

Consumers Guide to Cemetery Costs

Many people ask us about the costs to expect with a funeral, but they often forget that cemetery expenses are in addition to and separate from services you pay a funeral home or crematory to perform. Buying burial rights at a cemetery can be a complicated and costly process, and cemeteries aren't sufficiently regulated in most states. While the Federal Trade Commission's Funeral Rule entitles you to printed price lists, truthful disclosures, and the right to buy only what you want from the mortuary, this rule doesn't cover cemeteries. It's important to know exactly what you're buying, and how to negotiate for it, before you're in the grave.

The Basics

Right of Interment—What most people would call “the grave.” When you “buy a grave,” you haven't actually bought a piece of property like the land your house sits on. You've bought the right to be buried in a particular space (whether that's a full-body grave, a small space for ashes, or a slot in a mausoleum).

Opening/Closing—The charges to dig the grave and fill it back in once the casket or urn is placed. If you entomb the casket or urn in a mausoleum space, this charge also applies. Opening/closing charges are usually not included in the cost of the right of interment. That means if you “bought a grave,” even many years ago, you or your survivors will likely have to pay an additional opening/closing fee.

Vault—Also known as an “outer burial container” or “grave-liner” these are boxes for your box. Made of concrete, steel or lightweight fiberglass-type materials, they are placed in the grave with the casket inside. While there are no laws in any state that require them, many cemeteries do. They're designed to prevent the ground from sinking as the casket deteriorates over time, making it easier to mow the grass with heavy equipment. The funeral director or cemetery staff will usually order the vault and arrange for the vault company to install it for the burial. The installation cost may be included in the retail price of the vault, but sometimes it's separate, and \$200 is not uncommon. No casket, vault or container of any kind will prevent the body from decomposing; even those that are marketed as “sealed” or “air-tight” and none of them will keep out air, water, or dirt indefinitely. If someone is trying to sell you a vault to “protect” the casket, they're manipulating your emotions with unrealistic promises. The only thing such costly boxes will do is lighten your wallet.

Mausoleums—Above-ground buildings where the casket is placed in a drawer-like space with a plaque bearing the name of the deceased. Some people choose mausoleum entombment because they don't like the idea of being in the ground and because they often provide a comfortable place to visit no matter the weather. Some are marketed as a “clean and dry” alternative to ground burial, but the quality of how mausoleums are built and maintained varies significantly. The body will still decompose in a mausoleum space, and there have been a number of unfortunate incidents of fluids and odors leaking out of the crypts. Be sure to check the mausoleum for cleanliness ahead of time and do not do business with a mausoleum that requires a “sealed” casket. Those caskets (they have a rubber gasket around the lid) are what cause gas build-up and leaking.

Columbariums—Miniature versions of mausoleums designed for urns containing cremated remains. While they are usually less expensive than full-sized spaces, they can still be quite costly.

Perpetual Care—Most states require cemeteries to deposit a percentage of every sale into a maintenance fund to ensure upkeep of the grounds and the graves over the years. This percentage usually ranges from 5 to 15-percent. Many cemeteries have managed their funds carefully over the years. But many have not, and even conservatively run cemeteries have found the maintenance funds haven't grown sufficiently to keep up with inflation, especially as fewer families buy conventional graves. While you can't avoid paying the perpetual care fee, understand that it's no guarantee the cemetery will be properly maintained forever. Funeral Consumers Alliance is seeing a rise in the number of cemeteries going broke and defunct from either mismanagement, theft of the maintenance funds, or low returns because of a poor investment market.

Before You Buy

Unlike with funeral homes, federal regulations don't require cemeteries to give you a printed, itemized price list before you buy and there are no federal regulations that give cemetery customers the right to buy only the services and merchandise they want. Funeral homes, for example, may not require you to buy their casket, and they can't impose a "handling fee" if you bring in a casket from an outside vendor. But these rules don't apply to cemeteries.

Because cemetery regulation is so lax, consumers frequently complain that cemeteries tell them the family must buy the headstone only from the cemetery. Or, that the cemetery will impose a ludicrous "inspection fee" for any markers purchased from an outside vendor. One man told us a Mississippi cemetery tried to charge him \$2.50 per square inch to inspect the marker he bought from a local business. At \$7,000, he would have paid the cemetery three times what the marker cost just for the staff to (allegedly) inspect it. We believe this kind of behavior is a clear violation of federal anti-trust and monopoly laws, but few states are paying attention.

In addition, only a few states require cemeteries to give you a copy of the rules pertaining to allowable markers and visiting hours before the sale. Because of these problems, you need to be proactive as a consumer:

- **Get a printed, itemized price list** for all services and merchandise before you buy. Do not do business with any cemetery that will not provide this information ahead of time.
- **Get a copy of the cemetery's rules and regulations** ahead of time. Pay particular attention to the type and size of monuments that are allowed. Remember, cemeteries have the right to set such rules, and it's no good to spend money on a monument the cemetery won't allow to be set.
- **Be aware of the cemetery's rules on grave decorations** ahead of time. Most cemeteries will bar glass items and excessive decorations such as numerous pinwheels, picket fencing, etc. It is legitimate for a cemetery to set such standards for aesthetics and safety, but be sure you know what they are before you buy.

Think long and hard before you buy a cemetery plot ahead of time. It may be enticing to “act now before prices go up,” but buying interment rights ahead of time can be a costly mistake. It is difficult to predict with certainty that you’ll still be living in the cemetery’s area many years down the road, and transporting a casket a long distance can be extremely costly for your survivors. It can be quite difficult to sell a grave you no longer need and with the cremation rate rising, it’s only getting harder to sell full-sized graves on the secondary market. However, purchasing ahead of time may make sense if you have a family tradition, strong feelings about using a specific cemetery, or if you are choosing one that is likely to run out of space.

How Much Will It Cost?

Prices for cemetery services vary so widely around the country, it’s impossible to give an average figure. In many rural areas, small, non-profit cemeteries will sell you a full-sized grave for \$300 or so, and perhaps charge \$200 to \$500 to open the grave. Cemeteries in urban areas—particularly those owned by for-profit companies—often charge \$5,000 to \$10,000 for a full-sized grave or mausoleum space, and the opening and closing. Even burial of a small urn can be very costly; one family complained that a corporate-owned cemetery charged them \$800 just to turn a few screws and remove the small plate that opened the columbarium space for the urn. In very broad terms, it’s not unusual to expect to pay at least \$2,000 for the cemetery costs of a full-casket burial over and above the cost of the funeral. But your mileage will vary; as with all death-related costs, shop around among as many cemeteries as you can ahead of time.

Miscellaneous

- In many areas, full body burial is allowed on your own property; check the zoning rules in your county.
- It is legal in every state to bury or sprinkle cremated remains on private property with permission of the landowner.
- Beware of bogus veteran’s sales tactics offering a free grave to the vet but charging an inflated rate to the spouse. Remember that vets and their spouses are entitled to free burials in a [federal VA cemetery](#) and free or nearly free burial in a [state VA cemetery](#).

If you have any questions about cemetery costs or estate planning please contact Gregory J. Spadea of Spadea & Associates, LLC in Ridley Park, Pennsylvania at 610-521-0604.