

Tips for Consumers: Funeral Options during the COVID-19 Pandemic

Funeral Consumers Alliance of Western Massachusetts
funeralconsumerswmass.org

- The Federal Trade Commission requires all funeral homes to give consumers price quotes by phone, and to provide a printed itemized General Price List (GPL) if you arrive in person. In this current situation, families should ask funeral homes to provide a copy via email, fax, or an online posting.
- You have the right to buy only what is wanted, item by item, from the GPL.
- Every funeral home in the U.S. offers two basic services without formal viewing, visitation, or ceremony: **Direct Cremation** and **Immediate, or Direct, Burial**. These options are lower cost, and avoid in-person gatherings.
- You should **compare prices first** before engaging a funeral home. Price variations are substantial, often thousands of dollars, for the same type of service.
- **For those choosing burial:** Note that the quoted price on a direct burial from a funeral home does **NOT** include cemetery fees. The purchase of a plot (if you do not already have one) and the cemetery's "opening and closing" fees will be separate, on top of what you pay to the funeral home.
- **For those choosing cremation:** Ask whether the funeral home's quoted price covers the Medical Examiner's fee (currently \$200) and the cost of the actual cremation (which by MA law is done by a nonprofit crematory). The cremation itself may add \$250-600.
- Although Massachusetts has a fund, administered through the Dept. of Transitional Assistance, to help offset funeral costs for low-income families, the payment (up to \$1100) would go to the funeral home, not the family. To be eligible, the total funeral expenses (including cemetery costs or crematory fees) must not exceed \$3500.
- No, there are no charities that pay for funerals or cremations. Families should not make plans beyond what they know they can afford, hoping to find a charity to make up the difference. Overspending will burden a family with debt long after the death. Counting on "GoFundMe" type online fundraisers is not wise.

For additional information about funerals, burials, cremations, and costs, visit our website. Spending just a modest amount of time learning about your rights and options could save you thousands of dollars in unnecessary expenses, and help you choose final arrangements with confidence.