

it could happen to you

You have to arrange a funeral—immediately

When her husband unexpectedly died in December 2012, Dayna Sefcik of Texas says, the funeral home took advantage of her grief and her wallet.

Showing her prices only for expensive funeral packages and insisting that regulations allowed it to charge for certain services whether she used them or not, the funeral home persuaded her to spend more than \$18,000, Sefcik says, which caused her to go into debt. Having since seen what others paid for funerals, she thinks she should have spent less than half that amount. “In my heart of hearts, I believe they saw me driving up in my SUV and thought, ‘She can afford this,’” Sefcik says.

People trying to make fast arrangements for an unplanned funeral are especially vulnerable to such funeral-home “upselling,” says Lisa Carlson, executive director of the Funeral Ethics Organization, based in Vermont, and co-author of “Final Rights” (finalrights.org), a consumer guide. The pressure to upsell may only get worse as big corporations buy more funeral homes and baby boomers increasingly choose simple cremation over more lucrative burials with funeral services.

HOW TO PROTECT YOURSELF

■ **Choose your options.** Meet with loved ones to decide what to do with the body. State law dictates the person responsible for making funeral arrangements—usually the spouse, followed by adult children. Unless your religion requires burial within 24 hours, you’ll have several days (or longer) to make arrangements.

■ **Decide between cremation and burial.** Direct cremation, without a formal viewing and service, is usually the least costly option, between \$700 and \$1,200. Most costly is a full-service

funeral with burial, especially if you need to purchase a cemetery plot. If you’re undecided, Carlson advises calling the cemetery first to see whether the thousands of dollars a burial adds to the cost will make cremation worth considering instead.

■ **Calculate how you will pay.** Generally, the deceased’s estate is responsible for reasonable funeral expenses, which take priority over other debts. But until the estate is settled, you will have to dip into your own pocket or ask family members and friends to chip in. So set a budget, and don’t let anyone guilt-trip you into spending more than you can afford or feel is appropriate.

■ **Shop around.** Start at the website of the Funeral Consumers Alliance (funerals.org), a nonprofit consumer-protection organization. It has a lot of helpful information, including, in the FAQ section, tips for reading a funeral home’s price list. Also go to funeralethics.org/rights.htm to review your state’s rules governing such matters as embalming, caskets and vaults, burial, and cremation.

■ **Contact more than one facility, even if you have a trustworthy referral.** “Taking the time to make three to five phone calls can save you anywhere from \$1,000

to \$4,000 for exactly the same thing,” says Joshua Slocum, the alliance’s director.

The federal Funeral Rule can prevent funeral directors from taking advantage of people at a vulnerable time. Among its requirements, funeral homes must provide prices by telephone and a general price list when you visit, even if you don’t request one.

Some facilities list prices on their websites. The rule also prohibits funeral homes from compelling you to buy unwanted products or services, such as a casket, which the law allows you to buy from other sources or even

make yourself. Go to consumer.ftc.gov/articles/0300-ftc-funeral-rule to review your rights.

If a home pressures you to buy more than you want or balks at letting you use your own casket or other items, “you should get up and leave, absolutely,” says Valerie Wages, funeral director at Tom M. Wages Funeral Service in Georgia.

People trying to make fast funeral arrangements are especially vulnerable to funeral-home ‘upselling.’

WAYS TO SAVE

■ **Know before they go.** Don’t authorize a funeral home to remove the deceased until you’re sure it’s the facility you want to use. Once the body is moved, the charges start. Transferring it to another facility only increases the cost.

■ **Comparison shop online.** Avoid package deals promoted by the funeral home. Many third-party sources sell caskets, urns, and other funeral products online; we found caskets for as low as \$822 at walmart.com. Many sites offer quick delivery. Alternatively, you can use online prices as a basis for negotiations with the funeral home. But never reveal your overall budget or you’ll probably spend every penny of it, Carlson says.

■ **Cremation caskets and burial containers.** Don’t let a funeral director insist that you can’t use a less costly cremation casket for viewing instead of the more expensive rental casket that many funeral homes offer, in some cases for \$800 or more. We found cremation caskets for \$370. Many states don’t require a casket or outer container for burial, but cemeteries might.

■ **Embalming.** Some states mandate embalming only if the body is not disposed of within a certain amount of time, usually about 24 to 48 hours. The funeral home might require embalming if there will be a public viewing, but refrigeration is often an option.

■ **Seek government help.** If you don’t have money to pay for a funeral, many states have programs that can help. Contact the local social-services office. Social Security provides a one-time funeral payment of \$255 to the surviving spouse. **\$**

