

What is a "traditional" burial?

The concept of "traditional" burial has evolved over time. Earlier in America's history, the family cared for the body after death, wrapped it in a shroud or placed it in simple wooden coffin, and buried it at home or in a nearby cemetery. Today, for most Americans, it is considered "traditional" to use a funeral home, embalm the body, and bury it in a casket and vault in a public cemetery. But few of these traditional elements are required by law, and families do have a wide range of choices.

Must I use a funeral home?

In the majority of states, a family, community or religious group can handle a death without hiring a funeral director. You can do everything on your own or hire a home funeral guide or end-of-life doula to assist. You can prepare the body for burial, acquire the necessary paperwork, hold a vigil or service, and transport the body to the burial site. Nine states, however, require the use of a funeral director. You can find state-specific information on FCA's website, funerals.org.

Is embalming required?

Embalming is rarely required by law. While it can be useful in some situations (for example, a long period between death and viewing), no state requires it when burial or cremation will take place within two days, and in most states, refrigeration is a viable alternative. Though it is never a legal requirement for viewing a body, many funeral homes insist on embalming before an open casket viewing or funeral. Embalming is mandated by a few states when a body crosses state lines or when the body is shipped by common carrier.

Must I buy a casket?

Except for green burial sites, most cemeteries require the use of a casket or other container to enclose and transport the body. However, you can specify an alternative container, a simple wood, fiberboard or cardboard box, which is much less costly than a casket. You may also build your own casket or buy one from a local retailer or online at a fraction of the price charged by some funeral homes. Funeral providers are required by law to accept a suitable homemade casket or one from an outside vendor. They cannot charge you a fee for doing so, or require you to be on site when the casket is delivered. If you choose a plain casket, you can inquire if the funeral home will rent you a fancier one for the service.

How much does a casket cost?

The average casket purchased today costs about $2,000 to $5,000. An alternative container may range from $100 to over $1,000, depending on the model and markup. A simple cloth-covered wood casket might cost $1,000, or you could pay over $30,000 for a deluxe bronze model. According to the FTC's Funeral Rule, you have the right to see a written price list for caskets, with descriptions and prices, before seeing the actual caskets or finalizing arrangements.

How do I choose a cemetery?

As with all death-related costs, shop around ahead of time. Consider the convenience of the location, and whether the cemetery meets your family's religious requirements, if any. Visit several cemeteries, ask for a tour of the various burial areas, and get a printed, itemized price list for all services and merchandise. Be sure to check restrictions, including the type and size of monuments, whether vaults and markers can be purchased elsewhere, and the type of grave decorations allowed.

What types of plots are available?

Most common is a single plot for one full-size casket. Some cemeteries allow cremation urns to be combined with a casket in one grave. Smaller plots are sometimes available for child or infant size coffins. Double plots, usually sold to a couple, can be two plots side by side, or a single plot with caskets stacked on top of each other. Many cemeteries also sell much larger family plots.

What will the plot cost?

You will find a wide range of prices for graves, depending on the cemetery and region. In many rural areas, small nonprofit cemeteries will sell you a full-sized grave for $700 or so. Some urban cemeteries—particularly those owned by for-profit companies—can charge $5,000 to $10,000 for one. Remember that burial plots are free for veterans and their spouses in national veterans cemeteries and free or nearly free in many state-run ones.

What is a vault? Is it required?

A vault, made of concrete, steel or lightweight fiberglass-type materials, completely encloses the casket in the grave, while a less expensive concrete grave liner covers only the top and sides. No state or federal law requires the use of a burial vault, but most cemeteries do. The vault prevents the grave from sinking in after decomposition of the body and casket, making it easier to mow with heavy equipment. Some religious traditions require burial directly in the earth without a vault, and some cemeteries have areas set aside for this purpose.



How much does a vault cost?

You could pay about $700 or so for a simple concrete grave liner, to over $15,000 for a fancy metal-clad vault. Before showing you any outer burial containers, the funeral provider must give you a list of prices and descriptions. You may find it less expensive to buy one from a third-party company than from a funeral home or cemetery.

What are other cemetery charges?

■ Perpetual or endowment care

Some cemeteries bill a family annually for upkeep of a grave site and cemetery grounds. But more typically, a one-time maintenance fee, usually 5% to 15% of the plot price, is added into the cost of a grave. Most states require cemeteries to deposit this into a trust fund separate from other operating expenses.

■ 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 once the casket is placed. The rate may vary according to the size of the grave, and time of day, week or year; it can range from about $500 to $1,500.

■ 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. Because regulation of cemeteries is lax, some will insist that you buy the headstone from them, or impose a ludicrous "inspection fee" for markers purchased elsewhere. This is legally questionable, but almost never investigated, unfortunately. Any engraving will be an extra charge, and installation can cost several hundred dollars. Expect to spend about $1,000 or more for the headstone, engraving and installation.

Are there less costly options?

■ Cremation

More than half of the final arrangements today involve cremation. The ashes may be scattered, buried, placed in a columbarium niche, or kept at home. Some cemeteries permit more than one container in a regular grave, or sell small, less expensive plots in a special urn section. See our brochure "Cremation Explained" for more details.

■ Green burial

This simple, often low-cost choice is popular with those interested in preserving natural areas and conserving resources. The body is buried in a biodegradable coffin or shroud without a vault in a green or natural cemetery, or special section of a conventional cemetery. Our brochure, "Green Burial: An Environmentally Friendly Choice," has more information.

■ Home burial

If you or your family members own rural property, home burial may be an affordable option. Most states allow burial on private property outside city limits, but be sure to check your municipality's zoning requirements and get the necessary permits. Keep in mind that unless you have established a family cemetery on your property, the land may be sold for other purposes and the remains disturbed or rendered inaccessible.

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