

FREQUENTLY ASKED QUESTIONS >>>>

What purpose does a funeral serve?

It is the customary way to recognize death and its finality. Funerals are recognized rituals for the living to show respect for the dead and to help survivors begin the grief process.

What do funeral directors do?

Funeral directors are caregivers and administrators. They make the arrangements for transportation of the body, complete all necessary paperwork, and implement the choices made by the family regarding the funeral and final disposition of the body.

Funeral directors are listeners, advisors and supporters. They have experience assisting the bereaved in coping with death. Funeral directors are trained to answer questions about grief, recognize when a person is having difficulty coping, and recommend sources of professional help. Funeral directors also link survivors with support groups at the funeral home or in the community.

Do you have to have a funeral director to bury the dead?

In most states, family members may bury their own dead although regulations vary. However, most people find it very trying to be solely responsible for arranging the details and legal matters surrounding a death.

Why have a public viewing?

Viewing is part of many cultural and ethnic traditions. Many grief specialists believe that viewing aids the grief process by helping the bereaved recognize the reality of death. Viewing is encouraged for children, as long as the process is explained and the activity voluntary.

What is the purpose of embalming?

Embalming sanitizes and preserves the body, retards the decomposition process, and enhances the appearance of a body disfigured by traumatic death or illness.

Embalming makes it possible to lengthen the time between death and the final disposition, thus allowing family members time to arrange and participate in the type of service most comforting to them.

Does a dead body have to be embalmed, according to law?

No. Most states, however, require embalming when death was caused by a reportable contagious disease or when remains are to be transported from one state to another by common carrier or if final disposition is not to be made within a prescribed number of hours.

Isn't burial space becoming scarce?

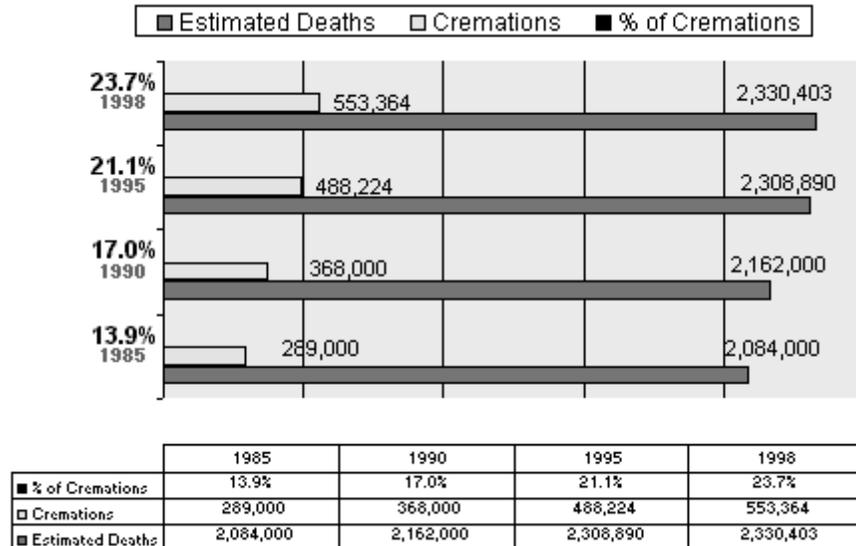
While it is true some metropolitan areas have limited available cemetery space, in most areas of the country, there is enough space set aside for the next 50 years without creating new cemeteries. In addition, land available for new cemeteries is more than adequate, especially with the increase in entombment and multi-level grave burial.

Is cremation a substitute for a funeral?

No, cremation is an alternative to earth burial or entombment for the body's final disposition and often follows a traditional funeral service. In fact, according to FTC figures for 1987, direct cremation occurred in only 3% of deaths.

Is cremation as a means of disposition increasing?

Yes, but not dramatically. Below are the cremation statistics for 1985-98:



Source: Cremation Association of North America
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Is it possible to have a traditional funeral if someone dies of AIDS?

Yes, A person who dies of an AIDS-related illness is entitled to the same service options afforded to anyone else. If public viewing is consistent with local or personal customs, that option is encouraged. Touching the deceased's face or hands is perfectly safe. Because the grief experienced by survivors may include a variety of feelings, survivors may need even more support than survivors of non-AIDS-related deaths.

How much does a funeral cost?

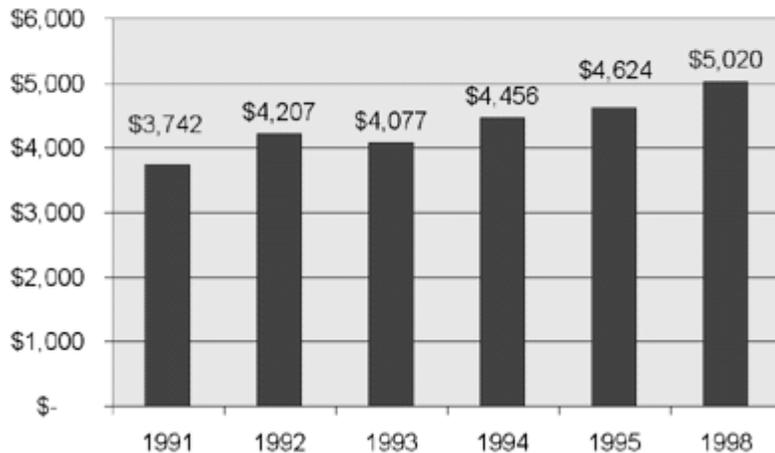
In 1998 the charge for an adult, full-service funeral, was \$5,020. This includes a professional service charge, transfer-of remains, embalming, other preparation, use of viewing facilities, use of facilities for ceremony, hearse, limousine, and casket. The casket included in this price was an 18-gauge steel casket with velvet interior which may or may not be the most common casket chosen. Vault, cemetery and monument charges are additional.

(Source: 1999 NFDA Survey of Funeral Home Operations)

Has this cost increased significantly?

Funeral costs have increased no faster than the consumer price index for other consumer items. The following figures show increases over the last 15 years for an adult, full-service funeral from NFDA surveys from 1991 to the present.

Average Adult Funeral Cost



*See question above for what is included in these costs

Why are funerals so expensive?

When compared to other major life cycle events, like births and weddings, funerals are not expensive. A wedding costs at least three times as much; but because it is a happy event, wedding costs are rarely criticized.

A funeral home is a 24-hour, labor-intensive business, with extensive facilities (viewing rooms, chapels, limousines, hearses, etc.), these expenses must be factored into the cost of a funeral. Moreover, the cost of a funeral includes not only merchandise, like caskets, but the services of a funeral director in making arrangements; filing appropriate forms; dealing with doctors, ministers, florists, newspapers and others; and seeing to all the necessary details.

Contrary to popular belief, funeral homes are largely family-owned with a modest profit margin. The statistics below may be helpful in assessing the true economic picture of a funeral home:

Family-owned
85%
Firm in business for
63 years
Average calls/year
167
BEFORE tax profit
11.3%

(Source: 1995 NFDA Survey of Funeral Home Operations)

What recourse does a consumer have for poor service or overcharging?

Funeral service is regulated by the FTC and state licensing boards. In most cases, the consumer should discuss problems with the funeral director first. If the dispute cannot be solved by talking with the funeral director, the consumer may wish to contact the Funeral Service Consumer Assistance Program. FSCAP provides information, mediates disputes, provides arbitration, and maintains a consumer guarantee fund for reimbursement of services rendered. (To contact FSCAP, call 708-827-6337 or 800-662-7666).

Do funeral directors take advantage of the bereaved?

Funeral directors are caring individuals who help people deal with a very stressful time. They serve the

same families 80% of the time, and many have spent most of their lives in the same community. If they took advantage of bereaved families, they could not stay in business. The fact that the average funeral home has been in business over 59 years shows that most funeral directors respect the wishes of the bereaved families.

Is it right to make a profit from death?

Funeral directors look upon their profession as a service, but it is also a business. Like any business, funeral homes must make a profit to exist. As long as the profit is reasonable and the services rendered are necessary, complete, and satisfactory to the family, profit is legitimate.

Don't funeral directors mark caskets up tremendously, at least 400%?

No. Talking about the mark up on caskets is really not the point. Most items--clothing, furniture, jewelry--are marked up as much or more than caskets. The real question is whether the funeral director is making an excessive profit, And that answer is "No." Profits run around 12.5% before taxes -- not excessive by any standard.

Who pays for funerals for the indigent?

Other than the family, there are veteran, union, and other organizational benefits to pay for funerals, including, in certain instances, a lump sum death payment from Social Security. In most states, some form of public aid allowances are available from either the state, county, or city or a combination. Most funeral directors are aware of the various benefits and know how to obtain them for the indigent. However, funeral directors often absorb costs above and beyond what is provided by agencies to insure the deceased a respectable burial.

What should I do if the death occurs in the middle of the night or on the weekend?

Most Funeral Directors are available 24 hours a day, seven days a week.

Will someone come right away?

If you request immediate assistance, yes. If the family wishes to spend a short time with the deceased to say good bye, it's acceptable. They will come when your time is right.

If a loved one dies out of state , can the local Funeral Home still help?

Yes, they can assist you with out-of-state arrangements, either to transfer the remains to another state or from another state.

So, I've decided on cremation. Can I still have a funeral or a viewing?

Yes, quite often some sort of viewing precedes the actual cremation. Your Funeral Home can assist you with the necessary information for a funeral with a cremation following or a memorial service.

What government agencies help defray final expenses?

Usually, Funeral Directors will help gather the necessary information to apply for financial assistance from Social Security, Veteran's, retirements and any others.

Email: info@fdaofky.com

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