Facts about Funerals

Cooperative Extension South Dakota State University

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Facts About Funerals

FS 319  Cooperative Extension Service
         South Dakota State University
         U. S. Department of Agriculture
Facts About Funerals

By Alverda Lynch, Extension family economics specialist

Did you know:

• In South Dakota during 1973, over 18 persons died on the average day.
• Heart disease was responsible for 38.8 percent of the deaths in 1973 in South Dakota, cancer for 17 percent.
• A total of 88.5 percent of all deaths in South Dakota in 1973 were among those 45 and over.
• In South Dakota, non-white persons had a life expectancy of 57.6 years in 1961.
• South Dakota women tend to live longer than men—75.5 years, as opposed to 68.1 years in 1961.
• At age 75, 66.9 percent of South Dakota women were widowed, but only 26.1 percent of the men were widowed in 1970.

Americans tend to shy away from talk about death, but everyone must face death eventually in one way or another. Adults are usually involved in funeral arrangement situations every 12 to 15 years. Preparing in advance by knowing various funeral practices and arrangements can prevent many problems when the need actually arises.

Women plan most of the funerals, yet they are the ones most apt to be under stress at the time arrangements need to be made. Information in this fact sheet will help you better understand the details and financial aspects of funeral planning.

When death strikes, where do you begin? Perhaps a general outline of the procedure to follow is the best place.

Plan of Procedure for Funerals
1. Take care of immediate needs of the bereaved.
2. Contact funeral director and clergyman preferred by the family.
3. Notify members of the immediate family who are unaware of the death.
4. Notify the attorney who cared for the affairs of the deceased.
5. Secure personal data and any special requests or instructions of the deceased affecting the funeral services.
6. Consult with the funeral director and clergyman to determine the time, place and type of service.
7. Advise relatives, friends, business associates and others of the time and place for visitation and services.
8. Make necessary arrangements with the cemetery.
9. Cooperate with the funeral director and attorney in securing forms for filing claims with insurance companies, banks, fraternal groups, veteran or military organizations, governmental offices and others.
10. Select the casket, burial vault and other funeral items.
11. Arrange for and help in the reception of relatives, friends and acquaintances who call to pay their respects.
12. Consult with funeral director in naming and notifying pallbearers.
13. Check final details of service with funeral director, including such items as transportation, order of procedure to cemetery and disposition of floral offerings.
14. Mail "thank you" notes and/or acknowledgement cards for flowers or other expressions of sympathy.
15. Cooperate with the executor or administrator of the estate.

The Funeral Director
The majority of South Dakota towns have only one funeral home, but larger towns may have several. If this is the case in your community, choose a funeral director with character and a reliable reputation.
The next time you attend a funeral, observe the director's facilities and actions. Is he dignified, calm, and helpful to the family, as well as to others in attendance? Are his facilities large enough? Is his staff adequate to give proper service?

Most South Dakota funeral directors belong to the State Funeral Directors Association and/or the National Funeral Directors Association and subscribe to the code of ethics established by these groups. In South Dakota all funeral directors and embalmers must display a current certificate and license.

Personnel of a funeral home, like pharmacists, doctors, lawyers and nurses, must meet certain requirements in order to have a license renewed annually to practice in a certain state. Each state has its own requirements that must be met. South Dakota requires two years of college and one year in a professional curriculum. A state board licensing examination must be passed, and one year spent in internship or apprenticeship.

The public is welcome to inspect their facilities any time, subject to the privacy of the families being served. Look for the license which should be displayed.

Every funeral director has a substantial investment in facilities and equipment. Funeral homes which conducted less than 100 funerals in 1973 had an average investment of $113,224. Those that handled more than 300 services averaged $513,200. Since personnel, facilities and equipment must be available 24 hours a day, salaries are the major expense item for a funeral home.

The percentages that follow reflect the expenses involved in providing the average funeral in 1973: salaries, 29%; burial merchandise available from the funeral director, 20%; building and occupancy, 11%; items secured as an accommodation to the family, 12%; automobile, 6%; general expense, 5%; taxes, 4%; supplies, services, collections and promotion, 7%; and profit, 6%.

Funeral Costs
Too costly a funeral should not be selected. If a family fears what the neighbors will think, or if they wish to honor the dead by having the very best, they may pay more than they can afford. This should be avoided. Funerals may range in price from a few hundred dollars to several thousand. Therefore, one can be selected that will be within the means of the family.

Funeral directors assume the responsibility of serving all families regardless of the financial condition of the family.

It has been found that funeral costs appear to be closely correlated to the level of death benefit provided by the deceased. This may be the case when "burial insurance" is purchased and used. It should be remembered by the family that there are other expenses besides the funeral director's bill (such as the burial plot, grave marker, charges for opening and closing the grave, etc.). Be wary of the funeral director who asks how much insurance there is, says Sidney Margolius, finance columnist.

Information published by the National Funeral Directors Association provides facts about costs of funerals in the United States. The most recent survey conducted by the association indicates that in 1973 Americans paid $1,117 for the "average" regular adult funeral (15 years of age and over). Remember, this is a U.S. average; 1974 costs would be higher.

When all funeral services in the U.S. are considered, the prices were: 2.8% between $200 and $499; 11.1% between $500 and $799; 18.6% between $800 and $999; 19% between $1,000 and $1,199; 19.6% between $1,200 and $1,499; 7.3% between $1,500 and $1,999; and 1.5% over $2,000. The remaining 20.1% included services for children and indigents or partial services. These figures do not include vault, cemetery or crematorium expenses, monument or marker or other miscellaneous expenses such as honoraria for the clergymen, flowers, additional transportation charges, burial clothing, newspaper notices, music, etc.

According to 1974 rules by the State Board of Funeral Service, Department of Commerce and Consumer Affairs, Pierre, each funeral home must now provide a written statement of charges at the time the funeral arrangements are made. The statement must be given to the person making or ordering a funeral.

The written statement must contain the following:
1. The services, including merchandise selected and the total price.
2. The supplemental items of service or merchandise requested and the price of each item.
3. The items for which the funeral director will advance his money insofar as can be determined.

4. The terms or method of payment.

In the casket selection room each casket and service or supplemental item of merchandise shall have the price clearly marked.

There are three methods of pricing funerals which are generally used. One is the single unit or standard method in which a single price is established by the funeral home for the service and casket.

A second method is composed of two basic figures. One is for the price of the professional services and use of the facilities. (These may be priced separately by some funeral directors). The other price is for the casket selected.

The third method is one in which the various parts of the service are priced separately. More and more funeral directors are going to this system of pricing.

Items for which the funeral director will advance cash are: flowers; clothing; death notice in the paper; additional limousines; long distance calls; shipment of the body to another city or state for burial or cremation if necessary; honoraria for organist, vocalist and minister; and opening and closing the grave. A person is not obligated to order any of the additional services, but a funeral director will provide them if requested.

The price of the casket influences the total price of the funeral more than any other item. So you may control the price of the funeral somewhat by controlling the amount spent on the casket. The price of the casket will average about 20 percent of the total cost on lower priced units and 35 percent on higher priced units. Caskets are available in cloth covered wood, hard wood, steel, copper or bronze. They may range from $125-$5,000 with the copper or bronze being the most expensive. Also, special needs such as an outsized casket will raise the price. The standard service provided for a $400 funeral is usually the same as that provided for a $2,000 interment since the same services must be performed.

Most funeral directors offer from 60 to 90 different services. Among the standard services provided by the professional and the staff are:

- Care and preparation of the body including embalming, cosmetic work, hairdressing and dressing. There are no state laws requiring embalming except when transported by a common carrier interstate.
- Assistance with insurance, Veteran's benefit claims and social security papers.
- Conducting funeral services in church or funeral home.
- Conducting visitations.
- Making arrangements with clergymen, musicians, casket bearers, cemetery, fraternal organizations, police escort and florists.
- Filing the death certificate and obtaining a burial permit. Several copies of the death certificate are needed for insurance companies, banks, etc. Cost of the death certificate is $2.00 per copy.

The person arranging a funeral should feel free to ask any questions that may arise concerning costs or services rendered so that he fully understands all details.

Cemetery Lots

Most public cemeteries in South Dakota do not require that caskets be placed into a vault. They do request in most cases, however, that a casket be placed in an outside container which may be a vault or a concrete grave box to prevent grave cave-ins. The container can be of concrete, fiberglass, marble, or steel. They are sold by the funeral director and range from $125 to $1,000, depending on the material from which they are made. More elaborate vaults run above $1,000.

There is a separate charge for opening and closing the grave and completing official papers. In South Dakota burial fees usually total between $65 and $150. To eliminate several bills, the fees may be advanced by the funeral director, if desired, and included in one final bill.

Costs of cemetery lots depend largely on the location and the services provided by the cemetery. In South Dakota prices range from about $25 to $250; 95 percent are between $75 and $150.

According to the National Association of Cemeteries, about half of all burial lots are bought in advance of need. The Association recommends that lots be purchased in advance so that family members can share the decision.
making. A problem of resale may arise, however, if it is necessary to move or if the property is no longer desired. Lots usually can be resold, and some city cemeteries make refunds.

Consider these points when selecting a cemetery lot:
- Is the cemetery operated by a reputable person or group? Beware of professional promoters who drift from town to town leaving dissatisfaction behind.
- If the cemetery provides perpetual or endowed care, are the funds sufficient to take care of it forever? Are these funds in safekeeping where they cannot be used except for the purpose intended?
- Inspect the property to know where your lot is located. Do not rely on drawings or pictures.
- Is it cheaper to purchase a number of lots together? Compare prices in different cemeteries.
- Does the cemetery have rules about the type of monument or marker used? Many of the newer memorial gardens only allow grave markers flush with the ground.
- Are the opening and closing of the grave included in the price of the lot?
- Is the cemetery a member of the National Cemetery Association, or the South Dakota Interment Association? These organizations attempt to maintain high standards among their members.

Markers and Monuments
A marker or monument usually is not selected at the time of death. It is customary to wait for a month or more before making the selection, but some people prefer to wait several months or until the ground settles and the grave is leveled.

Before making a selection, check to see what type of marker the cemetery will permit. Older cemeteries allow most kinds of markers and monuments, but memorial gardens often permit only markers that are flush with the ground.

Select a marker or monument that will last through the ages. Those made of cement, artificial stone, composition, wood, tin or iron are not satisfactory. Quality granite is more desirable. Marble is too soft and does not last like granite.

Markers and monuments are available in a variety of sizes and prices. The average flush type single granite marker costs between $115 and $173 in one eastern South Dakota city. The monuments range from $460 and up, which includes the lettering, setting on concrete and a design. Markers for graves of babies run $80 to $92.

The quality of material used and the amount of polish affect the price. Prices vary throughout South Dakota.

Cremation
There are no facilities in South Dakota for cremation. Bodies from western South Dakota are customarily sent to Denver; those from the eastern part of the state are sent to Omaha or Minneapolis.

Cremation may be less expensive than regular burial, depending on transportation costs, whether or not a regular funeral service is conducted, and type of container or casket selected. Each crematorium has its own ruling regarding a container that may be needed.

Cremation costs range between $75 and $125 plus the transportation costs of the ashes and body. An urn to hold the remains and a storage space are needed. The urn can be placed in the ground, a niche or mausoleum.

Shipping the Body
State law requires that a body be embalmed if it is to be shipped interstate by common carrier. A container is also required. The common carrier usually used for distances over 250 miles is the airplane. The funeral director will usually transport the body for lesser distances.

The cost for shipping the body by air freight is 180 to 230 percent of the usual air freight charge, depending upon which airline is used and the distance traveled. For example, the cost from Brookings to Chicago on North Central is $24.68 per 100 pounds. The average weight of remains and casket is approximately 300 pounds.

Public Welfare Burial Assistance
In South Dakota each county is responsible for burial of indigent persons (not always persons on welfare). The state sets the maximum that each county can pay: a maximum of $375 can be paid for the service, casket and outside container, and $100 for the cemetery space and opening and closing the grave. The county commissioners in each county decide the actual amount to be paid for such a funeral. Additional
information concerning eligibility for public burial and procedures can be secured from the county commissioners.

Preplanning Funerals

Preplanning funerals is becoming more prevalent in South Dakota. This can be done by contacting the funeral director of your choice and planning the kind of funeral you want to have.

Preplanning may involve only the type of service and the casket desired or it may involve financial arrangements. In South Dakota the individual may sign an "agreement for pre-paid funeral," which is supplied by the funeral home and filed with the state director, Division of Banking and Finance. This form provides space for the details of the funeral.

A trust fund is then set up in a South Dakota bank or savings and loan association in the names of the depositor and the funeral home. All of the funds are deposited in the funeral trust fund. None is withheld by the funeral director. At any time the depositor desires he may withdraw any or all of these funds by giving 30 days written notice to the funeral home. Any interest earned on the money is deposited in the trust fund. Upon the death of the individual the funeral home presents a certified copy of the death certificate to the bank or savings and loan and can then withdraw the money. The funds will buy the best possible funeral for that amount of money at the time of death. Additional money can be added to the fund at any time. This arrangement gives the depositor more protection than an ordinary passbook account since a family member at the time of death cannot use the funds for some other purpose. Also, since notice has to be given before funds can be withdrawn, it helps prevent those "spur of the moment" withdrawals.

A family should keep in mind that a cash fund of at least four weeks' living expenses are desirable to tide the survivors over until insurance and social security checks arrive.

These funds should be in addition to that set aside for the funeral and may be part of the family's emergency fund.

Donating Body to a Medical School

When donating your body to medical research it is unnecessary to purchase a casket and there are no funeral costs, unless a memorial or funeral service is held with the body present. Families should realize that they can have a funeral service before the body is taken to the medical school. This is at the discretion of the family.

You may write to the School of Medicine Anatomy Department, University of South Dakota, Vermillion 57069, for copies of a Declaration of Consent form. Upon completion and witnessing of these forms, you should keep one copy and distribute one to your survivors, your physician or lawyer and the third to the Dean of the School of Medicine.

The Anatomy Department will pay the funeral director a modest fee to embalm the body. The Medical School will then arrange transportation of bequeathed bodies from anywhere in South Dakota. In out-of-state bequeathals, the Medical School will arrange transportation within a 200 mile radius of Vermillion.

In the event that someone dies without signing the Declaration of Consent form or putting in his will that he wanted his body donated to the Medical School, the next-of-kin can contact the Medical School and execute an agreement.

It is not necessary to state in your will that you want to donate your body to a medical school, but it may be done. However, if it is stated in the will, the will should not be kept in a safety deposit box, because the legal restrictions placed on such a box may delay the opening of the box a week or more.

Eye Enucleation

The law recognizes that every person has the right to dispose of his body or any part of it in any manner he sees fit. However, some provision has been made for his protection and that of the funeral director. The 1973 legislature
provided for the enucleation of an eye by a
trained funeral director. When properly
trained, the funeral director has no liability,
civil or criminal, for such procedure.

To be properly trained the funeral director
must have completed a course in eye enuclea-
tion and have received a certificate of competence from a university medical school, a uni-
versity medical school of ophthalmology, or a
training unit approved by a university medical
school or university medical school of
ophthalmology.

Letter of Last Instruction
Part of your preplanning should include a
letter given to the attorney or executor who
handles the settlement of your estate. It is not
part of the will nor does it serve as a will. It is
merely to inform your survivors of your wishes
in certain matters as well as to give them infor-
mation as to where they can find certain items.
The letter should be opened upon the death of
the individual and should contain the following
information:
• instruction about funeral and burial
• exact location of the will
• location of all documents (birth certifi-
cate, social security card, marriage-divorce
papers, discharge papers, auto registra-
tion, etc.
• lodge or fraternal membership certificates
(those providing death or cemetery be-


• information on all outstanding debts
• location of all safe-deposit boxes and keys
• list and location of insurance policies and
their numbers
• pension statements and records concern-
ing death benefits
• list and location of all bank accounts,
stocks, bonds, real and other property.
Also facts and papers needed to sell your
house or other property
• list of various advisors, their addresses and
telephone numbers (lawyers, executor of
estate, life insurance agent, accountant, in-
vestment counselor, etc.)
• instructions concerning business, if any
• statement of reasons for disinheriTance, if
any
• father's name and mother's maiden name.
Other information needed for the death
certificate includes: full name, birthplace,

birth date, occupation, social security
number, residence, length of residence,
name of spouse, place of interment.

This letter should not be placed in a safety
deposit box, but should instead be stored in a
safe place at home or in the attorney's office.

Memorial Societies
At the present time (1974) there are no
memorial societies present in South Dakota.
Under South Dakota law nothing prevents
people from joining together to form a funeral
cooperative, according to the Attorney
General's office.

Preserving Your Assets
Every year billions of dollars of insurance
money flow into and out of the hands of widows
who do not realize what they have or don't
know how to manage their affairs. Husbands
would do well to sit down with their wives and
explain their financial situation and how to
handle the funds in the event of death.

Avoiding hasty decisions is very important.
Sylvia Porter, economist and financial writer,
gives three general guides for widows to ob-
serve. Being aware of these before death may
help you to "cope" better.

• Beware of high pressure promoters and
swindlers who always read the obituary notices
and gather information on the family's finan-
cial standing. They are ready to pounce on the
family with their schemes. They will have con-
siderable information, possibly pose as busi-
ess friends and acquaintances of the deceased
and they may have impressive recommendation
and intriguing schemes. Turn them away.

• Be careful of advice given by personal
friends and even relatives. Their intentions are
of the best, but when in trouble, you need help
from people who have full information and the
background to advise you.

• Don't make an investment of any sort
until advice from an independent expert is ob-
tained. This means don't buy securities, don't
make loans, don't convert your insurance
policies, don't buy annuities, don't make any
investment. Your money is limited, and it's
more important than ever that you get sound
advice.
People you will probably want to consult after a death are your banker, lawyer, investment counselor, accountant and life insurance agent. Visit several of them for information so you can make comparisons. You may want to choose one of them for your general financial advisor in the event of your husband’s death.

Consumer Complaints

Persons who have consumer complaints can register them with the Division of Consumer Protection, State Capitol, Pierre.

Post Death Matters

For information on personal matters which must be concluded following interment, contact the district social security office, veteran service officer, bank, funeral director, or cemetery management, whichever is most appropriate.

Extension Fact Sheet 320 “After the Funeral . . . Handling the Personal Estate,” discusses social security, veterans and life insurance benefits, savings bonds, bank account, safe-deposit box, taxes, etc.

Acknowledgement is extended to those funeral directors who assisted with this material—especially Roald E. Eidsness, Jr, Brookings, and Robert Entwisle, Huron.

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SDCL 36-19-21, age, character, and educational requirements for funeral service licenses.
SDCL 34-26-29.1, enucleation of eye by trained funeral director—immunity from liability.
SDCL 28-17-4 and 28-17-5, county burial.
SDCL 36-19-14, license required to embalm, practice funeral services or maintain establishment.
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