Published in 1963, Jessica Mitford’s The American Way of Death laid out in print what many consumers already knew—the cost of funerals had risen drastically over the course of the 20th century, and showed no sign of slowing down.

In 1961, according to Mitford, the average cost of a funeral service and burial was in the neighborhood of $750—adjusted for inflation, about $6,000 in today’s money.

But rising costs haven’t stopped there—the average American funeral now costs $7,181, according to the National Funeral Directors Association. And while that figure is eye-popping by itself, it’s also important to remember that it doesn’t cover everything—things like food and drinks after the service, hotel rooms, travel, and car rentals, and headstones and other monuments will run extra, so much so that it’s not crazy to think about budgeting $10,000 for a funeral.

Of course, this can vary a lot: a lavish funeral with a cemetery burial and a top-of-the-line casket is going to cost more than a simple service and cremation, and a funeral in New York City is probably going to be more expensive than one in a city with a lower cost of living.

Wherever you’re having a funeral, and whatever size or scale it might be, there are some basic fees you’re going to see. Every funeral home is required by FTC law to offer a price list of services (and they’re required to update the list once a year), which makes it easy to both shop around and get a sense of what you can expect to spend on things like the basic services fee (non-negotiable at all funeral homes, this covers things like filing for death certificates), embalming (if you’re not having a direct burial), and hearse rental. Here’s a list of averages the National Funeral Directors Association uses for major funeral costs:

- Non-declinable basic services fee: $2,100
- Removal/transfer of remains to funeral home: $325
- Embalming: $725
- Other preparation of the body: $250
- Use of facilities/staff for viewing: $425
- Use of facilities/staff for funeral ceremony: $500
- Hearse: $325
- Service car/van: $150
- Basic memorial printed package: $160
- Metal casket: $2,400

Of course, these costs do fluctuate, which is why it’s always a good idea, if you’re so inclined, to figure out where you can save. A simple wooden casket is always going to be cheaper (sometimes by thousands of dollars!) than a fancier metal casket, and skipping printed materials means you can cut that line item out entirely.

These numbers can definitely seem overwhelming, especially if you aren’t sure what kind of funeral you want to plan (or how much you want to spend). The important thing to remember is that funeral homes are legally required to let you purchase goods and services individually, which means that you can skip a lot of this stuff if you’re worried about money, or if you want to keep things simple for environmental reasons. Funerals and memorial services are incredibly personal, and choosing what’s right for you and your loved ones is a key part of the mourning process.
Planning a Funeral on a Budget

https://www.lantern.co/articles/planning-a-funeral-on-a-budget

How to give your loved one the goodbye they deserve while keeping costs down

By: Angela Serratore

When my father died a few years ago, I knew I wanted to keep costs down—for one thing, the estate hadn’t been settled, and I didn’t want to commit to an expensive funeral and then regret it when bills came due. For another, my father was a lifelong bargain hunter, and as I looked at what a full funeral with all the trimmings would cost, I could hear his voice in the back of my head: “you’re going to spend HOW much on an urn?” I imagined him asking, incredulous.

I wasn’t alone in worrying about money when I was in the immediate stages of grief—as funeral costs in America rise, families are now spending upwards of $10,000 for even fairly basic funerals. Saving money on a funeral can be a challenge—you want to give your loved one the send-off they deserve, and it can feel hard to pinch pennies. But that doesn’t mean you have to mortgage the house, either—there are things you can do during the funeral planning process to ease the burden on your bank account.

Know your rights: The Federal Trade Commission requires all funeral homes to keep an updated master price list on file and make it available to consumers upon request. Plenty of funeral homes make their master price list available online, too. Examine the list closely, and don’t feel bad about shopping around! While you might not end up going with the least expensive option, it’s worth getting a sense of what different funeral homes charge for similar services.

Bring your own supplies: One thing the FTC makes very clear is that funeral homes aren’t allowed to charge you extra for using a casket or urn you’ve purchased somewhere else. As long as it meets the requirements of your cemetery, you’re allowed to use it! Considering the markup on caskets, this is a great place to save money. Costco, for example, sells caskets at a fraction of the cost of funeral home prices. If you’re opting for cremation, your options are even broader—any container that will hold cremains safely works.

Opt for direct burial or cremation: In addition to being the best options for the environment, direct burial and cremation are also significantly less expensive than funerals and burial ceremonies that involve embalming a body. Note: a direct burial is different from opting for a simple burial. A direct burial means the funeral director does the burial without the family present.

Don’t be afraid to customize: You may find, in working with a funeral home, that you don’t actually need all the bells and whistles they offer. One place it often makes sense to think about saving is the viewing—many funeral homes suggest four hours’ worth, while it might make sense to have only two.

Staying close to home: Rather than an expensive post-funeral event at a restaurant or event space, consider having a gathering at home. You’ll save on food and drink costs, especially if you ask guests to bring a dish or bottle of wine to share. If you feel bad asking, remember—people want to help, and in many cases will be grateful to you for including them.

Paying for flowers—don’t do it: From experience, I can say that even if you don’t have any funeral at all, or expressly tell people not to send flowers, or text everyone you know a link to your loved one’s favorite charity, it’s a fact that some people will not be able to stop themselves from sending flowers or plants. Take advantage of this! If someone wants to send flowers, incorporate them into the funeral decor and then bring them along to the cemetery. There’s no reason for you to spend money on something so many other people will want to give you.
ACL leads the implementation of the RAISE Family Caregivers Act and the Supporting Grandparents Raising Grandchildren Act. Both laws established advisory councils that reflect the diversity of the 43+ million caregivers in America. The councils also include members from federal agencies involved in caregiver issues. As they prepare reports and strategies to support caregivers, the councils would like your input. Please consider sharing your experiences, challenges, successes, and ideas.


ACL is requesting information from individuals and organizations to assist RAISE Family Caregiving Advisory Council in developing goals, objectives and recommendations for an initial report to Congress and national family caregiving strategy, which are required by the RAISE Family Caregivers Act of 2017. The input will also help the Council plan public listening sessions. See also the Federal Register notice (https://www.federalregister.gov/documents/2019/12/09/2019-26438/request-for-information-family-caregiving-advisory-council).

Family Caregiving affects those in rural areas and cities, crosses cultural boundaries, and can span generations in a single household. A national strategy must address supporting caregivers of older adults as well as people of any age with long-term care and respite care needs, including people with intellectual or developmental disabilities.

Through this RFI, ACL seeks input on a broad range or family caregiving experiences. We would like to learn from you about the challenges faced every day by caregivers. We also want to hear about recommended actions and best practices that can expand or improve existing supports for caregivers.

Submit input here: https://acl.gov/form/public-input-raise


ACL is requesting information to assist the Advisory Council to Support Grandparents Raising Grandchildren in developing an initial report to Congress, which will include best practices, resources, and other useful information for grandparents and other older relatives raising children. See also the Federal Register notice (https://www.federalregister.gov/documents/2019/12/09/2019-26437/request-for-information-family-caregiving-advisory-council).

Through this RFI, ACL seeks your input on information, resources, programs, and/or best practices to help grandparents, other relatives, and kinship caregivers:

- Meet the mental/physical health, education, and nutrition needs of those for whom they provide care;
- Address pressing concerns such as legal assistance, financial support, and affordable housing; and
- Maintain their own physical, mental, emotional, and financial well-being.

ACL is also interested in learning about gaps and/or unique needs related to this caregiver population, including:

- Unmet service and support needs of grandparents, older relatives, kinship caregivers, and children in their care;
- People impacted by the opioid epidemic or related concerns (e.g., fetal alcohol syndrome, chemical exposure);
- Meeting the needs of Native American tribes; and
- Additional federal legislative authority that may be needed to better support and serve older relatives raising children.

Submit input here: https://acl.gov/form/sgrg-form

Note: These RFI are issued for planning purposes only and should not be construed as solicitations or obligations on the part of the federal government or ACL. ACL does not intend to issue any grant or contract awards based on responses to these RFI.
Powerful Tools for Caregivers is a six-week education program for family and friends caring for older adults with cognitive and chronic impairment. The program focuses on the self-care of family caregivers.

Classes will start Monday January 27th and run through March 9th, from 10:30 – 12:00 pm
Participants should plan on attending all sessions.

Classes will be held at the East Lyme Senior Center, 37 Society Road, Niantic, CT 06357
Any questions or to register please contact:

Robin Brewer 860-887-3561, Ext. 124, rbrewer@seniorresourcessec.org

January 27th: Class #1: Taking Care of You
February 3rd: Class #2: Identifying and Reducing Personal Stress
February 10th: Class #3: Communicating Feelings, Needs and Concerns
No Class February 17th
February 24th: Class #4: Communicating in Challenging Situations
March 2nd: Class #5: Learning from Our Emotions
March 9th: Class #6: Mastering Caregiving Decisions
CAREGIVER SUPPORT GROUP
[You Are NOT Alone!]

Confidential conversation with peer caregivers
2ND MONDAY of the month
10:30 AM to 11:30 AM
East Lyme Senior Center
37 Society Road, Niantic, CT 06357

2020 Schedule

January 13th    February 10th    March 9th    April 13th
May 11th        June 8th        July 13th    August 10th
September 14th  October 12th   November 9th December 14th

For information or to RSVP, please call: Robin at 860-887-3561 ext. 124
You may also contact the East Lyme Senior Center at 860-739-5859

PLEASE CONTACT THE SENIOR CENTER IN THE EVENT OF INCLEMENT WEATHER

Sponsored by: Senior Resources Agency on Aging and The Henry Carter Hull Library
This program is supported by Senior Resources-Agency on Aging with Title III funds made available under the Older American’s Act

Senior Resources
AGENCY ON AGING
19 Ohio Avenue, Suite 2
Norwich, CT 06360
860-887-3561/800-690-6998
wwwSeniorResourcesEC.org
CAREGIVERS SUPPORT GROUP
[You Are NOT Alone!]

Confidential conversation with peer caregivers the FIRST TUESDAY of the month
from 2:00 PM to 3:30 PM at the
Slater Library, 26 Main Street, Jewett City, CT 06351

2020 Schedule

January 7th        February 4th        March 3rd        April 7th
May 5th           June 2nd            July 7th         August 4th
September 1st     October 6th        November 3rd    December 1st

For directions, information or to RSVP please call: 860-376-0024
To speak with Robin call 860-887-3561 ext. 124

Inclement Weather Policy: Meetings will be cancelled if public schools or the senior center are closed or delayed.

Sponsored by: Senior Resources Agency on Aging and the Griswold Senior Center
This program is supported by Senior Resources Agency on Aging with Title III funds made available under the Older American’s Act

Senior Resources
19 Ohio Avenue, Suite 2
Norwich, CT 06360
860-887-3561 / 800-690-6998
www.SeniorResourcesEC.org

Griswold Senior Center
22 Soule Street
Jewett City, CT 06351
860-376-2604
www.Griswold-CT.org/SeniorCenter.html
CAREGIVER SUPPORT GROUP
[You Are NOT Alone!]
Confidential conversation with peer caregivers

2ND THURSDAY of the month
5:30 PM to 7:00 PM
The Henry Carter Hull Library, Community Room
10 Killingworth Turnpike, Clinton, CT

2020 Schedule

<table>
<thead>
<tr>
<th>January 9th</th>
<th>February 13th</th>
<th>March 12th</th>
<th>April 9th</th>
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<tbody>
<tr>
<td>May 14th</td>
<td>June 11th</td>
<td>July 9th</td>
<td>August 13th</td>
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<td>September 10th</td>
<td>October 8th</td>
<td>November 12th</td>
<td>December 10th</td>
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For information or to RSVP, please call: Robin at 860-887-3561 ext. 124
You may also contact The Henry Carter Hull Library at 860-669-2342

Please Note: If the library is closed, the group will be cancelled.

Sponsored by: Senior Resources Agency on Aging and The Henry Carter Hull Library
This program is supported by Senior Resources Agency on Aging with Title III funds made available under the Older American’s Act

Senior Resources
Agency on Aging
19 Ohio Avenue, Suite 2
Norwich, CT 06360
860-887-3561/800-490-6998
www.SeniorResourcesEC.org

The Henry Carter Hull Library
10 Killingworth Turnpike | Clinton, CT 06413 | 860-669-2342 | www.hchlibrary.org
CAREGIVERS SUPPORT GROUP
[You Are NOT Alone!]

Confidential conversation with peer caregivers the LAST TUESDAY of the month from 2 PM to 3:30 PM at Ross Adult Day Center, 165 McKinley Avenue, Norwich

2020 Schedule

January 28th    February 25th    March 31st    April 28th
May 26th        June 30th       July 28th     August 25th
September 29th  October 27th   November 24th December TBD

For directions, please call: 860-889-1252
For information or to RSVP, please call: Robin at 860-887-3561 ext. 124

Inclement Weather Policy: Meetings will be cancelled if the Norwich Public Schools are closed.

Sponsored by: Senior Resources Agency on Aging and Ross Adult Day Center - Eldercare Services of UCFS
This program is supported by Senior Resources-Agency on Aging with Title III funds made available under the Older American’s Act
## Caregiver Support Groups

<table>
<thead>
<tr>
<th>Adult Day Center of Westerly</th>
<th>Bayview Health Care Center</th>
<th>Chestelm Health &amp; Rehab</th>
<th>Congregational Church of Eastford</th>
<th>Slater Library - Griswold</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 Union Street</td>
<td>301 Rope Ferry Road</td>
<td>534 Town Street</td>
<td>8 Church Road</td>
<td>26 Main St</td>
</tr>
<tr>
<td>Westerly, RI 02891</td>
<td>Waterford, CT 06385</td>
<td>Moodus, CT 06469</td>
<td>Eastford, CT 06242</td>
<td>Jewett City, CT 06351</td>
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<tr>
<td>Jennifer Newton</td>
<td>Deb Sousa</td>
<td>Liz Muller</td>
<td>Bev Lindemann</td>
<td>Robin Brewer</td>
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<tr>
<td>401-596-1336</td>
<td>860-389-7422</td>
<td>860-873-3833</td>
<td>860-974-1943</td>
<td>86-887-3561 Ext. 124</td>
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<tr>
<td>2nd Tuesday of each month</td>
<td>3rd Tuesday of each month</td>
<td>3rd Wednesday</td>
<td>2nd Thursday of each month</td>
<td>1st Tuesday of each month</td>
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<td>3:00-4:30</td>
<td>5:30-6:30</td>
<td>4:00-5:30</td>
<td>7:30-8:30</td>
<td>2:00 to 3:30</td>
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<tr>
<th>Lawrence and Memorial Hospital</th>
<th>Mansfield Senior Center</th>
<th>Peregrine's Landing</th>
<th>Ross Adult Day Center</th>
<th>Quinebaug Valley Senior Citizen Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wave Cafe</td>
<td>303 Maple Rd</td>
<td>Clinton, CT 06413</td>
<td>165 McKinley Avenue</td>
<td>69 South Main Street</td>
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<tr>
<td>New London, CT 06320</td>
<td>Storr's, CT 06268</td>
<td>3rd Thursday of each month</td>
<td>Norwich, CT 06360</td>
<td>Brooklyn, CT 06234</td>
</tr>
<tr>
<td>860-442-0711 Ext. 2483</td>
<td>Joan Marshall</td>
<td>6:15 to 7:15</td>
<td>Robin Brewer</td>
<td>Kathy Dernars</td>
</tr>
<tr>
<td>1st Tuesday of each month</td>
<td>860-487-9875</td>
<td></td>
<td>860-887-3561 Ext. 124</td>
<td>860-774-1243</td>
</tr>
<tr>
<td>4:00 to 5:30</td>
<td>2nd Tuesday of each month</td>
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<td>Last Tuesday of each month</td>
<td>2nd to 3rd of each month</td>
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<td>5:30pm</td>
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<td>2:00 to 3:30</td>
<td>1:30 to 2:30 pm</td>
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</table>

| Estuary Council of Senior    | Montville Senior Center | Waterford Senior Services | The Henry Carter Hull Library | Windham Hospital |
| 220 Main Street              | 12 Maple Avenue         | 24 Hope Ferry Road       | Community Room                | Johnson Room       |
| Old Saybrook, CT 06457       | Uncasville, CT 06382   | Waterford, CT 06385     | 10 Killingworth Turnpike      | 112 Mansfield Ave  |
| Ann DiPierdomenoic           | Donna Hunter            | Donna Hunter            | Clinton, CT                   | Willimantic, CT 06226 |
| 860-526-5363                 | 860-443-8650            | 860-443-8650            | Robin Brewer                   | Adrienne Devivo     |
| 1st Wednesday of each month  |                        |                    | 860-456-6877                  | 860-456-6877        |
| 1:00 to 2:00 pm              |                        |                    | 3rd Wednesday of each month   | 3rd Wednesday of each month |
| 6:00 to 7:00 pm              |                        |                    | 10:00 to 11:00 am             | 10:00 to 11:00 am   |

| Saybrook At Haddam           | Academy Point At Mystic | Madison Senior Center | Strong House Adult Day Center | BEREAVEMENT SUPPORT GROUPS |
| 1556 Saybrook Road           | 20 Academy Lane         | 29 Bradley Road       | 546 Durham Road               |                        |
| Haddam, CT 06438             | Mystic, CT 06355        | Madison, CT           | Madison, CT                   |                        |
| Kathleen Hallert              | Heather Farrell          | Molly Standley        | Diane Gauthier                |                        |
| 860-345-3779                 | 860-536-1133            | 866-474-5230          | 203-245-0524                  |                        |
| 3rd Wednesday of each month  | 1st Wednesday of each month | 3rd Tuesday of each  month | 2nd to 3rd Tuesday of each month |                        |
| 6:00 to 7:00 pm              | 6:00 pm – 7:00 pm       | 11:00 am – 12:30 pm   | 12:30 pm – 1:30 pm            |                        |

| Hospice of Eastern CT        | Center for Hospice Care | Center for Hospice Care | Center for Hospice Care | Essex Library |
| 34 Ledgebrook Drive          | (Coping with Loss of a Loved One) | (Loss of a Spouse or Partner) | (Loss of a Child or Grandchild) | 33 West Ave, Essex, CT |
| Mansfield Center, CT 06250   | Mystic/Noank Library    | 461 Main Street        | 461 Main Street              | 06426              |
| Hartford Healthcare at Home  | 42 Library Street       | Niantic, CT 06354     | Niantic, CT                   | 1st and 3rd Tuesday of each month |
| 860-526-5363                 | Mystic, CT              | 1st and 3rd Tuesday   | 860-451-8354                 | 2nd and 4th Tuesday of each month |
| 1st & 3rd Thursday of each month | 10:00 to 11:00 am      | of each month          | 6:30 to 8:00 pm              | 5:00 to 6:00 pm     |
| 11:00 to 12:30 pm            |                         | 2nd and 4th Tuesday    | 6:30 to 8:30 pm              |                        |
|                              |                         | of each month          | 10:00 to 11:30 am            |                        |

| Middlesex Hospital Cancer Center | Middlesex Hospital | Douglas Manor | Estuary Council of Seniors |
| 536 Saybrook Road             | (Loss of a child of any age) | Conference Room | Old Saybrook, CT 06475     |
| Middletown, CT 06457          | Bengston-Wood           | Conference Room     | 2nd and 4th Tuesday of each month |
| 2nd and 4th Wednesday of each month | Conference Room | 103 North Road      | 1st Tuesday of each month   |
| 10:00 to 11:30 am             | Sandra Freeman, RN      | Windham, CT         | 4:00 pm                     |
| 5:00 to 6:30 pm               | 203-887-9561            | 1st Tuesday of each month |                        |
|                              |                         | 4:00 pm              | 10:30 am                   |

REV. 4/1/2019
# PARKINSON'S DISEASE SUPPORT GROUP

<table>
<thead>
<tr>
<th>Location</th>
<th>Details</th>
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</table>
| Mystic Healthcare         | 457 Hight Street
Mystic, CT 06355
Catherine Gualtieri
860-287-0202
3rd Wednesday of each month
1:15 to 3:15 pm            |
| Day Kimball Hospital      | 320 Pomfret Street
Putnam, CT 06260
Judith Hansen Wellness Program
860-928-6541 ext. 2015     |
| Windham Hospital          | 860-456-2662
2nd Wednesday of each month
1:00 pm                     |
| Parkinson's Disease       | Support Group                                                          |
|                           | 999 Pequot Avenue Joyce Beaudain New London, CT 06320
860-437-8649               |
| VNA Community Healthcare | 753 Boston Post Road
Guildford, CT 1-866-474-5230
2nd Thursday of each month
10:30 to 12:00              |

# STROKE SUPPORT GROUPS/BRAIN INJURY SUPPORT GROUPS

<table>
<thead>
<tr>
<th>Support Group</th>
<th>Location</th>
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</table>
| Stroke Support Group      | Groton Public Library
52 Newton Road
Groton, CT 06340
Phyllis Walsh
860-848-0381
3rd Thursday of each month
12:00 to 3:00 pm           |
| Stroke Support Group      | Middlesex Hospital, Outpatient Center
540 Saybrook Road
Middletown, CT 06457
Meg O'Donoghue
860-335-5970
4th Saturday of each month
10:00 to 12:00              |
| Brain Injury Support Group| Lawrence and Memorial Hospital
New London CT, 06320
4th Thursday of each month |

# GRANDPARENT SUPPORT GROUPS

<table>
<thead>
<tr>
<th>Location</th>
<th>Details</th>
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</thead>
</table>
| United Services           | 303 Putnam Road
Waukegan, CT 06
Darlene Dell
860-315-3999
2nd Monday of each month
6:00 to 7:30 pm            |
| First Methodist Church    | 29 Puddin Lane
Mansfield Center, CT
Darlene Dell
860-315-3999
4th Wednesday of each month
6:00 to 7:30                |
| Cromwell Senior Center    | Youth Services Activity Room
41 West Street
Cromwell, CT
Marcia Pendleton-Sacco
860-632-3448
2nd Wednesday of each month
12:30 to 2:00 pm            |
| Waterford Country School  | SAFE HOME B
947 Vauxhall Ext.
Waterford, CT 06385
860-265-6302
1st Thursday of each month
6:30 pm                     |
| Groton Human Services     | Groton Public Library
52 Newtown Rd
Groton, CT
Marge Fondulis
860-441-6769               |
| Town of Mansfield         | 141 Stors Road
Mansfield Center, CT
Janit Romayko
860-569-1978
2nd Wednesday of each month
9:30 am                     |
| Senior Resources          | Rose City Senior Center
8 Mahan Drive
Norwich, CT
Robin Brewer
860-887-3361 ext. 124
Last Tuesday of each month
9:00 am                     |
We hope you find the February edition of our Caregiver newsletter informative.

Senior Resources currently produces a monthly caregiver newsletter. We are looking for feedback on any ideas you may have for future editions.

Please contact Robin Brewer with any ideas/suggestions or if you wish to be removed from our mailing list.

Robin Brewer: RBrewer@seniorresourcesec.org or 860 887-3561 x 124.

To read previous editions of this newsletter please visit: www.SeniorResourcesEC.org/stay-informed/caregiver-newsletter