

## **2015 Summary Guide**

### **About the FCAEM Funeral Price Survey**

Funeral Consumers Alliance of Eastern Massachusetts (FCAEM) conducts bi-annual price surveys of all funeral establishments in eastern Massachusetts, including Worcester, Middlesex, Essex, Norfolk, Suffolk, Bristol, Plymouth, Barnstable, Dukes, and Nantucket counties. We received an approximate 9% response rate to our most recent (2015) survey.

### **How to use this summary**

There are many legitimate reasons to choose one funeral home over another, or to choose not to use a funeral home: location, price, family history, personal connections, size, preference for a home funeral, etc.. It is beyond our means to say which funeral home has the best service or the best prices. The purpose of this guide is to provide consumers with guidelines for comparing one funeral home to the range of other options in Eastern Massachusetts.

### **Using a funeral home for limited services**

In Massachusetts, the use of a funeral director is NOT required by law. Families can do all of the arrangements on their own or they can hire funeral directors to provide only limited services, such as filing the necessary legal paperwork and transporting the body. In such cases, the “basic services fee” (see below) should not apply.

### **A funeral with or without embalming**

Embalming is NOT required by law in the state of Massachusetts. Many funeral homes recommend embalming or assume that customers will want embalming. Most have a policy of requiring embalming if there is to be an open casket at the viewing. Such a requirement is a business policy and not a legal requirement. Refrigeration or ice packs are another alternative to preserving the body for several days before final disposition. If you are caring for the body at home or outside a funeral home, there are simple ways to keep the body cool and delay decomposition.

For more information about what happens when a body is embalmed, what embalming does, and why alternative methods also provide temporary preservation of the body, visit the Caring for Your Own Dead page of our website – <http://www.fcaemass.org/diyGuidance.shtml> or go to the national FCA website, [www.funerals.org](http://www.funerals.org).

## **Some terms explained**

### **Basic services fee**

The basic services fee should appear as the first item on a GPL. The fee is a baseline fee for overhead and general services, charged in addition to specific goods and services. The fee does not apply to immediate burial, direct cremation, or using a funeral home for limited services such as filing paperwork and transporting a body. Because these packages and services do not require as much use of staff and facilities, only a small portion of the basic services fee applies to these services, and it should be included in the listed price for immediate burial, direct cremation, filing of paperwork, and transporting the body. The basic services fee usually covers the following services:

conducting the arrangements conference; planning the funeral; consulting with family and clergy; sheltering the body; preparing and filing necessary notices; obtaining necessary authorizations and permits; coordinating with the cemetery/crematory, or other third parties; staff assistance and supervision prior to and after the funeral. The fee may also include overhead costs such as building maintenance. Each funeral home will vary, however, on what is and is not included in this fee.

### **Immediate/Direct cremation**

Direct or immediate cremation is a simple cremation package that does not include any viewing or ceremony, and is done at a time convenient to the funeral home. Funeral homes are required by law to list such a package in their GPL. It usually includes the price for transporting the body, holding the body until cremation, scheduling the cremation with the crematory, filing the necessary permits, etc.. A memorial service can be planned at another time without the involvement of the funeral director. At some funeral homes, the listed price does not include the fee charged by the crematory, which will likely amount to an additional \$300-\$400. Most crematories require that the body be enclosed in a rigid, combustible container often referred to as an alternative container. Customers can make or furnish their own suitable container.” (from [www.funerals.org](http://www.funerals.org))

### **Immediate burial**

Immediate burial is an itemized 'package' which funeral homes are required to offer. The FTC assumes that Immediate Burial includes the basic services fee (for basic mortuary staff services and overhead); removal of remains from the local place of death; and transportation to a local cemetery. The cost of a minimum casket supplied by the funeral home may be included or listed separately. Consumers must be allowed to supply their own casket and may not be charged a handling fee if they do so. An Immediate Burial is without viewing, visitation, or ceremony with the body, and is done at the convenience of the funeral home.

### **Caskets and Alternative Containers**

Caskets can be purchased from a funeral home or other provider, or made at home. The funeral home may NOT charge a “handling fee” if you choose to bring in a casket from another supplier. According to law, there are no requirements regarding what kind of caskets can be used. A cardboard box or even a burial cloth should be sufficient, unless the cemetery has its own policies. There is no legal, environmental, or public health benefit to any kind of “protective” seal or other device on a casket.

The range between casket prices can be thousands of dollars! Additionally, many funeral homes don't put their cheapest casket in the showroom. A simple cardboard casket or pine box is sufficient but funeral homes may keep these options hidden from view. When shopping, be assertive about how much or how little you want to spend. They should have an “**Alternative container**”, often a cardboard casket option for around \$100. If not, you can purchase one cheaply from another supplier. Cardboard caskets can also be decorated by family and friends.

### **Grave liner /burial vault**

Many cemeteries require that caskets be buried inside of another box, known as a grave liner or burial vault, usually made of concrete or lightweight fiberglass materials. While no state law requires grave liners, many cemeteries require them because grave liners prevent the ground from sinking as the casket deteriorates over time. And, because many cemeteries use industrial

equipment to dig graves, the grave liner also prevents the machines from disturbing the remains of one grave while uncovering another. Grave liners can be purchased from the funeral home or the cemetery. Funeral homes are required to publish the price range for the grave liners they sell, identifying the lowest and highest priced options.

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