, they are typically run with an eye toward profit margins and maximizing the sale of various products and services that you and your family may or may not need.

Immediately following the death of a loved one, the last thing most of us would choose to do is sit across the desk of a salesperson in a high-pressure, time-sensitive situation that requires us to make a series of important consumer choices that may cost thousands of dollars. At these times, survivors are vulnerable to making hasty, costly decisions that might not make sense with the perspective that a little more time would bring.

This article will help you at the time of a loved one's death. It will give you a quick review of the many choices confronting you, and it will assist you in finding resources that will help you get appropriate services at a reasonable cost.

It also makes sense to read this article when there is no immediate need. That will give you a frame of reference in the future if the need suddenly occurs.

What Has to be Done Right Away

A death certificate is required before a funeral director can move a body. The certificate is issued either by a doctor who has been treating the deceased or if such a doctor is not available, by the medical examiner or coroner. If the circumstances of death are at all questionable, the medical examiner is called.

In a hospital, staff doctors will arrange for the death certificate. But if death occurs at home or elsewhere, call the police (unless your family doctor can come to the home). The police will arrange for the death certificate through the

attending doctor or the medical examiner.

Wherever death occurs, if the deceased wished to be an organ donor, remember that time is of the essence. Notify the attending physician and medical staff **immediately** and they will notify the closest transplant center.

Remember also that it is the responsibility of the survivor to call the funeral director. If you don't know which funeral home you want to use and the death occurred in a hospital, it may be possible to keep the body in the morgue until you make a decision.

In addition, you can take this opportunity to make decisions in advance for yourself or for loved ones—so that decisions are made based on each individual's expressed preferences, while also considering the emotional needs of survivors.

Though it is difficult for many people to do, *preplanning* your own funeral arrangements is a sensible and thoughtful thing to do. Your willingness to become informed will give you some power over the final decisions of your life, and

your personal involvement in planning your own final disposition will be a source of comfort to your survivors.

Imagine the more common alternative: a grieving family having to respond on the spot to a long list of questions from a funeral director. The funeral director is at ease in a situation of death when the family is distraught and knows little or nothing about the choices or their costs. The family's grief and guilt may be subtly manipulated

Additional Support for the Bereaved Family: A Checklist

Besides the funeral itself, whatever form it takes, a number of associated details need to be attended to. Friends, coworkers, and fellow congregants can play a major role in relieving the bereaved family of many of these tasks. The following is a checklist of tasks to be done.

- Notify lawyer and executor.
- Make a list of everyone to be notified and make the calls.
- If a memorial is to be substituted for flowers, decide on which one and let people know in the obituary.
- Write an obituary news item. Include age, place of birth, cause of death, occupation, college degrees, memberships held, military service, outstanding work, list of survivors in immediate family. Give time and
- place of services. Deliver in person, phone, fax, or e-mail to newspapers.
- Make a list of additional people to be notified by letter, card, or printed notice.
- Notify insurance companies, including automobile insurance, for immediate cancellation and refund if available.
- Keep a record of all calls and visits. Arrange for friends or family members to answer door and phone.
- Plan hospitality for visitors, including transportation, if necessary.
- Arrange child care as needed.
- Coordinate supplying of food for the first days. Different friends might each bring a dinner.
- Consider special needs of the household, such as cleaning. Again, friends can divide
- the work.
- Plan for disposition of flowers after the funeral—for instance, to a hospital or a rest home.
- Check promptly on all debts and installment payments. Some may carry insurance clauses that will cancel them. If there is to be a delay in meeting payments, consult with creditors for extensions of time.
- If the deceased lived alone, contact the landlord, utility companies, postal service, and newspaper carrier. Tell the police the home is empty and ask neighbors to report unusual activity.
- Prepare a list of people who should be sent notes or acknowledgments for helping, visiting, calling, writing, or sending flowers or donations.

by the funeral director to encourage expensive purchases. This situation, far too common, perhaps partially explains why the average cost of funeral and burial arrangements in this country is over \$6,000. There is nothing wrong with an expensive funeral if that is the choice of the family. What is wrong is for a family that might prefer a simple, dignified ceremony to end up with something lavish and costly.

In what follows, we discuss five basic questions in funeral planning: how will the body be disposed, what will be the ceremony, what types of funeral services will be used, what funeral home will be used, and how will you pay. We report our findings from surveys of funeral homes and of funeral home customers. In addition, we steer you to other resources that can help you in your decisions.

What Disposition?

There are several options for disposing of a deceased person's remains.

Burial

One alternative is burial. Burial can be direct or after a funeral. In either case, burial usually requires that you purchase a casket and a cemetery plot and that you pay for the opening and closing of the grave and cemetery upkeep. At most cemeteries, a grave liner or vault is also required. Direct burial is the least expensive option: a funeral director sees that the essential paperwork is taken care of and that the remains are taken directly to a cemetery for burial, usually within one day. This alternative eliminates expenses for embalming and some expenses for funeral home facilities, and often results in use of a minimum-priced casket. Though most burials are below ground, another (usually more expensive) option is burial above ground in a mausoleum.

Cremation

If cremation is chosen, neither a casket nor embalming is generally required. But if the body must be held for several days, refrigeration or embalming may be necessary. Cremation, like burial, can be direct or after a funeral. Ashes may be scattered, kept at home, buried in a cemetery, or kept in a columbarium (an above-ground structure containing niches into which urns with cremated remains are placed). Burial in a cemetery or placement in a columbarium adds to the costs. Cremation is an increasingly popular choice, accounting for about 25 percent of all dispositions in the U.S. in 2000, and projected to grow to about 40 percent by 2010. But some religious groups forbid it.

Donation

Whether a body is to be buried or cremated, part or all of it can first be donated to improve the

[Photo]

Photo by Gayle Krughoff.

quality of life of others—or, indeed, to give the gift of life itself. Donation of at least some body parts is an option for almost anyone, regardless of age or medical history. Whether donation is right for you is a choice that requires personal reflection.

Donation can be of organs or tissues or of the whole body. If you wish to become a donor, fill out a Uniform Donor Card. If you wish to make a whole body donation, make prior arrangements with the medical school of your choice. A decision to donate a whole body cannot be made by the family without these prior arrangements.

After organ and tissue donation, all the usual funeral decisions still have to be made. Even with the removal of organs and tissues (which only takes a few hours), the body will not appear damaged in any way and, if you wish, an open casket ceremony will still be possible.

If arrangements have been made for donation of a body to a medical school, once notified, the school will transport the body (within about a 50-mile radius) and assume responsibility for disposal by cremation. Depending on the school, the ashes may be returned to the family, but this may not happen for as long as a year. With the exception of removing the corneas, whole body donation precludes the donation of individual organs or tissues for transplants.

What Type of Ceremony, Services, and Merchandise?

There is much room for variation in type of ceremony between the most simple direct disposition and the most lavish funeral. Think about whether you want a conventional funeral, with the casket opened or closed, or whether you would like a memorial service instead, without the body present. Holding a memorial service, church service, or graveside service is generally less expensive than a conventional funeral.

You also need to decide if you want a religious or secular service. Either can be held at a funeral home, religious establishment, residence, or elsewhere.

Finally, decide whom you want to invite. Do you want the ceremony open to all relatives and friends or for immediate family only?

Think in terms of what would be a meaningful commemoration of the deceased. Often something simple can be quite profound. You don't need an expensive funeral to show love and respect.

Although making these decisions is difficult, it's much easier than it was before 1984, when the Federal Trade Commission issued a rule that requires funeral homes to give consumers detailed price information and that prohibits certain selling practices.

Now, if you ask a funeral home for service and price information, it must give you itemized prices for at least the following, if offered—

Books and Resources to Help You

- Ernest Morgan, *Dealing Creatively with Death, A Manual of Death Education and Simple Burial*. Upper Access, Inc., 14th Edition, 2001. \$14.95. ISBN 0-942679-2-45.
- Lisa Carlson, *Caring for the Dead: Your Final Act of Love*. Upper Access Book Publisher, 1998. \$29.95. ISBN 0-942679-2-10.
- The AARP website at www.aarp.org/

endoflife provides a list of feature articles, grief and loss resources, and advice on legal planning and funeral needs.

- *Maryland Consumers Guide to Cemeteries, Funeral Homes and Monument Dealers*. Order from the Montgomery County Division of Consumer Affairs at 240-777-3636.

Death Away from Home

In the Washington area, perhaps more than in other parts of the country, “home” is often not where death occurs.

If You Want the Funeral Held Elsewhere

If a body needs to be shipped by public transportation, a funeral director can arrange the transfer. You will probably be charged for services provided by the funeral director who accepts the remains as well as by the person who ships them. The funeral director at either end can make the necessary arrangements. Check what the funeral director’s markup or service charge will be in addition to the airline or railroad charge.

Make sure that between the two funeral directors, you are not charged twice for the same services, especially embalming. Also, unless you want one casket for shipping and another for the funeral, don’t let yourself be sold two caskets.

- Direct cremation
- Immediate burial
- Basic services of funeral director and staff (and overhead)
- Transfer of remains to the funeral home
- Forwarding of remains to another funeral home
- Receiving remains from another funeral home
- Embalming
- Other preparation of the body
- Use of facilities/staff for viewing
- Use of facilities/staff for funeral ceremony
- Use of facilities/staff for memorial service
- Use of equipment and staff for graveside service
- Hearse
- Limousine
- Either individual casket prices or the range of casket prices that can be found on a separately available casket price list
- Either individual outer burial container prices or the range of outer burial container prices that can be found on a separately available outer burial container price list.

The funeral home must answer questions regarding prices of these items by phone, and must give you a copy of a price list if you actually go personally to the facility. The funeral home is not required to send you a copy of its price list, but in our experience most facilities are willing to do so.

There are many other items offered by funeral homes, and it’s reasonable for you to expect full disclosure of the costs of these other items as well. For example, a home might offer prayer cards, flowers, music, burial clothing, programs, memorial flags, placement of newspaper death

The least expensive way to ship remains is after cremation. The ashes can then be transported by a family member or friend or shipped through the mail to a final location.

Death Overseas

When death occurs overseas, local rules and regulations must be followed. If you are overseas, your first call should be to the American Consulate. If you are in the States making arrangements for someone who has died overseas, contact the Department of State’s Office of Overseas Citizens Services, at 202-647-5226. This office should be able to advise you about local requirements and the options available to you. Be sure to ask about all possible arrangements and ask for cost estimates of each. Keep in mind that local customs may limit your choices; for instance, embalming is unheard of in some areas.

notices, a police escort, hired pallbearers, and acknowledgment cards.

The funeral home is required by law to make certain disclosures about your choices. A home must tell you—

- All the services it offers and that you are free to select only the items you desire. If legal or other requirements mean you must buy any items you did not specifically ask for, these must be explained on a written statement describing the goods and services you selected.
- Except in certain special cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as a funeral with viewing. If you do not want embalming, you usually have the right to choose an arrangement that does not require you to pay for it, such as direct cremation or immediate burial.
- If you want to arrange a direct cremation, you can use an alternative container. Alternative containers encase the body and can be made of materials like fiberboard.

Since most of the items offered by a funeral home cost money and each might affect the emotional aspects of a funeral service, you need to make careful decisions about what you want and don’t want. These decisions are personal matters and should not be dictated by a funeral director (except where there are legal requirements). Several deserve brief discussion.

Preparation of the Body

As we have said, embalming is necessary if the casket is open. It is also necessary in cases of delay before the funeral, certain diseases, or a need to

transport a body a long distance. Some funeral homes will arrange a private viewing of the remains without embalming if it is done soon after death.

The cost for preparation of the body, including embalming, cosmetology, and dressing, ranged in our survey of funeral homes from \$425 to \$985 with the average around \$690. If the funeral home provides the clothing, the cost will be even more. The main thing to remember is that embalming and an open casket open the door to all sorts of additional funeral expenses.

If the casket is to be closed but the funeral is not for several days, an alternative to embalming may be refrigeration. If death occurs in a hospital, the family can ask if the hospital can hold the body for a few days while arrangements are being made. The problem with refrigeration in a funeral home is that the cost per day may quickly add up to be as much as or more than the cost of embalming.

Casket

The casket is the single most expensive item in most funerals. But just how expensive depends on your choice. Casket prices range from the least expensive pine or pressed wood box, at about \$700, to the most elaborate, made of copper or bronze with innerspring mattresses and plush velvet or silk linings, for \$15,000 or more. Since the markup on a casket is often three to five times its wholesale price, a funeral director’s advice, and even the design of the selection room, may be geared toward influencing you to make an expensive choice. Most people choose midrange models made of steel or hardwoods like mahogany or walnut, at \$1,500 to \$7,000. By draping a closed casket with a flag, funeral pall, or flowers, a less expensive casket can be used.

The least expensive kinds of containers are cardboard containers or pouches. These are adequate for cremation or direct disposition. Some homes may have available a rental casket. It can be used for viewing, allowing you to buy a less expensive one for disposition.

You may have to ask to be shown less expensive models as they may not be on display. Do not be misled on emotional grounds or on the basis of a casket’s claimed preservation qualities.

Vault or Grave Liner

A vault or grave liner to hold a casket is required by most cemeteries to prevent the ground from collapsing or caving in. This item, unlike a casket, is rarely included in the package price of a “complete” funeral. Prices of outer burial containers typically range from about \$700 for the least expensive concrete grave liner to \$8,000 or more for a “triple reinforced” bronze vault. Because neither vaults nor liners preserve remains, a cement liner serves the same purpose as an elaborate vault, at a considerably lower cost. You might be able to purchase a vault or grave liner at a cemetery for less money than through a funeral home, so check this out before making a decision.

Advice on Donations

How Organs Are Recovered and Allocated

Here is how organs are recovered and allocated to recipients, according to the Washington Regional Transplant Consortium (WRTC), which coordinates the process in this area.

The first step in getting organs is identifying a potential donor. An individual who has been declared “brain-dead” and is maintained on a ventilator—about five percent of all deaths—is an acceptable donor for heart, heart valves, pancreas, liver, skin, eyes/corneas, lungs, bone, bone marrow, and kidneys. Other individuals are acceptable donors for corneas, cartilage, tendons, skin, and bone. The declaration of death must be made by the patient’s attending physician and must be documented by two licensed physicians following state legal requirements. Then a WRTC organ recovery coordinator determines if the potential donor is medically suitable for donation. If it is known that the decedent’s wish is to be a donor, the next-of-kin will be approached for a medical and social history. Otherwise, the organ recovery coordinator offers the next of kin the option to donate. If the next-of-kin consents to donation, the coordinator medically maintains the potential donor and coordinates the donation process. The organ recovery coordinator arranges for surgical transplant teams and schedules operating room time. When the surgical teams arrive, the donor is taken to the operating room. Organs and tissues are recovered under sterile operating conditions.

Next, donor organs must be matched with potential recipients. This is done using the United Network for Organ Sharing (UNOS), which has a national computer system, based in Richmond, Virginia, that maintains information on the status of thousands of potential organ recipients. All patients accepted into a hospital’s transplant program are registered with UNOS and added to the pool of transplant candidates. The UNOS computer maintains information about each candidate including blood type, acceptable donor weight and age, and medical urgency.

When a donor organ becomes available, WRTC accesses the UNOS computer and enters data about the donor. The computer checks the compatibility of the donor organs with the “pool” of transplant candidates. Using a point system developed by UNOS for selecting recipients as objectively and as equitably as possible, the computer generates a ranked list of potential recipients. Besides tissue type and blood group, the computer looks at waiting time on the list, medical urgency, and distance from the

transplant center. Local transplant candidates receive priority over national candidates when a local donor organ becomes available.

After receiving a printout of the ranked waiting list, the organ recovery coordinator contacts the transplant team. Sometimes the first patient will not receive a transplant for one of several reasons. When selected, he or she must be available, healthy enough to undergo major surgery, and willing to be transplanted immediately. Also, a laboratory test to measure compatibility between the donor and recipient may be necessary. For example, patients with high antibody levels often prove incompatible to the donor organ and cannot receive the organ because the patient’s immune system would reject it.

The selected individual then goes to surgery and receives the transplant.

Information for Donors

Be aware that circumstances and location of death may limit donation possibilities. Here are a few caveats:

- *Organs*—If death occurs due to brain damage from accident, stroke, or any situation where life can be artificially sustained by machine, the body can be used for donation of all major organs. This would only be limited by medical history that indicated problems with any organs.
- *Tissues*—Donation of tissues, including corneas, bone, bone marrow, and skin can always be done in situations where organs could be donated and can also be done in other circumstances up to 24 hours after the heart has stopped beating. Cornea removal can be done in the funeral home, but all other tissue must be removed in a surgical setting.
- *Whole body donation*—Donations usually cannot be accepted if embalming or an autopsy has been performed, if death is due to cancer (or other specified diseases), or after a mutilating accident. If death occurs far away from the specified medical school, the arrangement might not be possible. A rare circumstance of refusal might be that the medical school has an oversupply of bodies. If whole body donation is the option of choice, be sure to have an alternative arrangement.

The family never pays for donation procedures nor is it paid for the organs or tissues. (Transportation to the hospital for the removal of tissues, if death occurs elsewhere, does have to be paid for by the family.)

Here is a list of medical schools for whole body donation and of organizations that can advise you on tissue and organ donation.

- Potential recipients of whole body donations:
 - Howard University
College of Medicine
Department of Anatomy
520 W St. NW, Washington, DC 20059
202-806-6555
 - Georgetown Univ. School of Medicine
Department of Cell Biology
Division of Anatomical Sciences
3900 Reservoir Rd. NW
Washington, DC 20007
202-687-1219
 - George Washington University
School of Medicine, Dept. of Anatomy
2300 I St. NW, Washington, DC 20037
202-994-3511
 - Maryland Anatomy Board
Willing of Bodies
655-W Baltimore St.
Baltimore, MD 21201
410-547-1222
- Organ and tissue recipient organizations and information sources:
 - Washington Reg. Transplant Consortium
8110 Gatehouse Rd., Suite 101 West
Falls Church, VA 22042
703-641-0100
 - Lions Clubs of District 22-C (for eyes)
Eye Bank and Research Foundation, Inc.
9470 Annapolis Rd., Suite 417
Seabrook, MD 20706
202-393-2265
 - American Kidney Fund (for kidneys)
6110 Executive Blvd., Suite 1010
Rockville, MD 20852
301-881-3052

Any of these organizations can give you a Uniform Donor Card. Also, in Virginia, the card is automatically a part of your driver’s license, and in Maryland and the District you can get a card at any Motor Vehicle office. It’s a good idea to fill out one of these cards to make your wishes known, but next of kin can authorize a donation even without a card. It’s wise to carry the card with you at all times. There is no universal registry of donors. It is also a good idea to have several people close to you who know of your wishes.

If you change your mind about being a donor, tear up your Uniform Donor Card. If your intention to donate is noted on your driver’s license, have the provision canceled through the division of motor vehicles.

Funeral Homes¹ <i>(Footnotes on page 71)</i>		Percent of surveyed customers rating firm "superior" on our survey for...					Prices for three sample funerals for...			CHECKBOOK's top rating	
		Overall performance & (number of ratings)	Doing service properly	Pleasantness of staff	Letting you know cost early	Keeping costs down	Direct cremation ²	Direct burial ³	Traditional funeral ⁴	For quality	For price
Advent Funeral Home 7211 Lee Hwy, Falls Church, VA	703-241-7402	95% (23)	95%	100%	100%	100%	\$955	\$2,230	\$6,100	✓	✓
Arlington Funeral Home 3901 Fairfax Dr, Arlington, VA	703-522-1441	76% (21)	81%	76%	70%	89%	\$1,375	\$3,185	\$6,230		
Francis J Collins Funeral Home 10313 Georgia Ave, Silver Spring, MD	301-593-9500	88% (43)	90%	86%	84%	93%	\$1,445	\$3,057	\$5,865		
Danzansky-Goldberg Chapels 1170 Rockville Pike, Rockville, MD	301-340-1400	62% (21)	67%	67%	62%	61%	\$3,030	\$3,675	\$9,390		
Demaine Funeral Chapel 5308 Backlick Rd, Springfield, VA	703-549-0074	66% (56)	67%	63%	69%	68%	\$1,990	\$3,030	\$10,295		
Devol Funeral Home 10 E Deer Park Dr, Gaithersburg, MD	301-948-6800	100% (13)	100%	92%	92%	92%	\$1,285	\$3,160	\$7,185	✓	
Devol Funeral Home 2222 Wisconsin Ave NW, Washington, DC	202-333-6680	100% (11)	100%	100%	90%	100%	\$1,285	\$3,160	\$7,185	✓	
Everly Funeral Home 10565 Main St, Fairfax, VA	703-385-1110	80% (26)	83%	84%	83%	87%	\$1,960	\$3,025	\$8,240		
Everly-Wheatley Funeral Home 1500 W Braddock Rd, Alexandria, VA	703-998-9200	86% (21)	80%	95%	90%	100%	\$1,860	\$3,025	\$8,310		
Falls Church Funeral Home 1102 W Broad St, Falls Church, VA	703-533-0341	92% (25)	88%	92%	88%	96%	\$1,829	\$3,721	\$7,820		
Fort Lincoln Cemetery 3401 Bladensburg Rd, Brentwood, MD	301-864-5090	70% (10)	70%	80%	60%	78%	\$1,490	\$3,110	\$7,930		
Gasch's Funeral Home 4739 Baltimore Ave, Hyattsville, MD	301-927-6100	89% (19)	95%	89%	84%	94%	\$1,460	\$2,590	\$6,810		
Joseph Gawler's & Sons 5130 Wisconsin Ave NW, Washington, DC	202-966-6400	48% (24)	50%	67%	63%	41%	\$2,290	\$3,940	\$8,745		
Green Funeral Home 721 Elden St, Herndon, VA	703-437-1764	95% (20)	95%	95%	89%	100%	\$1,870	\$3,445	\$7,654	✓	
Hines-Rinaldi Funeral Home 11800 New Hampshire Ave, Silver Spring, MD	301-622-2290	53% (19)	53%	68%	58%	68%	\$1,525	\$3,025	\$7,725		
George P Kalas Funeral Home 6160 Oxon Hill Rd, Oxon Hill, MD	301-567-9424	100% (10)	100%	100%	100%	100%	\$925	\$2,200	\$6,785	✓	✓
Lee Funeral Home 6633 Old Alexander Ferry Rd, Clinton, MD	301-868-0900	93% (14)	93%	93%	86%	93%	\$1,100	\$2,255	\$7,265	✓	✓
McGuire Funeral Svc 7400 Georgia Ave NW, Washington, DC	202-882-6600	100% (10)	100%	100%	100%	100%	\$1,465	\$1,985	\$6,235	✓	✓
Money & King Funeral Home 171 Maple Ave W, Vienna, VA	703-938-7440	91% (35)	88%	89%	94%	100%	\$2,220	\$3,375	\$6,865	✓	
Murphy Funeral Homes 4510 Wilson Blvd, Arlington, VA	703-920-4800	95% (20)	95%	95%	89%	95%	\$1,829	\$3,721	\$7,820	✓	
Robert A Pumphrey Funeral Home 7557 Wisconsin Ave, Bethesda, MD	301-652-2200	78% (23)	83%	83%	91%	76%	\$1,825	\$3,820	\$8,440		
Robert A Pumphrey Funeral Home 300 W Montgomery Ave, Rockville, MD	301-762-3939	86% (15)	79%	87%	87%	71%	\$1,825	\$3,820	\$8,440		
Rapp Funeral Svc 933 Gist Ave, Silver Spring, MD	301-565-4100	90% (58)	89%	95%	98%	100%	\$1,025	\$1,995	\$6,820	✓	✓
John T Rhines Funeral Home 3030 12th St NE, Washington, DC	202-529-4300	75% (10)	88%	88%	88%	75%	\$1,095	\$2,270	\$4,935		✓
Edward Sagel Funeral Direction 1091 Rockville Pike, Rockville, MD	301-217-9400	77% (22)	82%	82%	86%	100%	\$1,515	\$3,010	\$8,000		

Which Funeral Home Should You Use?

When you have decided on the means of disposition, type of ceremony, and services and merchandise you desire, you can turn to the task of selecting a funeral home. We have gathered some data to help you.

Customer Survey

We surveyed area consumers (primarily *CHECKBOOK* and *Consumer Reports* magazine subscribers but also a sampling of other consumers) for their ratings of funeral homes they have used. Table 1 shows results for the 25 homes for which we received 10 or more ratings. In general, the homes rate rather high. But there is some variation, with a few homes rated "superior" for "overall performance" by more than 90 percent of survey respondents while others were rated "superior" by fewer than 65 percent of respondents.

Price

Our callers shopped for prices for three types of services:

- *Direct cremation*—includes the firm's basic fee, the least expensive cremation remains container offered, and the crematory cost.
- *Direct burial*—Includes the firm's basic fee, the least expensive casket offered, and the least expensive grave liner.
- *Traditional funeral*—Includes the minimum services of the funeral director and staff; transfer of deceased from place of death to the funeral home; embalming, cosmetology, dressing, and casketing; least expensive solid oak casket; least expensive concrete grave liner; visitation at the funeral home; supervision by the home's staff of a funeral service at a church; hearse; one limousine; and the home's supervision of a graveside service.

Footnotes for Table 1

¹ See text and page 96 for description of research methods, dates, and limitations. We've included all firms that received 10 or more ratings on our customer survey. If a firm is not listed here, it simply means that we did not have at least 10 ratings for it; that fact has no negative or positive implications.

² This price includes the firm's basic fee, the least expensive cremation remains container offered, and the crematory cost.

³ This price includes the firm's basic fee, the least expensive casket offered by the funeral home, and the least expensive grave liner.

⁴ This price includes the minimum services of the funeral director and staff; transfer of deceased from place of death to the funeral home; embalming, cosmetology, dressing and casketing; least expensive solid oak casket; least expensive concrete grave liner; visitation at the funeral home; funeral services at a church; hearse; one limousine; and a graveside service.

Questions and Complaints

If you have a consumer complaint, first try to resolve the problem with the funeral home or cemetery. If you are unsuccessful, contact your local consumer agency, state funeral board, or the Better Business Bureau. You can also report the problem to the Federal Trade Commission.

DC Board of Funeral Directors and Embalmers 941 North Capitol St., NE, Suite 7200 Washington, DC 20001 Phone: 202-442-4461

Maryland State Board of Morticians 4201 Patterson Avenue Baltimore, MD 21215 Phone: 410-764-4792

Virginia Board of Funeral Directors and Embalmers 6606 W. Broad Street, 4th Floor Richmond, VA 23230 Phone: 804-662-9907

Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580 Phone: 202-326-3128

The price range for each type of service was very large. The price of a direct cremation ranged from \$925 to \$3,030, with an average of \$1,615. For a traditional funeral, the price range was more than \$5,300, with an average of \$7,484.

You might want services different from the packages for which we got quotes. Table 2 gives you a sense of what different elements cost if selected separately. As you can see, the variation is large.

You may wish to consider one of the many area homes for which we have no data. If so, the best approach, if time permits, is to shop by phone first and then make personal visits to a few homes. When you call for prices, the funeral director very likely will encourage you to come in "because these matters are too complicated to discuss over the phone," or "because we will surely be able to work something out between us if you'll just come by." But you do have the right to get prices on the major items over the phone.

Other Considerations

In addition to price, you will want to consider a home's location, tastefulness of facilities, and willingness to accommodate your wishes.

How Will You Pay?

Timing of Payments

Few people have several thousand dollars available to pay for a funeral, and the funeral industry is aware of this. On the other hand, since it is impossible to reclaim a coffin or take back any of the services surrounding the funeral, it is understandable that funeral homes want assurance of payment. Our survey of Washington area homes turned up several different arrangements for financing a funeral. A few homes want payment in advance once arrangements are decided upon, although in cases of need they might be willing to work out another payment schedule. (Advance payment is most often expected in connection with cremation.) Other homes allow a period of 30 to 60 days for payment with no interest charges, and almost all homes accept credit

cards. Some funeral homes have their own installment plans, some with and some without interest.

Benefits That May Be Available

Because the settlement of an estate usually takes quite a while, benefits are an important factor in partially or even completely defraying funeral expenses. Yet many people are not aware of the benefits available for final expenses. As a result, money often remains unclaimed. Remember that most death benefits must be applied for and will not be sent automatically to survivors.

Social Security

Social Security benefits are available to cover any person who worked under the Social Security system. For 2002, the payment for funeral expenses is \$255. This payment is available only to surviving, eligible spouses or dependent children (under 18). When there is no survivor, payment will not be made. An application for the lump sum payment must be filed within two years of the death of the deceased. Payment is made directly to the surviving spouse or entitled child, never directly to the funeral director.

Veterans' Benefits

Many but not all who have served in the armed forces during wartime are entitled to benefits from the Veterans Administration in addition to any benefits available from Social Security. Benefits may include burial in a national cemetery, a grave marker, and a flag for the casket. Specific benefits vary according to whether death is service-related or nonservice-related. We advise you to check with Veterans Administration to determine what benefits you (or the deceased) are entitled to and under what conditions. You can call the Benefits Office at 800-827-1000.

Other Benefits

Other benefits that may be available are death payments from fraternal organizations, lodges, clubs, union welfare funds, retirement plans, and employers. To track these down, survivors should get in touch with organizations and institutions the deceased worked for or was affiliated with. Many of these benefits are available to a surviving relative to use as he or she sees fit and not

Low, Average, and High Prices for Standard Elements of a Traditional Funeral

<i>Service</i>	<i>Low Price</i>	<i>Average Price</i>	<i>High Price</i>
Transfer remains to funeral home	\$150	\$243	\$325
Embalming	\$325	\$477	\$725
Cosmetology, dressing, casketing	\$80	\$210	\$315
Least expensive solid oak casket	\$1,065	\$2,861	\$4,595
Least expensive concrete grave liner	\$325	\$727	\$1,495
Visitation at funeral home (two hour minimum)	\$100	\$318	\$495
Supervision of service at a church	\$175	\$413	\$595
Hearse	\$185	\$258	\$400
Limousine to church and cemetery (six passengers)	\$150	\$262	\$495
Supervision of graveside service	\$0	\$325	\$595

necessarily only for the funeral. These benefits generally can be applied to whatever kind of disposition is arranged.

The filing for death benefits on behalf of survivors is a standard service of most funeral homes. If survivors decide to file their own claims, the funeral director should be asked if this will result in a deduction on the home's "professional services" charge.

Necessary Documents and Papers

Whether survivors apply for death benefits themselves or use the services of the funeral director, a number of documents will be needed. Certified copies are required in some instances; photocopies are usually not acceptable. Survivors will need:

- Social Security number of the deceased.
- At least ten certified copies of the death certificate to establish insurance claims, Social Security, and other claims.
- Copies of birth certificates of surviving spouse and minor children for Social Security and VA benefits.
- Copies of marriage certificate for Social Security and VA benefits for surviving spouse and minor children.
- Copy of W-2 form or federal income tax return for the most recent calendar year as proof of the deceased's employment record for Social Security benefits.
- Copy of veteran's discharge papers for VA benefits.
- Copies of receipted bill from funeral home for VA benefits—also for Social Security benefits if applicant is not the surviving spouse.

Prepaid Funeral Plans

You can write down your own preferences for funeral arrangements and give your description to a likely survivor. Alternatively, you can file a preference form with a funeral home without making any financial commitment. These are desirable steps.

In contrast, prepayment for a funeral represents a major financial commitment and, in our opinion, generally is not a good idea. Under a prepayment plan, you arrange with a particular funeral director for yourself to make a lump sum payment or installment payments on all the items selected for your own funeral. You can make these payments into a trust or a life insurance policy arranged through the funeral home. Before making such a commitment, find out—

- What happens if you die before the plan is fully paid up;
- What money you get back if you decide to cancel;
- Whether the funeral home has a good reputation and has been in business for many years;
- What happens if the funeral home goes out of business;
- What the contract does not cover;
- Whether the arrangement is guaranteed to cover the cost of your selected funeral arrangements even if costs go up;
- Whether the money you put away will earn interest, and at what rate; and,
- What happens if you move.

Do not enter a prepayment plan without having a lawyer look over the contract before you sign it.

A simpler arrangement is to open a savings account, called a Totten trust, at a bank, naming your chosen funeral home as the recipient of the funds upon your death. Alternatively, you can open a joint savings account with a likely survivor; then the survivor will get the funds at your death. Either of these arrangements lets the funds avoid probate so they will be available immediately for funeral costs. Under both arrangements, however, you must pay income taxes on earnings.

Tell your likely survivors about any arrangement you make with a funeral home so they don't pay for services at a different home.

Where Can You Get Help with Your Decisions?

Most people need help making funeral arrangements. This is especially true when arrangements are made during the time of bereavement. And there is one firm rule: never go by yourself to a funeral home to decide on services you will be purchasing. Alone in the hands of a funeral director you are too vulnerable to

Discount Funeral Services

You may have seen stories in the press about "discount" funeral services. Typically, these firms avoid the high overhead costs of operating a full-service funeral home and try to pass some of the savings through to consumers looking for less expensive alternatives. They might just rent office space to meet with clients and then rent facilities as needed for viewings, services, and preparations. None of these operations has yet accumulated enough ratings to be included in our tables. But we did check prices offered by two of these firms—Affordable Funeral Services of Falls Church and Northern Virginia Funeral Services in Alexandria.

Both firms' prices were relatively low. For a direct cremation, both quoted a price of \$695, in contrast to the low price of \$925 and average of \$1,615 among the funeral homes we surveyed. For the traditional funeral we priced, Affordable Funeral Services would charge \$5,625 and Northern Virginia Funeral Services \$4,145. This compares to a low price of \$4,935 and an average of \$7,484 among the homes we surveyed. For consumers who don't feel the need for traditional funeral home services, or are simply looking for a no-frills cremation, these discount services may be a viable option.

making purchases based on grief or guilt. You need someone else who is less involved to assure you that sensible cost-saving decisions are all right.

The obvious places to turn for help with funeral arrangements are family, friends, members of the clergy, and hospital social workers. But there are also organizations set up specially to help you.

Memorial Societies

A particularly helpful source of advice can be a funeral consumer group, often referred to as a memorial society. These are nonprofit, cooperative membership organizations that assist people, either beforehand or upon someone's death, in planning funeral arrangements at the lowest possible cost. There are nearly 120 of these memorial societies and affiliates in the U.S. There is typically a one-time membership donation and it is nominal. Membership entitles you to the services of the affiliate nearest you.

The Funeral Consumers Alliance is the umbrella group for the chapter affiliates in the U.S. In its own words: "The Funeral Consumers Alliance is dedicated to a consumer's right to choose a meaningful, dignified, affordable funeral." Many local chapter affiliates perform price surveys of area funeral homes and have been able to negotiate discounts at participating homes. They can also assist in making arrangements for donation and provide information on legal requirements and death benefits. They do not arrange for funerals, pay for funerals, or choose a specific funeral director for you.

What follows is a list of local societies. For locations elsewhere, contact the Funeral Consumers Alliance at 800-765-0107 or visit their website at www.funerals.org.

Memorial Society of Metro Washington

1500 Harvard Street, NW
Washington, DC 20009
202-234-7777

Funeral Consumer Alliance of Maryland

9601 Cedar Lane
Bethesda, MD 20814
301-564-0006

Memorial Society of Northern Virginia

4444 Arlington Boulevard
Arlington, VA 22204
703-271-9240

Another possible source for help is the William Wendt Center for Loss and Healing (formerly the St. Francis Center), a nonsectarian organization that provides grief counseling and support to the dying and bereaved and provides death education and assistance with funeral planning. You can contact the Center at 202-624-0010 or write them at 730 11th Street, NW, Washington, DC 20001.

Cemeteries

In our survey of funeral costs, we did not include costs of a cemetery plot or the opening and closing of a gravesite. These items may add hundreds of dollars to the other funeral expenses. The following are a few tips to help you deal with a cemetery (excerpted from a pamphlet prepared by the Montgomery County Division of Consumer Affairs).

- Do some comparison shopping. You will find that there's variation in the prices of lots, merchandise, and services.
- If you are considering purchasing cemetery property and services before death, remember that if a death occurs before payments have been completed, the outstanding balance on the site, the interment charge, and the receptacle for the casket is usually due immediately.
- You and your family members may not always live in your present area. Ask if the cemetery belongs to an exchange program, so that your lot(s), merchandise, and/or services can be transferred if you move. If not, find out if the cemetery offers alternative plans, such as repurchase or resale on your behalf, and if there is any restriction on your right to resell the property or merchandise yourself.
- Make sure you know how any prepayments will be safeguarded. Ask if they will be deposited in an interest-bearing account or trust fund.
- Above all, don't be frightened into preneed purchases by being told that the cost of burial and burial merchandise could become prohibitive in a few years. As an alternative, you may wish to create your own special savings account for future cemetery purchases.
- Take note of the general appearance of a cemetery you are considering. Drive around and check the condition of the grounds. Are buildings and walls maintained well? Is the grass mowed and clipped around monuments and markers?
- Be aware that perpetual care of the cemetery does not always include maintenance of monuments and markers. Be sure that you understand exactly what will be provided as part of the purchase you are considering.
- When you talk to the sales representative:
 - Check whether sites you are considering for two bodies are side by side or a double depth.
 - Ask if the cemetery has a price list you can examine.
- Check whether you are discussing an exact location or area within the cemetery (the prices of lots can vary according to location).
- Explore potential savings in buying a family plot or lawn crypts.
- Be sure to read the cemetery rules and regulations to learn about any restrictions or additional costs. For example, liners are not required by law but may be required by the cemetery. Remember that vaults are more expensive than liners.
- Once you have made a choice, revisit the cemetery for another inspection before signing any contracts.
- There are a variety of choices to consider in the purchase of a grave marker or monument. The size, style, inscription, material, and installation charge affect the price of the marker.
- You cannot be forced to buy a marker or monument from the cemetery where you buy your lot. Before you use an outside supplier, however, check the cemetery's rules and regulations regarding installation, care, and maintenance of the memorial.
- Ask if the cemetery or supplier buys the merchandise in advance, sets it aside, and provides you with a record of ownership. This policy may mean protection for you if the seller has financial problems at a later date.
- The charges for opening and closing a grave are usually higher on the weekend. If you intend to prepurchase these services, ask if there will be a refund if burial takes place during the week.
- Before signing any contract for property, merchandise, or services, carefully review its terms and provisions. Be certain that it conforms exactly with your understanding of what you are buying. Make sure that, among the other things listed, it includes the following:
 - A full description of the lot and its location, if one is selected.
 - A description of the type, size, and design of burial merchandise and a description of services to be performed. Does the price include installation of merchandise?
 - Guarantees for transfer of lots to another cemetery (or other arrangements) should you or your family members move, if that is part of the agreement.
 - The cost of each item purchased and the total cost.

How We Gather (and How to Interpret) Our Data

Our tables rating individual firms will be more valuable to you if you know how the data were gathered and how they should be interpreted.

Opinion Surveys

Customer survey scores reported on our tables are from our surveys of consumers, which are conducted via mail and telephone. We primarily survey *Consumer Reports* and *CHECKBOOK* subscribers, but we also survey a sampling of other consumers.

Since many firms were rated by rather small numbers of raters, small differences between two firms in the percent of raters who gave a particular rating (say, "superior") should be ignored. The table below gives a rough guide to minimum differences you should look for in deciding on one firm over another.

When using these survey data, remember that the questions are to some degree subjective and that the differences among firms might be explained by differences in the personalities, backgrounds, and critical standards of the raters or by biases these raters might have.

Complaints

Our ratings tables on auto body shops, drycleaners, and plumbers show the number of complaints we found against individual firms in the files at the government offices of consumer affairs in Alexandria; in Arlington, Fairfax, Howard, and Montgomery counties; at the Consumer Protection Division of the Maryland Attorney General's Office; and at the Virginia Office of Consumer Affairs. These complaint counts are from a two-year period. Since the Complaint Division of the District of Columbia's Department of Consumer and Regulatory Affairs is closed, we were unable to count complaints there.

For drycleaners and plumbers, the tables also show counts of complaints filed with the Better Business Bureau of Metropolitan Washington, DC (BBB), during a three-year period. For plumbers, these complaint counts may include complaints relating to non-plumbing work.

On our ratings tables for auto body shops and plumbers, to make complaint counts from government consumer affairs offices more meaningful, we have, where we were able to, calculated complaint rates by dividing the complaint counts by the best measure we could devise of each firm's business volume and exposure to complaints—our estimate of the number of technicians the firm employed.

There are limitations to the complaint data. One problem is that some complaints may be unjustified, simply filed by cranks. Another problem is that, in some cases, we didn't have a measure of business volume and therefore couldn't control for differences in firms' exposure to complaints. A third problem is that some firms may fall under the jurisdiction of more visible complaint-handling agencies than others—and as a result may have more complaints filed against them. A fourth

problem is that some of the complaints might result from sales or other matters other than auto body work.

We always recommend that you look for substantial differences in complaint counts and rates. We also advise giving little weight to complaint counts if the total count against a firm is less than three or four.

Survey of Firms

To gather much of the other information on our tables, we surveyed the firms. In general, our researchers surveyed firms by phone (sometimes without revealing their affiliation with *CHECKBOOK*), but in some cases data were collected by mail or from firms' websites, or phone responses were confirmed by mail follow-up.

Price Index Score

To compute our price index scores, we calculated an *average* price for each job or item for all the firms that quoted on that job or item. Next we compared each firm's price to the average. One firm might come in at 120 percent of the multifirm average for a particular job, and another firm might come in at 90 percent. We took each firm's percentage score on each job or item, standardized it, and assigned a weight to each job or item, based on our judgment. We then averaged the standardized, weighted percentage scores to find how the firm compared to other firms overall. Finally, we multiplied this overall percentage score by a flat dollar amount, say \$100.

The price index score, then, is intended to indicate the relative prices we found for the firms, adjusted to the base of this flat dollar amount. These index scores are imperfect for various reasons: for instance, the jobs or items checked may not be representative; the weighting of various jobs or items in the index may not accurately reflect typical expenditure patterns; and the number of jobs or items is small.

Timeliness of the Data

All of the data must be interpreted in view of timeliness. Our customer survey data apply to the

period from April 1999 to July 2000 for hospitals; from April 1995 to July 2001 for auto body shops, funeral homes, and plumbers; from April 1996 to July 2001 for drycleaners; from April 1998 to April 2002 for delivery services; and from April 2002 to June 2002 for cellular phone service providers. Our survey of physicians was conducted from April to September 2001.

Our data on complaints for the government offices of consumer affairs are for a two-year period dating back from June 30, 2001.

For the BBB, the data are for a three-year period dating back from May 3 to 7, 2002.

The data from our survey of firms were collected from January to March 2002 for auto body shops and from January to April 2002 for plumbers.

Our price data were collected from December 2000 to June 2001 for drycleaners; in October 2001 for funeral homes; from August 2001 to January 2002 for auto body shops and plumbers; and in May 2002 for courier services. Costs for nationwide delivery services were in effect at a time between June 15 and July 1, 2002. Cellular phone service costs were in effect on July 1, 2002.

For the most part, our tables include firms for which we collected 10 or more ratings on our customer survey during the customer survey period mentioned above, but we do not report data for periods prior to firms' changes of name *and* ownership. As a result, some large firms are not listed at all. If only name *or* ownership changed, we do report the data. Changes subsequent to the dates listed above may not be taken into account.

Top Ratings

We give checkmarks to firms that score highest on a scoring system that we devise for each service field. Our scoring systems weight the various data in our tables and text based on our subjective judgment of their importance. Since the scores are based entirely on information presented, you can apply your own subjective judgments, and decide whether you prefer firms we have not given checkmarks. Where we do not have important data on a firm, we cannot give our checkmark.

A rough guide for deciding whether the difference between two percentages is important	If one firm had this number of ratings or test results:	And a second firm had this number of ratings or test results:	Do not give much importance to the difference between the frequency with which the two firms experience a particular rating or result unless the difference is at least this many percentage points:
Assuming the average of the two firms' percentages is 50 percent	10	10	45
	30	30	26
	60	60	18
	120	120	13
Assuming the average of the two firms' percentages is 80 percent	10	10	36
	30	30	21
	60	60	15
	120	120	10