

# BBB Advises Consumers To Shop Around, Ask Questions Before Buying Funeral Services

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*St. Louis, Mo., Feb. 3, 2012* – The [Better Business Bureau](#) (BBB) is advising consumers to ask lots of questions and consider several providers before buying or planning funeral services.

Americans spend billions on funerals every year, but the funeral or burial services don't have to be costly. A funeral can be a simple interment or an elaborate affair with music, speakers, customized caskets and refreshments for mourners. Family, religious or personal preferences are important, but cost and convenience should be considered as well.

“Many families are forced to make decisions about funerals under stress,” said Michelle L. Corey, BBB President and CEO. “By educating themselves about the process and taking time to ask questions and compare costs, families can avoid overspending. They're more likely to get the kind of service they want, too.”

The Federal Trade Commission's [Funeral Rule](#) gives consumers a number of rights, including the right to receive written price lists, explanations of cemetery or legal requirements and the choice of using a container other than a casket for cremation. Some cemeteries have their own requirements, which must be explained fully before you make a purchase.

The BBB offers the following tips for avoiding funeral scams:

- **Be an informed consumer.** Call and shop around before making a purchase. Funeral homes are required to provide detailed price lists over the phone or in writing. Ask if lower priced items are included on the price list.
- **Contact the BBB for a [Business Review](#)** of any funeral home, cremation service, cemetery or other provider you may be considering. Check whether the funeral services director or embalmer is licensed. Reviews are available at [www.bbb.org](http://www.bbb.org) or by calling 314-645-3300.
- **Be alert for unsupported claims.** Sellers who claim to have a product or service that will preserve human remains over the long term are misleading you. Funeral providers cannot determine how long a casket will preserve a body, so keep that in mind when deciding whether to purchase the more expensive “sealed” or “protective” casket. A casket is not legally required for a direct cremation.
- **Cemetery plots or niches in a mausoleum are sold more like a perpetual lease than a real estate deed.** The rights of use should be spelled out in the contract. Ask if there are

additional fees for vaults, opening the grave or perpetual care. Ask whether the cemetery has an endowment to provide for upkeep over time.

- **Research funeral home service fees.** The Federal Trade Commission's Web site at <http://www.ftc.gov/> has information on charges that are prohibited under the Funeral Rule.
- **Embalming is not required if you choose direct cremation or immediate burial.**
- **Resist high-priced sales pitches** from funeral industry vendors. They should treat you with compassion; not pressure you.
- **Consult a friend or family member.** Take along a friend or relative when you visit the funeral home. Someone who is not as emotionally invested as you are can assist with difficult decisions.
- **Require all proposed plans and purchases to be put in writing.** Compare the posted prices and any oral promises with those listed in the contract. The contract should itemize all prices and specify any future costs. Check the contract for any restrictions.
- **Carefully read contracts and purchase agreements before signing.** Ask if the agreements you sign can be voided, taken back or transferred to other funeral homes.
- **Prepaying for a funeral has advantages as well as risks.** If you choose to prepay, carefully research your options and know your rights. You can always make plans in advance, without prepaying, and you may be better off putting money for a funeral in a savings account. Be sure to share your specific wishes with those close to you.

### **About the BBB**

The BBB is a nonprofit, business-supported organization that sets and upholds high standards for fair and honest business behavior. The BBB provides objective advice, free [BBB Business Reviews](#), charity wise-giving reports, dispute resolution services, alerts and educational information on topics affecting marketplace trust. Please visit [www.bbb.org](http://www.bbb.org) for more information.

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