

Clinical Social Work

**Funeral and Burial Expanses - Financial Assistance**

Controlling Costs

### Burials

Financial concerns add to the already stressful process of making final arrangements. It may help to ask a family member, friend or clergy person to accompany you to meet the funeral director to help you make decisions and stay within your budget.

Burial costs depend on the cost of the casket, the mortician's services and the cemetery charges. Always ask in advance for a written cost estimate from the funeral home and ask that it include all charges.

**The Casket**- It is illegal for a mortuary to charge a "handling fee" if you use a casket you make or obtain on your own. Discount caskets are available online from Walmart, Costco, and Overstock.com among other online vendors. One option is to purchase a simple, unadorned casket from the funeral home and drape it with an attractive material of your own taste.

* **Grave Liners and Coffin Vaults** - Most, but not all, cemeteries mandate the use of grave liners (cement slabs) to keep the ground from settling. Ask if this is required. If required, a grave liner is usually more affordable than a coffin vault.
* **Embalming** - If the deceased is to be cremated or buried without a public viewing, the body does not need to be embalmed.
* **Funeral or Memorial Service?** A memorial service is held without the body, making it less expensive than a funeral service where the body is present. A memorial service may be scheduled several days or weeks after the death, allowing far-away family and friends to gather.
* For more information about your legal rights, see The Federal Trade Commission’s Website: [consumer.ftc.gov/articles/0300-ftc-funeral-rule](http://www.consumer.ftc.gov/articles/0300-ftc-funeral-rule)

### Cremation

Cremation is an economical alternative that is becoming increasingly popular. Families may remove the body themselves without working with a funeral home or cremation service, but consider if you have access to a vehicle that will accommodate the casket to ensure the dignity of the body.

* **Options for the Cremated Remains -** Ashes may be scattered or placed in an urn. Cemeteries offer various options for cremated remains such as displaying in a niche, mausoleum or using a scattering garden. Family members may scatter ashes in another place of their choosing.
* **Traveling with cremated remains** – see under “Transporting a Body” on page 3.

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### The Funeral Consumers Alliance

The Funeral Consumers Alliance (FCA) monitors the funeral industry and provides educational materials on funeral choices. Active groups have surveyed local funeral prices and may have negotiated discounts for members. See [funerals.org](http://www.funerals.org/) or call 1-800-765-0107 for more information.

* Funeral Consumer Alliance of Eastern Massachusetts

66 Marlborough Street, Boston, MA 02116 | 617-859-7990 | [fcaemass.org](http://fcaemass.org/)

* Funeral Consumer Alliance of Western Massachusetts

P.O. Box 994, Greenfield, MA 01302-0994 | 413-376-4747 |

[funeralconsumerswmass.org](http://www.funeralconsumerswmass.org/)

* Funeral Consumers Alliance of Rhode Island

119 Kenyon Ave, East Greenwich, RI 02818 | 401-884-1131 | [funerals-ri.org](http://www.funerals-ri.org/)

* There is no Funeral Consumer Alliance In New Hampshire. New Hampshire Resources, Education and Advocacy offers similar information.

P.O. Box 456, Holderness, NH 03245 | 603-236-9495 | [nhfuneral.org](http://www.nhfuneral.org/)