

Prices vary dramatically among funeral homes and it's a shell game.



The Funeral Price Equation

$$\begin{aligned} &+ \text{Service Fee} \\ &+ \text{Merchandise} \\ &+ \text{Incidental Items} \\ \hline &= \text{Total Funeral Cost} \end{aligned}$$

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The Top 5 Price Questions You Need To Know.

What is the funeral home's service charge?

When comparing funeral homes the service charge is where the game begins. This is the fee that you pay the funeral home. Some funeral homes put less emphasis on their service charge only to increase the cost of merchandise. Truly the only distinctive offering a funeral home has is it's service. A good funeral home usually has a higher service charge and includes more special offerings that increase the value of the experience for family and friends. Special offerings are services that you wouldn't know existed unless the funeral home made you aware of them. Beware of a low service charge—the funeral home is telling you that serving you is not the number one objective they have. In addition, the service they provide is basic. If basic were acceptable in America we would all be driving compact cars.

When it comes to merchandise, where is the middle?

Your purchase of funeral merchandise causes the funeral home to shift from service provider to retail sales. The best way to measure the quality of the company is to look at the range of prices. Let's use caskets as an example. At our funeral home, our prices range from \$ 750 .00 to \$ 3,495.00 for the finest available, a stainless steel casket. The middle of our casket pricing is \$ 1,495.00. Nationally, 90% of all funeral merchandise is selected based on appearance. In short, we buy what looks good. Usually, the attractive caskets run in the middle too. Casket ranges at some funeral home are as high as \$ 24,000.00. Beware, this is merchandising. A good funeral home puts all their emphasis on serving you, not selling mer-

How much are the incidentals?

Incidental items, which are also referred to as “cash advance items,” are the small things that are part of the total arrangement. They are considered pass-through items, meaning they are paid for by the funeral home on your behalf and charged to your funeral contract. They can include: flowers, cemetery grave opening, clergy honorarium, newspaper obituaries, sales tax, etc... These items need to be kept in mind when estimating the cost of a funeral. Incidentals usually range from \$ 850 .00 to \$ 1,000 .00 or 8.3% of the average American funeral cost.

Can the needs of your family really be met by the cheapest funeral home?

When it comes to funerals our culture is in the dark. Studies show that 90% of all Americans want a funeral when someone they love dies, but 80% don't know what kind of funeral they would have. Furthermore, that some 80% does not believe that the traditional funeral home is capable of providing services that have value to them. The most important point to remember is that we do not select the cheapest physician when we have a health problem, or the cheapest lawyer for legal matters. The cheapest funeral home can perform the basics, but they cannot provide the level of service we expect from other professionals.

What are average funeral expenses?

The average cost of a funeral nationwide is \$ 7,115.00, with burial. You can usually deduct about \$ 1,500 .00to \$ 2,000.00 if cremation is selected. The average price of a car today is nearly \$ 22,000.00. A wedding, another major family event, averages \$ 19,500.00. At Schwartz-Adamo Funeral & Cremation Services, our range of funeral costs last year was \$ 895.00 to \$ 7,500.00 and the average cost was \$ 4,000.00. Most importantly, the cost of a service is up to you. Schwartz-Adamo Funeral & Cremation Services believes that each service should be personal and financially appropriate.