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Saying Goodbye with a Splash

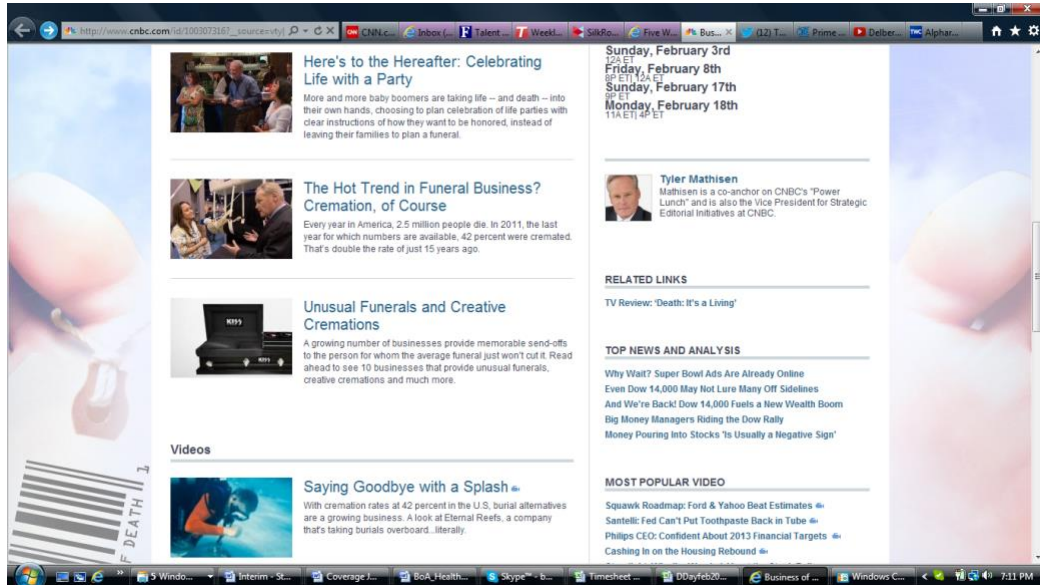
With cremation rates at 42 percent in the U.S, burial alternatives are a growing business. A look at Eternal Reefs, a company that's taking burials overboard...literally.

MON, JAN 7 2013 - 12:00 AM EST

<https://www.cnbc.com/video/2013/01/07/saying-goodbye-with-a-splash.html?play=1>

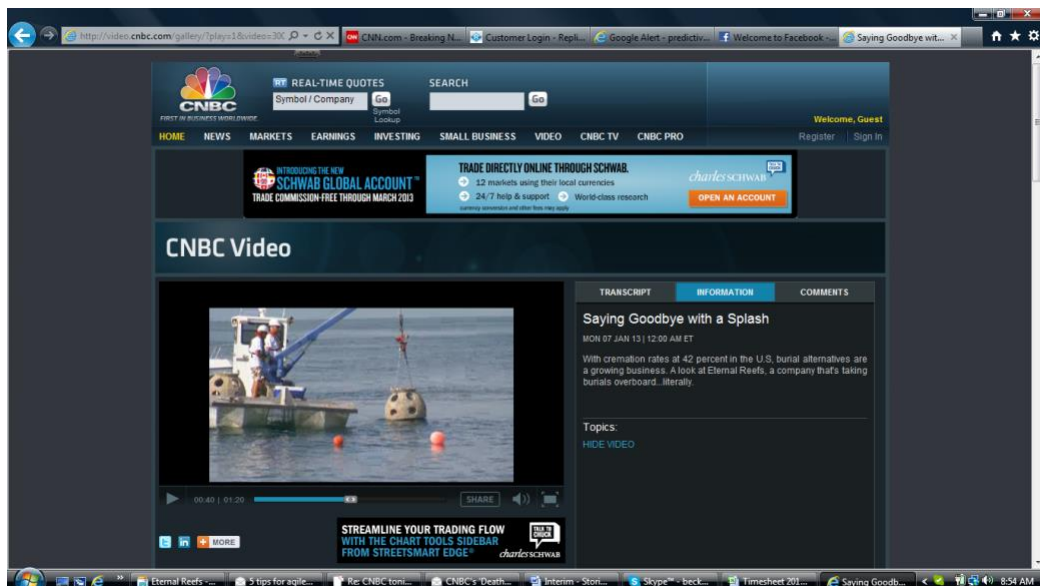
CNBC's "Death: It's a Living" - Premiere aired 1/31/13 at 9pm ET
(featured segment on Kathy O'Neill and interview with George Frankel)

CNBC Program Home page:



<http://www.cnbc.com/id/100307316?source=vty|businessofdeath|&par=vty>

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(1:20 clip included in documentary which aired 1/31 9pm ET on CBNC "Death: It's a Living")

The Hot Trend in Funeral Business? Cremation, of Course

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Tyler Mathison investigates the business of death for CNBC's "Death: It's a Living"

OK, forgive me. I know that headline was sort of cheesy. But when you've spent the past few months working on a documentary on the business of death, you go for the cheap laugh whenever you can.

I've been to casket-manufacturing companies, funeral homes, mortuary science schools and the annual convention of the National Funeral Directors Association. You don't know fun until you've partied with 6,000 funeral professionals.

They were sliver of the more than 130,000 people who work in what's come to be known as the "death care industry" – a \$17- billion-a-year business in America. And what's the fastest growing part of it? Cremation.

Every year in America, 2.5 million people die. In 2011, the last year for which numbers are available, 42 percent were cremated, according to the funeral directors association. That's double the rate of just 15 years ago. In some states, largely in the West, the cremation rate tops 70 percent. In Washington, it's 72 percent; in Nevada, almost 74 percent. (The lowest rate of cremation, in case you need a great pick-up line, is Mississippi's, at 15.7 percent.)

Why Rates are Rising: Religion, Family and Cost

So why the big jump in cremations? There are lots of reasons. One is the softening of the Catholic church's views of the practice. For centuries – until 1963, in fact – the church outlawed it. The church's laws still express a preference for burial. But the outright ban is a thing of the past and now, under some circumstances, bishops can permit a funeral mass with cremated remains present.

Another reason for the rise in cremations is the decline in nuclear families. As more and more Americans live far from hometowns and parents, and as family burial plots have waned in popularity and accessibility, millions have turned to cremation as a practical and cost-effective way to care for a loved one's remains.

But the main reason, as you might expect, is cost. Cremation is cheaper than burial. In fact, the average cost of a funeral today is about \$6,500, including the typical \$2,000-or-more cost of a casket. Add a burial vault, and the average jumps to around \$7,700. A cremation, by contrast, typically costs a third of those amounts, or less. In a tough economy like the current one, cost counts – a lot.

Money Matters, Even in Death

What you pay depends in part on where you live and which additional products or services you buy from the funeral home or crematory. Prices tend to be higher in densely populated urban areas. And you will pay more – in some cases almost as much as a full burial with casket – if you contract with a funeral home for such ancillary services as hearses, visitations and viewings or memorial services prior to cremation.

In that case, you will be charged a few hundred dollars for – yes, I'm serious – a rental casket with removable liner. In most states, whether you have a viewing or not, you will have to buy a cremation container, usually wood fiber or cardboard, for \$100 or so. It is burned with the body.

If you keep it simple, though, the average cost of a cremation, including a basic memorial service, runs about \$1,600. If you go for a so-called direct cremation, without a memorial service, the cost can drop well below \$1,000. Go online and you can find prices as low as \$600 or so.

In the End: What to Do With the Ashes

Of course, the total cost doesn't stop with the cremation itself. You've got to do something with the 4 to 6 pounds of mostly carbon ash that remain after the body has been incinerated for several hours at 1,600 to 1,800 degrees Fahrenheit. Typically that means buying an urn. Cost: from under \$100 to well over \$1,000. Was your beloved Uncle Pete a golfer? You can get The Masters Golf Cremation urn online for \$218. It won't improve your putting, or his.

Then there's the cost of interring the cremation urn. You don't have to buy a burial space for the remains. You can keep them in an urn on your mantel. Bad idea if you have cats or ball-throwing small children. Or you can scatter the ashes or have them mixed with concrete and dropped into the ocean to form a memorial reef. One vendor in Florida, Eternal Reefs, charges \$3,000 to \$7,000 for that. Says owner George Frankel, without a trace of irony: "I think a sea change is what we're seeing" in the funeral business.

If you decide to place your loved one's urn and ashes in a burial space, vault or columbarium, figure on spending \$1,000 or so -- maybe more, depending on how fancy the cemetery or memorial garden is. You may pay extra, too, if you choose to have a niche with a view. But who's counting? Or looking, for that matter?

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