

THE FINE PRINT

Coronavirus has limited funeral rites, but the costs for one family don't reflect that

By [Sean P. Murphy](#) Globe Staff, Updated June 4, 2020, 3:49 p.m.



The children of Julia Flaherty, who died from COVID-19 on April 13, feel they were overcharged by the funeral home for her arrangements. From left, Daniel Flaherty, Maureen O'Leary, and Sean Flaherty visited their parents' grave in St. Joseph Cemetery, in West Roxbury, holding a photo of their parents on their wedding day. PAT GREENHOUSE/GLOBE STAFF

Julia Flaherty's four grown children insisted that, when her time came, their mother would get the same kind of funeral and burial as their father.

Back in 2015, when their father died, there had been a four-hour wake, a carefully

choreographed church funeral, and burial at St. Joseph's in West Roxbury. The cost was about \$15,000.

Last summer, when Julia's health began to deteriorate, her children hired the same funeral home and paid it \$15,000 in advance for their mother's funeral and burial.

But when Julia Flaherty, 87, died in April, the COVID-19 pandemic was in full force and wakes and church services for more than 10 people were banned under a statewide emergency order designed to slow the spread of the virus.

So, Julia's farewell consisted of a sparsely attended "viewing" at the funeral home the morning of the burial, followed by a family-only graveside service that lasted less than 10 minutes.

The Flahertys readily accepted the public health need to scale back their mother's funeral rites. But when it was all over, they expected a significant refund from the funeral home, Lehman, Reen, & McNamara of Brighton.

"We think there were so many things we paid for that we didn't use," said Maureen O'Leary, one of the children.

The Flahertys came to me after Lehman, Reen, & McNamara offered a refund of about \$1,500 — 10 percent — when it seemed to them they got less than half of what was provided when their father died.

But funeral director John Reen said it doesn't work that way. While it is true the services the funeral home provided were used by only a few, the cost of putting them on was about the same, he said. To demand a larger refund, he said, would be like a newspaper subscriber calling for a partial refund because they don't read the sports section, he said.

But to me, that misses the point. Newspapers are not served up a la carte: when you buy one, you get news, opinion, sports, arts, and more all wrapped up together. The funeral industry is different. For decades, it has been under a strict mandate from the Federal

Trade Commission to allow families to pick and choose what they want from an established price list.

The Flahertys told me that there wasn't much discussion with the funeral home of what they wanted or how much it would cost. They certainly did not receive the kind of detailed list that the FTC requires, which Reen later said was because "I believed [the family] was clear on all of our pricing and understood what was included," based on their father's funeral five years ago.

But clearly the circumstances were far different this time.

After the Flahertys complained about the cost, Reen sent them documents that in essence said that while they were getting a \$1,000 discount because there was no wake on the eve of the funeral, they were still being billed for a "package" that included "visiting hours and/or services in the funeral home." (The family saved another \$500 by not purchasing certain merchandise.)

Documents that Reen later sent to me showed an \$800 fee for "staff on the day of funeral/service," which apparently covered the "visiting hours and/or services in the funeral home." The funeral home also billed the family a basic services fee of \$2,550, which included setting up the funeral home for "the viewing."

The Flahertys question the funeral home's charge for use of its space for a "viewing" on the morning of the burial since only O'Leary, her husband, and their children attended.

Reen said charging for the viewing was appropriate. Whether one person or 100 attended, and whether it went on for one hour or four, really didn't matter, he said.

"We still incur certain fixed costs including opening and staffing the facility, cleaning and sanitizing the facility before the family arrives," he said.

"The family received all of the services for which they were billed," he said. "And [was]

appropriately credited for any services they did not receive.”

O’Leary said it was important for her to view her mother’s body before burial. So, two days after her mother’s death on April 13, she asked about it and Lehman, Reen, & McNamara said the family was welcome to a viewing at the funeral home an hour before the body was scheduled to be taken to the cemetery.

O’Leary said she did not think about or ask about the cost.

Another sister was out of state and could not travel due to the coronavirus, one brother said his own health issues kept him away from the viewing for fear of infection, and the other brother said he never planned to attend.

Clarence R. Lyons, of the Lyons Funeral Home in Danvers and president of the Massachusetts Funeral Directors Association, said there have been “general reductions” in fees charged by funeral homes because services have been curtailed during the pandemic.

But two expenses — for embalming and other preparation of the body and for basic “behind the scenes” services like coordinating with the cemetery — remain about the same, he said.

All this is happening at a time of extremely high demand on funeral directors due to the lethal nature of the coronavirus (Julia Flaherty was deemed a probable victim of COVID-19). But it also comes when funeral homes are experiencing increasing financial stress due to a trend begun long before the pandemic of consumers choosing less expensive cremations or scaled-back services.

The morning she saw her mother for the last time, O’Leary said she bowed her head and said prayers as her mother lay in an open casket. She said two representatives of the funeral home were there, but no one else.

“It looked empty,” she said. “Not your typical Irish wake.”

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Darlene Lamusta lost the love of her life last year when her husband, Mark, died within months of being diagnosed with amyotrophic lateral sclerosis, as I wrote in a [column](#) in January. Her devastating loss was then compounded by the machinists union, which wrongly cut \$400 a month from the survivors pension Darlene qualified for.

Mark Lamusta, 61, had worked for decades handling baggage at Logan Airport to get that pension. And it was the union's own missed paperwork deadline that was to blame for the lower pension amount.

If the decision stood, Darlene would lose more than \$120,000 over 25 years (assuming she lived to age 86). But Darlene refused to give up, and eventually wound up at the Pension Action Center at the University of Massachusetts Boston, a free legal clinic to help people find and get pension benefits they are owed.

The UMass clinic tipped me off about the shameful way Darlene was being treated, and after her plight was publicized, the union reversed its earlier decision and began paying her the rightful amount (including retroactively).

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In a [column](#) last month, I wrote about cable companies continuing to charge subscribers almost \$9 a month for broadcasts of regional sports, even though there have been no broadcasts since early March, when professional sports leagues suspended their seasons due to the pandemic.

A couple of readers reported to me that they called Comcast to complain, and came away with refunds.

But many others wrote to me that they got nothing. So, to clarify, Comcast did not institute a policy of refunding regional sports fees (as it should have and may do soon). However, some of its customer service reps have apparently taken it upon themselves to

issue credits to callers.

“I asked for a refund but, after at least an hour chatting with an agent online, she adamantly refused,” one reader wrote. “Instead, I got a one time \$20 credit on my next bill.”

Got a problem? Send your consumer issue to sean.murphy@globe.com. Follow him on Twitter [@spmurphyboston](https://twitter.com/spmurphyboston).

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