

Many people ask us about funeral costs, but often they forget about cemetery expenses, which can be substantial. Buying burial rights at a cemetery can be a complicated and costly process, and cemeteries aren't sufficiently regulated in most states. It's important to know exactly what you're buying, and what your rights are.

Right of interment

When you buy a grave, you haven't actually bought a piece of property. You've bought the *right to be buried* in a particular space, whether a full-body grave, mausoleum crypt, or a niche for ashes.

Burial plot

The most common offering is the single plot that holds one casket; in some cases, multiple urns may be allowed instead. Double plots, often sold to a couple, can be two graves side by side, or a single grave with caskets stacked on top of each other. Some cemeteries also sell much larger family plots. Small, less expensive grave sites may be sold specifically for cremated remains or a child-size casket. A green burial plot, offered by some cemeteries, is usually reserved for bodies that have not been embalmed or cremated, and are buried in a biodegradable container or shroud without a vault.

Opening and closing fee

In addition to the cost of the grave, the cemetery will charge an opening and closing fee at the time of burial. This covers the cost to dig the grave and fill it in again, or to entomb a casket or urn in a mausoleum or columbarium. The rate may vary according to the size of grave, and time of day, week or year.

Vault

A vault completely encloses the casket in the grave; it can be made of concrete, steel or lightweight fiberglass-type materials. A less expensive alternative is a concrete grave liner, which covers the casket only on the top and sides. While no state laws require a vault, many cemeteries do. The vault prevents the ground from sinking as the casket deteriorates over time, making it easier to mow the grass with heavy equipment. Usually the funeral director or cemetery staff will order the vault and arrange for installation. The installation cost may be included in the price of the vault, but sometimes it's separate, and $200 is not uncommon.

Be aware that no casket, vault or container will prevent the body from decomposing, even those marketed as "sealed" or "airtight," and none will keep out air, water, or dirt indefinitely. If someone tries to sell you an expensive vault to protect the casket, they're manipulating your emotions with unrealistic promises.

Mausoleum

This building has drawer-like spaces called crypts above ground for caskets. Options may include single, double and family crypts as well as niches for cremated remains. Many provide a chapel or lobby area with benches where families can visit comfortably even in bad weather.

Columbarium

Either a freestanding structure or part of a mausoleum, a columbarium has niches to hold urns containing cremated remains; some niches are designed to hold multiple urns. While usually less expensive than a full-sized crypt, a niche can still be quite costly.

Marker

The marker or headstone for a grave can be purchased from the cemetery, monument company, or even online, depending on the cemetery's restrictions. Any engraving will be an extra charge, and installation can cost several hundred dollars. Memorial plaques for crypts or niches are usually supplied by the cemetery to ensure uniformity.

Perpetual or endowment care

A cemetery will likely charge a maintenance fee to cover upkeep of the graves and grounds. This fee, often 5% to 15% of the plot price, will be added into the cost of the grave or entombment space, though a few cemeteries will bill the family annually instead. Most states require cemeteries to deposit the fee into a special trust fund.

Veterans

Burials are free for vets and their spouses in national veterans cemeteries and free or nearly free in many state-run ones. Beware of unscrupulous sales people who target veterans—they may offer a free grave to the vet but charge an inflated rate for the spouse, or an exorbitant fee for opening and closing the grave.

Your rights

Unlike funeral homes, cemeteries are not required by law to give you a printed price list before you buy, and no federal regulations give cemetery customers the right to buy only the services and merchandise they want. In addition, only a few states require cemeteries to give you a copy of the rules pertaining to allowable markers, grave decorations, plantings, and visiting hours before the sale.



Because regulation is so lax, cemeteries can insist that the customer buy the headstone from them, or impose a ludicrous "inspection fee" for markers purchased elsewhere. In one case, a Mississippi cemetery tried to charge a man $2.50 *per square inch* to inspect the marker he bought from a local business. He would have paid the cemetery three times what the marker cost just for the staff to (allegedly) inspect it.

Before you buy

- Before choosing any cemetery, consider the convenience of the location, and whether it meets your family's religious requirements, if any. Consult family and friends for recommendations, and check online reviews for complaints.
- Get a printed price list for all goods and services, and compare prices among several cemeteries.
- Preview the contract and ask for a copy of the rules and regulations. Pay particular attention to the type and size of monuments that are allowed, since the cemetery can refuse to accept one deemed inappropriate. Also check the cemetery's restrictions of grave decorations. Most cemeteries will prohibit glass items, and some exclude other decorations like toys, statues, shrubs, fencing, etc.
- Don't do business with any cemetery that won't provide this information in advance. If their attitude before the sale makes you uncomfortable, imagine how you'd feel with a relative buried there in perpetuity.
- Think carefully before buying a cemetery plot ahead of time. It may be enticing to "act now before prices go up" but buying interment rights ahead of time can be a costly mistake. You can't predict with certainty that you'll still be living in the cemetery's area, and transporting a casket a long distance can be extremely costly for your survivors. Selling a grave can be difficult and, with the cremation rate rising, it's getting harder to sell graves on the secondary market. However, purchasing ahead of time may make sense if you have a family tradition or strong feelings about a specific cemetery, or if the one you prefer is running out of space.

Typical costs

Prices vary widely around the country, but you can expect to pay at least $2,500 for a full-casket burial. In many rural areas, small nonprofit cemeteries will sell you a full-sized grave for $700 or so, and perhaps charge about $500 to open and close the grave. A green burial plot, usually larger than a conventional one, can cost from $1,000 to $3,000. Some urban cemeteries—particularly those owned by for-profit companies—can charge $5,000 to $10,000 for a full-sized grave or mausoleum space. You can expect to spend about $700 to $2,000 for a grave liner or vault, and perhaps $1,000 for a marker including engraving and setting.

Even burial of a small urn can be very costly. One family complained that a corporate-owned cemetery charged them $800 just to turn a few screws and remove the small plate that opened the columbarium space for the urn.

Affordable alternatives

It is legal in every state to bury or sprinkle cremated remains on private property with permission of the landowner. Most states allow full body burial on private property outside city limits, but you must check the zoning requirements of your municipality and get the necessary permits first.

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Guide to Cemetery Purchases

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