

**THE  
AMERICAN WAY  
OF DEATH**

**BY**

**JESSICA MITFORD**

**SIMON AND SCHUSTER • NEW YORK**

# 1

## THE AMERICAN WAY OF DEATH

*How long, I would ask, are we to be subjected to the tyranny of custom and undertakers? Truly, it is all vanity and vexation of spirit—a mere mockery of woe, costly to all, far, far beyond its value; and ruinous to many; hateful, and an abomination to all; yet submitted to by all, because none have the moral courage to speak against it and act in defiance of it.*

—LORD ESSEX

O DEATH, where is thy sting? O grave, where is thy victory? Where, indeed. Many a badly stung survivor, faced with the aftermath of some relative's funeral, has ruefully concluded that the victory has been won hands down by a funeral establishment—in disastrously unequal battle.

Much has been written of late about the affluent society in which we live, and much fun poked at some of the irrational "status symbols" set out like golden snares to trap the unwary consumer at every turn. Until recently, little has been said about the most irrational and weirdest of the lot, lying in ambush for all of us at the end of the road—the modern American funeral.

If the Dismal Traders (as an eighteenth-century English writer calls them) have traditionally been cast in a comic role in literature, a universally recognized symbol of humor from Shakespeare to Dickens to Evelyn Waugh, they have successfully turned the tables in recent years to perpetrate a huge, macabre and expensive practical joke on the Ameri-

can public. It is not consciously conceived of as a joke, of course; on the contrary, it is hedged with admirably contrived rationalizations.

Gradually, almost imperceptibly, over the years the funeral men have constructed their own grotesque cloud-cuckoo-land where the trappings of Gracious Living are transformed, as in a nightmare, into the trappings of Gracious Dying. The same familiar Madison Avenue language, with its peculiar adjectival range designed to anesthetize sales resistance to all sorts of products, has seeped into the funeral industry in a new and bizarre guise. The emphasis is on the same desirable qualities that we have all been schooled to look for in our daily search for excellence: comfort, durability, beauty, craftsmanship. The attuned ear will recognize too the convincing quasi-scientific language, so reassuring even if unintelligible.

So that this too, too solid flesh might not melt, we are offered "solid copper—a quality casket which offers superb value to the client seeking long-lasting protection," or "the Colonial Classic Beauty—18 gauge lead coated steel, seamless top, lap-jointed welded body construction." Some are equipped with foam rubber, some with innerspring mattresses. Elgin offers "the revolutionary 'Perfect-Posture' bed." Not every casket need have a silver lining, for one may choose between "more than 60 color matched shades, magnificent and unique masterpieces" by the Cheney casket-lining people. Shrouds no longer exist. Instead, you may patronize a grave-wear couturière who promises "handmade original fashions—styles from the best in life for the last memory—dresses, men's suits, negligees, accessories." For the final, perfect grooming: "Nature-Glo—the ultimate in cosmetic embalming." And, where have we heard that phrase "peace of mind protection" before? No matter. In funeral advertising, it is applied to the Wilbert Burial Vault, with its ¾-inch precast asphalt inner liner plus extra-thick, reinforced

concrete—all this "guaranteed by Good Housekeeping." Here again the Cadillac, status symbol par excellence, appears in all its gleaming glory, this time transformed into a pastel-colored funeral hearse.

You, the potential customer for all this luxury, are unlikely to read the lyrical descriptions quoted above, for they are culled from *Mortuary Management* and *Casket and Sunnyside*, two of the industry's eleven trade magazines. For you there are ads in your daily newspaper, generally found on the obituary page, stressing dignity, refinement, high-caliber professional service and that intangible quality, *sincerity*. The trade advertisements are, however, instructive, because they furnish an important clue to the frame of mind into which the funeral industry has hypnotized itself.

A new mythology, essential to the twentieth-century American funeral rite, has grown up—or rather has been built up step by step—to justify the peculiar customs surrounding the disposal of our dead. And, just as the witch doctor must be convinced of his own infallibility in order to maintain a hold over his clientele, so the funeral industry has had to "sell itself" on its articles of faith in the course of passing them along to the public.

The first of these is the tenet that today's funeral procedures are founded in "American tradition." The story comes to mind of a sign on the freshly sown lawn of a brand-new Midwest college: "There is a tradition on this campus that students never walk on this strip of grass. This tradition goes into effect next Tuesday." The most cursory look at American funerals of past times will establish the parallel. Simplicity to the point of starkness, the plain pine box, the laying out of the dead by friends and family who also bore the coffin to the grave—these were the hallmarks of the traditional funeral until the end of the nineteenth century.

Secondly, there is the myth that the American public is only being given what it wants—an opportunity to keep up

with the Joneses to the end. "In keeping with our high standard of living, there should be an equally high standard of dying," says the past president of the Funeral Directors of San Francisco. "The cost of a funeral varies according to individual taste and the niceties of living the family has been accustomed to." Actually, choice doesn't enter the picture for the average individual, faced, generally for the first time, with the necessity of buying a product of which he is totally ignorant, at a moment when he is least in a position to quibble. In point of fact the cost of a funeral almost always varies, not "according to individual taste" but according to what the traffic will bear.

Thirdly, there is an assortment of myths based on half-digested psychiatric theories. The importance of the "memory picture" is stressed—meaning the last glimpse of the deceased in open casket, done up with the latest in embalming techniques and finished off with a dusting of makeup. A newer one, impressively authentic-sounding, is the need for "grief therapy," which is beginning to go over big in mortuary circles. A historian of American funeral directing hints at the grief-therapist idea when speaking of the new role of the undertaker—"the dramatic role, in which the undertaker becomes a stage manager to create an appropriate atmosphere and to move the funeral party through a drama in which social relationships are stressed and an emotional catharsis or release is provided through ceremony."

Lastly, a whole new terminology, as ornately shoddy as the satin rayon casket liner, has been invented by the funeral industry to replace the direct and serviceable vocabulary of former times. Undertaker has been supplanted by "funeral director" or "mortician." (Even the classified section of the telephone directory gives recognition to this; in its pages you will find "Undertakers—see Funeral Directors.") Coffins are "caskets"; hearses are "coaches" or "pro-

fessional cars"; flowers are "floral tributes"; corpses generally are "loved ones," but mortuary etiquette dictates that a specific corpse be referred to by name only—as, "Mr. Jones"; cremated ashes are "cremains." Euphemisms such as "slumber room," "reposing room," and "calcination—the kinder heat" abound in the funeral business.

If the undertaker is the stage manager of the fabulous production that is the modern American funeral, the stellar role is reserved for the occupant of the open casket. The decor, the stagehands, the supporting cast are all arranged for the most advantageous display of the deceased, without which the rest of the paraphernalia would lose its point—*Hamlet* without the Prince of Denmark. It is to this end that a fantastic array of costly merchandise and services is pyramided to dazzle the mourners and facilitate the plunder of the next of kin.

Grief therapy, anyone? But it's going to come high. According to the funeral industry's own figures, the *average* undertaker's bill in 1961 was \$708 for casket and "services," to which must be added the cost of a burial vault, flowers, clothing, clergy and musician's honorarium, and cemetery charges. When these costs are added to the undertaker's bill, the total average cost for an adult's funeral is, as we shall see, closer to \$1,450.

The question naturally arises, *is this what most people want for themselves and their families?* For several reasons, this has been a hard one to answer until recently. It is a subject seldom discussed. Those who have never had to arrange for a funeral frequently shy away from its implications, preferring to take comfort in the thought that sufficient unto the day is the evil thereof. Those who have acquired personal and painful knowledge of the subject would often rather forget about it. Pioneering "Funeral Societies" or "Memorial Associations," dedicated to the principle of dignified funer-

#### THE AMERICAN WAY OF DEATH

als at reasonable cost, have existed in a number of communities throughout the country, but their membership has been limited for the most part to the more sophisticated element in the population—university people, liberal intellectuals—and those who, like doctors and lawyers, come up against problems in arranging funerals for their clients.

Some indication of the pent-up resentment felt by vast numbers of people against the funeral interests was furnished by the astonishing response to an article by Roul Tunley, titled "Can You Afford to Die?" in *The Saturday Evening Post* of June 17, 1961. As though a dike had burst, letters poured in from every part of the country to the *Post*, to the funeral societies, to local newspapers. They came from clergymen, professional people, old-age pensioners, trade unionists. Three months after the article appeared, an estimated six thousand had taken pen in hand to comment on some phase of the high cost of dying. Many recounted their own bitter experiences at the hands of funeral directors; hundreds asked for advice on how to establish a consumer organization in communities where none exists; others sought information about pre-need plans. The membership of the funeral societies skyrocketed. The funeral industry, finding itself in the glare of public spotlight, has begun to engage in serious debate about its own future course—as well it might.

Is the funeral inflation bubble ripe for bursting? A few years ago, the United States public suddenly rebelled against the trend in the auto industry towards ever more showy cars, with their ostentatious and nonfunctional fins, and a demand was created for compact cars patterned after European models. The all-powerful auto industry, accustomed to *telling* the customer what sort of car he wanted, was suddenly forced to *listen* for a change. Overnight, the little cars became for millions a new kind of status symbol. Could it be that the same cycle is working itself out in the attitude

#### THE AMERICAN WAY OF DEATH

towards the final return of dust to dust, that the American public is becoming sickened by ever more ornate and costly funerals, and that a status symbol of the future may indeed be the simplest kind of "funeral without fins"?

## THE

## FUNERAL TRANSACTION

A funeral is not an occasion for a display of cheapness. It is, in fact, an opportunity for the display of a status symbol which, by bolstering family pride, does much to assuage grief. A funeral is also an occasion when feelings of guilt and remorse are satisfied to a large extent by the purchase of a fine funeral. It seems highly probable that the most satisfactory funeral service for the average family is one in which the cost has necessitated some degree of sacrifice. This permits the survivors to atone for any real or fancied neglect of the deceased prior to his death. . . .

— National Funeral Service Journal,  
August 1961

THE SELLER of funeral service has, one gathers, a preconceived, stereotyped view of his customers. To him, the bereaved person who enters his establishment is a bundle of guilt feelings, a snob and a status seeker. The funeral director feels that by steering his customer to the higher-priced caskets, he is giving him his first dose of grief therapy. In the words of the *National Funeral Service Journal*: "The focus of the buyer's interest must be the casket, vault, clothing, funeral cars, etc.—the only tangible evidence of how much has been invested in the funeral—the only real status symbol associated with a funeral service."

Whether or not one agrees with this rather unflattering

## THE FUNERAL TRANSACTION

appraisal of the average person who has suffered a death in the family, it is nevertheless true that the funeral transaction is generally influenced by a combination of circumstances which bear upon the buyer as in no other type of business dealing: the disorientation caused by bereavement, the lack of standards by which to judge the value of the commodity offered by the seller, the need to make an on-the-spot decision, general ignorance of the law as it affects disposal of the dead, the ready availability of insurance money to finance the transaction. These factors predetermine to a large extent the outcome of the transaction.

The funeral seller, like any other merchant, is preoccupied with price, profit, selling techniques. As Mr. Leon S. Utter, dean of the San Francisco College of Mortuary Science, writes in *Mortuary Management's Idea Kit*: "Your selling plan should go into operation as soon as the telephone rings and you are requested to serve a bereaved family. . . . Never preconceive as to what any family will purchase. You cannot possibly measure the intensity of their emotions, undisclosed insurance or funds that may have been set aside for funeral expenses."

The selling plan should be subtle rather than high-pressure, for the obvious "hard sell" is considered inappropriate and self-defeating by modern industry leaders. Two examples of what *not* to say to a customer are given in the *Successful Mortuary Operation & Service Manual*: "I can tell by the fine suit you're wearing, that you appreciate the finer things, and will want a fine casket for your Mother," and "Think of the beautiful memory picture you will have of your dear Father in this beautiful casket."

At the same time nothing must be left to chance. The trade considers that the most important element of funeral salesmanship is the proper arrangement of caskets in the Selection Room (where the customer is taken to make his purchase). The sales talk, while preferably dignified and re-

strained, must be designed to take maximum advantage of this arrangement.

The uninitiated, entering a casket selection room for the first time, may think he is looking at a random grouping of variously priced merchandise. Actually, endless thought and care are lavished on the development of new and better selection room arrangements, for it has been found that the placing of the caskets materially affects the amount of the sale. There are available to the trade a number of texts devoted to the subject, supplemented by frequent symposiums, seminars, study courses, visual aids, scale model selection rooms complete with miniature caskets that can be moved around experimentally. All stress the desired goal: selling consistently in a "bracket that is above average."

The relationship between casket arrangement and sales psychology is discussed quite fully by Mr. W. M. Krieger, managing director of the influential National Selected Morticians Association, in his book *Successful Funeral Management*. He analyzes the blunder of placing the caskets in order of price, from cheapest to most expensive, which he calls the "stairstep method" of arrangement. As he points out, this plan "makes direct dollar comparisons very easy." Or, if the caskets are so arranged that the most expensive are the first ones the buyer sees, he may be shocked into buying a very cheap one. A mistake to be avoided is an unbalanced line with too many caskets in a low price range: "The unbalanced line with its heavy concentration of units under \$300 made it very easy for the client to buy in this area with complete satisfaction."

In developing his method of display, Mr. Krieger divides the stock of caskets for convenience into four "quartiles," two above and two below the median price, which in his example is \$400. The objective is to sell in the third, or just above median, quartile. To this end the purchaser is first led to a unit in this third quartile—about \$125 to \$150 above

the median sale, in the range of \$325 to \$550. Should the buyer balk at this price, he should next be led to a unit providing "strong contrast, both in price and quality," this time something well below the median, say in the \$375 to \$395 range. The psychological reasons for this are explained. They are twofold. While the difference in quality is demonstrable, the price is not so low as to make the buyer feel belittled. At the same time, if the buyer turns his nose up and indicates that he didn't want to go *that* low, now is the time to show him the "rebound unit"—one priced from \$5 to \$25 above the median, in the \$405 to \$425 bracket.

Mr. Krieger calls all this the "Keystone Approach," and supplies a diagram showing units 1, 2, and 3, scattered with apparent artless abandon about the floor. The customer, who has been bounced from third to second quartile and back again on the rebound to the third, might think the "Human Tennis Ball Approach" a more appropriate term.

Should the prospect show no reaction either way on seeing the first unit—or should he ask to see something better—the rebound gambit is, of course, "out." "In" is the Avenue of Approach. It seems that a Canadian Royal Mountie once told Mr. Krieger that people who get lost in the wilds always turn in a great circle to their right. Probably, surmises Mr. Krieger, because 85 per cent of us are right-handed? In any event, the Avenue of Approach is a main, wide aisle leading to the right in the selection room. Here are the better-quality third- and fourth-quartile caskets.

For that underprivileged, or stubborn, member of society who insists on purchasing below the median (but who should nevertheless be served "graciously and with just as much courtesy and attention as you would give to the buyer without a limit on what he can spend") there is a narrow aisle leading to the *left*, which Mr. Krieger calls "Resistance Lane." There is unfortunately no discussion of two possible hazards: what if an extremely affluent prospect should prove



to be among the 15 per cent of *left-handed* persons, and should therefore turn automatically into Resistance Lane? How to extricate him? Conversely, if one of the poor or stubborn, possibly having at some time in his past been lost in Canada, should instinctively turn to the broad, right-hand Avenue of Approach?

The Comprehensive Sales Program offered by Successful Mortuary Operation to its participating members is designed along the same lines as Mr. Krieger's plan, only it is even more complicated. Everything is, however, most carefully spelled out, beginning with the injunction to greet the clients with a warm and friendly handshake, and a suggested opening statement, which should be "spoken slowly and with real sincerity: 'I want to assure you that I'm going to do everything I can to be helpful to you!'"

Having made this good beginning, the funeral director is to proceed with the Arrangement Conference, at each stage of which he should "weave in the service story"—in other words, impress upon the family that they will be entitled to all sorts of extras, such as ushers, cars, pallbearers, a lady attendant for hairdressing and cosmetics, and the like—all of which will be included in the price of the casket which it is now their duty to select. These preliminaries are very important for "the Arrangement Conference can *make or break* the sale."

The diagram of the selection room in this manual resembles one of those mazes set up for experiments designed to muddle rats. It is here that we are introduced to the Triangle Plan, under which the buyer is led around in a triangle, or rather in a series of triangles. He is started off at position A, a casket costing \$587, which he is told is "in the \$500 range"—although, as the manual points out, it is actually only \$13 short of \$600. He is informed that the average family buys in the \$500 range—a statement designed to reassure him, explain the authors, because "most of the peo-

ple believe themselves to be *above* average." Supposing the client does not react either way to the \$587 casket. He is now led to position B on the diagram—a better casket priced at \$647. However, this price is not to be mentioned. Rather, the words "sixty dollars additional" are to be used. Should the prospect still remain silent, this is the cue to continue *upward* to the most expensive unit.

Conversely, should the client demur at the price of \$587, he is to be taken to position C—and told that "he can *save* \$100" by choosing this one. Again, the figure of \$487 is not to be mentioned. If he now says nothing, he is led to position D. Here he is told that "at sixty dollars additional, we could use this finer type, and all of the services will be just exactly the same." This is the crux of the triangle plan; the recalcitrant buyer has now gone around a triangle to end up unwittingly within forty dollars of the starting point. It will be noted that the prices all end in the number seven, "purposely styled to allow you to quote as: 'sixty dollars additional' or 'save a hundred dollars.'"

The buyer is not likely to have caught the significance of this guided tour. As a customer he finds himself in an unusual situation, trapped in a set of circumstances peculiar to the funeral transaction. His frame of mind will vary, obviously, according to the circumstances which led him to the funeral establishment. He may be dazed and bewildered, his young wife having just been killed in an accident; he may be rather relieved because a crotchety old relative has finally died after a long and painful illness. The great majority of funeral buyers, as they are led through their paces at the mortuary—whether shaken and grief-stricken or merely looking forward with pleasurable anticipation to the reading of the will—are assailed by many a nagging question: What's the *right* thing to do? I am arranging this funeral, but surely this is no time to indulge my own preferences in taste and style; I feel I know what she would have preferred, but



what will her family and friends expect? How can I avoid criticism for inadvertently doing the wrong thing? And, above all, it should be a nice, decent funeral—but what is a nice, decent funeral?

Which leads us to the second special aspect of the funeral transaction: the buyer's almost total ignorance of what to expect when he enters the undertaker's parlor. What to look for, what to avoid, how much to spend. The funeral industry estimates that the average individual has to arrange for a funeral only once in fifteen years. The cost of the funeral is the third largest expenditure, after a house and a car, in the life of an ordinary American family. Yet even in the case of the old relative, whose death may have been fully expected and even welcomed, it is most unlikely that the buyer will have discussed the funeral with anybody in advance. It just would not seem right to go round saying, "By the way, my uncle is very ill and he's not expected to live; do you happen to know a good, reliable undertaker?"

Because of the nature of funerals, the buyer is in a quite different position from one who is, for example, in the market for a car. Visualize the approach. The man of prudence and common sense who is about to buy a car consults a Consumers' Research bulletin or seeks the advice of his friends; he knows in advance the dangers of rushing into a deal blindly.

In the funeral home, the man of prudence is completely at sea without a recognizable landmark or bearing to guide him. It would be an unusual person who would examine the various offerings and then inquire around about the relative advantages of the Monaco casket by Merit and the Valley Forge by Boyertown. In the matter of cost, a like difference is manifest. The funeral buyer is generally not in the mood to compare prices here, examine and appraise quality there. He is anxious to get the whole thing over with—not

only is he anxious for this, but the exigencies of the situation demand it.

The third unusual factor which confronts the buyer is the need to make an on-the-spot decision. Impulse buying, which should, he knows, be avoided in everyday life, is here a built-in necessity. The convenient equivocations of commerce—"I'll look around a little, and let you know," "Maybe, I'll call you in a couple of weeks if I decide to take it," "My partner is going to Detroit next month, he may pick one up for me there"—simply do not apply in this situation. Unlike most purchases, this one cannot be returned in fifteen days and your money refunded in full if not completely satisfied.

Not only is the funeral buyer barred by circumstances from shopping around in a number of establishments; he is also barred by convention and his own feelings from complaining afterwards if he thinks he was overcharged or otherwise shabbily treated. The reputation of the TV repairman, the lawyer, the plumber is public property and their shortcomings are often the subject of dinner party conversation. The reputation of the undertaker is relatively safe in this respect. A friend, knowing I was writing on the subject, reluctantly told me of her experience in arranging the funeral of a brother-in-law. She went to a long-established, "reputable" undertaker. Seeking to save the widow expense, she chose the cheapest redwood casket in the establishment and was quoted a low price. Later, the salesman called her back to say the brother-in-law was too tall to fit into this casket, she would have to take one that cost \$100 more. When my friend objected, the salesman said, "Oh, all right, we'll use the redwood one, but we'll have to cut off his feet." My friend was so shocked and disturbed by the nightmare quality of this conversation that she never mentioned it to anybody for two years.

Popular ignorance about the law as it relates to the disposal of the dead is a factor that sometimes affects the funeral transaction. People are often astonished to learn that in no state is embalming required by law except in certain special circumstances, such as when the body is to be shipped by common carrier.

The funeral men foster these misconceptions, sometimes by coolly misstating the law to the funeral buyer and sometimes by inferentially investing with the authority of law certain trade practices which they find it convenient or profitable to follow. This free and easy attitude to the law is even to be found in those institutes of higher learning, the Colleges of Mortuary Science, where the fledgling undertaker receives his training. For example, it is the law in most states that when a decedent bequeaths his body for use in medical research, his survivors are bound to carry out his directions. Nonetheless an embalming textbook, *Modern Mortuary Science*, disposes of the whole distasteful subject in a few misleading words: "Q: Will the provisions in the will of a decedent that his body be given to a medical college for dissection be upheld over his widow? A: No . . . No-one owns or controls his own body to the extent that he may dispose of the same in a manner which would bring humiliation and grief to the immediate members of his family."

I had been told so often that funeral men tend to invent the law as they go along (for there is a fat financial reward at stake) that I decided to investigate this situation at first hand. Armed with a copy of the California code, I telephoned a leading undertaker in my community with a concocted story: my aged aunt, living in my home, was seriously ill—not expected to live more than a few days. Her daughter was coming here directly; but I felt I ought to have some suggestions, some arrangements to propose in the event that . . . Sympathetic monosyllables from my interlocutor. The

family would want something very simple, I went on, just cremation. Of course, we can arrange all that, I was assured. And since we want only cremation, and there will be no service, we should prefer not to buy a coffin. The undertaker's voice at the other end of the phone was now alert, although smooth. He told me, calmly and authoritatively, that it would be "illegal" for him to enter into such an arrangement. "You mean, it would be against the law?" I asked. Yes, indeed. "In that case, perhaps we could take the body straight to the crematorium in our station wagon?" A shocked silence, followed by an explosive outburst: "Madam, the average lady has neither the facilities nor the inclination to be hauling dead bodies around!" (Which was actually a good point, I thought.)

I tried two more funeral establishments, and was told substantially the same thing: cremation of an uncoffined body is prohibited under California law. This was said, in all three cases, with such a ring of conviction that I began to doubt the evidence before my eyes in the state code. I read the sections on cremation, on health requirements; finally I read the whole thing from cover to cover. Finding nothing, I checked with an officer of the Board of Health, who told me there is no law in California requiring that a coffin be used when a body is cremated. He added that individuals are cremated by some county welfare agencies without benefit of coffin.

It is, however, true that most privately owned crematoria have their own privately established rule that they will not cremate without a coffin. After all, why not? Many are in the casket-selling business themselves, and those that are not depend for their livelihood on the good will of funeral directors who are.

Cemetery salesmen are also prone to confuse fact with fiction to their own advantage in discussing the law. Ceme-

teries derive a substantial income from the sale of "vaults." The vault, a cement enclosure for the casket, is not only a money-maker; it facilitates upkeep of the cemetery by preventing the eventual subsidence of the grave as the casket disintegrates. In response to my inquiry, a cemetery salesman (identified on his card as a "memorial counselor") called at my house to sell me what he was pleased to call a "pre-need memorial estate," in other words, a grave for future occupancy. After he had quoted the prices of the various graves, the salesman explained that a minimum of \$120 must be added for a vault, which, he said, is "required by law."

"Why is it required by law?"

"To prevent the ground from caving in."

"But suppose I should be buried in one of those Eternal caskets made of solid bronze?"

"Those things are not as solid as they look. You'd be surprised how soon they fall apart."

"Are you *sure* it is required by law?"

"I've been in this business fifteen years; I should know."

"Then would you be willing to sign this?" (I had been writing on a sheet of paper, "California State Law requires a vault for ground burial.")

The memorial counselor gathered up his colored photographs of memorial estates and walked out of the house.

The fifth unusual factor present in the funeral transaction is the availability to the buyer of relatively large sums of cash. The family accustomed to buying every major item on time—car, television set, furniture—and to spending to the limit of the weekly paycheck, suddenly finds itself in possession of insurance funds and death benefit payments, often from a number of sources. It is usually unnecessary for the undertaker to resort to crude means to ascertain the extent of insurance coverage. A few simple and perfectly nat-

ural questions put to the family while he is completing the vital statistics forms will serve to elicit all he needs to know. For example, "Occupation of the deceased?" "Shall we bill the insurance company directly?"

The undertaker knows, better than a schoolboy knows the standings of the major league baseball teams, the death benefit payments of every trade union in the community, the social security and workmen's compensation scale of death benefits, the veterans' and servicemen's death benefits: social security payment, up to \$255; if the deceased was a veteran, \$250 more and free burial in a national cemetery; burial allowance of \$400 and up for military personnel and U. S. Civil Service employees; \$700 for retired railroad workers; additional funeral allowance of \$300 to \$800 under various state workmen's compensation laws if the death was occupationally connected, and so on and on.

The undertaker has all the information he needs to proceed with the sale. The widow, for the first time in possession of a large amount of ready cash, is likely to welcome his suggestions. He is, after all, the expert, the one who knows how these things should be arranged, who will steer her through the unfamiliar routines and ceremonies ahead, who will see that all goes as it should.

At the lowest end of the scale is the old-age pensioner, most of whose savings have long since been spent. He is among the poorest of the poor. Nevertheless, most state and county welfare agencies permit him to have up to \$1,000 in cash; in some states he may own a modest home as well, without jeopardizing his pension. The funeral director knows that under the law of virtually every state the funeral bill is entitled to preference in payment as the first charge against the estate. (Efforts in some states to pass legislation limiting the amount of the priority for burial costs to, say, \$500 have been frustrated by the funeral lobby.) There is

every likelihood that the poor old chap will be sent out in high style unless his widow is a very, very cool customer indeed.

The situation that generally obtains in the funeral transaction was summed up by former Surrogate's Court Judge Fowler of New York in passing upon the reasonableness of a bill which had come before him: "One of the practical difficulties in such proceedings is that contracts for funerals are ordinarily made by persons differently situated. On the one side is generally a person greatly agitated or overwhelmed by vain regrets or deep sorrow, and on the other side persons whose business it is to minister to the dead for profit. One side is, therefore, often unbusinesslike, vague and forgetful, while the other is ordinarily alert, knowing and careful."

There are people, however, who know their own minds perfectly well and who approach the purchase of a funeral much as they would any other transaction. They are, by the nature of things, very much in the minority. Most frequently they are not in the immediate family of the deceased but are friends or representatives of the family. Their experiences are interesting because to some extent they throw into relief the irrational quality of the funeral transaction.

Mr. Rufus Rhoades, a retired manufacturer of San Rafael, California, was charged with arranging for the cremation of a ninety-two-year-old friend who died in a rest home in 1961. He telephoned the crematorium, and was quoted the price of \$75 for cremation plus \$15 for shipping the ashes to Santa Monica, where his friend's family had cemetery space. He suggested hiring an ambulance to pick up the body, but this idea was quickly vetoed by the crematorium. He was told that he would have to deal through an undertaker, that the body could not be touched by anyone but a licensed funeral director, that a "container" would have to be provided. This he was unaware of; and no wonder, for

these are "regulations" of the crematorium, not requirements of California law.

Mr. Rhoades looked in the San Rafael telephone directory, and found five funeral establishments listed. He picked one at random, called, and was told that under no circumstances could price be discussed over the telephone as it was "too private a matter"; that he should come down to the funeral home. There he found that the cheapest price, including "a low priced casket and the complete services" was \$480. Mr. Rhoades protested that he did not *wish* the complete services, that there was to be no embalming, that he did not want to see the coffin. He merely wanted the body removed from the rest home and taken to the crematorium, some five miles away. Balking at the \$480, Mr. Rhoades returned home and telephoned the other four funeral establishments. The lowest quotation he could obtain was \$250.

Not unnaturally, Mr. Rhoades feels that he paid a fee of \$50 a mile to have his friend's body moved from the rest home to the crematorium. The undertaker no doubt felt, for his part, that he had furnished a service well below his "break even" point, or, in his own terminology, "below the cost at which we are fully compensated."

There was the case of a young widow whose husband died of cancer in 1950 after a long illness in Oakland, California. His death was fully expected by both of them, and they had discussed the matter of his funeral. The day he died, the widow left town to stay with her mother, leaving the funeral arrangements in the hands of their attorney, who was also a close friend. There was to be no religious service, just cremation and disposal of the ashes. Cremation, the attorney learned, would cost \$60. The body had already been moved from the hospital to a nearby funeral establishment, so the attorney telephoned the undertaker to instruct him to deliver it to the crematorium. To his aston-

ishment, he was told the minimum price for this would be \$350—"including our complete services." There ensued a long conversation full of cross-purposes; for what "service" could now possibly be rendered to the dead man, to his widow who was thousands of miles away, or indeed to anybody? The funeral director insisted that this was the lowest price at which he would be fully compensated. Compensated for what? demanded the attorney. For the complete services . . . and so it went, until the attorney blew up and threatened to complain to the hospital that they had recommended an unscrupulous funeral establishment. At that point, the undertaker reduced his price to \$150.

The point of view of the funeral director must here be explored. I talked with Mr. Robert MacNeur, owner of the largest funeral establishment in the Oakland area, with a volume of 1,000 funerals a year. Their cheapest offering is the standard service with redwood casket, at \$485. "My firm has never knowingly subjected a person to financial hardship," Mr. MacNeur declared. "We will render a complete funeral service for nothing if the circumstances warrant it. The service is just the same at no charge as it is for a \$1,000 funeral."

Mr. MacNeur produced a copy of the "Grant Miller Cooperative Plan," in which this philosophy is spelled out, and is here quoted in full: "Grant Miller Mortuaries have served the families of this community for over sixty years. It has always been their policy to provide funeral service regardless of financial circumstances. If a family finds the First Standard Arrangement including the finer type Redwood Casket at \$485 to be beyond their present means or wishes, Grant Miller Mortuaries stand ready to reduce costs in accordance with the following cooperative plan chart, rather than use one or a series of cheap or inferior caskets."

The price chart which accompanies this shows the buyer

that if he cannot afford to pay \$485 for the cheapest casket in the house, he can have it, with the complete service, for \$422.50. If he cannot afford that, he can pay \$360, or \$297.50, or \$235, or \$117.50, and so on down the line to "\$0" for "persons in Distress Circumstances." It is the undertaker, of course, who decides who is eligible for these dispensations.

The retired manufacturer and the young widow happened to be extremely well off financially. They were not entitled to, neither did they solicit, any sort of charitable contribution from the funeral establishments or any reduction of the charges because of "distress circumstances." But as business people they were astonished that the undertakers should expect them to pay several hundred dollars for merchandise and services they wanted no part of, as a kind of assessment or contribution to the operation of the funeral establishment. The undertakers, it should be added, were equally incredulous, and possibly hurt, that these people should question their method of doing business.

The guiding rule in funeral pricing appears to be "from each according to his means," regardless of the actual wishes of the family. A funeral director in San Francisco says, "If a person drives a Cadillac, why should he have a Pontiac funeral?" The Cadillac symbol figures prominently in the funeral men's thinking. There is a funeral director in Los Angeles who says his rock-bottom minimum price is \$200. But he reserves to himself the right to determine who is eligible for this minimum-priced service. "I won't sell it to some guy who drives up in a Cadillac." This kind of reasoning is peculiar to the funeral industry. A person can drive up to an expensive restaurant in a Cadillac and can order, rather than the \$10 dinner, a 25-cent cup of tea and he will be served. It is unlikely that the proprietor will point to his elegant furnishings and staff, and will de-

mand that the Cadillac owner should order something more commensurate with his ability to pay so as to help defray the overhead of the restaurant.

There is, however, one major difference between the restaurant transaction and the funeral transaction. It is clear that while the Cadillac owner may return to the restaurant tomorrow with a party of six and order \$10 dinners all around, this will not be true of his dealings with the undertaker. In the funeral business it's strictly one to a customer. Very likely many a funeral director has echoed with heartfelt sincerity the patriotic sentiments of Nathan Hale: "My only regret is that I have but one life to give for my country." The television industry touts the advantages of a TV set in every room; auto salesmen urge the convenience of several cars for every family; cigarette manufacturers urge "a carton for the home and one for the office"; but if the undertaker fails to move in and strike while the iron is hot, the opportunity is literally lost and gone forever. (The only exception to this is noted by the Clark Metal Grave Vault people, who in their advertisements advance the startling thought: "DISINTERMENTS—RARE BUT REWARDING. It needn't be a problem. *It can lead to repeat business.*" . . .)

The funeral industry faces a unique economic situation in that its market is fixed, or inelastic; and as the death rate steadily declines, the problems become sharper.

## FUNERAL COSTS

In 1960, Americans spent, according to the only available government estimate, \$1.6 billion on funerals, setting thereby a new national and world record. The \$1.6 billion is, as we shall see, only a portion of what was actually spent on what the death industry calls "the care and memorialization of the dead." Even this partial figure, if averaged out among the number of deaths, would amount to the astonishing sum of \$942 for the funeral of every man, woman, child and stillborn babe who died in the United States in 1960.

The \$1.6 billion figure that is given for our national burial bill is furnished by the U. S. Department of Commerce census of business under the heading "personal expenditure for death expense." Since it includes personal expenditures only, it does not include burial expenditures by cities and counties and by private and public institutions for the burial of indigents, welfare recipients and persons confined in public institutions, nor does it include burial expenditures by the armed forces for military personnel. How much do these public expenditures amount to annually? Nobody knows, for there is no centrally maintained source of information. The burial of indigents, for example, is a matter of city or county concern. There are some 3,000 counties in the United States, and among them there is a wildly disparate variation in costs and procedures. Some counties contract with funeral directors for casket, service and burial for as little as \$70, some pay as much as \$300 for casket and service alone. Other local authorities manufacture their own cof-



flns and bury their indigent dead without the intervention of a private funeral director.

Another substantial item of funeral expense which is not included in the Department of Commerce figure of \$1.6 billion is the cost of shipping the dead by train or plane. These charges must be considerable; one in ten of all the dead are shipped elsewhere for burial. Train fare for a corpse is double the cost of a single first-class ticket for a live passenger. Air transport is, as one might expect, becoming the preferred means of carriage for the modishly attired corpse, and on any day of the year not less than one hundred and fifty of these may be counted jettling their way to their various destinations. The standard rate for air shipment of human remains is two and one-half times the rate for other air freight; the average transcontinental fare for a dead body is \$255.78. How much is spent annually for the transportation of the dead? The airlines won't tell you, the railroads don't seem to know, nor does any agency of the government.

Another item not included in the Department of Commerce figures is funeral flowers. These account for a good bit more than half of the dollar volume of all sales by retail florists in the United States.

Lastly, the Department of Commerce statistics leave out of account entirely the very considerable amounts spent each year by Americans who in increasing numbers buy graves and mausoleum crypts for future occupancy. This mushrooming business is known in cemetery parlance as "pre-need" selling. "Pre-need" sales, although they now run into hundreds of millions of dollars annually, are nowhere reflected in the available national data on funeral expenditures.

It would be a conservative guess that these extras, if added to the Commerce Department's base figure of \$1.6 billion, would bring the nation's burial bill to well over \$2 billion. A little over three-fourths of all funerals are what the

industry calls "regular adult funerals." The remainder are limited service funerals for infants and limited fee funerals for indigents and servicemen, handled by contract with government agencies. The Department of Commerce figure of \$1.6 billion averages out to \$1,160 for each regular adult funeral. The more realistic figure of \$2 billion yields a nationwide average of \$1,450 for the disposition of the mortal remains of an adult American.

Figures in the millions tend to startle, in the billions to numb the brain. Is \$2 billion a lot or a little for a nation as rich and populous as the United States to pay for the disposal of its dead? The funeral men think on the whole it is rather a small sum. They like to compare it with the national liquor bill, or the national tobacco bill.

Less biased observers might think that \$2 billion is rather a lot, even if it is less than we spend on whiskey or cigarettes. It might be more instructive to compare what we spend to bury the dead with what we spend for the health and welfare of the living.

Personal expenditures for all higher education—tuition, books, and living expenses for 3.6 million students enrolled in colleges and graduate schools in 1960—came to \$1.9 billion, which is a little less than Americans spent to bury 1.7 million dead in the same year. We pay doctors more (\$4.6 billion) but dentists less (\$1.9 billion) than we spend on funerals. The cost of providing medical care for the aged, the 17 million Americans who are 65 or older, under a medical-hospital insurance program, would be less than the annual cost of dying in the United States. The Federal government spends less each year for conservation and development of natural resources than we spend on funerals. Americans spend more on funerals than they spend on police protection (\$1.8 billion) or on fire protection (\$1 billion).

Funeral people, confronted with the charge that they are responsible for the staggering cost of dying, loudly protest



their innocence; how can it be *their* fault, if fault it be? they say. It is up to the individual family to decide how much to spend on a funeral, and if Americans spend more on death than they spend on higher education or conservation, that's only because funeral buyers are exercising their inalienable right to spend their money as they choose.

"How much should a funeral cost?" says Mr. Wilber Krieger, managing director of the National Selected Morticians. "That's like asking how much should I pay for a house or how much for a car. You can buy at all prices." Most funeral advertising stresses the same thought: "The decision of how much to spend for a funeral always rests with the family." "A funeral should cost exactly what you desire, for the cost and selection is entirely in your hands."

Very occasionally, somebody within the industry will spill the beans. Such a one was W. W. Chambers, self-styled "slab-happy" mortician of Washington, D. C., a self-made man who built a million-dollar mortuary empire. "It's the most highly specialized racket in the world," he declared, testifying before a Congressional committee in 1947. "It has no standard prices; whatever can be charged and gotten away with is the guiding rule. My competitors don't like my habit of advertising prices in black and white, because they'd rather keep the right to charge six different prices for the same funeral to six different people, according to what they can pay. Why, some of these buns charge a family \$90 to bury a poor little baby in a casket that costs only \$4.50." Scoffing at the suggestion that an undertaker is a "professional man," Chambers said any good plumber could learn how to embalm in sixty days. He added that he could embalm a human body for 40 cents and an elephant for \$1.50. Mr. Chambers's views are frequently echoed by the man on the other side of the Arrangements Conference table, the funeral customer. A railroad worker writes, "They really do

not use a gun to hold you up, but they sure do everything else. This thing happened to a friend of ours; now I am only talking about people in very ordinary circumstances. To make a long story short, the whole thing cost \$1,200." A lawyer in Akron, Ohio: "It has long been my belief that American funeral directors exploit the grief of a bereaved family, as well as empty their pockets." A retired carpenter, in the quavering hand of the very old: "I have just buried a sister and it cost \$900 just for the undertaker. I cannot see why it would cost so much. I cannot for the life of me see why we feel that we must spend anywhere from \$400 up for a casket with silver handles, box springs, etc., which we put in the ground and cover with dirt. What we pay for a so-called decent burial, a man could buy a good lathe with its intricate parts. Where a metal casket is just stamped and welded metal. To dig a grave here in Philadelphia cost my niece \$90 and it was done with a steam shovel. Also here in Penna you must have a concrete box in which to place the casket. They told us, 'It's a law.' It looks as though the morticians are out to get you at all turns. You say to yourself, I won't buy a lot and I will save the cost of a lot and the concrete box and the digging of the grave. But some of them say you must be embalmed and placed in a casket before they will cremate you."

I have read hundreds of letters like these. More than five thousand have poured into the San Francisco Bay Area Funeral Society from all parts of the country since the appearance of an article in a national magazine describing the Society's program for simple and dignified funerals at low cost. A wide gulf seems to separate these indignant customers from the funeral men who assure us that "the decision of how much to spend always rests with the family."

Thirty-five years ago a detailed study of funeral costs was

## THE AMERICAN WAY OF DEATH

undertaken under the sponsorship of the Metropolitan Life Insurance Company, which appropriated \$25,000 for the work.

The director of the survey, Mr. John C. Gebhart, made this observation: "The business practices of the funeral director have always been shrouded in mystery. There is probably no form of commercial enterprise about which the public is in such complete ignorance."

The Gebhart study was an attempt, the first and only one of broad scope, to unravel the mystery and to present a comprehensive view of the burial business in all its aspects.

The question was posed: "Do present funeral charges fall with undue severity upon those least able to incur them?" The answer, contained in some 300 pages of statistical tables and interpretation, is a resounding "Yes."

The study was commissioned after a quarter of a century of frustrated attempts by the company to protect its policyholders from victimization by undertakers.\* As early as 1903, social workers were complaining that the undertakers invariably managed to find out the amount of industrial insurance carried by the deceased, and then made sure that their bills were sufficiently large to absorb all of the insurance money available.

Two years later, in 1905, Mr. Haley Fiske, vice-president of Metropolitan, sent a letter to all the company's superintendents and assistant superintendents, ordering them to refuse information to undertakers, to discourage their attendance at the office, and to make it easy for claimants to get their own papers and money without the "help" of a solicitor.

\* When I mentioned the Gebhart report in a conversation with Mr. Wilber Krieger, the managing director of National Selected Morticians, he commented rather drily that Metropolitan's sponsorship of the study was not entirely a matter of altruism; that Metropolitan, as the largest seller of burial insurance in the United States, stood to boost its sales by reminding the public that dying costs a lot.

## FUNERAL COSTS

ous undertaker: "You can often drop a word of advice against extravagance in funerals. Above all make it plain that a claimant needs no help or influence in order to collect insurance; that he or she is welcome to come alone and will receive all the more attention for doing so; and that there is no reason ever why they should give their policies to undertakers as security or tell undertakers what the amount of the insurance is; and you can make sure that none of our men furnish such information. You can give them a written certificate that a policy is in force on the life at the date of death without stating the amount. In short we ought to do everything possible to protect our policyholders and to help them make the money go as far as it will. . . ." He adds testily, "This letter is intended to be mandatory as well as advisory."

In spite of this directive to its employees, Metropolitan found that undertakers continued to skim off all that could be skimmed from the insurance money accruing to survivors.

Another approach was attempted. Metropolitan now sought to work directly with the Undertakers Association for the purpose of establishing standard rates and services. "It was pointed out that if any considerable number of undertakers were willing to offer standard rates, the company would be prepared to duly notify its policyholders of the names and addresses of such undertakers and of the conditions under which they would furnish funerals." The Undertakers replied characteristically with one of their matchless flights into semantic obscurantism, mutilating beyond recognition words like "ethics" and "professional": "The Association deems it inexpedient to meet with your plans, owing to the fact that to do so would be in direct opposition to the most important factor in our Code of Ethics, which relates to advertising goods and prices. The Association has always aimed to improve and place our calling on a profes-

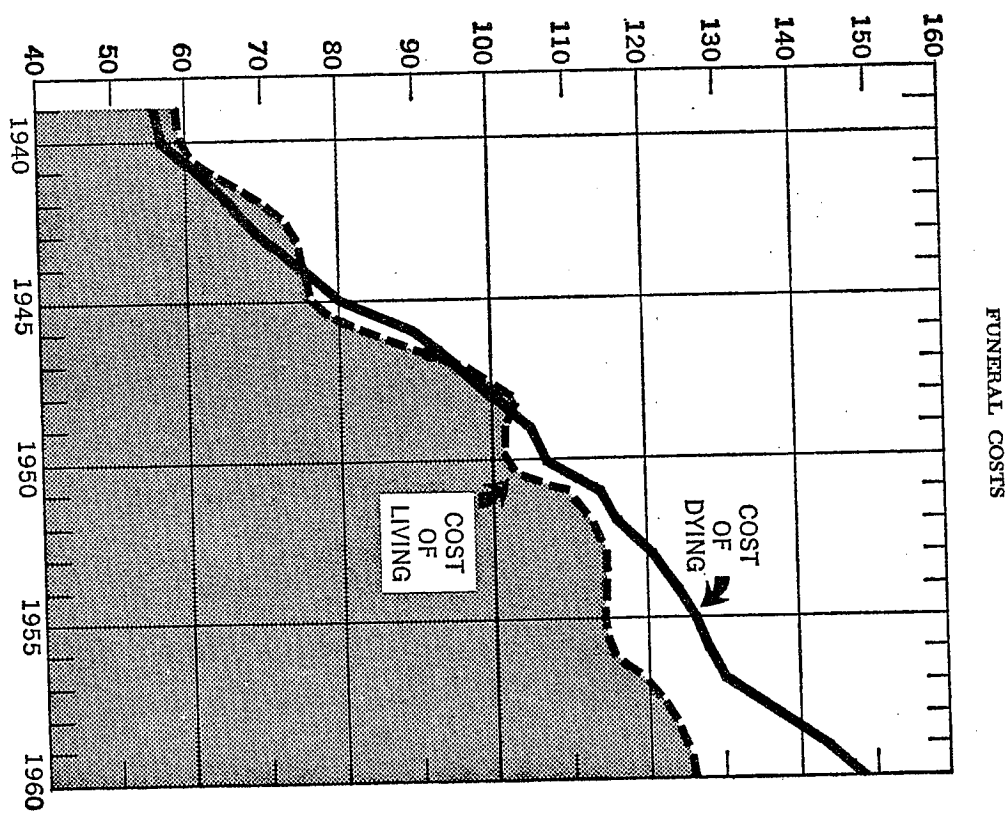
sional basis, and to start in and advocate the advertising of goods and prices, we consider would be derogatory to our profession."

Finding itself blocked at every turn in its attempts to protect policyholders from extortionate funeral charges, Metropolitan in 1926 initiated its study. An independent Advisory Committee on Burial Survey was established, drawn from religious groups, the professions, and the burial industry itself. The committee must have been sorely tried from time to time in the course of its work; a detailed questionnaire seeking information about prices, directed to some 23,000 undertaking establishments, drew only a 2 per cent response. "It was found impossible to make any statistical use of the material submitted."

Luckily, the Advisory Committee had access to an alternate source of information—Metropolitan's 20 million industrial policyholders. A painstaking examination of thousands of their funeral bills revealed the key to funeral pricing, summed up in a phrase that occurs again and again in the Gebhart study: "They charge what the traffic will bear." It was found, moreover, that the burden of burial costs fell most heavily on the poorest families.

Mr. Gebhart had high hopes for the effect his disclosures would have. Never was crystal ball more clouded than the one in which he saw the funeral industry taking steps to cut prices as a result of his work: "The cost finding study is already culminating in a movement (by the undertakers) which will lead to a marked reduction in funeral costs." The cost of dying has instead risen in a straight line, at a 45-degree angle, outstripping by a considerable margin the cost of living (see chart). Burial costs have more than tripled since his optimistic words were committed to print.

About once every decade in the last fifty years the complacency of the undertaking business has been shattered by magazine and newspaper exposés of the high cost of dying



The figure 100 halfway up the left side of the chart is an index number representing the cost of living and dying in the base period, 1947-49. The broken line shows the rise in the cost of living during the years 1939 to 1960. The solid black line shows the rise of the cost of dying in the same period.

Source: Computed from data of U.S. Departments of Labor, Commerce, and Health, Education and Welfare.

and the exploitation of bereavement. There is no evidence that these have had the slightest effect on funeral costs, which have continued serenely to rise in the wake of each outcry. One reason for this has been the lack of a vehicle for organized protest and action by the consumer (one wishes there were some other word to describe the buyer of funerals). Another is the lack of solid statistical and economic data to work with.

There has been no serious attempt at a general study of funeral costs in the United States since Gebhart. The Federal government agencies—Social Security Administration, Railroad Retirement Board, Civil Service Commission and Veterans Administration—which pay out hundreds of millions of dollars annually in burial allowances, have not the slightest idea of what the consumer actually pays for burial services, and, except for the Veterans Administration through its contract burial program,\* make no effort to protect the beneficiaries from exploitation by funeral directors. The Bureau of Labor Statistics has not in the past included burial costs in its cost of living index (there are, however, indications that it may be preparing to do so in the future). Universities and foundations have likewise neglected the funeral cost problem. The field, then, has been left by default to the funeral directors, who from time to time publish cost studies which leave something to be desired from the standpoint of accuracy and objectivity.

The few investigations that have been conducted—sporadic, inadequately financed, usually confined to a single community or a single group—indicate that funerals continue to bankrupt the families of workers and that undertakers continue to appropriate insurance money intended for the survivors, the only difference being that there is today a great deal more insurance money around for them to grab.

\* See Chapter Notes.

The 1947 Centralia, Illinois, mine disaster, in which 111 men were killed, proved a bonanza for the undertakers of that community. The *United Mineworkers Journal* angrily reported, "The Centralia undertakers moved in like ghoulies," and spoke of the "unconscionable greed that literally followed the victims to their graves and mulcted the surviving dependents of sizable sums from the Welfare Fund death gratuity and state compensation they received." An investigation by the U. S. Coal Mines Administration revealed that funeral charges levied against the widows of the miners averaged \$732.78. All but six of the funerals (94.6 per cent) cost more than \$500; 24 ranged in price from \$900 to \$1,178.50. The undertakers' total take was around \$80,000. Examination of the individual bills showed a wild disparity between amounts charged for substantially identical services. A "bronze metallic casket" cost one family \$645, while a "gray metal casket" of cheaper construction was billed at \$835. The "standard service" charge, exclusive of casket, ranged from \$690 for a \$976.30 funeral to \$395 for a \$545.15 funeral.

The community rallied to the aid of the miners' families. AFL hod carriers dug and filled the graves without charge—and the undertakers showed this fraternal contribution on their bills as a "credit" of \$10, deducted from their own charge for the standard service. To add insult to injury, when the undertakers were approached by other businessmen in the town for a contribution to the Centralia Miners Relief Fund, they made their donations in the form of discounts on the funeral bills—from \$11.85 on a \$567 funeral to \$22.50 on a \$937.50 funeral.

The attitude of funeral industry leaders to the behavior of their colleagues in Centralia sheds some light on the "ethical standards of the profession." I asked Mr. Wilber Krieger whether any steps had been taken within the industry to discipline the Centralia undertakers. He answered most in-

dignantly that in his opinion they had committed no transgression, they had in no way violated any code of ethics. On the contrary, they had risen nobly to the emergency, had worked long and hard to provide funeral service for the dead mines. "They served those families as they wished to be served." The prices charged did not seem out of line to Mr. Krieger; in any event, he said, this was a private matter between the widows and the funeral directors, and would never have become the subject of Government investigation had it not been for a few troublemakers in the mine workers' union.

Not only the victims of sweeping community disasters feel the financial blows inflicted by the cost of modern funerals. Surveys by labor unions of funeral expenses incurred by their members reveal an uncanny correlation between available insurance or death benefit and funeral bill. For example, the Retail, Wholesale and Department Store Union, Local 65, of New York reports that where the member had been earning an average of \$70 a week, and left a death benefit of \$1,000, the funeral bill frequently amounted to \$900 to \$1,000. For those earning \$85 a week, and receiving a death benefit of \$1,500, the funeral bill was more commonly at the level of \$1,200 to \$1,500.

Labor union officials with responsibility for administering pension funds are becoming increasingly aware of the problem, and some are beginning to wonder who—the undertaker or the union member's family—is the principal beneficiary of their efforts to bargain for increased death payments. The *AFL-CIO Industrial Union Digest* says:

Certainly organized labor can ill afford to sit on its hands—and for reasons quite apart from the purely ethical. The New York State Insurance Department, for example, reports that in 1938 the 1,020 welfare and pension funds in the state jointly administered by labor and management and whose benefits were covered

by insurance carriers paid out \$11,914,349 to the beneficiaries of deceased workers. *Seventy-five percent, or some eight million dollars, of that amount was siphoned off by undertakers.* The picture is probably about the same for the rest of the country. Without perhaps realizing it, organized labor, through its many welfare and pension plans, is thus helping to subsidize the burial industry.

It must not be inferred, from what has been said, that undertakers are by nature a special, evil breed, more greedy or more grasping than practitioners of other trades. As individuals I found them to be a rather jolly lot, no better and no worse than the run of people you would find at a Kiwanis or Rotary meeting. All of them, however, are in thrall to the peculiar economic situation that has developed within the industry.

There is in the undertaking business, as presently organized, a fantastic amount of waste, disorganization and inefficiency, for which the customer is expected to pay. Gebhart noted this peculiarity in his 1927 report:

Most of the waste in the burial industry is attributable to the multiplicity of funeral directors and manufacturers of burial goods. During the past 25 years the "demand" for funeral service, as limited by the death rate, has remained stationary, while the industry has expanded rapidly. Expansion in total volume of business has only been possible by selling more goods and more expensive goods to the same number of customers. . . . Even the extravagant charges on the part of certain undertakers are largely due to an effort to make a living out of a very small volume of business.

The situation within the industry has not changed appreciably in the intervening years. In contrast to the general trend of business in the direction of ever-greater concentration and size, the trend in the funeral industry has been in

the opposite direction. A proliferation of funeral establishments in the last eighty years, in the face of a steadily declining death rate, has brought about a most unfavorable situation for the trade.

Thus in 1880 there were 993,000 deaths and 5,100 funeral establishments, giving each a potential clientele of 194 cases per year. By 1960 the number of funeral establishments had grown almost fivefold, to 25,000, each new one bigger and more lavishly appointed than the last, and they had to share a mere 1,700,000 deaths, for an average of fewer than 70 cases each per year. It is easy to see how, with the business so thinly distributed, there is an ever-present compulsion to make each sale a big one, to regard each opportunity as a golden one. The field is, without question, absurdly overcrowded.

What seems to have happened is that the undertaking population, while increasing roughly in proportion to the increase in the general population, neglected to take into account that the death rate, which was 19 per thousand in 1880, would by 1960 be exactly halved. By now, of course, the funeral directors have learned that while other businessmen eagerly scan the booming population figures and project them in planning for the future, they must gloomily confine themselves to the column headed "deaths per annum." They can comfort themselves, however, with the thought that in this department 1960's total of 1.7 million was the best since 1918, when the influenza epidemic helped make a record number of 1.8 million cadavers available to the trade. Mr. Wilber Krieger reports a hopeful trend: "We are coming to the end of a line, we cannot continue to expand the span of life for people indefinitely. It has to turn down. . . . Funeral directors that I'm meeting are telling me that there is a slight increase in mortality rate. So perhaps this trend that was forecast by a market analyst is becoming evident even a little ahead of his schedule."

So many undertakers competing for so few funerals should create, one would expect, a buyer's market, leading to lower prices. The opposite, we know, has occurred, and funeral prices have increased sinfully in the last fifty years. This paradoxical state of affairs can be explained in part, but not entirely, by the special features of the funeral transaction, discussed in the previous chapter, which strip the customer of the bargaining advantages he would normally enjoy in a competitive market.

The truth of the matter is that price competition in the funeral business has in many parts of the country been stifled virtually to extinction by price-fixing agreements. Since price-fixing agreements are illegal under the antitrust laws, there can be no question of the undertakers in a given area getting together and publishing a minimum price schedule.

How, then, is it done? It is no secret that members of local associations of funeral directors, usually at the city or county level, arrive at an understanding that "the lowest price at which the funeral director will be fairly compensated" in the given area is "X" dollars. This figure is arrived at by estimating the "average overhead per case" in the area.

"Average overhead per case," as used in undertaking circles, is a fictitious figure compounded of guesswork and hope. Each undertaker estimates his own average per case by totaling expenses for the previous year (labor costs, rent, equipment, depreciation, etc.), adding to it his estimate of the value of his own time, plus in some cases his hoped-for profit, and dividing the total by the number of adult funerals he handled in the previous year. These estimates are pooled and from them is produced the average.

In one area (where the matter is, as of this writing, under investigation by antitrust lawyers), the average overhead is estimated to be \$475. The wholesale cost of the cheapest coffin sold in this area is \$40. Add this to the over-



head, and \$515 becomes the "lowest price at which the funeral director will be fully compensated" for his cheapest funeral. This becomes the established minimum price at which a funeral is offered by the conforming funeral directors. Once the line is set for the minimum casket and service, there is no attempt to fix prices for the higher-priced caskets. In fact above the area minimum there is no uniformity, and a casket selling for \$895 in one establishment may be found in another priced at \$1,195.

The participating undertakers attempt to hold the line by publicizing the overhead cost figures, by reminding their brethren that he who sells for less than \$515 (except of course in cases deserving of charity) is hurting not only himself but all other funeral directors in the area as well.

Generally speaking, these arrangements are of greatest benefit to the smaller operators, the 60 per cent who average about one funeral a week, the 95 per cent who conduct fewer than 300 in the course of a year, whose very existence depends upon an effective shield from competition. The larger establishments, having lower operating expenses per case, benefit also; but they, and the chain operators who are beginning to emerge in this once highly individualized business, are the ones who first become restive under the restraints upon competition and who have in some areas already upset the apocryphal by advertising low-cost funerals.

When this happens, the little men who control the state associations of funeral directors can be counted on to move into action with the biggest guns they can find, which is like trying to plug a leak by blasting it with heavy artillery. In 1961 Mr. Nicholas Daphne, one of San Francisco's largest operators, was expelled from the California Funeral Directors Association, charged with a breach of ethics. The transgression which drew the penalty was advertising \$150 funerals, at a time when other San Francisco undertakers were trying to hold the line at \$500 for a minimum funeral serv-

ice. Related to this charge was another: Daphne had contracts with two funeral societies to furnish low-cost funerals for their members.

Daphne's expulsion from the Association became front-page news in San Francisco. He was featured in national magazines as a friend of the consumer, doing battle against the price fixers and the monopolists. His already prosperous business prospered even more mightily. Then Forest Lawn of Los Angeles, whose mortuary handles over 6,000 funerals a year (one hundred times the volume of the average undertaker), took Daphne's ouster as its cue to blast the Association for its ban on price advertising. It resigned from the state association in a burst of publicity and followed up by blanketing Los Angeles with hundreds of billboards bearing the simple legend "Undertaking: \$145." Utter-McKinley, a competitor with a chain of 16 mortuaries in the Los Angeles area, was not slow to respond, and soon hundreds of new billboards were uttering: "Undertaking: \$100." Surveying the wreckage left in the wake of Daphne's expulsion, *Mortuary Management* was moved to comment gloomily, "Like the Cuban invasion—ill-timed, improperly planned, mishandled. The intentions were honorable but the results disastrous."

No matter what the eventual development of the funeral industry—whether it remains overcrowded and inefficient or moves, as seems inevitable, in the direction of the large supermarket type of operation—there is cold comfort for the consumer. Once having driven out their small competitors, there is no reason to believe the big-volume concerns will demonstrate a more tender regard for the pocketbooks of their customers than has traditionally been the case in the Dismal Trade.