

What a Funeral Costs, and How Families Pay

A plain-English guide to planning ahead, so your family isn't left guessing.

What a funeral usually costs

These are the national middle prices from the National Funeral Directors Association. Half of funerals cost more, half cost less.

\$8,300

Funeral with viewing and burial

\$9,995

Same, with a burial vault

\$6,280

Funeral with viewing and cremation

Source: NFDA, 2023 national median costs. Prices vary a lot by state, city and funeral home.

What is usually *not* in those numbers

The prices above are the funeral home's part. Families often pay these separately:

- Cemetery plot, and opening and closing the grave
- Headstone or grave marker
- Flowers, obituary notice, death certificates, and a meal or gathering after the service
- Travel for family coming from out of town

Add in any final bills, like medical bills, a car note or credit cards, and the total a family faces can be much higher.

Your rights when you shop for a funeral

Under the federal **Funeral Rule**, funeral homes must give you a written, itemized price list when you ask about arrangements in person, and tell you prices over the phone if you ask. You can choose only the items you want, and you can buy a casket or urn somewhere else.

How families pay for it

Savings	Money set aside ahead of time. Works well if it's enough, and if family can reach it quickly.
Family splits it	Very common. Can be hard on relatives' budgets, and can strain relationships at a hard time.
Credit cards or loans	Fast, but adds interest and debt for the people left behind.
Online fundraising	Can help, but the amount raised is never certain.
Pre-paid funeral plan	Arranged and paid with a funeral home in advance. Ask what happens if you move or the funeral home changes owners.
Final expense life insurance	A smaller life insurance policy meant for these costs. The money goes to the person you choose, who can use it for the funeral, bills, or anything else.

Five steps to plan ahead

1. **Write down your wishes.** Burial or cremation, the kind of service, music, readings, and who should be told.
2. **Get a price list** from one or two funeral homes near you, so you know your real number.
3. **Decide how it will be paid,** using the options above.
4. **Tell one person you trust** where your plan and papers are kept.
5. **Look at it again every few years,** or after a move or a big life change.

Your planning checklist

- ☐ Burial or cremation
- ☐ Funeral home I prefer
- ☐ Type of service (church, graveside, memorial, private)
- ☐ Who should be called first
- ☐ Where my important papers are
- ☐ How the costs will be covered
- ☐ Who I've shared this plan with

Questions? I'm happy to help.

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Call 409-351-3664 · CainLife.com

I can walk you through your options, with no pressure and no obligation.