



## **Some funeral homes really are out to gouge you. Here's how to make sure they don't**

By [Carola Vyhna](#) Special to the Toronto Star  
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Nancy Steffan knew her thrifty husband wouldn't have wanted her to splurge on a fancy casket for his funeral. So she rented one for the much lower price of \$2,000.

"I was trying to honour Greg's memory and make the nicest send-off possible but not breaking the bank," says the GTA widow, whose 41-year-old spouse died suddenly in 2014.

Even so, she had to hand over \$9,000 to the funeral home and \$4,000 to the cemetery for his cremation, urn and interment.

“I do remember thinking ‘holy cow, that’s a lot of money,’” Steffan says.

Death can be expensive, as the families of 100,000 deceased Ontarians discover each year. Final arrangements can range from \$1,500 for a basic cremation to tens of thousands for a grand-scale tribute with all the trimmings. The average funeral tab is \$8,500.

Cost and convenience are driving more people to choose cremation over burial, says Carey Smith, CEO and registrar of the Bereavement Authority of Ontario (BAO), the funeral industry’s watchdog.

He puts the cremation rate at 70 per cent, up from the 50 per cent recorded by the Cremation Association of North America in 2003.

“The trend now is direction cremation with a memorial service or celebration of life later,” Smith says.

A simple cremation, which can cost about a third of the cost of a funeral and burial, comes with money-saving opt-outs such as embalming, viewing, casket and grave. In addition, remains can be easily transported and kept in any container or scattered. Scattering ashes — but not burying — is allowed on designated sites, crown land or water, public parks where permitted, and private property with the owner’s permission.

Green burials, in which an unembalmed body is interred in a biodegradable container or shroud, are also more affordable than traditional funerals.

Steffan says her late husband’s money mindfulness spurred her and her in-laws to try to keep costs down, albeit while still in a state of shock. She recalls pulling things together quickly in “let’s get it done” mode.

The \$9,000 price tag (including tax) on his final farewell, attended by 400 mourners, included: embalming (\$400), ceremony facilities (\$820), funeral director (\$1,565), newspaper death notice (\$700) and hearse (\$400) — important for “symbolically” driving away with the casket, Steffan says.

In hindsight, she thinks setting aside a “death budget” when Greg was still alive would have been helpful.

The subject of finances frequently comes up at meetings and discussion groups on death and dying hosted by Toronto social worker Linda Hochstetler.

While it’s “a hard thing to talk about,” pre-planning can save a lot of money as well as spare your family additional anguish, she says. “It’s your decision, your money and your financial and emotional responsibility to your loved ones.”

Grieving family members often spend “way too much” in the mistaken belief that it shows their love, says Hochstetler, who’s also a psychotherapist.

“Most people just don’t want that \$20,000 funeral,” adds the west-ender, who’s set aside \$2,000 for her own cremation.

Tom Niebuhr dug deep into the cost of dying while planning numerous faux funerals for his website called [InMemory](#). The Surrey, B.C. resident, family members and associates visited funeral homes posing as the soon-to-be-bereaved so they could collect prices and fees for a cost-comparison database of almost 700 funeral homes across Canada, including 86 in the GTA.

Niebuhr, who left a 25-year career in banking in 2017, says as “mystery shoppers” they experienced “aggressiveness,” pressure and upselling tactics at some establishments.

He says vulnerable loved ones may also be “guilted” into overspending or paying unnecessary expenses such as embalming before immediate cremation or burial.

While Niebuhr acknowledges there are “some really good (funeral homes) out there,” others “really gouge families” on casket purchases.

“Just look at the markups,” he says, citing 30 per cent to 350 per cent from his lengthy online casket guide. He suggests looking for better prices at online retailers such as Costco or third-party suppliers.

One Toronto-area outlet, for example, offers savings of between \$1,000 and \$5,000, with prices ranging from \$890 for a pine cremation box to \$3,590 for a solid mahogany model.

Funeral homes are not allowed to charge a handling fee for a customer-supplied casket but the casket must meet safety and suitability requirements specific to funeral homes, cemeteries and crematoriums. For example not all caskets are appropriate for cremation.

Renting a casket with a removable interior for \$1,000 to \$2,000 saves money while still allowing the body to be present for a viewing or funeral, Niebuhr says.

Costs and options for every aspect of a funeral vary wildly so it pays to shop around as well as weigh package prices against customized plans, he advises.

Donating a body to research or medical students also saves a lot in funeral expenses, with the family typically paying only for transfer and documentation.

The BAO's Smith points out that funeral homes are required by law to offer a full range of casket options as well as provide a price list of products and services at any time, and an itemized contract to sign once arrangements are made.

He advises people discuss their wishes with family and spell everything out in a will that the executor can access immediately after death.

“Someone has to be in charge talking to the funeral director,” Smith says.

### **Three funeral options with three different costs**

Here's a guide to three options with sample costs of key items compiled from online sources.

#### **Low-cost**

Direct cremation is a simple alternative allowing a memorial service or celebration of life to be held later. Package price typically covers transfer of the body, cremation fee, container and documentation.

**Total: \$1,500 to \$3,500**

#### **Midprice**

A pared-down version of a traditional funeral consists of cremation followed by a memorial service at a funeral home.

Cremation: \$600

Cremation container: \$400

Basic services: \$2,000

Facilities: \$500

Transfer and vehicles: \$800

Funeral service: \$900

Celebrant/religious leader: \$250

Stationery: \$250

**Total: \$5,700**

## **High-end\***

A full-service traditional funeral with all the trimmings is the most expensive way to go.

Basic services: \$3,000

Facilities: \$500

Transfer and vehicles: \$900

Embalming: \$600

Visitation: \$1,500

Funeral service: \$1,400

Hearse: \$500

Solid hardwood casket: \$9,000

Outer burial container: \$900

Celebrant/religious leader: \$500

Stationery: \$300

**Total: \$19,100**

\*Doesn't include costs of reception, interment, burial plot, crypt, monument or marker.