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Challenging the High Cost of Dying

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By Vera Wilson

Woody Allen once said, "It's not that I'm afraid to die. I just don't want to be there when it happens." None of us wants to think about it, but traditional funerals cost at least \$6,000, according to the National Funeral Directors Association.

I learned this hard fact when my mother passed away. I knew she had thoughtfully prepared a will and given me directions for her burial, but our family had not saved up.

This figure doesn't even include cemetery costs and "extras" such as flowers or limousines, which easily can add hundreds, even thousands, of dollars. Although costs can vary widely across the country, funeral professionals say it's not unusual to spend much more for the entire funeral.

Thankfully, there are a variety of ways to manage funeral costs and still meet your family's emotional and financial needs.

Don't avoid the issue

Planning a funeral in advance has many benefits, not the least of which is financial. Grief-stricken loved ones often falsely believe the amount spent on a funeral is a reflection of their feelings for the deceased, so they might overspend. Knowing you want to be cremated and have your ashes placed in your favorite tackle box likely will save your family the cost of a casket or an elaborate urn. Do not include your plans in your will (which usually is read after the funeral), but do put them in writing and leave them with someone you trust.

As callous as it might sound, preplanning also lets you shop around. A friend of mine says his terminally ill mother asked him to find a good price on cremation services, claiming she "never paid full price for anything in her life and wasn't going to start now!" By calling or visiting several area funeral providers, my friend found prices deviating by as much as \$1,000.

BYOC

You can save hundreds on caskets and urns by purchasing them through online retailers, specialty stores at your local mall, and even Wal-Mart and Costco. Online retailers offer next-day delivery, usually at no charge, and can ship directly to a funeral home. Funeral providers are required by law to let you bring your own casket and are not allowed to charge a handling fee.

Be mindful that many cemeteries have their own requirements, such as an outer container for a casket that keeps the grave from caving in. No casket or container will preserve a body forever, so opt for a less expensive liner rather than a metal vault.

You can't take it with you

Prepaying for funeral expenses is a thoughtful gesture for those left behind, and it guarantees your wishes, such as location of burial. It also can save money by allowing you to lock in today's prices. Read all contract details carefully. What happens to the money if the funeral provider goes out of business? What if you move? Can you back out without penalty? What happens if the casket you picked out is discontinued? Who gets the interest income?

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State regulations also come into play. For your protection, most states, but not all, require some percentage of prepaid funds be placed in a state-regulated trust. Others mandate the provider purchase a life insurance policy so the money is there when it's needed.

Another option is purchasing funeral insurance, payable to a beneficiary immediately upon death.

The final salute

Generally, active and retired members of the armed forces, including the reserve components, are entitled to significant burial benefits:

- a gravesite at a VA national or state cemetery,
- opening and closing of the grave,
- perpetual care,
- a government headstone or marker, and
- a burial flag and presidential memorial certificate.

These benefits also apply to cremation. Burial benefits are extended to spouse and dependents (and in some rare instances, parents), even if they predecease the veteran. Burial plots cannot be reserved in advance. Although VA cemeteries are not available in every area of the country, Michael Nacincik, National Cemetery Administration spokesperson, says progress is being made to secure spaces in rural areas, such as Fargo, N.D. Veterans also might be entitled to a VA burial allowance. Check out www.cem.va.gov for more information and eligibility requirements.

If a veteran is interred in a private cemetery, only the headstone or marker, flag, and certificate are bestowed; there are no spousal or dependent benefits.

A guiding hand

Funeral providers often are trusted, valued members of the community and provide much-needed guidance and comfort during a difficult time. But some take advantage of clients who are vulnerable and feel pressure to make decisions quickly. The Federal Trade Commission's Funeral Rule of 1984 aims to protect consumers from unscrupulous behavior. The rule requires that funeral providers disclose:

1. A general price list in writing before showing you any items. This list spells out the cost of all goods offered, from the plain wooden casket (never on display) to the premier bronze option. In the case of cremation, low-cost alternative containers also must be listed and all service fees must be enumerated.
2. You have the right to choose the goods and services you want, with some exceptions as required by law, which must be explained by the provider. Although package discounts can be offered, all products also must be offered à la carte.
3. The provider cannot refuse or charge a fee to handle a casket you provide.
4. Embalming, with some exceptions, is not required by law.

So how do you find a reputable funeral provider? Make sure your provider is licensed by the state's funeral regulatory board, and check to see whether he or she belongs to a professional organization. Jessica Koth, a spokesperson for the National Funeral Directors Association, says, "Our members abide by a professional code of conduct that goes above and beyond what is legally required."

Alternatives

Koth believes the biggest mistake consumers make is not asking questions, for fear of appearing stingy. Less expensive options outside the traditional full-service funeral, such as direct burial or cremation, are widely available, and caskets even can be rented for a viewing or service.

Since you are not legally required to use a funeral provider, one lower-cost alternative is to join the nonprofit [Funeral Consumers Alliance](http://www.funeralconsumersalliance.org), known as the *Consumer Reports* of funerals. It provides funeral planning kits, explains legal requirements, surveys local funeral providers, and sometimes negotiates discounted prices for its members.

Other lower-cost options include green burials, home burials, and body donation. Green burials appeal to the environmentally conscious consumer and encourage biodegradable caskets, interring unembalmed bodies, eliminating vaults and liners, and burial in natural, native landscapes with no man-made markers or headstones. A home burial, which was the norm until the 20th century, is defined as

a family or community-centered response to death. The goal is to achieve maximum involvement of family and friends in every aspect of the funeral, including the care and preparation of the body, transportation to the place of burial, and digging the grave. Services usually are held at home, outdoors, or at a church. "Death midwives" can help families plan home burials.

Still other options abound. For altruistic purposes, my father chose to have his body donated to science, which saved us the cost of cremation. At our request, the ashes were returned to us — but not until a year after his death.

Make sure your family is prepared beyond the funeral.

Funeral costs can be expensive, but not having a proper plan in place for your survivors can also be very costly.

MOAA's [Help Your Survivor Now](#) publication, available only to PREMIUM and LIFE members, provides comprehensive information on military benefits, healthcare, and estate planning.

[Consider joining as a PREMIUM or LIFE Member, or upgrading your existing Basic Membership today](#) and begin taking steps to make sure your personal affairs are in order!

About the author: Vera Wilson is freelance writer based in North Carolina. She frequently writes on financial topics. Her last article for MOAA was [This PCS, Should You Rent, Buy, or Sell?](#) February 2013.

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