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Why Are Funerals So Expensive? 4 Ways to Cut Costs

Planning a funeral can be exhausting, emotionally draining and funerals are so expensive! Consider this nasty little statistic: The average funeral and burial costs today, according to the National Funeral Directors Association, are \$7,323 (including embalming, metal casket, and viewing.) And that's no typo.

But you can arrange a gold-standard funeral without breaking the bank. Here are four ways to keep a funeral from being so expensive.

Cut-rate caskets and urns

Costco and caskets? Most of us wouldn't have put the two words in the same sentence. But the purveyor of all-things-bulk added caskets to its online shopping basket a few years ago, and customers rank them highly on both visual appeal and price.

Caskets are pricey at funeral homes and can easily represent the single largest purchase related to a funeral. Besides, there are only three major casket manufacturers in the U.S. (Batesville, Aurora, and Universal, Costco's supplier), which means most are coming from the same sources whether you buy them online or from the funeral home.

There are lots of online suppliers and their prices are competitive, with some throwing in free next-day delivery. Of the wooden varieties, pine caskets tend to be cheapest. In metals, the standard 18-gauge steel is the most affordable. It's worth noting that federal law prohibits funeral homes from adding on a handling fee or refusing a casket purchased elsewhere.

As for urns, consider purchasing a pet memorial urn. They are hundreds of dollars cheaper than urns made for human ashes. And they are just as lovely—crafted from stone, glass, cloisonné and a biodegradable mix, among other materials. And, yes,

urns that can handle the remains of a 200-pound dog will support the ashes of many human bodies.

Veterans' benefits

With funeral homes, it pays to compare costs. Prices can vary dramatically from town to town, even county to county. Bottom line? A little research could save you hundreds, if not thousands, of dollars.

One thing that can make funerals so expensive is package pricing, but nobody says you have to buy the package. In fact, funeral homes are prohibited by law from bundling their pricing – they must provide an itemized list of services when requested. With such a list, you can pick and choose, building a budget-friendly alternative funeral service rather than a package deal.

The Federal Trade Commission's website is a helpful resource. Their Funeral Rule regulates what funeral homes can and cannot do when it comes to services, pricing, and transparency. The website includes primers, some of them eye-opening, on topics such as funeral fees and how to calculate the "actual" cost of a funeral.

Funeral home price shopping

Veterans are entitled to any number of benefits, including potentially a small burial allowance, a burial flag, a government-provided headstone or grave marker, a Presidential Memorial Certificate, free burial in one of the nation's 135 national veteran's cemeteries, and perpetual care.

Members of the reserves may also qualify for benefits. The surviving family will need the veteran's discharge papers to determine eligibility. Funeral homes can help schedule the burial. For details, contact the Department of Veterans Affairs at 800-827-1000 or the National Cemetery Scheduling Office at 800-535-1117.

Green burials

An increasingly popular alternative funeral service like a green or natural burial is eco-friendly, simpler and often cheaper than traditional ones. The idea is that the body and container decompose in a natural manner—so no costly metal caskets, no concrete headstones, no embalming fluid.

The savings are obvious when you consider that the average casket costs \$2,000-plus; a headstone, roughly \$2,000; and embalming services, \$500-\$1300. The Green Burial Council has lots of information on green products, services, and pricing.

The bottom line: One reason funerals are so expensive is that many people make hasty decisions under pressure during an emotional time. Don't be afraid to shop on price, and you can create a loving and respectful funeral at a meaningful savings.

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