

Money and Home Funeral Guides

By Lee Webster

Imagine you are a person who has discovered a whole new way of looking at death through the lens of home funeral.

You think about caring for loved ones in your life, in being cared for yourself, and then it occurs to you that this might be an opportunity to be of service to your community, especially those who need insight and guidance at your church, at your local hospice, at eldercare facilities. You suddenly see the possibility of alerting the world to an affordable, noninvasive, family-centered, healing cultural game changer that will revolutionize funeral practices and change our relationship to death forever.

You locate workshops, choose one or more, and attend, paying registration fees, airfare, cab fare, car rentals, lodging and hotels; purchase books, films, essential oils, perhaps a portable massage table, additional linens, a go-bag full of cotton balls, wipes, rice bags and other sundries. You rack up a significant investment in your newfound knowledge and developing skill set.

You return home ready to hang out your shingle, prepare and pay to have your marketing materials printed—educational pamphlets, trifold brochures, business cards—and maybe even talk with your lawyer about the advantages of different business models, from non-profits to sole proprietorship to limited liability corporations. You start thinking about taxes and personal liability risk and insurance.

At some point in this journey, you are no doubt debating how you will fund your new enterprise and how much you will earn as a bonafide home funeral guide. After all, if the work of a home

funeral guide requires a significant investment, and that work is valued as it should be, you deserve to charge money to support yourself financially, right?

Enter the home funeral guide financial dilemma:

- What does it mean to be poised to offer a service that the United States Federal Government has the authority to limit and shape even if you choose not to enter the industry?
- What does it mean to offer a service that closely resembles a licensed, highly regulated profession that uses a shared language, even though it is vastly different in intent and outcome?
- What ramifications would there be for families if home funeral guides were licensed?
- What does it take to successfully walk the line between a profession and a vocation?
- And how can you make a living doing this vital heart work that has the potential for righting social injustice, supporting the poor, and reintroducing ritual and meaning and cultural and family connections through death?

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The Impact of Federal and State Governments on Home Funeral Guides

In the US, the Federal Trade Commission oversees the funeral business, professionals and nonprofessionals alike. The FTC, through The Funeral Rule, regulates what funeral services and products may be provided by licensed professionals, requiring a written formulaic pricing

sheet (General Price List, or GPL) that is intended to protect consumers.

In addition, each state gets to determine what specifically defines practicing as a licensed funeral director. In some states, merely discussing after death care options with family members during their time of need could be construed as falling solely under a professional's scope, making funeral planning in exchange for money by home funeral guides fraught with potential for challenge and legal action by industry professionals.

Funeral directors required to have completed college-level training and apprenticeship and passed a licensure examination are entitled to charge money. Federal and state government set no restrictions on the actual prices of either goods or services.

The FTC also regulates what products and services nonprofessionals can sell, and what forms and paperwork need to be used when dealing with the public. Because of the limitations imposed on non-licensed home funeral guides, there may be a significant impact on income.

In plain language, federal and state governments make it clear that if you want to make a reasonable living selling funeral goods and services, it behooves you to get a license.

The Licensure Debate

Prior to enacting restrictive legislation that has hamstrung citizens and home funeral guides, Oregon Mortuary and Funeral Board executive director Michelle Gaines was quoted as saying that home funeral guides must be regulated because "they are supervising or otherwise controlling the transportation, care, preparation, processing and handling of dead human bodies."

Nothing could be further from the truth. Home funeral guides do not supervise; they do not

control, process, prepare, transport, or otherwise handle dead bodies unless it is in the course of demonstrating proper body care and mechanics (which, incidentally, has been approved as a valid teaching tool).

There are several practical and administrative reasons to forego licensure requirements for home funeral guides:

- Requiring licensure would force guides into becoming industry professionals, the very thing some families are rejecting.
- Guides view themselves differently in different parts of the country according to their spiritual beliefs, and as their work, such as hospice, informs their vocation. They do not provide a uniform type of service, and regulating all of them would be cumbersome for the State(s).
- By requiring home funeral guides to pay to obtain licensure, the State would be placing individuals under financial duress, and forcing them into charging fees.
- Most importantly, licensure could have the ripple effect of curtailing families' rights by implying that someone with credentials is required in order to have a home funeral, a concept that would undoubtedly meet with resistance by any American concerned with keeping their legal rights intact.

Differentiating Language, Intent, and Outcome

The key difference between professionals and home funeral guides is that funeral directors 'do' for the family while home funeral guides educate the family to do for themselves. Because we are talking about the same essential service—assisting families in making decisions about after-death care—it is not surprising that the language

we use is the same. However, the intent and the outcome differ diametrically.

Home funeral guides are often available prior to and at need for kitchen table discussions, phone calls, and home visits to provide emotional and practical support directly to families. They teach seminars, give demonstrations, make presentations, and hold workshops for groups or spiritual communities.

For any of these educational activities, they may legally charge a consultant or teacher's fee, the same as any other exchange of information or skill instruction for money. This fee, similar to any regionally determined pricing such as in the case of real estate, is dependent on what the market will bear. This basic economic axiom makes it difficult for home funeral guides to share pricing strategies or find a basis for pricing standards across regions.

If for any reason they are asked by a family to participate in anything remotely resembling hands-on body care, this assistance must be shared freely, as the physical handling of dead bodies resides unequivocally in professional territory.

Fee for Services: It's Complicated

This gets to the heart of the matter when considering the exchange of money for services. When families call a funeral director, they may not be cognizant of it but either they are hiring a professional to do something they have chosen not to do themselves or they have been compelled to hire a professional by state law.

This is an energetic exchange we understand. Goods or services in exchange for money is as American as it gets. Better yet, this practice, besides making it possible for everyone to survive, represents the interdependency between us as human beings. It exhibits in clear terms our value to one another, and how we value ourselves. Money for service equals worth in many ways.

This is also where the money discussion gets bogged down. For instance, many analogies have been made that compare home funeral guides to personal elder caregivers, independent home cleaning service providers, nannies, and others whose services are socially valuable and deserve to be paid a living wage. Why the difference?

What is missing is the understanding that these other activities have no regulatory agency overseeing them. While charging for educational efforts and materials is perfectly acceptable, anything sidling up to what professionals do is dangerously close to practicing without a license. Home funeral guides may not imitate the job of funeral directors; in the reverse, nor does their role as educators and advocates resemble the services funeral directors provide.

While this limits the prospect of substantial steady income for home funeral guides who wish to practice direct service, it also speaks to the need for organizing and delivering quality home funeral education for which guides may be well compensated if desired, as long as the focus remains on providing resources and information to families, individuals, communities and the general public, increasing confidence in and visibility of home funerals.