Funeral shopping: The basics

If you've never planned a funeral before you might feel overwhelmed and not even know where to begin or what questions to ask. If so, you are not alone. In the early 20th century, Americans largely handed over the responsibility for caring for their dead to funeral directors. Over time, we talked about it less and less until we got to where we are now, largely ignorant of our options and what's involved.

Honoring our dead doesn't have to be overwhelming and you have a choice about whether to have a simple disposition or an elaborate funeral. Your taste, beliefs, and budget should dictate the type of funeral you arrange.

Step 1 Start your planning at home

Just like planning for a wedding, a baby, or buying a home or car, families need to talk about funeral planning and the costs involved. Avoiding the topic won't stave off death, but it will make it more difficult, and likely more expensive, for survivors. Planning ahead can make a painful time easier to bear, and many find great meaning and peace carrying out thoughtful funeral plans that honored their family member's wishes.

There are as many ways to honor the dead as there are cultures, religions and budgets. Your personal philosophy or faith should guide your choices. No religion or philosophy dictates how much money should be spent on a funeral, and no belief system encourages burdensome spending. Families can choose simple arrangements, such as a cremation with no ceremony, or more elaborate ones, such as a long wake before a funeral. You can use no coffin at all, or choose a handcrafted hardwood casket. You can keep the body at home for visitation, or hold a viewing at a funeral home.

Whatever you choose, be sure it's based on what's meaningful to you, not on what you think other people expect you to do. No amount of money, great or small, can express how we feel about those who have died. Taking an active role in funeral arrangements—whether that means carrying out the whole process without a funeral home, or just preparing and delivering the eulogy—is more meaningful than the money we spend.

Step 2 Explore your options

Most people are confused about what they can and can't do. While many assume a "traditional" funeral—embalming, fancy casket, open-casket viewing, funeral ceremony, procession, and graveside service—is "normal," this type of funeral is actually a relatively recent commercial invention that is rarely practiced outside the US and Canada. This type of funeral has no roots in Christianity, Judaism, Islam, or any other religion. You have the right to care for your dead in almost any way that is meaningful to you.

Being able to answer these questions will help you decide what you want and prepare for talking with a funeral director.

- **Cremation or burial?**
- **Embalming?** It is rarely required by law. While there are situations where it can be useful (for example, a long time between death and viewing), in no state is it required when burial or cremation takes place within two days, and in most states, refrigeration is a viable alternative.
- **Viewing?** Public or private/family? At the place of death, at home, at church or a funeral home?
- **Body present** at a funeral service?
- **A memorial service** held after the body is buried or cremated?

If you want the body embalmed and/or don't want to keep the body home for a viewing, you will want to use a funeral home, so choose one that is physically convenient and appealing to you. Visit more than one, talk with the funeral directors, and choose an honest, flexible one that you believe will honor your choices with caring and dignity. This is a meaningful, once-in-a-lifetime occasion that can be marred by insensitive staff.

If you want a funeral service with the body present, but don't want to hold it in a funeral home, consider a religious institution or have a graveside service. (If you have no affiliation, your local Unitarian Universalists or Quakers may be willing to rent you their religiously neutral space.)

If you prefer a memorial service after burial or cremation has taken place, there is no need to hold it at a funeral home. Have it at a religious institution, home, park, club, hotel, or community center. One woman in her 90s had lived in a nursing home for many years. When she died, her daughters chose cremation and put her ashes in a cookie jar, as a tribute to her legendary baking skills. They held a memorial service at the nursing home—complete with Mom's bake-off ribbons—where residents remembered her with laughter and tears.

If you choose cremation and no embalming, friends and family can be invited to say their good-byes at home or other place of death before the funeral director is even called. You have at least 48 hours before refrigeration or final disposition is required. When you are ready, the funeral director will pick up the body, arrange for the cremation and return the remains to you. This works with a quick burial as well. Since there is no need to go to the funeral home, you can pick the least expensive, even if it is somewhat farther away.

If someone has been cared for at home for a long time, it can feel best to keep that person home until burial or cremation. In most states an individual, family, community or religious group can handle a death without hiring a funeral director. Families can do everything on their own or hire a home funeral consultant, death midwife or funeral director to assist.

When her 6-year-old daughter died after a long illness, one young mother couldn't bear to give her daughter's body to a funeral home. Because she had cared for her daughter in every way a mother could, she dressed her daughter at home and laid her in her bed with her favorite stuffed animals. Friends, siblings, and schoolmates were invited to come to the home to say goodbye in a very private setting. Her friends spent time with her in her own bedroom, and talked with their parents about the mystery and pain of her death. It gave them time to come to terms with her death in a comfortable, family-centered setting.

Depending on the state, the family can then bring the body to the crematory or cemetery themselves or hire a funeral director to provide transportation, permits, etc.

Step 3 Shop around

Most people pick the funeral home closest to them or one they have used in the past (even if they were unhappy). Neither of these criteria tell you whether you're getting good service, and prices can vary enormously between funeral homes, even just blocks apart.

Federal law requires funeral homes to give you price quotes over the phone and a printed, itemized General Price List when you show up in person. See our pamphlet, "Understanding a Funeral Home's Price List."

Be sure to contact your local Funeral Consumers Alliance affiliate to see what guidance they can offer (see the directory at www.funerals.org). Some have arranged discounted prices with specific funeral homes. Some have done an area-wide funeral home price survey, which can give you a great overview of local options. All will provide information and education and most can refer you to an ethical funeral home.

Step 4 Put it all together

Once you've decided what you want, talk to your likely survivors about your wishes and what you've learned. If plans go awry, or death occurs far from home, they'll need the skills and knowledge you've developed to negotiate the funeral for themselves.

Put your plans in writing, but don't put them in a will or a safe deposit box, as they likely won't be seen until long after other arrangements have been made. To have all your documents in one place, order the "Before I Go, You Should Know" funeral planning kit on our website.

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