



your guide to **CREMATION**

from the word to the wise series | www.funeralwise.com

IS CREMATION RIGHT FOR YOU?



Only you can decide if cremation is the way you would like to have your body cared for when the time comes. Often, the decision depends on financial considerations. But you should also take into account the practices of your religion and culture. As you consider your options, ask yourself the important questions listed below and explore the myths and realities about cremation. Remember, there is no right or wrong answer—only the choice that is right for you.

MAKING THE DECISION

What does my religion say?

For many people, the tenants of their faith will guide their decision. For some, cremation is strictly forbidden. For others it is the preferred method.

Is cost a factor?

Cremation can be much less expensive than in-ground burial. Be sure that you take into account all of the costs associated with the type of service you would like when making your decision.

Am I comfortable with the process?

Both cremation and in-ground burial involve processes that work on the body. In cremation, heat is the process. In burial, the process is decomposition.

Do I need to consider family customs and traditions?

Perhaps your family has a history of using one or the other process. If this is the case, you should consider how important this is to you.

How does my family feel?

For many of us, the decision is entirely our own. For others, it is important to take into account the opinions of family members. If the way your family feels is important to you, consider talking with them to get their feedback.



YOU CAN'T HAVE A FUNERAL WITH CREMATION:

Cremation just refers to the way the body is handled. As with burial, you can have a memorial service either before or after the actual cremation. You can even have the body present. Cremation gives you a great deal of flexibility for holding a special commemoration.

YOU CAN'T WITNESS A CREMATION:

Most crematoriums will allow a limited number of family members to be present during the cremation. Normally, this must be arranged for in advance.

YOU ARE REQUIRED TO BUY A SPECIAL URN:

Many people do prefer to buy an urn, but you are free to store ashes in whatever container you like. You do not have to purchase a container through a funeral home.

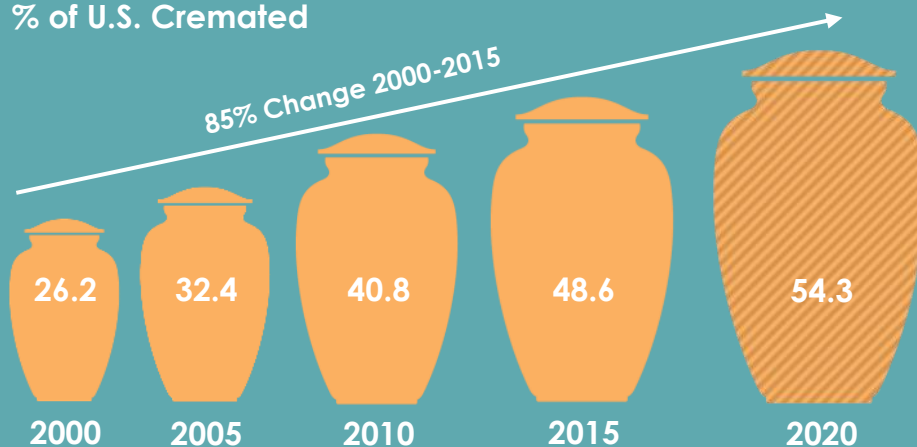
MYTH BUSTERS

Cremation has become an increasingly popular method of final disposition. In a 2015 Harris poll, 65% of people said they are at least “somewhat likely” to choose cremation. Why the increase in popularity? One big reason is the ever rising cost of traditional in-ground burial. Nevertheless, the choice of cremation over burial can be difficult and emotional. The decision is deeply personal and should take into account factors such as your spiritual beliefs and cultural norms, as well as your financial situation. The best way to determine what is right for you is to learn more about the process and what your options are.

CREMATION TRENDS BY THE NUMBERS

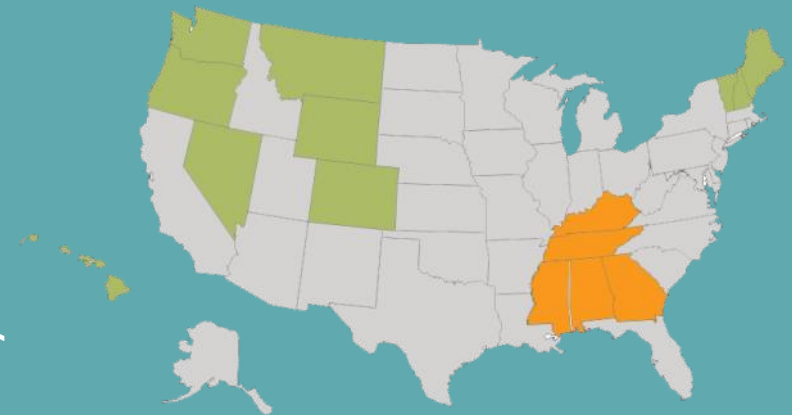
- The total percentage of cremations has increased every year since 1958.
- Cremation rates are highest in the West and Northeast with steady growth in other parts of the country.
- Increases can be attributed to many factors including cost sensitivity, new memorialization options, wider acceptance by many religions, and the desire for flexibility and mobility.

% of U.S. Cremated



SOURCES: Funeral and Memorialization Information Council (FAMIC),
Cremation Association of North America (CANA).

% Cremated by State



TOP 10 STATES

Nevada	75.9%
Washington	75.5%
Oregon	74.1%
Hawaii	72.6%
Maine	71.1%
Montana	70.6%
Colorado	68.4%
New Hampshire	68.0%
Wyoming	66.4%
Vermont	66.3%

BOTTOM 5 STATES

Mississippi	19.7%
Alabama	24.3%
Kentucky	24.6%
Louisiana	27.6%
Tennessee	29.4%

= Top Ten

= Bottom Five

DOLLARS AND SENSE

COST OF CREMATION

Many factors go into the exact cost of an individual cremation. Prices can vary widely from state-to-state, city-to-city, and even from provider-to-provider within your own local area. Shopping around can yield big results since the exact portfolio of services you choose will play a big part in determining the overall price. For example, a full funeral with the body present will cost more than one with an urn on display since embalming will likely be required.

AVERAGE COSTS

Direct Cremation	\$700-\$3,500
Traditional Cremation	\$7,000-\$8,000
Traditional Burial	\$10,000-\$12,000

With direct cremation there is no funeral or memorial service.

The deceased is transported directly to the crematorium.
After completion, the cremains will be returned to you.

QUESTIONS TO ASK ABOUT PRICING

When shopping for cremation services *make sure that you are comparing apples-to-apples.*

Providers may refer to services differently and packages may not include the same options. Some key questions to ask about the quote you receive include:

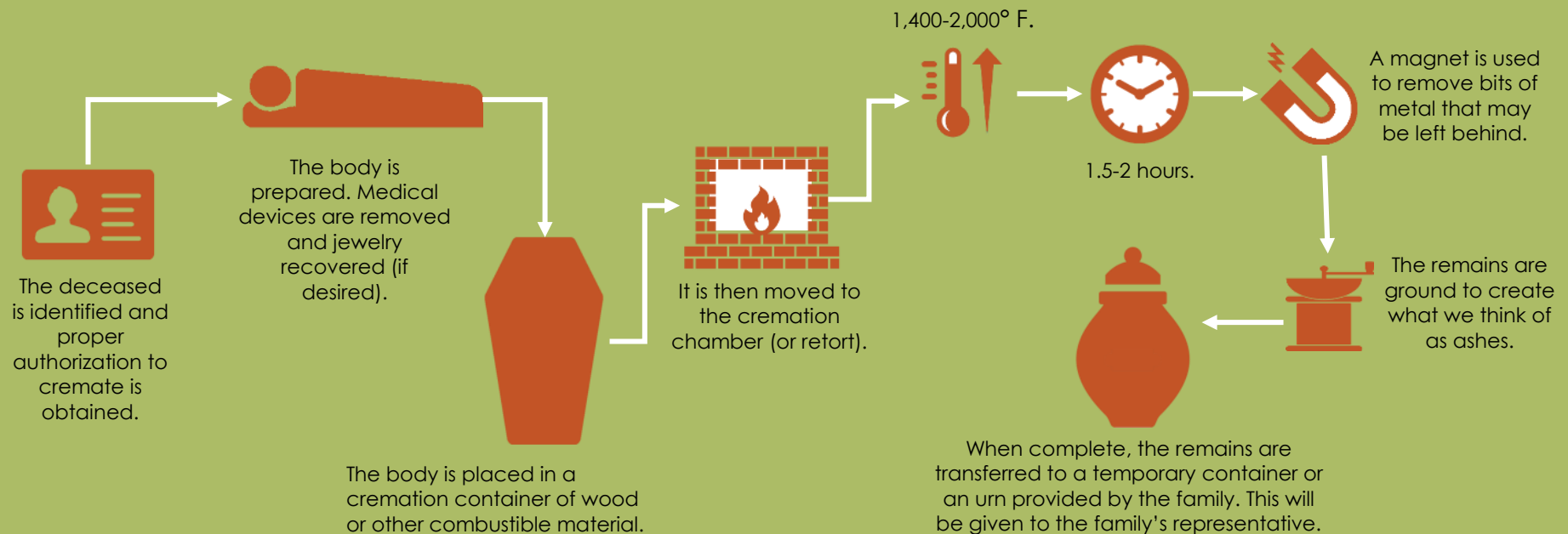
- Is the price for a direct cremation or a traditional cremation?
- What is included in the price? For example, are transportation services included? What other extras are required?
- Is the cremation container included?
- Is the final resting place for ashes included?
- Does the price include the crematory fees?
- Are state and local taxes included?
- Is a memorial service included? If so, what elements of the service are included?

Your Rights as a Consumer: Regulations concerning funeral practices such as embalming and use of a funeral director vary by state. The Federal Trade Commission (FTC) offers protection against sales practices that make it difficult to shop for funeral products. Under **The Funeral Rule** you are entitled to get pricing up front, buy caskets and urns from third-party sellers, and use an alternate container for cremation. You should never be pressured to buy certain items and you are always entitled to get pricing upfront and over the telephone. For more information on The Funeral Rule visit <https://www.consumer.ftc.gov/articles/0300-ftc-funeral-rule>.

HOW CREMATION WORKS

Like many topics in the funeral industry, there is a degree of mystery surrounding the process of cremation. It's tempting to picture the process as a large burning pyre or a flaming Viking ship, but that's not really how it's done today. These days, the deceased is transported to a crematorium where the remains are processed in an industrial furnace designed for the purpose of cremation. The modern crematory handles the process with care and respect.

THE CREMATION PROCESS



BIOCREMATION: A relatively new process, alkaline hydrolysis, is already legal in thirteen states. The process uses water and lye to treat the body. The result is an ash like material. Bio cremation is considered to be less harmful to the environment since it produces less carbon dioxide and other pollutants than traditional cremation.

MEMORIALIZATION

Many people are concerned that choosing cremation means they can't have a funeral. With cremation you are not limited in your options for memorialization. In fact, you have even more opportunity to design your ideal memorial service. Whether you choose to have a traditional funeral service with the body present or decide to create your own unique, one-of-a-kind ceremony, with a little planning you can create the perfect tribute.

PLAN AHEAD!

The best time to plan for a funeral or memorial service is **BEFORE** you need it.

When you preplan you can take time to think about what you want, explore your options, and compare prices.

For a quick start, check-out our [free online funeral planning tools](#).

When preplanning is not an option, visit our [funeral arrangements page](#) to learn more about what you need to do if you have immediate needs. You can also contact a funeral director to get help and advise.

USE THE 5 “W”s TO HELP YOU PLAN YOUR CEREMONY

WHO



- Think about who you are planning the ceremony for. If it is for a loved one, ask yourself what they would have wanted.
- As you plan the ceremony think about who you would like to attend and how you will get the word out. Should you send invitations, call them personally, or post the service on social media?

WHAT



- What type of service would you like—a funeral (the body is present) or a memorial? Will it be before or after the cremation?
- Will you have a theme? Should the service be traditional or would you like something different? Did the deceased (or you) have special interests that you'd like to incorporate into the service?

WHEN



- How quickly do you want the service to be held? Does your religion require a certain time frame?
- Do accommodations need to be made for out-of-town family or friends?
- Does the facility you hope to use have availability or constraints you need to work around?

WHERE



- Will you hold the service at a traditional funeral home or would you like to have a memorial service at a location that is special to you or had meaning to the deceased?
- Will the remains be buried or placed in a mausoleum? Will you scatter the ashes?

WHY



- A memorial service is an important step in helping loved ones work through grief. It is also a way to honor the life of the deceased. There are no rules for what a service must include or how it should be held. A perfect service is one that is personal and reflects the life of the person being honored.

MEMORIALIZATION continued

MEMORIAL SERVICES*

What to include in a memorial service is entirely up to you. Some people opt for a traditional service while others create their own customized event. Most funerals and memorial services include:

- Two or three speakers who tell personal stories about the deceased.
- Music selections that are meaningful to the deceased and their loved ones.
- Religious or secular readings that reflect the personality or beliefs of the person being honored.
- Photographs, a slide show, or a video of the person throughout the years.

If you are holding a memorial service you are not limited on where you can conduct the event. While a funeral home is still a popular choice, you might select a house of worship, a favorite outdoor spot, a personal home, a restaurant, or some other location that held special meaning to the deceased.

*The body is not present at a memorial service.

What about the ashes?

As the popularity of cremation has grown, so too have the options for caring for your loved ones ashes. While most people still prefer to scatter the ashes or purchase a traditional urn for display or burial, the sky is the limit (literally) when it comes to choices for final disposition. Here are some unique ways you can memorialize your loved one's ashes.

COOL THINGS YOU CAN DO WITH ASHES



For more information on your options for handling ashes, please visit Funeralwise.com's cremation pages. [Our store](#) offers many beautiful cremation urn and jewelry options.

CREMATION AND FAITH

The tenants of your faith are a significant factor in whether or not cremation is a good option for you or a family member. The positions of various denominations and sects vary widely. Many religions leave it up to the individual to decide. Some still forbid cremation while others mandate it. If you are trying to decide if cremation is right for you and have questions about your religion's stance, we recommend that you consult with your pastor, priest, or spiritual advisor.



- **Anglican/Episcopalian:** Cremation is permitted.
- **Baha'i:** Cremation is forbidden.
- **Baptist:** Cremation is permitted.
- **Buddhist:** Cremation is permitted.
- **Catholic:** Permitted but a funeral should be held. Ashes should not be scattered or kept at home.
- **Christian Science:** Up to the individual.
- **Eastern/Greek/Russian Orthodox:** Cremation is strictly forbidden.
- **Hindu:** Cremation is mandated for all but infants and monks.
- **Jehovah's Witness:** Cremation is permitted.
- **Jewish-Conservative:** Cremation is permitted but burial is preferred.
- **Jewish-Orthodox:** Cremation is strictly forbidden.
- **Jewish-Reform:** Cremation is permitted and becoming increasingly more common.
- **Lutheran:** Cremation is permitted.
- **Methodist:** Cremation is permitted but burial is preferred.
- **Mormon:** Cremation is permitted but burial is preferred.
- **Muslim/Islam:** Cremation is strictly forbidden.
- **Presbyterian:** Cremation is permitted but burial is preferred.
- **Quaker (Society of Friends):** Cremation is permitted.
- **Seventh Day Adventist:** The choice is up to the individual.
- **Shinto:** Cremation is the standard option.
- **Unitarian:** Cremation is permitted.

Source: Information gathered from a variety of public sources including encyclopedias, church websites, articles, and scholarly texts.

Q&A

Like any life event, preparing for a cremation can be hard. Knowing what to expect ahead of time and what questions to ask can help. Pricing, quality, and customer service can vary significantly between providers so having as much information as you can ahead of time will make the selection process go more smoothly. You should never be made to feel uncomfortable when asking questions. If you are, then you should consider this a red flag.



HOW CAN I BE SURE THE ASHES I RECEIVE ARE MY LOVED ONES REMAINS?

Reputable funeral homes and crematoriums have well established systems for making sure remains are properly identified. Do not feel hesitant about asking about the procedures. If you are not comfortable with the way identification is handled, you should consult with another provider.

IS EMBALMING REQUIRED?

Unless you plan to have a full funeral with the body present you are not required to purchase embalming.

IS A CASKET REQUIRED?

State law may require an approved container but not necessarily a casket. If you have a funeral service, you may be able to rent a casket.

WHAT IS A CREMATION AUTHORIZATION FORM?

A cremation authorization form is a very important document that you will sign. It gives your approval to process the remains, specifies that you (or others) have the authority to approve the cremation, and details other pertinent information such as what type of memorial service you want. Be sure to read the form carefully **before** you sign it.

For more information on cremation,
visit <https://www.funeralwise.com/learn/care/cremation/>.

WHAT ABOUT THE ENVIRONMENT?

Cremation is generally considered to be less damaging to the environment than in-ground burial. It doesn't require the vast acreage needed for cemeteries or leave behind formaldehyde and unrecycled metals, concrete, and wood.

Still, cremation facilities consume large amounts of energy and release greenhouse gases and other elements. Check with your facility to see how it minimizes emissions and if it purchases carbon credits to offset potential damage.

You can also help lessen the impact on the environment by choosing a renewable, non-toxic cremation container and biodegradable urn.

Recycling

Many crematoriums participate in recycling programs for materials such as medical devices and non-organic materials that are left behind. Ask your provider what happens to items such as pacemakers so that you can be sure they are handled the way you or your loved one would have preferred.



Try Our Free Planning Tools



START A QUICK PLAN



[Log-in to an existing plan](#)

THE WISE PLANNING SYSTEM

Whether you are planning ahead or making arrangements for an immediate funeral, our Wise Planning System can help you every step of the way.

STEP 1 – QUICK PLAN

Get started with a basic plan and see an estimate of your expected costs. It's quick, easy and free.

STEP 2 – ESSENTIALS PLAN

This Free Upgrade takes your planning to the next level. Manage your expected costs in detail. Search for and select providers, advisors and products in our online directories.

STEP 3 – COMPLETE PLAN

The ultimate funeral planner. Assign trustees for your plan, design your ceremonies, record vital

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