

FUNERAL PLANNING

Funeral Freedom: Taking Control of Your Last Act

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The Montgomery County Palliative Care and End of Life Coalition

Funeral planning deals with what happens after a person dies, including what to do with the body and how to mourn and celebrate the person who's died. **I'll focus today on body disposition—how to dispose of the body.** This usually involves funeral homes and cemeteries, but as we'll see, there are other options, too.

People should talk to their families about their funeral and body disposition preferences before they get close to dying. Stating this in your advance directive is ideal. For example, a person might want to let their loved ones know they don't need to spend lots of money, they prefer not to be embalmed, and they want a simple, biodegradable casket—or whatever the person's preferences are.

The nonprofit organization Funeral Consumers Alliance can help. The FCA is the “Consumer Reports” of funerals. **The FCA and its state affiliates protect your right to choose a meaningful, dignified, and affordable funeral.** They provide an abundance of unbiased information and have done funeral homes' price surveys that can help you. <https://funerals.org/>

The FCA affiliate in Maryland is the Funeral Consumers Alliance of Maryland and Environs (or FCAME for short), and I serve on its Board. Its website contains a wealth of information on funeral planning and price comparisons. <https://mdfunerals.org/>

If you are anticipating the death of a loved one, it's wise to find the time, if possible, to call and even visit a few funeral homes and cemeteries well before death arrives. Ask friends and neighbors for recommendations and search the Internet for funeral homes that serve your area. If you live in Maryland, the website Mdfunerals.org is an excellent place to start your search.

Knowing the dying person's preferences helps you to assess funeral homes' helpfulness, prices, and services. The Order of the Good Death has excellent guidance [here](#). Funeral reformer Lee Webster has built [this website](#) for Marylanders that focuses on legal and practical funeral information. I'll discuss an alternative to funeral homes—home funerals—in a moment.

Comparison shopping is the most effective way to control funeral and cemetery spending. I recommend getting prices from at least three funeral homes. Prices vary among funeral homes by as much as 400 percent, even within your city or county. **By not shopping around, grieving families can overspend by thousands of dollars.**

We shouldn't think that the more we spend, the more respect and love we show for a loved one who has just died. The best way to show love and care is to hold an affordable funeral consistent with the deceased's values and preferences.

When negotiating prices with a funeral home, purchasing a la carte rather than a package is usually best. The FTC Funeral Rule allows you to buy only what you want, item by item, from the general price list or GPL. Be skeptical about purchasing a package of items because it may include services you don't need.

The U.S. funeral industry is often criticized for taking advantage of grieving families by overcharging funeral expenses and upselling them on things like embalming and caskets. **My goal today is not to bash the funeral industry but to help people make good decisions** and avoid getting manipulated into buying things they don't need when they may be grieving and in shock.

Some families are less concerned about price and more concerned with finding a funeral director who is responsive and caring, or with a funeral home that offers environmentally responsible options, or with the vibe and appeal of the place if they plan to have a service or reception there, or with whether the funeral home can perform services for specific religions and cultures like Judaism or Islam.

In addition to offering fair prices, funeral homes should post their prices online, provide a wide range of options, never manipulate grieving families for profit, make it clear that embalming is not legally required, and display low-cost caskets instead of hiding them. These best practices are often not followed.

While I recommend funeral *planning* ahead of time, I advise against *prepaying*. Prepaying is usually unwise because you might change your mind, better funeral alternatives might become available, you may want to use a different funeral home, you may end up dying far away from the funeral home you prepaid, the funeral home may go out of business, the money may be lost or mismanaged, or family members may lose the paperwork. Prepaying may make sense when spending down to qualify for Medicaid or when death is expected.

Q&As

Let's explore the **body disposition options** you face when thinking about your own death or when dealing with the death of a loved one. Remember that a funeral is mainly to comfort those left behind, so funeral choices must satisfy the desires of both the deceased and the survivors.

The three most common funeral arrangements are immediate or direct burial, direct cremation, and conventional burial. I'll talk about some greener options in a moment.

Immediate or direct burial is where the deceased is buried shortly after death in a simple manner without embalming, a public viewing, visitation, or ceremony. (A visitation is a viewing with a closed casket.) It's preferred in certain cultures and religions that require quick burial,

such as Judaism and Islam. A memorial service can be held weeks or months later without the funeral home's involvement.

Direct cremation is where the body is cremated soon after death without a viewing, funeral, or memorial service beforehand. Again, a memorial service can be held later. If you add anything to immediate burial or direct cremation, you will likely incur the addition of the non-declinable basic service fee, which can be several thousand dollars. (At Gawler's Sons, that fee is over \$9,000.)

A modern-day conventional burial with embalming, a heavy casket, and a concrete burial vault involves a series of events managed by funeral and cemetery directors to honor and remember the deceased person, including a viewing or wake, a funeral service, a burial, and a reception or gathering. **This is often called a "traditional" burial, but I prefer to call it "conventional"** because I like to reserve the word "traditional" for the way we buried people for centuries before the Civil War. Traditional burials are similar to green burials or natural earth burials that I'll discuss in a moment.

A key part of a conventional funeral is embalming. This is a process that temporarily preserves the body of the deceased to delay decomposition and allow for public viewing. Embalming involves removing bodily fluids and gases and replacing them with chemicals like formaldehyde-based solutions. **This process is followed by cosmetic work to restore the deceased's appearance**, such as applying makeup, setting facial features, and styling hair.

Some funeral directors sincerely believe that people are best served by seeing their loved one in an open casket after embalming and cosmetic restoration and that it brings comfort and eases the pain of grief. That is true for some people and not for others. **That's why it's good to think about your options beforehand so you can get the after-death care you want.**

Embalming is practiced widely in the U.S., yet outside America, it's often viewed as bizarre. Viewing the embalmed corpse of a loved one, adorned with makeup and eye caps to look like the person is sleeping, is typically seen by non-Americans as a little strange.

Embalming is not a legal requirement. Some families opt for embalming and cosmetic work for public viewings, while others may avoid it for environmental, religious, or personal reasons. Some people find it wasteful and unappealing, even repellent. Grieving families, if they want a viewing, should ask the funeral home if they offer viewing without embalming and if they can refrigerate the body instead, which serves, like embalming, to slow decomposition.

Q&As

Another key element of conventional funerals is the casket. Caskets vary widely from a few hundred dollars for a simple bamboo or pine box to \$20,000 and more for a lavish, ornate model. If you decide to buy a casket from the funeral home, the funeral director may try to upsell you and persuade you to buy a plush model made of rare wood, unnecessary metal, and fancy velvet lining. Another technique funeral homes use is to vulgarize low-priced caskets on display, for

example, by presenting them in ugly colors or under low lighting. Don't get taken in by these tricks of the trade. You should select a casket that aligns with your values.¹

In addition to embalming and expensive caskets, **another component of conventional burials are grave liners and burial vaults.** They are outer burial containers to hold buried caskets and protect the body and the casket so that the deceased is ostensibly preserved. But liners and vaults will not stop the body from decomposing. Indeed, nothing will.

While no law in any state requires grave liners or burial vaults, many cemeteries require them because they prevent the ground from caving in as the casket and body disintegrate. Cemeteries dislike bumpy and collapsed ground because it creates a safety hazard and makes mowing difficult, so they may insist on using grave liners and burial vaults even though they may add \$1,000 to the cost of the burial.

Be aware of all the resources needed in a conventional funeral, such as concrete, formaldehyde, metal, and wood. Because of increasing concerns about the environmental impact of burying so much concrete, wood, metal, and chemicals, some people opt instead for more environmentally friendly ways of saying goodbye to a loved one. It's another good reason to discuss your priorities with your family ahead of time so they are not left to wonder whether you would have wanted the more conventional practices or would prefer a more earth-friendly funeral.

Before talking about greener options, let's discuss cremation. From now on, I'll call this "flame cremation" to distinguish it from "water cremation," which I will discuss in a moment. Flame cremation reduces the body to bone using the intense heat from flames to cause incineration. The temperature reaches about 1,600°F, using natural gas for fuel. The bones are then pulverized to bone powder, often called ashes, using a cremulator.

Currently, over half of Americans opt for flame cremation as their preferred method of body disposition. It's less expensive than conventional burials, and many people like the idea of a quick process rather than a slow decomposing process underground.

By 2040, four out of five Americans are projected to choose flame cremation over conventional burial, according to the Cremation Association of North America (CANA) and the National Funeral Directors Association (NFDA). However, I am skeptical of this figure because I don't think it adequately accounts for the growing interest in greener methods of body disposition.

The move from conventional burial to flame cremation shifts the environmental impact. It reduces land usage, carcinogenic embalming chemicals, and wasted metal and concrete. But flame cremation comes with environmental burdens of its own. The process exhausts gases into the open air, including vaporized mercury from dental fillings. Flame cremating a body uses as much energy as a 500-mile car trip and releases some 250 pounds of carbon dioxide into the atmosphere, roughly the same amount an average American home produces weekly.

¹ Regarding caskets, funeral reform expert Lee Webster suggests looking at the Funerary Artisans Collective <https://www.funeraryartisanscollective.org>.

Q&As

As I've noted, conventional burials, embalming, and flame cremation are polluting. With eight billion people on the planet right now, all of whom will die, we need to generate greener alternatives.

Three methods have emerged as better for the environment than flame cremation and conventional burial while also being economically competitive: **Alkaline Hydrolysis (or water cremation or resomation), Natural Organic Reduction (NOR or human composting), and Green Burial (or natural earth burial).**

The American funeral industry has promoted the idea that a dead body should be embalmed, placed in a fancy casket, and lowered into a heavy concrete vault six feet down. **This idea treats the dead as something to be preserved and protected. Advocates for alkaline hydrolysis, NOR, and green burial reject this premise and point out that their methods can be a last act to show love and appreciation for the Earth.**

Let's first talk about alkaline hydrolysis (also called water cremation). Bishop Desmond Tutu, Nobel laureate, anti-apartheid leader, and a long-time advocate for climate protection, asked that his body be disposed of by alkaline hydrolysis because he viewed it as environmentally responsible. Water cremation has a smaller impact on the environment than flame cremation. It's a quiet, water-based process that reduces a dead body to a fine powder, mostly bone material.

During alkaline hydrolysis, a body is sealed in a long, stainless-steel chamber. Three hundred gallons of liquid—a heated solution of 95 percent water and 5 percent alkali (for example, sodium hydroxide)—pass around it. In low-temperature alkaline hydrolysis, the solution reaches a temperature just below boiling, the process is performed at atmospheric pressure, and the body is reduced to bone in 14 to 16 hours. In a higher-temperature version of the process, where the mixture tops 300 degrees Fahrenheit and creates more pressure, the body is reduced in four to six hours.

All that's left are a brittle skeleton and a sterile liquid (a combination of amino acids, peptides, salts, sugars, and soaps) safe enough to be discharged into a municipal waste system. Medical implants are hand-sifted out and recycled. The bones are treated the same way as with flame cremation. They are ground to a fine powder using a cremulator and returned to the loved one's family. Alkaline hydrolysis typically costs under \$7,000.

Q&As

Let's now focus on natural organic reduction or NOR, also called human composting. NOR turns human remains into soil through microbial decomposition. NOR was first legalized in Washington State in 2019. Recompose, a company in Washington State led by Katrina Spade, offers an excellent version of this practice.

Recompose surrounds the dead body with alfalfa, wood chips, and straw in a stainless steel capsule. It then periodically rotates the capsule at temperatures that naturally rise to 160°F without using added energy—hot enough to kill most disease pathogens and parasites. Pharmaceuticals, antibiotics, chemotherapy drugs, and other toxins in the body’s tissues are reduced to safe levels.

After four to six weeks, the result is a nutrient-rich, earthy material amounting to a cubic yard of fertile soil weighing about 600 pounds. This soil can be placed in a grave, scattered in a cemetery, used on trees and plants, or donated to conservation projects. **The NOR process provides an environmentally friendly alternative to conventional burial and flame cremation and allows the individual to contribute to creating new life.** The dead become nutrient-rich soil.

The long composting period requires maintenance, and the equipment is expensive, so NOR isn’t cheap, typically costing about \$7,000. Medical implants are hand-sifted out and recycled. The soil is also tested for harmful chemicals such as lead, mercury, arsenic, and fecal coliform.

Seven states have either legalized or set a date for legalizing human composting as a means of body disposition after death. Legislation is pending in several other states, including Maryland.

Q&As

What about green or natural earth burial? The hallmark of the traditional American funeral in the 19th century and earlier was simplicity. A loved one would die. The body would be cared for by family and friends and then carried in a simple wood coffin to the family property, where it would be placed in a hole dug into the Earth. This traditional funeral is what we now call a “green or natural earth burial,” and it was how we disposed of bodies for eons. It was simple, inexpensive, and “hands-on.”

At its simplest, green burial is the burial of an unembalmed body in a biodegradable container or fabric shroud without any concrete burial vault: no plastic liners, metal handles, or exotic wood caskets. The body is buried three and a half feet down. There’s more microbial action at that shallow depth, and digging is less expensive.

The typical setting is a green burial ground or the green burial section of a conventional cemetery (called a hybrid cemetery). Green burial is a respectful and dignified way to honor the end of life and limit our environmental impact. It allows the body to decompose and return its nutrients to the Earth naturally. **Many choose this method to reflect their life values, including respect, appreciation, and reverence for the natural world.** Unfortunately, as we have seen, conventional burials, embalming, and flame cremation all heavily pollute. **Environmentally, green burial is the gold standard.** See this research paper by Billy Campbell and Lee Webster: <https://www.memorialecosystems.com/blog>.

People who choose a type of green burial called conservation burial (a kind of uber-green burial aimed at achieving conservation) can die knowing that one of their legacies to their survivors and future generations is protected wild and undeveloped land. The nonprofit Green

Burial Association of Maryland is an excellent resource (greenburialmaryland.org), as is the Green Burial Council (greenburialcouncil.org) and the Conservation Burial Alliance (conservationburialalliance.org). Maryland now has two green burial sites: Serenity Ridge near Baltimore and Reflection Park near Silver Spring. A green burial at Serenity Ridge only costs about \$4,000.

Q&As

Let's talk about home funerals, often called community-led after-deathcare. Families do have the right to care for their own dead if they want to. It's understandable that families would want to say goodbye to loved ones in a more personal way than just writing a big check to a funeral director and a cemetery. Unfortunately, as a society, we have lost the common knowledge of how to care for the dead, so the growing availability of home funeral guides to help families is a welcome development. **Home funerals are growing in popularity because people like having more control over and engagement with their deaths and the deaths of their loved ones.**

It's perfectly legal not to use a funeral home but instead have a home funeral where the body is bathed, dressed, and cared for in the home, followed by a funeral service in the home. For many people, there is something special and precious about doing this work themselves with their own hands. Using our own resources in this way and creating our own rituals can effectively ease the pain of grief. In a handful of states, the law requires that a licensed funeral director file the paperwork, transport the body to disposition, and a few other things. But these "blended" funerals, common in every state, are still home funerals.

Learning to care for one's own dead—and using dry ice chips (or Techni-ice available on Amazon) to slow decomposition—and have a home funeral is a noble and beautiful endeavor, but for newcomers to it, it can be challenging—hence, blended funerals in which funeral homes give some help. The nonprofit National Home Funeral Alliance can also help (homefuneralalliance.org). NHFA is an excellent resource for finding a local home funeral guide and much more about home funerals.

The goal of a home funeral is to respectfully and safely care for the deceased during the brief period after death and before burial or cremation, allowing family and friends to participate in the process in a more personal and intimate setting.

Home funeral guides are sometimes called death doulas, but it's essential to distinguish between before and after-death helpers, their legal scope, and their titles. NHFA supports home funeral guides and after-death care educators, whereas the International End-of-Life Doula Association (INELDA) and the National End-of-Life Doula Alliance (NEDA) train end-of-life doulas who assist *before* death arrives.

"Death doula" can be a confusing and even misleading term. Better terms are end-of-life doulas (for helpers *before* death) and home funeral guides (for helpers *after* death). Home funeral guides who help families with after-death care must be careful to act as facilitators who

guide the family instead of taking over the care of the body and funeral in order not to break any funeral laws or regulations, hospice policies, or cemetery regulations.

Q&As

What about donating your body to science or medical school? You do something generous and honorable when you leave your body to science and medicine. Cadavers can be used to train medical students studying anatomy or surgeons studying new medical procedures. It's a meaningful way to leave a lasting legacy. Moreover, it can be cost-effective compared to other methods of body disposition because many medical institutions cover the costs associated with the donation process. However, there are risks. See <https://www.orderofthegooddeath.com/resources/end-of-life-planning/#organ-donation>. At the end of the year, the remains are cremated and a burial service is held or the cremains are returned to the family.

The best and easiest way to donate your body to science is to arrange it beforehand. Most people in Maryland do it by signing up with the Maryland State Anatomy Board before death. This process is easy for your loved ones because the Anatomy Board picks up the body and takes care of the death certificate, so a funeral director does not need to be involved.

LAST CHANCE TO ASK QUESTIONS AND MAKE COMMENTS

I have six handouts and links for you, which Jackie Ogg will put on the Coalition website. They are:

1. My prepared remarks (this document you are reading) for my talk on January 16, 2024, to the Montgomery County Palliative Care and End of Life Coalition.
2. An AARP article, "What to Do When a Loved One Dies: Practical Steps You Need to Take in the Early Days." Published May 24, 2023.
3. A letter to my family describing some ideas for my burial and memorial service (also known as a death will.)
4. Green Burial handout.
5. <https://consumer.ftc.gov/articles/funeral-costs-pricing-checklist>
6. <https://www.orderofthegooddeath.com/resources/death-bill-of-rights/>

I have other handouts for you relating to death and dying. If you'd like to see any of them, please send me a request via email, and I'll happily send them to you. My email is christopher.n.palmer@gmail.com. I have also posted them on my website, www.ChrisPalmerOnline.com.

1. Letters to my family describing how I want to die (labeled Appendix I) (known as a dying will)
2. Legacy letters (also known as ethical wills) to my family (labeled Appendix II)
3. My Prepared Remarks for VtV on death and dying programs for villages on October 3, 2023
4. Aging Well SIG Talk to WAVE June 13, 2022

5. Advance Care Planning handout (advance directives and living wills)
6. Hospice handout
7. Legacy Letters and Ethical Wills handout (how to create them)
8. 50 Ways to Improve Your Life and Thus Your Death
9. Decluttering
10. How to Write a Memoir
11. How to Age Well

Author bio:

Chris Palmer is an author, speaker, wildlife filmmaker, conservationist, educator, professor, and advocate for reform in aging, death, and dying.

He serves on the Board of Montgomery Hospice and Prince George's Hospice and as Vice President of the Board of the Funeral Consumers Alliance of Maryland and Environs.

Chris also serves on the Advisory Council for the Maryland Office of Cemetery Oversight and on the Board of the Bethesda Metro Area Village (BMAV).

Within BMAV, he founded and leads the aging, dying, and death group.

He is a trained hospice volunteer and was formerly a Board member of the Green Burial Association of Maryland.

He frequently gives presentations and workshops to community groups on aging, death, and dying issues.

He has written ten books. The latest, to be published by Rowman & Littlefield later this year, is *Achieving a Good Death: A Practical Guide to the End of Life*—proceeds from all his books fund scholarships for American University students.