

Average Funeral Costs: A Pricing Breakdown Of Funeral Expenses (Cremations, Burials, and Services)



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How Much A Funeral Costs In America

When planning a funeral, the most popular question that comes to mind is, “How much does a funeral cost?”. Answering this question is key if your goal is to thoroughly plan for your funeral.

We’ve compiled information on the average costs associated with a funeral and what goes into funeral prices, and we can also show you some time-tested tips to help you save on your final expenses.

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How Much Does A Funeral Cost?



Funerals can cost between \$1,500 and \$15,000, depending on many factors, such as the level of services and the location.

We’re going answer the question of “How much is a funeral?” by examining national averages, types of costs, and the typical itemized funeral expenses as well as how prices can range depending on where you are within the U.S.

What Is the Average Cost Of A Funeral?

The average funeral cost in America is \$7,360 for a funeral and burial and \$6,260 on average for a full cremation service, according to National Funeral Directors Association, but funeral prices can vary a great deal depending on the specific services needed.

How Much A Funeral Costs by Type Of Service

The average costs of funeral expenses depend a lot on what you're getting.

How Much Does Cremation Cost?

The average cremation cost in 2019 is \$6,260 for everything — that includes a service and cremation along with an urn, memorial prints, and so on.

If one were to host a service at one's own home and skip other items like the urn or prints, cremations could be much cheaper: Direct cremations often cost anywhere from \$500 to \$1,000 depending on your area.

Most Americans should expect to pay about \$6,000 for a cremation and service.

How Much Does It Cost To Be Buried?

According to the NFDA, the average cost of a funeral and burial is \$7,360. If you get a vault, that average rises to \$8,755.

It's very important to point out that **this does *not* include a plot and headstone**. A burial plot typically costs anywhere between \$700 and \$2,000 for public cemeteries and \$2,000 to \$5,000 for private cemeteries.

Vaults, mausoleums, and upright headstones add thousands to your end cost as well. How much does a headstone cost? Grave marker and headstone prices vary widely, between \$1,000 for a basic marker and as much as \$5,000 for an upright headstone.

That means that an unexpected funeral, with the cost of the full services, grave plot, and marker, can easily cost between \$9,000 and \$15,000.

Many families might panic at this high average burial cost, but there are cheaper options. For instance, direct burials, in which the body is not embalmed and there is no visitation, usually costs from \$3,000 to \$5,000.

In a situation where one does not have a plot beforehand, a direct burial will likely bring the overall burial expenses to between \$5,000 and \$10,000.

Many families prefer to plan and pay for plots well in advance or pay for a family plot in which a section of a graveyard is preferred for family members. (Note that if your loved one is a veteran, you may be able to get a burial allowance from the [U.S. Department of Veterans Affairs](#).)

In situations where the plot has already been purchased, it can be much, much easier on family members, but make sure your family knows about your purchased plot.

How Much Does It Cost For A Funeral Service/Wake?

If you're trying to decide whether or not to have a service or wake, knowing the cost of funeral services may be helpful: Typically, the costs of having a service will be **around \$5,000** when you add up all of the fees.

See our full breakdown of funeral prices to learn how those fees are typically itemized. Any service with a viewing will always cost a lot more compared to a funeral that has no viewing of the body, due to body preparation fees.

The Cost of Cremation Vs. Burial

An average funeral will cost about \$7,000 and the average [cremation](#) with a service will cost roughly \$6,000, but the cost difference gets considerably more severe once you consider the price of the plot, casket, and headstone.

Doing a direct cremation with no service (which can cost as little as \$1,000) is much different financially than doing a full plot purchase and service in one go (which can be more than \$9,000), so it very much depends on the family's comfort and needs.

See our itemized breakdown to really grasp the differences in cremation vs. funeral prices.

A Breakdown of Funeral Expenses And Fees

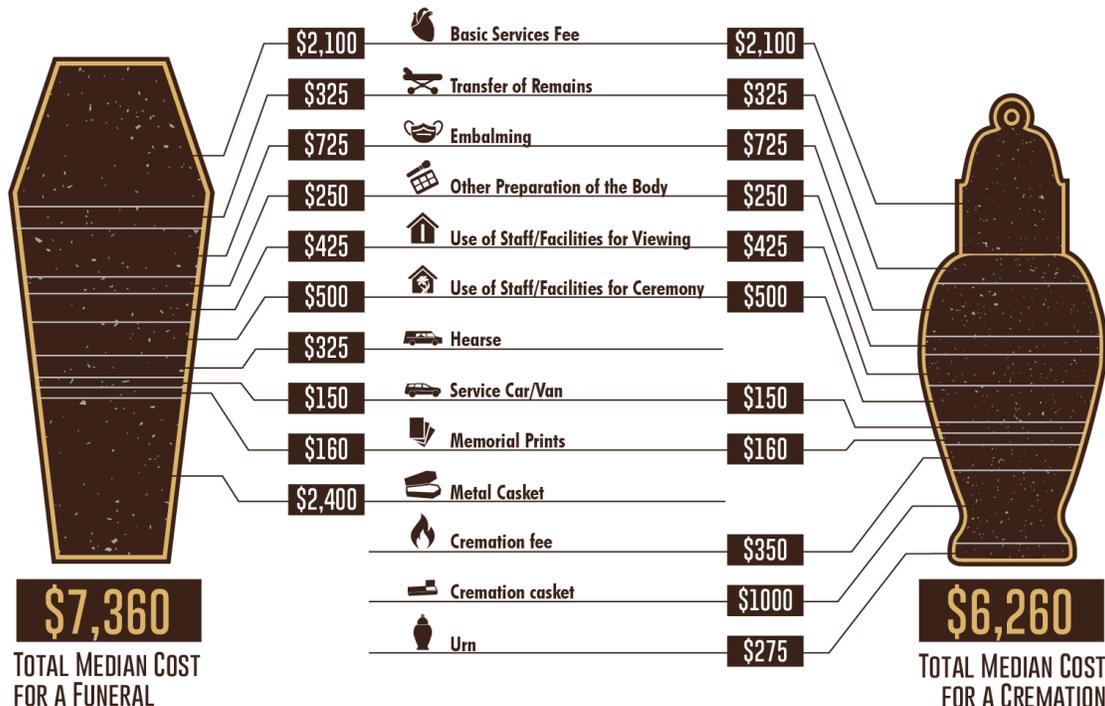
A funeral has many moving parts. Whether you want a burial or cremation, each service has different elements that make up the total cost.

Let's take a look at the cost for each line item.

The Median Funeral and Cremation Costs in America

NATIONAL MEDIAN ADULT FUNERAL COSTS (Burial and Viewing)

NATIONAL MEDIAN ADULT CREMATION COSTS (With Viewing)



IN THE PAST 30 YEARS, FUNERAL EXPENSES HAVE RISEN BY **227%**.

Sources:

<http://www.nfda.org/news/statistics#4>
https://www.consumer.ftc.gov/articles/0301-funeral-costs-and-pricing-checklist#Funeral_Pricing
<https://www.bls.gov/opub/ted/2017/the-rising-cost-of-dying-1986-2017.htm> <https://www.paring.com>
<https://www.finder.com/most-expensive-cities-to-die>



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This funeral cost breakdown shows the average costs as reported by the [National Funeral Directors Association](#).

Your costs may end up being higher or lower depending on your location — more on that later!

- **Professional Service Fee (\$2,100):** This fee covers the cost of their labor and equipment.
- **Transportation of Remains to the Funeral Home (\$325):** This is the charge for the transfer of the body to the mortuary.
- **Embalming (\$725):** Embalming is often required for open-casket services or if the body is going to be transferred interstate.
- **Miscellaneous Cosmetic Preparations (\$250):** This fee covers the cost of applying makeup, clothing, and hairdressing.

- **Facility Usage for Viewing (\$425):** This cost will apply if you wish to use the funeral home's chapel for the service.
- **Funeral Home Staff for Service (\$500):** You will only pay this if you choose to use the services of the funeral home staff to assist with the funeral ceremony.
- **Hearse (\$325):** This is the vehicle used to transport the deceased from the funeral home to the cemetery.
- **Service Car/Van (\$150):** This vehicle can transport family members or may be used to transport a body instead of a hearse.
- **Printed Memorial Package (\$160):** Funeral homes will often print pamphlets and prayer cards honoring the deceased and detailing the outline of the service.
- **Metal Casket (\$2,400):** How much does a casket cost? Casket prices can be one of the costliest line items of a funeral, depending on what you go with. The [FTC estimates](#) that “an average casket costs slightly more than \$2,000” but “some mahogany, bronze, or copper caskets sell for as much as \$10,000”. Watch for extra fees for “sealer” or “gasketed” caskets, as they increase the casket cost and ultimately won't protect your loved one's remains.
- **Vault (\$1,395):** This is the enclosure the coffin rests in to protect it from the weight of the earth and heavy maintenance equipment that will pass over the grave. They are frequently referred to as “grave liners,” “grave vaults,” or “burial liners.”
- **Cremation Casket (\$1000):** This is a fully combustible container a body is placed in to be inserted into the cremation chamber.
- **Cremation Fee (\$350):** There is a basic cost to complete the cremation of the body.
- **Urn (\$275):** The container that holds the ashes of the deceased can be pricey.

Other Costs

- **Funeral Plots (~\$2,000):** Depending on [the type of plot](#) and [your location](#), prices can range from \$1,000 to \$4,000 for a public plot; private cemeteries tend to be more expensive.
- **Grave Markers and Headstones (~\$250-\$6,000):** Plain, flat grave markers usually cost hundreds of dollars, rather than thousands, while custom upright monuments or statues can cost more than \$10,000 depending on the project's complexity.
- **Flowers (~\$150):** Often, visitors will send flowers, but a family may want to buy a casket spray or wreath, which will vary in cost depending on the types of flowers in question. (For example, orchids, lilies, and roses can be very expensive.)

If you're finding many more fees for services at a local funeral home that aren't on this list, it may be a good idea to print out and ask them to fill out [this funeral pricing checklist](#) or ask them for a general price list.

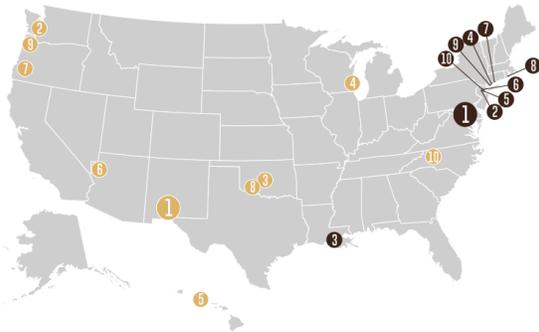
Average Funeral Costs Based on Location

Your state, your region, and your city can all affect your final funeral expenses. We know the national average cost for funerals in the USA, so let's go into more detail.

Cities with the Highest and Lowest Funeral Costs in the U.S.

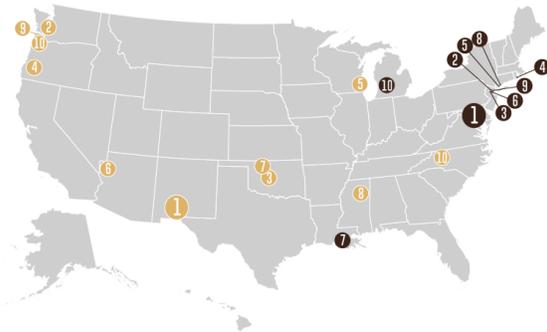
● Least expensive ● Most expensive

THE MOST AND LEAST EXPENSIVE CITIES FOR TRADITIONAL FUNERALS

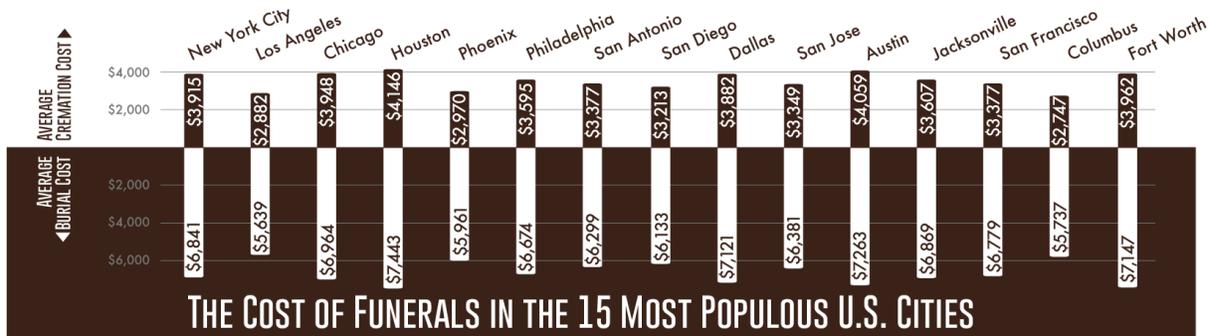


MOST EXPENSIVE		LEAST EXPENSIVE	
Rockville, MD 1	\$9,847	Las Cruces, NM 1	\$4,560
Bernardsville, NJ 2	\$9,265	Olympia, WA 2	\$4,702
Metairie, LA 3	\$9,191	Moore, OK 3	\$4,830
Stamford, CT 4	\$9,121	Oak Creek, WI 4	\$4,940
Summit, NJ 5	\$8,905	Kailua, HI 5	\$4,974
Chatham, NJ 6	\$8,890	Kingman, AZ 6	\$5,010
Milford, CT 7	\$8,578	Grants Pass, OR 7	\$5,061
Narragansett, RI 8	\$8,565	Lawton, OK 8	\$5,084
Greenwich, CT 9	\$8,525	Hillsboro, OR 9	\$5,185
Parsippany, NJ 10	\$8,480	Boone, NC 10	\$5,250

THE MOST AND LEAST EXPENSIVE CITIES FOR CREMATION SERVICES



MOST EXPENSIVE		LEAST EXPENSIVE	
Rockville, MD 1	\$6,170	Las Cruces, NM 1	\$1,860
Parsippany, NJ 2	\$6,130	Olympia, WA 2	\$1,997
Bernardsville, NJ 3	\$5,920	Moore, OK 3	\$1,999
Narragansett, RI 4	\$5,620	Grants Pass, OR 4	\$2,178
Greenwich, CT 5	\$5,600	Oak Creek, WI 5	\$2,190
Summit, NJ 6	\$5,595	Kingman, AZ 6	\$2,210
Metairie, LA 7	\$5,546	Enid, OK 7	\$2,315
Stamford, CT 8	\$5,540	Starkville, MS 8	\$2,334
Chatham, NJ 9	\$5,450	Astoria, OR 9	\$2,340
Kalamazoo, MI 10	\$5,313	Hillsboro, OR 10	\$2,373



Sources:
<http://www.nfda.org/news/statistics#4>
https://www.consumer.ftc.gov/articles/0301-funeral-costs-and-pricing-checklist#Funeral_Pricing
<https://www.bls.gov/opub/ted/2017/the-rising-cost-of-dying-1986-2017.htm> <https://www.parling.com>
<https://www.finder.com/most-expensive-cities-to-die>



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The 10 Most Expensive Cities To Die In (For Traditional Funerals)

1. Rockville, Maryland (\$9,847)
2. Bernardsville, New Jersey (\$9,265)
3. Metairie, Louisiana (\$9,191)
4. Stamford, Connecticut (\$9,121)
5. Summit, New Jersey (\$8,905)

6. Chatham, New Jersey (\$8,890)
7. Milford, Connecticut (\$8,578)
8. Narragansett, Rhode Island (\$8,565)
9. Greenwich, Connecticut (\$8,525)
10. Parsippany, New Jersey (\$8,480)

The 10 Least Expensive Cities To Die In (For Traditional Funerals)

1. Las Cruces, New Mexico (\$4,560)
2. Olympia, Washington (\$4,702)
3. Moore, Oklahoma (\$4,830)
4. Oak Creek, Wisconsin (\$4,940)
5. Kailua, Hawaii (\$4,974)
6. Kingman, Arizona (\$5,010)
7. Grants Pass, Oregon (\$5,061)
8. Lawton, Oklahoma (\$5,084)
9. Hillsboro, Oregon (\$5,185)
10. Boone, North Carolina (\$5,250)

The 10 Most Expensive Cities To Die In (For Cremation Services)

1. Rockville, Maryland (\$6,170)
2. Parsippany, New Jersey (\$6,130)
3. Bernardsville, New Jersey (\$5,920)
4. Narragansett, Rhode Island (\$5,620)
5. Greenwich, Connecticut (\$5,600)
6. Summit, New Jersey (\$5,595)
7. Metairie, Louisiana (\$5,546)
8. Stamford, Connecticut (\$5,540)
9. Chatham, New Jersey (\$5,450)
10. Kalamazoo, Michigan (\$5,313)

The 10 Least Expensive Cities To Die In (For Cremation Services)

1. Las Cruces, New Mexico (\$1,860)
2. Olympia, Washington (\$1,997)
3. Moore, Oklahoma (\$1,999)
4. Grants Pass, Oregon (\$2,178)
5. Oak Creek, Wisconsin (\$2,190)
6. Kingman, Arizona (\$2,210)
7. Enid, Oklahoma (\$2,315)
8. Starkville, Mississippi (\$2,334)
9. Astoria, Oregon (\$2,340)
10. Hillsboro, Oregon (\$2,373)

The Most Populous U.S. Cities And Their Average Funeral Costs

Cities	Cremation Costs	Traditional Funeral Costs
1) New York City	\$3,915	\$6,841
2) Los Angeles	\$2,882	\$5,639
3) Chicago	\$3,948	\$6,964
4) Houston	\$4,146	\$7,443
5) Phoenix	\$2,970	\$5,961
6) Philadelphia	\$3,595	\$6,674
7) San Antonio	\$3,377	\$6,299
8) San Diego	\$3,213	\$6,133
9) Dallas	\$3,882	\$7,121
10) San Jose	\$3,349	\$6,381
11) Austin	\$4,059	\$7,263
12) Jacksonville	\$3,607	\$6,869
13) San Francisco	\$3,377	\$6,779
14) Columbus	\$2,747	\$5,737
15) Fort Worth	\$3,962	\$7,147

Unfortunately, due to [outdated disclosure laws](#), many funeral homes are not required to provide price information on their websites.

This data was compiled using Parting.com's data as compiled by Finder.com.

One typically finds that states in the Northeast and California tend to have very expensive burial plots but not necessarily pricey services, but you'll definitely want to compare prices for your region!

“What If I’m Paying Too Much For Funeral Expenses?”

Know that you're not alone! Organizations like the [Funeral Consumers Alliance](#) and the [National Funeral Directors Association](#) can offer support throughout the process.

Remember to ask for the general price list and double-check for changes. Know that a funeral home cannot force you to make unnecessary purchases, like caskets with “sealer” or gilded memorial prints.

Use this guide to help you create a baseline and budget, but know that prices will vary a great deal depending on where you are. (For instance, remember that plots in the Northeast will be far more expensive than in other areas.) [Print out and use this official FTC checklist](#) if their itemization is confusing.

If you see a fee not listed on the official FTC checklist, don't be shy to ask what it is and why it's there!

How To Save On Funeral Costs



As a grieving, unprepared family can pay as much as \$15,000 in fees, it's very important to understand these expenses and what you're buying.

Even basic services can lead to a lot of debt. Here are some simple steps to significantly reduce funeral expenses:

1. **Ask for the General Price List** — All funeral homes are required by law to show you a [general price list upon request](#). Many funeral homes will verbally inflate their prices, hoping you agree to them, but they are required to honor the rates shown on their general price list regardless of what they state verbally. Every price list will have a separate line entry for each item. It is your right to only purchase the services and goods that you want.
2. **Shop Around** — Call four to seven funeral homes to get estimates on the services you are interested in.
3. **Keep Your Budget a Secret** — **Don't tell the funeral homes** how much money you are working with. If they ask you what your budget is, simply say, *"I'm not sure, but it won't be much. What's the best you can do?"*
4. **Consider Buying a Casket/Urn Separately** — You aren't required to buy a casket, urn, prayer cards, or flowers directly from the funeral home. All of those items are typically up-charged by the funeral home, and alternatives can be a great deal cheaper. For example, [Costco](#) actually sells caskets and urns.
5. **Don't Insist on a Viewing** — Embalming and body preparation are often not required unless the body is not buried within a certain time. Ask about refrigeration.
6. **Consider a Direct Cremation/Burial** — A direct cremation is a simple cremation without a funeral service of any kind. A direct burial is a burial service that does not include any sort of service or funeral ceremony. Either can cut thousands from the cost. Some of the cheapest funeral costs are for a direct cremation. This could be followed by an at-home service. This can be a difficult choice, however, as many families may not want to host a full service themselves.

Steps You Can Take To Financially Prepare For A Funeral



Unpaid funeral costs can constitute a massive financial burden for the surviving loved ones who must remedy these unexpected bills. **Funeral planning can help alleviate this.** Thankfully, there are multiple ways to [prepare for final expenses](#).

1. **Set Aside Cash** — Put cash aside specifically to cover end-of-life costs. It's vital that this money is never used for emergencies or any other life event. If you use it, it won't be there to pay your funeral costs. Also, make sure the deceased is not the only person named as the account holder where the funds are being held. This would subject the funds

to the probate process. You can even establish a funeral trust to hold the money. That will ensure that the money is accessible to pay for funeral expenses.

2. **Get Burial Insurance** — Purchase burial insurance specifically to cover final expenses. These are small face-value whole life policies designed specifically to cover funeral costs. [Burial insurance rates](#) are affordable, policies are available [for seniors](#) up to age 85, and they have very lenient underwriting. Some policies actually have [no underwriting](#), which means everyone is guaranteed to be approved.
3. **Pre-Pay at a Funeral Home** — You can take out a [pre-need policy](#) directly at a funeral home. This is a contract at the funeral home of your choice that uses a life insurance policy to fund the funeral where the funeral home is named as the beneficiary of the policy. Pre-payments are a great option if your goal is to pay off the funeral over a period of time. They also allow you to document all of your final wishes, so both the funding and planning of the funeral is complete.
4. **Sell Off Assets After Death** — Liquidate assets to acquire the funds to pay off the funeral bills. This really should be a last resort because assets (property, 401(k), investments) must go through the probate process before they are accessible. For that reason, there will be a substantial amount of time between the date of death and when you'll have the cash in hand to pay for the funeral. However, if all other options are unavailable, this might very well be the only way to pay off the final expenses.

The key takeaways from this should be to think about how much a funeral is, get specific in your will about your wishes, set aside money for the large costs, consider pre-paying for some of the more expensive items, like the burial plot, and make sure that your family knows about your plan ahead of time.

Article courtesy of Choice Mutual <https://choicemutual.com/funeral-cost/>

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