

# Plain Talk

From the Funeral Consumers Alliance of Maryland & Environs (FCAME)

## FCAME mortuary survey reveals range of prices for funerals & cremations in our area

The prices for funerals and cremations in our area vary widely, with some funeral homes charging as much as eight times or more than others for virtually the same services, according to the 2010 Mortuary Price Survey conducted by the Funeral Consumers Alliance of Maryland and Environs (FCAME).

“Being able to compare prices for goods and services is always helpful when making important purchases. And that’s particularly true if faced with having to make decisions while emotionally distraught - such as following the death of a loved one,” noted Barbara Blaylock, president of FCAME, who oversaw collection and compilation of the survey data.

The survey of funeral establishments in Maryland, Delaware and the District of Columbia took place between February and July 2010. Prices quoted in the survey

from 264 mortuaries were obtained mostly from the General Price List (GPL) that each funeral home must make available to anyone who asks for one in person, as required by “The Funeral Rule” of the

Federal Trade Commission (FTC). Some prices were obtained as a result of phone inquiries to clarify information that was missing or unclear from the GPLs received.

Here are some of the findings from the survey.

- 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 (which does not include any casket or service) range from \$650 to \$6400.
- Cloth-covered wood or fiberboard “minimum” caskets may be found for as little \$400 at some establishments. However, such caskets sometimes are not included on casket price lists so their availability may need to be specifically requested.

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### **You’re invited to FCAME Annual Meeting Oct. 30**

*Planning for funerals &  
after-death care to be  
explored*

Join us for the FCAME 2010 Annual Meeting on Saturday, October 30, from 1 to 3 P.M. at Cedar Lane Unitarian Universalist Church, 9601 Cedar Lane, Bethesda, MD 20814. We’ll meet in the chapel.

Most of the meeting will be devoted to hearing an expert discuss how to plan for funerals and after-death care; all your questions will be answered too.

There also will be reports from officers, an election of board members and a vote on the newly revised bylaws which can be viewed on the FCAME website [www.mdfunerals.org](http://www.mdfunerals.org)

# 12 ways to avoid overpaying on funerals

*Consumers who know what different options are available to them can avoid overpaying for funerals or other after-death care. Here are 12 cost-saving suggestions.*

1. Ask your loved ones what their funeral wishes are so you can do what they want vs. what others may think your loved ones would have wanted. For a complete list of 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 FCAME website. Use it to plan your own funeral so sensible decisions can be made in advance without time constraints.

2. Choose immediate burial or direct cremation. They are the least expensive options and normally do not require buying the "extras" such as a fancy casket or urn, embalming, cosmetic touchups, viewings, a funeral service at a mortuary, or a procession to a cemetery with a hearse and limousines. The FCAME Mortuary Price Survey will enable you to compare prices at different funeral homes.

3. If you need a casket, choose the least expensive,

"minimum container" available and cover it with a flag, the deceased's favorite quilt, a religious shroud or other cloth. Another approach is to purchase a casket online – often for less than at most funeral homes. By law, funeral homes cannot refuse to handle a casket or urn purchased separately nor can they charge you a fee if you do so.

4. A body can be cremated in a cardboard casket 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 a cemetery plot and burial which will add \$2000 to \$5000 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 at least several miles from land.

5. 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" mentioned above. Photos and mementos of the deceased can be displayed there so the focus is on memories and not on an

elaborately displayed body, coffin or urn.

6. Avoid embalming. In DC, Maryland and other states, embalming is not 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 slow natural decomposition only for a week or so. Be aware that many funeral homes require embalming if there will be a viewing.

7. Avoid buying protective caskets. While sealed, gasketed caskets may keep out air, water and other outside elements for a while, the body will decompose regardless.

8. Many people like the idea of donating their body to science. Doing so will advance medical training and research, and there is no cost to the family if transportation over a large distance is not required. After use, 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.

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## Ways to avoid overpaying on funeral arrangements (cont.)

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9. Some cemeteries now allow burials in plain wood coffins or without coffins, although they require a cloth or other liner in accordance with some religious traditions. 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.

10. 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 believe that the more you spend on a funeral or burial is a reflection of your feelings for the loved one.

11. Buy only the funeral arrangements you want. You have the right to buy separate goods and services and do not have to accept a package that may include items you don't want. Immediately after you decide what you want, the law requires funeral homes give you a written statement listing every good and service you have selected, the price of each, and the total cost -- before you pay.

12. Consider a home funeral. It is usually possible to care

for the body of a loved one in Maryland and DC without the involvement of a mortuary. In general, un-embalmed bodes can be safely kept for two days, with dry ice used if cremation or burial is to be delayed beyond 24 hours.

A simple casket may be purchased online, built at home or purchased from a funeral home or cemetery. More information and a list of resources on home funerals can be found on the FCAME website.

### ***FCAME mortuary survey reveals range of prices for funerals and cremations in MD, DC and DE area***

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- The majority of caskets are priced between \$1500 and \$8000, ranging all the way up to \$125,000 at one establishment.
- Most cemeteries require a vault because it makes cemetery maintenance easier. Vaults typically range in price from \$595 to \$4000, but they may cost as much as \$25,500.
- Some GPLs don't list all of the individual goods and services that the consumer may purchase, together with the price for each item. Instead, undefined groupings of goods and services are listed, which is a clear violation of The Funeral Rule.
- Some GPLs violate The Funeral Rule in other ways, such as charging the consumer more if the casket/container is purchased elsewhere.

The 2010 FCAME Mortuary Price Survey lists the two most basic, least expensive options most funeral homes provide – direct cremation and immediate burial – because it is not practical to list more than a sampling of services offered by each establishment. However, the price of those two options may provide useful insight into how each establishment's prices compare to others.

The survey notes that mortuary prices are subject to revision at any time so it is prudent for consumers to call and confirm actual prices at the time of need, as well as the exact services provided for each charge because they vary from one establishment to another.

*A copy of the 2010 FCAME Mortuary Price Survey is enclosed in this newsletter for your reference.*

*Plain Talk* is the newsletter of the Funeral Consumers Alliance of Maryland & Environs, the volunteer-run regional chapter of a national non-profit consumer education and advocacy organization, the Funeral Consumers Alliance (FCA). FCAME serves residents in Maryland, DC and Delaware.

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## **Did you tell us if you want to remain a member of FCAME?**

If we have not heard from you within the past two years, either with a donation or a request to remain a member, and you do not respond to this final request within 30 days, you will be removed from our mailing list. We hope you feel our newsletters, price survey, website and consumer advocacy are worth your continued support. If you've already donated or replied to us (using the envelope provided), you do not need to do so again. You also may contact us via email at [info@mdfunerals.org](mailto:info@mdfunerals.org)

### ***Why are we asking you to do this?***

It's been many years since we updated our membership listing. The price of postage continues to increase, so with our very limited resources, we want to mail newsletters and our price survey only to those who want to receive them.

**Special thanks to those of you who sent us a donation in the last year.** We encourage an initial contribution of at least \$25 to join FCAME, and a \$25 donation every other year to help support FCAME as well as our national organization, the Funeral Consumers Alliance.

### ***Crematories in Maryland will be subject to new regulations***

House Bill 995 concerning regulation of crematories in Maryland was approved by the state legislature and was signed by the Governor this spring. It directs that regulations be written that cover:

- registration of crematory operators or issuance of permits for operating crematories (along with permit fees),
- identification of individuals who perform cremation,
- inspections and oversight,
- complaints and hearings, and
- grounds for discipline and penalties.

Crematories that are freestanding or associated with cemeteries will be overseen by the Maryland Office of Cemetery Oversight; crematories associated with mortuaries will be overseen by the Maryland Board of Morticians and Funeral Directors.

The regulations are expected by Oct. 2011.