



2022 SURVEY OF AUSTIN AREA PRICES OF SELECTED FUNERAL GOODS & SERVICES

Produced and published by the Funeral Consumers Alliance of Central Texas

Survey Procedures

Between January 2 and February 26, 2022, FCACTX volunteers obtained price lists from funeral establishments, **licensed by the Texas Funeral Service Commission** and **physically located** in Bastrop, Caldwell, Hays, Travis, and Williamson counties.

The prices in this survey were calculated by reviewing a General Price List (GPL) obtained from each funeral provider.

Because some funeral homes offer one or more *packages* and others do not offer *packages*, all costs shown in the survey were taken from products and services itemized on the price lists.

Despite the lack of uniformity in the formats and contents of the price lists, every effort was made to assure that this survey compares exactly the same services for all funeral homes surveyed.

Survey Chart

The survey chart (pages 3-8) provides the following information:

Column

- 1 Name, phone number, address
- 2 Effective date for General Price List (GPL)
- Cost of goods/services at each funeral home:**
- 3 Direct cremation
- 4 Immediate burial with minimum (least expensive) casket
- 5 Funeral including embalming, visitation, funeral service, and use of several funeral home vehicles. (Cost of casket or urn not included)
- 6 Free one-way mileage radius / per mileage charge for additional miles
- 7 Casket price range

For comparison purposes only:

- 8 Embalming option
- 9 Non-declinable basic services fee

Definitions, Descriptions, and Notes

1 Name, phone number, address

Funeral homes are listed alphabetically by name rather than by city or zip code. Most funeral providers will travel at least 25 miles (one way) without imposing an extra mileage fee. Extending your options beyond the nearest funeral homes may save you thousands of dollars.

2 Effective dates of General Price Lists (GPLs)

The costs shown are a “snapshot” in time. Funeral homes may change their price lists at any time. It is important to **compare** the effective date on any price list you obtain during the year with the GPL effective date in column 2 of this survey’s price chart.

3 Direct cremation

Direct cremation includes **only**:

- transfer of the deceased from the place of death to a funeral home or mortuary facility
- appropriate care of the remains (usually refrigeration for at least the 48-hour waiting period between death and cremation)
Some funeral homes include refrigeration in their direct cremation charge – at least for the first 48 hours – but you should **ask if and when refrigeration charges are added to the Direct Cremation cost shown on the GPL.**
- securing all necessary permits and authorizations for the cremation
- an alternative container to encase the body during cremation (“Alternative container” refers to a heavy-duty cardboard or a combination cardboard/wood container.)
- transportation of the body to the crematory
- the cremation itself
- returning the cremated remains **in a secure container** to the family directly or making them available for pickup at the funeral home
- all other services of the funeral director and staff (a non-declinable Basic Services fee that is usually reduced for direct cremations).

Crematories are required to return the cremated remains in a **container**. Some funeral homes may attempt to charge for such a container; however, they are not allowed by law to require its purchase (Texas Health & Safety Code, Sec. 716.155).

When decedents weigh over set amounts – e.g., 250, 275 or 300 pounds – there is often an additional charge for the cremation process and for a larger alternative container. There may also be an additional charge for transporting the body to the funeral home and/or crematory.

If the decedent **died** in Travis County, the Travis County Medical Examiner charges a **\$25 Cremation Permit Fee**, which, like death certificates, is a third-party charge, usually collected by the funeral home.

4 Immediate burial

Immediate burial includes **only**:

- transfer of the deceased from the place of death to a funeral home or mortuary facility
- placement of the body in the funeral home's "minimum" or least expensive casket (usually cloth-covered wood, wood with a veneer, or 20-gauge metal)
- transportation of the body to a cemetery or other burial site
- all services of the funeral director and staff (a non-declinable fee that is usually reduced for immediate burials)

Immediate burial is usually done within 48 hours of death, sometimes sooner.

Only a few GPLs used in the survey include **refrigeration** in their list of immediate burial goods and services. This is important to note because some funeral homes will **add** a refrigeration charge when they take the deceased into their care, even if burial occurs within 24 hours of death.

Immediate burial does not include a grave space, opening and closing the grave, a grave liner (if desired by the family or required by the cemetery), or a grave marker.

5 Funeral service

The funeral service in this survey is a **hypothetical** funeral service.

It includes the following goods and services:

- transfer of the deceased from the place of death to a funeral home
- embalming (column 8 in the chart)
- dressing the body and placing it in the casket
- a visitation **at the funeral home**
- a funeral service **at another facility**
- use of a hearse to transport the casket
- use of a vehicle to transport flowers
- a "lead car" to transport clergy to the cemetery (This cost can be eliminated by using a private vehicle unless the police escort for the funeral procession requires a lead/clergy car.)
- the full, non-declinable fee for the basic services of the funeral director and staff (See column 9 in the survey price chart.)

The hypothetical funeral **does not include** the cost of a casket or urn because selections vary widely and there is no way to know what families will select and from whom they will purchase it. (See **Caskets and urns**, page 9.)

Keep in mind other costs **not included** in the hypothetical funeral:

- a grave space or plot
- opening and closing the grave
- a grave liner, if desired or required by the cemetery
- a grave marker
- an obituary
- flowers
- services of clergy, organist, vocalist, or other musician
- a police escort
- possible utility vehicle charge to pick up permits, etc.
- any other services or products not described above

At least some of the costs above must be added to the cost of the items listed for a basic funeral service to get a true picture of the total cost of a funeral service that includes burial.

6 Mileage radius / per mile charge beyond mileage radius

Most funeral providers will travel at least 25 **one-way** miles before imposing an extra mileage fee. This information can help you expand your options beyond the nearest funeral homes and, in some instances, significantly reduce final expenses, even if you do end up paying for additional miles.

7 Casket price range

The Federal Trade Commission's Funeral Rule requires that GPLs include either individual casket prices or the range of casket prices that appear on the funeral provider's Casket Price List (CPL). (See **Caskets and urns**, page 9.)

8 Embalming option (**Do not add this cost to any other costs.**)

Embalming is not required by law. You should know that embalming has no public health benefits that have been recognized by any public health authority. At best, it merely slows the natural decomposition process.

Refrigeration, which is usually a more affordable, non-invasive alternative to embalming, is used for direct cremations and immediate burials. (See **Slowing decomposition**, page 9.)

9 Basic services fee (**Do not add this cost to any other costs.**)

The basic services fee refers to the amount a funeral home chooses to charge for the basic services provided by the funeral director and staff, plus overhead costs.

In the survey chart, basic services fees are **included** in all prices shown. The fees are listed in the chart solely to make you aware of the wide variances.

The basic services fees for **direct cremation** and **immediate burial** are usually calculated by the funeral home at a **reduced** amount.



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- To understand fully the terms and the prices in the survey chart, refer to pages 1 and 2.
- Contact funeral homes to determine current prices since the price lists used to produce this survey were collected between January 2 and February 26, 2022.
- See pages 9–10 for information on ways to make final arrangements more affordable.

The survey on our website (www.fcactx.org) has hot links to all funeral providers with websites. Funeral home name phone street address / city	General Price List (GPL) Effective date	Direct cremation including crematory fee *	Immediate burial with minimum (least expensive) casket **	Basic funeral service <u>not</u> including casket or urn	One-way mileage radius / Per mile charge beyond radius	Casket price range	FYI: For comparison only (Do not add to costs in other columns) Embalming option	FYI: For comparison only (Do not add to costs in other columns) Basic Services Fee
A Plus Cremation 512-221-0603 4327 S. First St., #105 Austin	04-01-21	\$1,195	N/A	N/A	35 miles / then \$2.95 per mile	N/A	N/A	N/A
A Plus Cremation 512-221-0603 1223 Leander Rd. Georgetown								
Affordable Burial & Cremation Service 512-354-2509 13009 Dessau Rd., Ste. M Austin	09-01-18	\$650 or \$775 (note 1)	\$1,475	\$3,040 + casket	25 miles / then \$2.00 per mile	\$425 to \$3,585	\$700	\$525
All Faiths Funeral Services 512-326-8878 4360 S. Congress Ave., Ste. 115 Austin	10-16-20	\$1,200	\$3,995	\$4,600	50 miles / then \$2.00 per mile	\$1,095 to \$7,795	\$600	\$1,400
All Faiths Funeral Services 512-339-8878 8507 N. IH-35 Austin								
Austin Cremations 512-579-0154 811 Romeria Dr. Austin	07-01-21	\$1,067	N/A	N/A	30 miles / then \$3.00 per mile	N/A	N/A	N/A
Austin Natural Funerals 512-851-1236 3742 Far West Blvd., #104 Austin	01-01-21	\$1,975	\$5,140	\$6,695 + casket	25 miles / then \$3.00 per mile	\$1,625 to \$5,995	\$795	\$2,295
Austin-Peel & Son Funeral Home 512-419-7224 607 E. Anderson Ln. Austin	12-01-21	\$2,840	\$3,965	\$6,655 + casket	25 miles / then \$3.50 per mile	\$1,195 to \$20,000 / \$23,000 (note 2)	\$1,295	\$1,995

* **Direct Cremation:** Always ask funeral providers if the Direct Cremation charge on their General Price list includes **Refrigeration** and the **Crematory Fee**..

** **Immediate Burial:** Ask if refrigeration charges are added to the charge on the price list, even if burial takes place within 24 hours of death.

note 1: **Affordable Burial & Cremation Service** charges \$650 for Direct Cremation if forms are completed online; \$775 if forms are completed in their office.

note 2: **Austin-Peel & Son:** Differing figures for the **most expensive casket** on the General Price List and the Casket Price List, even though the effective dates are the same.

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Bastrop Providence Funeral Home 512-308-9188 2079 Hwy. 71 East. Bastrop	08-21-19	\$2,090	\$3,343	\$5,560 + casket	50 miles / then \$2.50 per mile	\$995 to \$5,450	\$895	\$2,895
Beck Funeral Home 512-244-3772 15709 RR 620 Austin	06-01-21	\$2,685	\$5,785	\$7,270 + casket	25 miles / then \$2.95 per mile	\$995 to \$7,000	\$995	\$3,495
Beck Funeral Home 512-259-1610 1700 E. Whitestone Cedar Park								
Beck Funeral Home 512-251-3500 4765 Priem Lane Pflugerville								
Condra Funeral Home 512-352-3636 503 Talbot St. Taylor	12-10-21	\$2,875	\$5,965	\$7,410 + casket	50 miles / then \$3.00 per mile	\$1,095 to \$10,795	\$1,095	\$3,320
Cook-Walden Funeral Home 512-454-5611 6100 N. Lamar Austin	01-12-22	\$3,420	\$6,890	\$10,205 + casket	35 miles / then \$3.50 per mile	\$1,095 to \$10,795	\$995	\$5,395
Cook-Walden/Capital Parks 512-251-4118 14501 N. IH-35 Pflugerville								
Cook-Walden Chapel of the Hills 512-335-1155 9700 Anderson Mill Rd. Austin	01-12-22	\$3,420	\$6,590	\$9,805 + casket	35 miles / then \$3.50 per mile	\$1,095 to \$10,795	\$995	\$4,995
Cook-Walden/Forest Oaks 512-892-1172 6300 W. William Cannon Dr. Austin								
Cook-Walden Davis Funeral Home 512-863-2564 2900 Williams Dr. Georgetown	01-12-22	\$2,920	\$4,790	\$7,375 + casket	35 miles / then \$3.50 per mile	\$1,095 to \$10,795	\$995	\$2,595

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DeLeon Funeral Home 512-376-6200 110 E. Cedar St. Lockhart	01-01-22	\$3,060	\$4,890	\$7,235 + casket	30 miles / then \$2.95 per mile	\$1,395 to \$7,595	\$795	\$3,495
Eeds Funeral Home 512-398-2343 408 S. Main St. Lockhart	01-01-21	\$3,500	\$4,995	\$6,246 + casket	20 miles / then \$4.50 per mile	\$1,095 to \$17,535	\$750	\$2,550
Elgin Funeral Home 512-281-5697 712 N. Avenue C Elgin	12-18-20	\$1,450	\$2,895 (includes graveside service)	\$4,225 + casket	35 miles / then \$2.95 per mile	\$1,095 to \$29,995	\$700	\$1,600
Fuller-Sheffield Funeral Services 512-476-9164 2808 E. MLK Jr. Blvd. Austin	01-11-21	\$1,095	\$3,510	\$4,985 + casket	25 miles / then \$3.00 per mile	\$1,095 to \$5,395	\$995	\$1,275
The Gabriels Funeral Chapel 512-869-8888 393 N. IH-35 Georgetown	10-15-21	\$1,495	\$3,285	\$5,745 + casket	40 miles / then \$3.00 per mile	\$1,060 to \$42,995	\$1,075	\$2,195
Gipson Pendergrass People's Mortuary (note 3) 512-237-2365 109 N.W. First St. Smithville	09-03-19	\$1,425	\$2,352	\$4,125 + casket	25 miles / then \$2.50 per mile	\$1,295 to \$9,737.50	\$775	\$1,400
Green Cremation and Burial Texas 512-607-4075 / 512-222-8000 937 Reinli St., Ste. 27 Austin	01-31-22	\$995 (note 4)	\$3,964 (note 4)	N/A	35 miles / then \$3.50 per mile	\$1,379 to \$1,500	N/A	N/A
Green Cremation and Burial Texas 512-647-2724 / 512-222-8000 10415 Old Manchaca Rd., Ste. 202 Austin								
Green Cremation and Burial Texas 737-249-6683 / 512-222-8000 1019 S. Heatherwilde Blvd. Pflugerville								

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** **Immediate Burial:** Ask if refrigeration charges are added to the charge on the price list, even if burial takes place within 24 hours of death.

note 3: **Gipson Pendergrass People's Mortuary:** Prices taken from costs listed on website.

note 4: **Green Cremation Texas:** Add \$200 for "private residence or house call removal (2nd technician required)."

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Harrell Funeral Home 512-443-1366 4435 Frontier Trail Austin	02-01-20	\$2,895	\$4,675	\$6,245 + casket	25 miles / then \$3.50 per mile	\$995 to \$9,500	\$895	\$2,495
Harrell Funeral Home 512-382-6543 100 Heritage Dr. & Hwy 290 W. Dripping Springs								
Harrell Funeral Home 512-268-8200 1715 Kirby near FM 2770 & Kohlers Crossing Kyle								
Heart of Texas Cremation 512-243-7277 12010 Hwy. 290 W., Ste. 210 Austin	09-01-21	\$595	N/A	N/A	20 miles / then \$3.00 per mile (note 5)	N/A	N/A	N/A
King-Tears Mortuary 512-476-9128 1300 E. 12th St. Austin	01-02-22	\$2,290	\$4,090	\$5,810 + casket	30 miles / then \$2.25 per mile	\$1,295 to \$60,000	\$895	\$2,195
Legends Funeral Home 512-256-1220 101-B Centerpoint Rd. San Marcos	01-17-22	\$725	\$2,795	\$4,275 + casket	25 miles / then \$3.00 per mile (note 6)	\$995 to \$2,195	\$725	\$850
A Life Celebration by Franklin 512-365-6000 510 S. Main St. Taylor	03-25-19	\$2,645	\$4,410	\$5,300 + casket	30 miles / then \$1.95 per mile	\$1,195 to \$55,000	\$895	\$1,895
Los Angeles Funeral Home 512-392-3676 300 Cheatham St. San Marcos	11-16-20	\$3,110	\$4,165	\$5,800 + casket	25 miles / then \$3.25 per mile	\$995 / \$1,095 to \$20,000 (note 7)	\$895	\$1,895

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** **Immediate Burial:** Ask if refrigeration charges are added to the charge on the price list, even if burial takes place within 24 hours of death.

note 5: Heart of Texas Cremation: This provider's General Price List indicates that their service area includes **Hays, Travis and Williamson counties only**.

note 6: Legends Funeral Home imposes no mileage charges to transfer the deceased to the funeral home when the removal is within their service area, which includes – in the FCACTX service area – **Hays and Caldwell counties and the City of Austin**.

note 7: Los Angeles Funeral Home: Differing figures for the **least expensive casket** on the General Price List and the Casket Price List, even though the effective dates are the same.

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Marrs-Jones, All Faiths of the Pines Chapel 512-237-2425 110 American Legion Rd. Smithville	10-04-21	\$3,090	\$6,205	\$6,990 + casket	50 miles / then \$3.00 per mile	\$1,695 to \$8,495	\$1,095	\$2,930
Marrs-Jones-Newby Funeral Home 512-321-2576 505 Old Austin Hwy. Bastrop								
McCurdy Funeral Home 512-398-4791 105 E. Pecan St. Lockhart	10-15-18	\$3,305	\$5,325	\$5,560 + casket	25 miles / then \$2.75 per mile	\$1,195 to \$16,110	\$575	\$2,825
Mission Funeral Home (East Side) 512-476-4355 1615 E. Cesar Chavez St. Austin	12-01-21	\$4,210	\$5,665	\$7,280 + casket	25 miles / then \$3.50 per mile	\$1,095 to \$20,000 / \$23,000 (note 8)	\$1,295	\$2,350
Mission Serenity Chapel (South Side) 512-444-3355 6204 S. First St. Austin				\$8,165 + casket		\$1,095 / \$1,195 to \$20,000 (note 9)		\$2,825
Neptune Society (note 10) 512-323-0122 911 W. Anderson Ln., Ste. 111 Austin	02-01-22	\$2,137	N/A	N/A	50 miles / then \$450.00	N/A	N/A	N/A
O'Bannon Funeral Home 830-875-5713 210 S. Laurel St. Luling	02-01-19	\$3,020	3,545	\$6,845 + casket	35 miles / then \$2.95 per mile	\$1,595 to \$8,995	\$995	\$2,795
Pennington Funeral Home 512-353-4311 323 N. Comanche St. San Marcos	10-15-18	\$3,305	\$5,325	\$5,560 + casket	25 miles / then \$2.75 per mile	\$1,195 to \$16,110	\$575	\$2,825
Phillips-Upshaw & Richard Funeral Home 512-472-1934 1410 E. 12th St. Austin	01-01-21	\$1,595 (note 11)	\$3,690 (note 11)	\$4,965 + casket (note 11)	20 miles / then \$4.25 per mile	\$1,195 to \$3,895	\$895	\$1,895

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** **Immediate Burial:** Ask if refrigeration charges are added to the charge on the price list, even if burial takes place within 24 hours of death.

note 8: Mission (East Side): Differing figures for the **most expensive casket** on the General Price List and the Casket Price List, even though the effective dates are the same.

note 9: Mission Serenity Chapel: Differing figures for the **least expensive casket** on the General Price List and the Casket Price List, even though the effective dates are the same.

note 10: Neptune Society: If you request a price list from Neptune Society, expect to be given a price list for purchasing a prepaid funeral contract. Because our price survey compares at-need prices, our volunteers persist until they get Neptune's at-need price list. This year, we obtained their at-need price list after visits to the Neptune office by two different volunteers.

note 11: Phillips-Upshaw & Richard: When death occurs at home, add \$145, per GPL: "2nd Attendant for Residential Pick Up."

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Providence Funeral Home 512-352-5909 807 Carlos Parker Blvd, NW Taylor	10-01-20	\$2,590	\$4,585	\$6,250	50 miles / then \$2.50 per mile	\$995 to \$7,000	\$995	\$2,995
Providence-Jones Family Funeral Home 512-281-2340 604 Highway 95 North Elgin	04-09-18	\$1,450	\$2,575	\$4,755	50 miles / then \$2.50 per mile	\$975 to \$6,100	\$695	\$1,675
Ramsey Funeral Home 512-869-7775 5600 Williams Dr. Georgetown	10-10-20	\$1,450 (note 12)	\$2,990	\$5,248 + casket	35 miles / then \$2.30 per mile	\$995 to \$30,695	\$899	\$1,995
Thomason Funeral Home 512-398-2300 2220 S. Colorado St Lockhart	10-01-21	\$2,995	\$t,345	\$4,495 + casket	50 miles / then \$3.50 per mile	\$1,000 to \$2,850	\$650	\$2,195
Thomason Funeral Home 512-396-2300 2001 RR 12 San Marcos	02-01-22	\$3,300	\$4,045	\$6,000	50 miles / then \$3.00 per mile	\$1,295 to \$6,950	\$650	\$2,950
Thomason Funeral Home 512-847-2226 14700 RR 12 North Wimberley								
Weed-Corley-Fish Funeral Home 512-452-8811 5416 Parkcrest Drive Austin	01-12-22	\$3,420	\$5,290	\$7,475 + casket	30 miles / then \$3.00 per mile	\$1,095 to \$10,795	\$995	\$2,845
Weed-Corley-Fish Funeral Home 512-442-1446 2620 S. Congress Ave. Austin								
Weed-Corley-Fish (Lake Travis) 512-263-1511 411 RR 620 South Lakeway								
Weed-Corley-Fish Funeral Home 512-260-8800 1200 S. Bagdad Rd. Leander	01-12-22	\$2,220	\$4,590	\$7,175 + casket	30 miles / then \$3.00 per mile	\$1,095 to \$10,795	\$995	\$2,545

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** **Immediate Burial:** Ask if refrigeration charges are added to the charge on the price list, even if burial takes place within 24 hours of death.

note 12: Ramsey Funeral Home: When cremation is selected, a **Family Care Administration Fee (\$149.00)** will be added "for the extra time and care our funeral director(s) and staff that may be needed to complete any custom/personalization needs a family may require, including, but not limited to: service form preparation; administrative paperwork processing; veteran administration paperwork/filing; arranging for military honors; assistance in filing assignable insurance; miscellaneous family request, etc." This fee is only added to cremation services, if selected."

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Cost-saving suggestions for consumers

Comparing prices and knowing your rights. The Federal Trade Commission requires funeral providers to give price information over the telephone **and** to give a copy of their General Price List (GPL) to anyone requesting it **in person**. Typically, the Casket Price List (CPL) and the Outer Burial Container (OBC) Price List are attached to the GPL. If not, ask for them. The CPL must be shown to you **before** discussing casket prices.

When offered a **package**, it is important to examine it closely because not all packages provide discounts. Consider, too, that packages often include goods and/or services you don't want, but you will have to pay for them if you choose the package.

Most funeral homes will modify their prices to get your business if they know you are willing to go elsewhere for goods and services. Also, they may not charge you for everything they are allowed by law to charge for.

Reducing final expenses. Choose direct cremation, immediate burial, or a graveside service, followed by an optional memorial service that can be held almost anywhere people can gather.

Another way to reduce expenses is to compare prices at funeral homes located up to 25 miles from the place where a death has occurred. GPLs indicate how far a funeral provider will travel before charging a mileage fee. Especially with direct cremation, the location of the funeral home is not a significant factor if you plan to have a memorial service later at another location.

Cost considerations when selecting burial

- If you select Immediate burial, ask if there will be a charge for refrigeration.
- In determining the **total** cost for a burial, families need to include the cost of the burial space/plot, the charge to open and close the grave, a grave liner (not required by law but **may** be required by a cemetery to simplify grounds maintenance), and a grave marker. Prices vary greatly on these items, depending on the location of the burial plot and the materials used for the grave liner and the marker.
- At smaller, rural, or natural-burial cemeteries, families that wish to do so may often arrange to open and close the grave themselves.

Home funerals. Families who would like to handle some or all of the arrangements themselves can realize even greater savings with a **home** or **family-led funeral**, which, in Texas, does not require the services of a funeral director. With the proper authorizations, you may transport the

deceased to the cemetery or to a crematory that will deal directly with the public. To slow decomposition per state requirements (see **Slowing decomposition** below), the family may use dry ice.

If you prefer to have a funeral director perform some tasks – such as completing paperwork and obtaining the death certificate – some funeral directors in the Austin area will do this for a fee.

For more information about home funerals in Texas, go to www.homefuneralalliance.org/.

Slowing decomposition. After 24 hours from the time of death, the law requires that a body must (1) be kept between 34 and 40 degrees (using dry ice or refrigeration); or (2) be kept in an odor-proof and leak-proof container; or (3) be embalmed.

Embalming is not required by law. Embalming has no public health benefits that have been recognized by any public health authority. At best, it only slows the natural decomposition process.

Even though embalming is not required by law, most funeral directors will not allow a public viewing of a body that has not been embalmed. As shown on the survey price chart, embalming is also a profitable practice.

Refrigeration, a more affordable, non-invasive alternative to embalming, is used mostly for direct cremations and immediate burials. Refrigeration is used to reduce or control decomposition while awaiting final disposition. Some funeral homes include refrigeration in their Direct Cremation charge – at least for the first 48 hours – but you should **ask if and when refrigeration charges are added to the costs shown on the GPL for direct cremation**, and also for **immediate burial**.

Caskets and urns. Comparing funeral home prices for caskets and urns to prices for similar items available from other sources (such as online casket and urn companies as well as www.walmart.com, www.costco.com, and www.amazon.com), can save you money and/or give you the figures you need to **negotiate a lower price at the funeral home**. Keep in mind that funeral providers cannot charge you for having a casket delivered to their location.

Families considering a 20-ga. or an 18-ga. casket should be aware that metal caskets with rubber gaskets (sealers) will cost more and affect only **how** the body inside decomposes.

“Cremation caskets” are often among the lowest-cost caskets offered at many funeral homes and are **suitable for burial** as well as cremation.

Caskets and urns (continued)

Other casket options include wood caskets available from a variety of sources, including local carpenters and woodworkers.

Families who wish to make the casket themselves can find diagrams in books and on the internet.

“Alternative containers” – typically used for cremation – are also acceptable for burial.

If desired, you can invite family and friends to write or draw something on the outside of a cremation container or an unfinished wood casket, as is sometimes done at home funerals.

Another way to enhance the appearance of a simple casket is to cover it with a flag, the deceased's favorite quilt, a religious pall, or other cloth.

In certain circumstances, such as natural burial, a **shroud** made of entirely biodegradable materials is a choice to consider.

Unreasonable markups. Refrigeration charges are an excellent example of huge markups. According to industry sources, providing refrigeration costs no more than \$1.00 a day when all acquisition and operation costs are considered. Yet nearly all funeral homes listed in the survey price chart charge more than \$50 per day for refrigeration.

Many people who study the economics of the deathcare industry believe that high charges for refrigeration are used to assure that a family will choose embalming, which, in turn, usually results in additional spending for public viewing, a more expensive casket because it will be seen at close range by the public, and often a more expensive outer burial container so the expensive casket is better protected, which should not be a concern since the casket will not be seen again after the interment is over.

Additional extra costs may be incurred at some funeral homes for services such as:

- arranging a visitation and/or a funeral or memorial service **at a location other than the funeral home**
- paying with a credit card
- processing insurance policies

Other goods and services sold at funeral homes can increase the cost of a funeral significantly – items such as burial clothing, temporary grave markers, extra viewing and visitation time at the funeral home, alternative casket liners, a crucifix, a flag case, prayer cards, video presentations, use of chairs/awning/artificial grass at the cemetery for a graveside or committal service, release of balloons or doves, permanent grave markers or monuments, and other goods and services.

After-death benefits for veterans and their spouses.

Information about veterans benefits and also about interment at a **National Veterans Cemetery**: 800-827-1000 or www.cem.va.gov
Information for **State Veterans Cemeteries**: 800-252-8387 or www.glo.texas.gov/vlb/cemeteries/locations/index.html. The online list includes the State Veterans Cemetery in Killeen.

Burial on private property in an incorporated city, town, or village is subject to that entity's zoning regulations or other related ordinances. Burial outside a municipality is generally unregulated. Burial on private property creates an encumbrance on the land if it is ever sold. Information on establishing a cemetery on private property can be found online at www.tinyurl.com/rg8jnsff.

Avoid manipulation. Don't be led to believe that the more you spend on the funeral or the casket, the greater your love for the deceased. Be wary of appeals to guilt, family pride, and social pressures that can cause you to spend more than you want to spend or can afford.

The funeral industry has depended on the fact that most consumers avoid death and its trappings until they are in the throes of grief just after the death of a loved one. Such feelings can make anyone vulnerable to exploitation and confusion. If faced with this situation, take along a trusted friend for assistance with making arrangements. A friend who is less emotionally involved with the dozens of decisions to be made can give sound advice and help avoid unnecessary expenses.

Discuss your final wishes now. Become an informed consumer now and discuss various disposition options with your family and close friends so they will be prepared to follow your wishes. To document your choices, consider the benefits of completing the two **disposition directives** on the FCACTX website at www.fcactx.org/advance-directives-documents.html: The **Body Disposition Authorization** and the **Appointment for Disposition of Remains**. Contact FCACTX if you would prefer to have the forms mailed or emailed to you.