

Dispelling Funeral Cost Myths

Reports on unfair funeral prices fail to examine all factors

Though recent reports have pegged funerals as the third most expensive purchase in consumers' lifetimes, the reality is that average funeral costs fall far below those for weddings, cars, boats, RVs, and even the cost of one year at a public university.

"To say that a funeral is the third most expensive item a person buys in life is just false," said Jack Kynion, president of the Illinois Funeral Directors Association. "Certainly people are not spending more for funerals than they are for an education, a home, an automobile."

While the average cost of a funeral is \$5,000 to \$6,000, a wedding, for example, averages \$22,360. "The reason people talk about the cost of funerals is that no one wants to purchase a funeral," said Mark Musgrove, president of the National Funeral Directors Association, Brookfield, Wisconsin. "You don't see exposés on the high cost of weddings."

In fact, for one of the most important events in life, a funeral is a remarkable bargain, particularly when you consider the services that come with it.

"[Funeral homes] have people on call 24 hours a day, seven days a week," said Kynion, "And the facilities are available any time you need them."

The Value of Funerals

Funerals have many of the same elements as weddings: flowers, food, special clothing. Yet in many ways, planning them is more involved than planning a wedding and reception—and funeral directors do it all in two to three days, plus care for and prepare a loved one's body.

While wedding planners have nine months to plan an event for 1,000 people, funeral directors have only three days to plan an event for 1,000 people. Amazing, when you think that the average cost of a funeral is 1/4 that of the average wedding, said Musgrove.

Families Choose the Cost of Funerals

When planning a funeral, families absolutely have a choice, said Musgrove, and not only do they have a choice, they know exactly what they will pay for all services.

Federal Trade Commission regulations require all funeral homes to provide consumers with a general price list and a detailed list of all services available.

"The families have the opportunity to pick and choose what's appropriate," said Bill Edmunds, executive director of International Order of the Golden Rule, a St. Louis-based organiza-

tion that recognizes funeral homes for high moral standards and ethical conduct. "Not only is that a price concern, but it's also important for them to be able to choose a service that's appropriate for their family."

In reality, said Musgrove, funerals will cost what families want them to—they select the products and services that are right for their loved one, from casket and type of service to flowers and music.

Preplanning helps take the emotion out of making financial decisions at a difficult time, and funeral directors can work with families to find the right options for them. The bottom line is that funerals, like any event, are customizable to suit families' budgets, tastes, and traditions.

Keep this article on hand to refer to when media call for comments on the "high cost" of funerals. It can be a powerful tool for defending our profession.

I.D.

Average Costs for Major Life Purchases

RV (type C motorhome) ¹	\$58,840
Boat (inboard ski/wakeboard) ²	\$37,982
New vehicle ³	\$28,000+
Wedding ⁴	\$22,360
Tuition, room, board, and fees for one year at a four-year public university ⁵	\$10,636
Funeral ⁶	\$5,000-6,000

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