

Working with a Funeral Home

By Jeanette Stehr-Green

The time immediately following the loss of a loved one is emotionally challenging. Amidst the grief and heartache, family members not only make arrangements for the disposition of their loved one's body but often plan some sort of memorial service and notify a variety of businesses and agencies of their loved one's passing.

Funeral homes provide services that can help families during this difficult time. Understanding the potential role of the funeral home and what you (or your family) want is critical to using their services wisely.

Role of the funeral home

Although funeral homes, funeral parlors, and mortuaries historically differed in the services they provided, modern day use of these labels has no significant bearing on the type of services they provide. In this article, the general term "funeral home" will be used to refer to businesses that provide end-of-life services.

Funeral homes generally transport the body of the deceased from the place of death to where the body will be prepared for disposition and to the burial site, if burial is the selected means of body disposition.

Funeral homes usually prepare the body of the deceased for burial including washing, embalming, dressing, and casketing.

Funeral homes can perform the selected means of body disposition (e.g., cremation, terramation, or alkaline hydrolysis) or coordinate with others to provide these services.

Many funeral homes assist the family in planning and arranging services to honor the deceased (e.g., visitation/viewing, funeral, memorial service, or graveside service) and might even provide a physical space for the service.

Funeral homes routinely complete and submit the death certificate and report the death to the Social Security Administration.

Guidance for working with a funeral home

Although funeral homes provide valuable assistance after the death of a loved one, they are businesses, and, like all businesses, need to generate revenue to remain operational. The following considerations can help you select a funeral home that provides services that are acceptable to you and your family.

Know what end-of-life services you want (or the deceased wanted). In Washington State, everyone has the right to direct how their body is handled after death. A designated agent, or the closest living relative as defined by law, will then be responsible for carrying out those wishes as allowed by the given resources.

To ease the burden on your loved ones, record your wishes while you are able – including means of body disposition, memorial services, and cultural or religious traditions – in a “letter of intent” or on a standardized “disposition of body” form. Then talk with family members about your desires. Sharing your wishes will inform decisions made by your loved ones after you die.

Understand the services being offered. The funeral industry uses vocabulary that might not be familiar to you. For example, “direct cremation” or “direct burial” means that the body is cremated or buried shortly after death without any formal viewing, visitation, or funeral service. In contrast, a “full-service burial” includes a viewing or visitation, a funeral ceremony, and burial service at the gravesite.

If you are not certain about the service or product being offered, ask questions. A reputable funeral home will gladly explain what is meant by specific terms and provide as much detail about services and products as you desire.

Know the cost of the services. Most funeral homes offer services and products at a range of price levels to accommodate the varying financial circumstances of their clients. Many funeral homes also provide packages that bundle certain services at a discounted rate compared to purchasing the services individually. Be clear on the services or products you are selecting and their price.

By law, funeral homes must provide a general price list for services and products to consumers in-person and by phone; many now provide these price lists online.

Funeral homes must also provide an itemized invoice for the services you have agreed upon before you engage their services. Examine the invoice carefully before proceeding with the agreement.

Consider preplanning. Consulting with multiple funeral homes before their services are needed allows you to compare prices and select a business that most closely fits your (or your loved one’s) desires and budget. Preplanning also allows you to select a business that better fits your (or your loved one’s) personal values and your ability to work with their staff.

When talking with different funeral homes, consider using a standard list of questions to compare services and prices between businesses. (See sidebar.)

The People’s Memorial Association biennial survey provides prices for direct cremation, direct burial, and full-service burial among Washington funeral homes that participated in the survey. See <https://peoplesmemorial.org/advocacy/price-survey.html> for more information.

A prepaid funeral plan is a way to lock in prices for services and products that could increase in the future. It is also considered a legal record of an individual’s end-of-life wishes (i.e., designation of authority) in Washington State. However, it’s crucial to understand the terms, potential costs, and risks involved before purchasing such a plan.

A decision about end-of-life services shouldn't be determined by cost alone. Know what you want (or your loved one wanted) and be informed about the services and products offered, so that you make the best choices on end-of-life care.

Jeanette Stehr-Green volunteers at Volunteer Hospice of Clallam County along with a host of other community members who provide respite care, grief and bereavement support, and access to free medical equipment.

SIDEBAR

Questions to Compare Funeral Home Services and Prices

In researching end-of-life services, you might ask funeral home staff the following questions:

- What general services do you offer including means of body disposition, memorial services, and memorial products?
- What do the services cost? May I see a general price list?
- What might increase the price of a specific service or product beyond the general quote?
- Do you offer customized funeral or memorial services? What are your policies on cultural and religious practices?
- What is the experience and background of your staff?
- Are your licenses, permitting, and liability insurance up to date?

Little known facts

You do not have to engage the services of a funeral home. If you do not, you must obtain the necessary permits to transport the body to the cemetery or facility that undertakes the means of disposition or cemetery. You also must complete and file the death certificate

Embalming is not required by law. It is often encouraged if a public viewing is desired more than a few days after death.

You can provide your own receptacle for ashes, if it meets state standards, but you might be charged for placing the ashes in that container

You can rent a casket for the viewing/funeral service .

In Washington, all bodies must be buried in established cemeteries, which must be run by licensed cemetery corporations. You cannot bury a body on your private property.

- ☐ What is and isn't included in your costs?
- ☐ If there is a basic services package, what services cost an additional fee.
- ☐ Where will the deceased be kept until the day of the funeral?
- ☐ Can the funeral be personalised?
- ☐ Is there a range of coffins, caskets and urns to choose from?
- ☐ Can I visit my loved one before the funeral?
- ☐ Do you liaise with third parties and take care of the paperwork?
- ☐ Can we choose the day and time of the funeral?
- ☐ What is your service area for removing the body
- ☐ What type of funeral ceremony could we have and where?
- ☐ Do you offer 24/7 advice and support?