

Funeral Costs

Most funeral homes break their costs into three major categories:

- Services
- Merchandise
- Cash Advances.

A sales tax of 6 % in the state of Ohio is added to merchandise, flowers, and limousine services.

Services typically include basic fees and services (overhead), charges for staff performing services, use of facilities, use of vehicles, and special services such as embalming or cremation. The Basic fees and services is a special charge because usually it is non-declinable. In other words, you have no choice in that charge. If you use that funeral home, they will automatically include this charge, which may range from \$400 to \$1,600.

The two major merchandise items are the casket and vault for burial or cremation container and urn for cremation. Other items include paper products, register books, or keepsakes. Caskets vary in price from \$800 to \$25,000 depending on the exterior material, interior material, styling, and the amount of personalization. The cost of a vault will also vary dramatically based upon the type of vault or the material. Paper products include memorial folders, prayer cards, life brochures, register books, and thank you cards and vary in price from \$20 to \$150 depending on quantity and the amount of personalization involved.

Cash advances are a special category of funeral related charges that the funeral home will pay on behalf of the families to third parties. Typically, cash advances include cemetery charges (plot and opening/closing fees), flowers, newspaper obituary notices, traffic escort, death certificate fees, airline fares, honorariums, and other such charges. To simplify payment to these third parties and to make it easier on the family, the funeral home will offer to include these items on the funeral contract. If the funeral home makes money on these charges, then they are obligated to notify the family. Funeral homes like to separate these charges out, which range from \$300 to \$2,500 to make the funeral home bill smaller. It is important to keep in mind that quoted pricing over the telephone will probably not include this significant amount of money.

10 Costly Mistakes to Avoid

1. Not fully understanding your funeral choices
2. Paying for items or services you may not want. Be aware of non-declinable charges and any other charge that may be added on after you sign the contract.
3. Not comparing pricing
4. Making a decision on the Service charges only and not including merchandise, cash advances, and other funeral related charges. Make sure you understand all of your costs, not just one small part.



5. Not considering your emotional needs. Make sure the funeral home you select is willing to support your emotional grieving needs.
6. Not knowing about embalming. Embalming is typically not required by law. However, many funeral homes will have a policy that requires embalming when the body is viewed publicly.
7. Paying for overhead charges you are not using. See if you can avoid overhead charges that you are not using directly.
8. Not being able to express your emotions. Note how the funeral home staff handles tears. Tears are a healthy way to process grief. If the funeral supports and encourages the tears, then they are tuned into those types of needs. If they try to make the tears go away through jokes or re-direction, then they are not helping you or your family with their grief.
9. Price matching. Beware of funeral homes that lower their published price, particularly after they have given you an estimate of their services. In essence, they are saying that they misled you initially and now that you have compared prices, they are willing to lower theirs to match. Be very wary of this tactic.
10. Eliminating opportunities for expressing grief. Perhaps the biggest cost related decision is burial vs. cremation. For an apples to apples comparison on the same type of full services but with different dispositions, cremation may actually be more expensive. Where the cost savings comes in is in the merchandise. Typically cremation containers and urns cost much less than caskets and vaults. Sometimes when families start down this cost path, they start deleting important services as well, which may adversely impact the processing of grief feelings and emotions. So make sure you understand what your family's grief needs and choices are before you start taking away these opportunities for the healthy expression of grief.