

THE SPOKESMAN-REVIEW

Washington Idaho Business Health

NEWS > FEATURES

Ranging funeral costs: It could pay to ask around

UPDATED: Mon., Jan. 30, 2017, 10:33 a.m.



(Tribune News Service illustration)

By **Treva Lind** 

treval@spokesman.com

[\(509\) 459-5439](tel:(509)459-5439)



It's a cost paid beyond grief after death – the funeral home bill – often topping thousands of dollars.

Melissa Halverson of Spokane and her family found themselves diving quickly into the world of funeral expenses after her mother died unexpectedly in 2015. What Halverson and her family found was that a little knowledge ahead of time was key. She and her husband had already done some research into funeral expenses for themselves, so they were on firmer footing.

“It did give us a reminder this is something that needs to be taken care of,” she said. “We both want cremation. It's important that you let your family know. Burial is very expensive, and we don't want any of our family to be saddled with any of that.”

She added, “We have some family members who don't want to be cremated. They're setting aside money, but we're looking at \$10,000 to \$15,000 for burial and all the options.”

Depending on where survivors live, the cost of funeral services varies across Washington state, a new survey found.

People's Memorial Association, a funeral education and advocacy group, researched prices statewide as of Dec. 31 among 178 funeral homes handling at least 10 cases in 2015. The group seeks more transparency in how people are informed about various costs for arrangements.

In Spokane for instance, families pay more for a basic cremation without any memorial service – at an average price of \$1,250 to \$1,300 – than about \$850 to \$900 charged in higher-population counties near Seattle, said Kathy Long, the association's director.

While noting survivors' grief, she suggests families seek comparison pricing and plan ahead if possible.



“The thing that makes the biggest difference is first of all families discuss what you want,” Long said. “That gives you the power to say at a funeral home, ‘This is what I want, nothing more.’ ”

“Even if you haven’t discussed anything, at least know you can shop around. It’s OK, because it can be a very expensive thing. It can be all over the place.”


A statewide average cost for basic cremation came to \$1,363 but ranges from \$490 to \$4,000, the group said. An average price for immediate burial – lacking any viewing or service – came to \$1,924, but could be as high as \$4,335.

Booking a full funeral – with embalming, viewing and memorial service – averages about \$3,788 in the state, but can be as low as \$1,700 and up to \$8,700, the survey found. That’s before buying a casket or paying any cemetery costs. A casket can range from about \$2,000 to \$10,000, more for high-end models.

Families should brace for immediate out-of-pocket expenses when a loved one dies, said Spokane resident Melissa Halverson, who in July 2015 worked with her family to make arrangements when her mother unexpectedly died following a routine medical procedure.

Her mother, who lived in the Tri-Cities, had a stroke after receiving a steroid injection in the cervical spine at her neck to relieve pain. Emergency crews took her to Sacred Heart, but she was soon taken off life support with family surrounding her. Her death required an autopsy.

“We knew my mother wanted to be cremated, but nothing had been pre-arranged, so the morning following her passing, we started making phone calls to different funeral homes and cremation businesses in Spokane,” Halverson said.

 “We got all kinds of different prices, but we decided on Community Cremation Services. They told us it would be basically a thousand dollars, and they would also provide within that access to an autopsy room at Heritage Funeral Home.”

She said the family had to pay next day for the cremation service, and the business handled all arrangements professionally.

“We went in as a family and met with them, and they talked through the entire procedure,” she said. “They did not pressure us to pay anything extra.”

The family decided to pay for additional death certificates, obituary notices, and an urn, so the bill came to around \$1,400, she said. “They gave us a very thorough written list with any options.”

For funeral homes providing a range of services, their location and overhead costs largely contribute to why prices vary, said Dennis R. Murphy, past president of the Washington State Funeral Directors Association. He’s also funeral director at Hennessey Funeral Homes in Spokane.

“A lot of it has to do with – how to put this politely – volume,” Murphy said. “If you’re out in Timbuktu, and you’re doing 25 cases a year, you’re going to have to increase your price in order to stay in business. I would say volume is probably the key indicator of what the price point is.”

Operating a funeral home requires costs for a well-kept interior, decor, utilities, staff, equipment and vehicles, he said. A funeral coach, or hearse, costs between \$75,000 and \$100,000. Many funeral homes also operate a first-call van used for removal of the body.

In Spokane, Murphy said people will find similar pricing for arrangements offered among “roof-top,” full-range funeral homes. “It varies a little bit, but we’re all pretty close,” he said.

People’s Memorial included a few Spokane operations in its survey without the costs included, saying the sites require personal visits to receive pricing information. These include three members of the national Dignity Memorial network – Hazen & Jaeger, Ball & Dodd, and Thornhill Valley – as well as Kiplinger..

Among Spokane-area funeral homes with prices listed, costs for direct cremation ranged from \$695 to just over \$1,600. An immediate burial here might cost from \$900 to more than \$4,000, while a complete funeral service could be as high as nearly \$6,000, according to the survey.

In addition to full-range funeral homes, Spokane has funeral establishments that are “low-cost providers,” said Murphy, who named Community Cremation & Funeral and Spokane Cremation & Funeral. He also described a few other operators here as “800-number providers.”

A large-scale funeral service “with all the bells and whistles,” usually includes clergy, an organist, hiring people to handle the procession, and perhaps special family transportation, Murphy said.

“It just depends on what the family wants to do,” he said, adding that it helps if families can plan ahead. “Most people don’t want to talk about it. I always refer to it as, lay the plan, and then when the time comes, we can just work the plan.”

Hennessey, in Spokane for more than 125 years, had listed survey prices of \$1,790 for direct cremation; \$2,270, immediate burial; and \$4,335 for a full funeral service.

Murphy said Washington state requires all operators to hold a funeral establishment license, with oversight by the Department of Licensing. They’re also mandated by the Federal Trade Commission to give survivors a general price list that explains all costs, including potential add-ons, he said.

“It’s all in black-and-white right in front of you,” he said. “You have to hand it to the family before you discuss goods and services. We’re happy to email it, fax it, or mail it.”

People’s Memorial said it gathered survey information from a funeral home’s website pricing or from operations willing to email prices.



Long said she questions whether a funeral home's general price list would include all potential fees, such as if it costs more to pick up a body on a weekend. "Some general price lists don't go into that sort of detail," she said.

The nonprofit and other advocacy groups have called for a national mandate requiring all funeral operations to post general price lists on websites and email complete information if asked. About 80,000 people are members of People's Memorial, paying a one-time \$35 fee. Members receive contracted prices for cremation and burial at more than 20 affiliated funeral sites statewide.

Nationally, arrangement costs also vary, say the Funeral Consumers Alliance and Consumer Federation of America. In a fall 2015 survey, the groups sought prices from a sample 150 funeral homes across the U.S. It found price differences from \$2,580 to \$13,800 for a full-service funeral.

In the end, Murphy said another factor weighs into the funeral cost equation: family traditions.

"I think in Spokane, there is a lot of loyalty to a particular funeral home that the family has used over and over again," he said. "That's a component in which funeral home you use."

This story has been updated to correct pricing for two funeral homes, Catholic Funeral and Cemetery Services and Hennessey Funeral Home, and to correct Riplinger's affiliation.

Wordcount: 1426

Published: Jan. 29, 2017, midnight

Updated: Jan. 30, 2017, 10:33 a.m.

Tags: [cremation](#), [Funeral costs](#), [People's Memorial Association](#), [Spokane burial](#)

 **Subscribe to the Morning Review newsletter**

Get the day's top headlines delivered to your inbox every morning by subscribing to our newsletter