

AT YOUR DISPOSAL

The funeral industry prepares for boom times

By Judith Newman

Show me the manner in which a nation or a community cares for its dead and I will measure with mathematical exactness the tender sympathies of its people, their respect for the law of the land and their loyalty to high ideals.

—Motto appearing on funeral-industry paraphernalia

“Now, here’s what you do if you’ve tied their mouths too tight, or they have no lips and the family’s not happy,” says Dina Ousley, placing a stencil over the mouth of an audience volunteer. Using an airbrush, she gently sprays on a full, lush pout in vermilion. “And these lips stay on, even when people are kissing their loved ones good-bye!” Ousley, the president of Dinair Airbrush Makeup Systems of Beverly Hills, California, is a makeup artist for Hollywood stars, but occasionally she takes clients who are, well, less fussy. She is here, at the 115th annual convention of the National Funeral Directors Association (NFDA) in Cincinnati, to sell her system of airbrushed makeup



Herman Munster, then attempts to restore him to his natural hue by spraying him white, as a primer, and applying an alabaster foundation. When I finally fled the room, the volunteer was the shade of a buttercup. He would have looked perfectly natural had he been not a human but a suburban kitchen circa 1950. Ousley did not look happy.

Here’s the thing about death that’s hard to grasp: It’s going to happen to you. Whether you are embalmed and entombed or your ashes are shot out of a duck blind,

your loved ones will be spending a small portion of the \$7 billion that every year is poured into the U.S. funeral industry. Since the average funeral costs about \$4,600—not including the expense of the cemetery or mausoleum, which can add thousands more—disposing of their dead is, for many families, one of the most expensive purchases they will ever make, right behind a house or a car.

No matter when you go, you’ll be in good company; approximately 2.3 million people in the United States die each year. But if you’re a baby boomer who pays attention to the actuarial ta-

for glamorizing the deceased.

“Hmm, sort of like detailing a car,” murmurs a man behind me, as Ousley, a cheerful, birdlike blonde, demonstrates how easy it is to cover bruises and restore a “natural” glow to skin. At the end of Ousley’s demonstration comes the *pièce de résistance*: airbrushing, compared with the application of conventional cosmetics, makes it much easier to beautify the client who suffered from jaundice; apparently, when a jaundiced corpse is embalmed, the chemicals can turn it green. Grabbing another volunteer from the audience, Ousley first airbrushes him the color of

Judith Newman is a freelance writer living in New York City. This is her first article for Harper’s Magazine.

bles and plans to go obediently to your final reward in twenty-five to forty-five years, you'll have to muscle others out of the way for a glimpse of that white light: by the year 2030, the annual death rate will have increased by about 30 percent. So naturally, funeral directors must be nodding somberly about this news, then retreating into a small, quiet backroom office and doing the hora.

Well, not exactly. True, the nation's 22,000 funeral homes can look forward to a deluge of death—a certain consolation, since the average home handles about two deaths a week (fewer in sparsely populated rural areas). And since families have traditionally selected funeral homes based not on cost comparisons or value but on proximity—or, as Jim St. George, president and CEO of ConsumerCasket USA, a retail-coffin outlet, puts it, on “whoever can get Mama out of the living room fastest”—it would seem that the impending good fortune would be proportionally shared by all. But funeral directors are worried, because, as they see it, the baby boomers, who are now making decisions about how to dispose of their loved ones, are “under-ritualized.” Religious observance is on a downswing, families are scattered around the country, and thus attendance at funerals has dropped significantly. “Baby boomers have developed a certain cynicism about what is traditional and what isn't,” adds St. George. “And there's nothing traditional about getting ripped off.”

On the other hand, this is also the Krups generation, a tidal wave of Americans who have had a passionate love affair with credit and a willingness to pay \$3 for a cup of designer coffee. Many of us have ostentatiously lived the good life. Are we now going to choose—for ourselves and for our parents—the good death?

The funeral industry fervently hopes so. But, as I saw at the national convention last fall, they're not taking any chances.

My first seminar is entitled “Business Issues That Affect a Funeral Director's Bottom Line.” “Service” is the buzzword in the industry, and speakers talk about

the advantages—and profitability—of offering everything from catered lunches to grief therapy. Nobody could quite explain to me why I should be entrusting my mental health to guys whose favorite motto is “It ain't the dead who give you trouble, it's the living,” but that's okay. Most directors are keenly aware that today's bereaved were raised on self-help books and support groups and are willing to pay a reasonable fee to unburden themselves to strangers.

The seminar quickly focuses around an ongoing source of anxiety: cremation, the increasingly popular and ostensibly inexpensive choice for disposal. (Fun fact: the average person takes an hour and a half to burn; the heavier you are, the hotter you burn, because fat acts as combustible fuel.) In 1963, only about 4 percent of the American population opted for the pyre; now, with cemetery space increasingly scarce and expensive, 21 percent nationwide prefer cremation, and more than 40 percent prefer it in such states as California and Arizona.

Of course, some segments of the population are still relatively unaffected by this disturbing trend toward cheap disposal. It's a not very well-kept secret that poorer families spend a disproportionate amount of their income on death. Dwayne Banks, an assistant professor of public policy at the University of California, Berkeley, who studies the economics of funerals and cemeteries, recently completed a paper on how the “Nike mentality” can afflict inner-city families making funeral arrangements. “In this society we're valued by our material possessions—not only by what we have but by our ability to purchase things,” explains Banks. “So if you look at the cultural context of the inner cities, it makes sense: the way of showing you valued the deceased is by providing in death what you couldn't provide in life.” And the fascinating thing, Banks adds, is that the community will rally around you. “You might not be able to get together the money for college, but death brings about this sense of communalism. For a funeral, a family will pull resources together and the church will contribute. It's what people dream of America being.”

But even if poor and working-class

families have not changed their spending habits in recent years, there remains the threat of middle-class baby boomers, who increasingly are opting for the simplicity of cremation. The emerging problem for the funeral directors is this: how to transform cremation from an event they dub “You call, we haul, that's all” to the payload of a full-blown ritual?

For years the industry line was that cremation was sacrilege, a cruel way to treat the body. Funeral directors lobbied state legislatures to ban ash scattering, painting pictures of a world where little Johnny out playing in a park would find recognizable bits of Grandma that had not been adequately incinerated. Despite the industry's campaign of disinformation, more and more citizens were taking matters into their own hands and scattering ashes of their loved ones out at sea or over Wrigley Field. After a couple of decades, the industry realized that cremation could be every bit as profitable as traditional burial; all it took was a little ingenuity and a good deal of manipulation.

Brian Joseph, who runs a funeral home in Grosse Pointe, Michigan, advises the audience to “educate yourself to the ‘disaster family’ who comes to you and says, ‘We just want nothing.’” They may think they want nothing, explains Joseph, but you, the sympathetic funeral director, know better. The family just doesn't understand its options.

And what options there are! Later that day, I watch a sales tape produced by The York Group, one of the largest casket-and-urn manufacturers in the United States. Actors apparently plucked from the Infomercial School of Subtle Emoting play a family trying to decide what to do with Dad in a few years—because Dad, although crotchety, is still very much alive and is arguing with his family about the future ceremony. “Just put me in a pine box,” he says. “Better still, cremate me! Throw my ashes in my garden, and maybe I can raise better tomatoes when I'm dead than I could when I was alive.” Clearly, the funeral director (played here by an oil slick with legs) must make the family realize how important a service (\$300 to \$650) would be to his family and friends; how

markups are 300 to 600 percent. "Where I worked, we'd sit around in meetings itemizing every single thing we used in the course of a funeral, right down to the ligature we needed per body to sew up incisions. Ligature—that's string for you laypeople. We'd triple the price of everything, including cold cream we used to rub on the deceased's hands. Naturally, we had to charge for the whole jar."

In part, markups are due to the way funeral costs are structured. Before 1984, the cost of a funeral was based on the price of a casket. There was all sorts of chicanery involved in getting a customer to purchase an expensive box, but in any case the cost of the coffin included the bare bones of a traditional funeral service: transportation of the deceased, embalming, staffing at the service, announcement cards, etc. In 1984, the Federal Trade Commission ruled that a funeral director had to agree to use caskets that the bereaved could buy from retailers such as ConsumerCaskets, but he could bill customers for allowing it into his mortuary—a practice the memorial societies refer to as a "corkage fee."¹ In 1994, the FTC again changed the rules and banned corkage fees. Yet what seemed like a slap on the wrist of the funeral industry has turned out to be a big wet kiss. Now all costs are billed separately, and although savvy consumers can find a cheaper casket, the funeral director can charge a "non-declinable fee," which is the cost of his overhead, however he chooses to define it.

At the Riverside Memorial Chapel in Mount Vernon, New York, for example (a home owned by the conglomerate Service Corporation International), the non-declinable fee is \$1,495. The cheapest package costs \$2,598; it covers moving the remains to the funeral home and an "alternative container" (read: cardboard box). Caskets, flowers, limos, embalming, cosmetology, announcement cards,

embalming Dad (\$300 to \$600) would make everyone at the memorial service more "comfortable." And after his loved ones pick up his "cremains," his wife could then place a portion in a solid bronze "Eden urn" with a lovely garland design (about \$1,400), and his daughter could preserve a sprinkle of him in a lovely limited-edition keepsake urn depicting dolphins frolicking in the surf (about \$1,300). Finally, the remainder of his ashes could be sprinkled not only on his tomatoes but also in a cemetery scattering garden (\$150 to \$400), so "that way you'll always know where your husband's cremated remains are located."

By the end of the tape, the Jones family is smiling delightedly at the thought of what a splashy exit Dad is going to make. Dad is delighted, too. From a degrading \$400 direct cremation to a deeply meaningful \$5,000-or-so ritual—it's so easy!

If only this scenario were fantasy. It's not. Cremations, although still often cheaper than traditional burials, are climbing ever higher in price. And since scattering remains requires a permit that funeral directors encourage people to think is more difficult to obtain than it actually is, the demand for urns, and for final resting places to put them, is also going through the roof, as the sudden boom of high-rise mausoleums in Los Angeles attests. "Don't forget about one additional product you can sell with cremation: the vault for the urn," says Brian Joseph at the end of his presentation. "We don't have some vault to put the vault in. We may someday," he adds wistfully.

A long habit of not thinking a thing wrong gives it a superficial appearance of being right.

—Thomas Paine.
Quoted by Bob Ninker, the executive director of the Funeral Ethics Association

Not until the late 1800s, when a more transient society began to require that someone other than the deceased's family or neighbors handle the body, was the funeral industry born. Undertakers originally were carpenters

who built coffins on the side; sensing a profit center, they learned how to embalm. A typical late-nineteenth-century bill, quoted by Jessica Mitford in her 1963 groundbreaking indictment of the funeral industry, *The American Way of Death*, showed that embalming ran around \$10; renting a hearse, \$8 to \$10; washing and dressing, \$5. A few dollars were invariably thrown in for the embalmer being "in attendance." Embalming, the practice of replacing the body's blood with a chemical preservative, became popular in the United States during the Civil War, when battlefield casualties had to be shipped home; before that, burials took place within a few days of death, and bodies were kept on ice. Arsenic was the embalming chemical of choice until the 1920s, when it became apparent that it was (a) carcinogenic and (b) confusing in murder cases: in several trials involving arsenic, guilt could not be proven because the chemical was already present in the embalmed body.

At any rate, embalming became perhaps the first service provided by the funeral industry that was almost always unnecessary and, because of its profitability, almost always performed. (In fact, modern embalming usually preserves the body only for a few weeks; the politico corpses that hang around for years—Marcos, Lenin, Evita—are preserved through careful climate control.) And thus began the industry's reputation for price gouging.

"People in the funeral industry have always had a bad rep," notes Mark Nonestied, a member of the Association for Gravestone Studies, who lectures on the history of the funeral industry. "First, you've got a group of people associated with death. There are some cultures where people who deal with dead bodies are shunned altogether, and in this culture there's certainly a stigma attached. Second, there's the fact that bad experiences are more memorable, because the average person connects with the funeral director at the time of his greatest vulnerability."

Such collective distaste is reinforced by stories like the one Nonestied tells next. "Did you hear about

¹ A number of cut-rate casket manufacturers have put up Web pages on the Internet; there's even a Web site (www.xroads.com/~funerals) maintained by Father Henry Wasielewski, a semiretired parish priest and crusader in Tempe, Arizona, that details funeral-industry scams so that consumers can gauge their friendly neighborhood mortician's markup.

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example, will go into an area, buy up five or six funeral homes, and pool their resources—with one centralized embalming site, a roving staff and a fleet of hearses that can float from one home to another, caskets bought in volume, and so forth.

But if you think consolidation means that the cost of dying is suddenly going to become more reasonable, think again. The *Seattle Times* found that in Washington State, where 49 percent of the funeral homes are owned by chains, the cost of funerals has risen by as much as 65 percent since 1992—because the real client is no longer the family of the deceased but the stockholder.

In fact, so bullish is Wall Street on death care that this year saw the introduction of the Pauzé Tombstone Fund, a mutual fund diversified across the death-care industry. The fund's prospectus is filled with exciting bar charts and graphs, showing how, if Tombstone had been around since 1986, it would have soundly beaten the performances of the Dow Jones Industrial Average, Standard & Poor's, and the Russell 3000 Index: "Population demographics indicate that the death care industry will continue to experience long-term expansion due to the aging of the U.S. population and the estimated growing number of future annual deaths." In a quiet moment, you can almost hear the sound of investors hyperventilating.

The public backlash against funeral monopolies is in its infancy, but it will die young without some government intervention. Like health care, the funeral industry can't be run solely as an enterprise that responds to market forces, because none of us have a choice in being part of it.

In some ways, we are more careful consumers than we used to be. But we are also terribly unsure of ourselves, unsure of our goodness, unsure of our souls. What a relief it is to be able to make up for our sins to the living by being generous to them after they're dead. When it comes to their future livelihoods, I'm quite sure the funeral directors of America may rest in peace. ■

Thirty years ago, when she wrote *The American Way of Death*, Jessica Mitford accurately predicted just about every trend that has since come to pass in the funeral industry—most significantly, the rise of the giant funeral chain. Together, the Houston-based Service Corporation International (SCI) and The Loewen Group, headquartered in Burnaby, British Columbia, own about 2,000, or 10 percent, of America's mortuaries. (Smaller chains such as Carriage Services and Stewart Enterprises account for another 300 or so.) Traditionally, funeral homes were the ultimate mom-and-pop operations, run by legions of slightly creepy moms and pops whose business acumen was usually not the soundest. Jim St. George recalls how the funeral home where he worked tried to compete with lower-priced mortuaries: "We only had one person standing around to say hello to strangers at the visitation instead of three or four. Oh, and we didn't put candy in the candy dishes, mourners weren't allowed to use the coffee room, and we didn't fold the first paper on the toilet roll into a little triangle, like they do in hotels."

With Pecksniffian economies like these commonplace, it's no wonder someone would start taking a McDonald's-like approach to marketing and service. Quietly, relentlessly, SCI and Loewen have been coming into town and buying up homes and cemeteries, leaving the current management in place—at least for a while. One funeral director compares the takeovers to the movie *Invasion of the Body Snatchers*. "You think you're dealing with the same people you've always known and trusted. But they're not. They're pods. The business has nothing to do with community values anymore. Everything about the way they run their business now has to be decided from a headquarters that knows

nothing and cares nothing about the community."

The big chains don't see it this way. They say they're leaving the funeral directors to do what they do best—caretaking—and letting the suits make the business decisions. They wax poetic about economies of scale. SCI, for

the guy in California? He wasn't even a funeral director, but *that's* what the public thinks of the funeral industry." Allan Vieira, a fifty-two-year-old pilot from Berkeley, had been contracted by local mortuaries to scatter the cremated remains of thousands of people at sea, for \$50 to \$100 a body. (That was the price fixed with the mortuaries; the bereaved paid hundreds, perhaps thousands, more.) Instead of scattering the ashes, however, Vieira stashed them in his airplane hangar and in a self-storage warehouse stuffed so full that the walls collapsed, which is how his duplicity was discovered. Several lawsuits have been filed against the pilot and the mortuaries that contracted him. (Vieira, however, has already paid the ultimate price. A few weeks after being caught, he drove to the woods and shot himself; his station wagon contained eleven more boxes of remains.) In 1988, a \$31.1 million judgment was won against another pilot who had promised to scatter the ashes of 5,342 people but instead dumped them, in one nice big pile, on a ten-acre lot of land he owned in the foothills of the Sierra Nevadas.

What probably nettles the public more than such occasional tales of gross negligence is the velvet-pitbull tactics funeral directors routinely use to wear down traumatized consumers—not unkindly, not even with great calculation, but simply because this is the way the business has always been run.

"You see, there is usually only one thought going through the mind of a bereaved family when they walk through the doors of a funeral home, and that thought is, *Get me out of here*," says ConsumerCasket's St. George, who for ten years worked at a mortuary in Erie, Pennsylvania. "Of course, every funeral director knows this. Which is why the most expensive merchandise is always brought to their attention first—and why, for example, the less expensive caskets are always shown in the ugliest possible colors."