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## Survivors think twice about funeral costs

By HELEN T. GRAY  
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Joyce Woolridge of Kansas City, Kan., recently lost two family members, and in each case, cost influenced the funeral decisions.

Funeral directors say they are aware of the effects of the sluggish economy and are trying to make things easier for families in a variety of ways. And that same economy may be changing some long-held traditions.

The cost of a funeral can vary greatly, depending on the funeral home and services provided.

According to the National Association of Funeral Directors, the average funeral in Kansas and Missouri costs \$6,891. The average with a vault is \$8,186.

The association says these figures do not take into account cemetery markers and other miscellaneous items like flowers and newspaper obituaries.

Area funeral directors said they try to offer the quality of service the families want with the funds available.

In Woolridge's family, cremation was chosen as a less-expensive option.

In one case, the relative told his family he wanted a cremation because he didn't want funeral expenses to use all of his insurance money, Woolridge said. He wanted to leave something to his daughter.

In the other case, "money definitely was a factor," she said, because the deceased didn't have insurance.

Woolridge said the funeral home worked with her family, not charging for some services and discounting other services.

Cremation, which was once mostly taboo in the African-American Christian community, is becoming more common, said Robert Davis, general manager of Thatcher's Funeral Home in Kansas City, Kan.

The Rev. Eric Laverentz, pastor of the Presbyterian Church of Stanley in Overland Park, said he has noticed more families choosing cremation.

"It used to be rare," he said. "Perhaps one out of every five deceased would be cremated when I first started in ministry 14 years ago. Now it's about half.

"I think today it is more socially acceptable, and many people are not as tied to the location of a grave where their loved one might be buried. But money also factors into it."

The Rev. Trish Nelson, a pastor at Christ Church Anglican in Overland Park, said that in the past 18 months the church has had cremations only, and many families choose to use the columbarium in a garden on the church grounds.

In recent years the Rev. Douglas R. Valentine of First Baptist Church, 100 W. Red Bridge Road, has seen many families electing to have their loved one's body cremated with no memorial service or funeral. But funeral directors say this is rare.

Steve Pierce, owner of Muehlebach Funeral Home, said he doesn't think the decision to cremate is based solely on economics.

"Most people choose cremation because that's their personal choice," he said. "And most people still have a service even if the deceased is to be cremated."

Also, the funeral directors said most people bury the remains or place them in a mausoleum or columbarium. A few take them home.

Among practicing Jews, cremation is rare. Among Orthodox and Conservative Jews, burial should be done within 24 hours if possible or within 48 hours, said Rabbi Herbert Mandl of Kehilath Israel Synagogue in Overland Park. There is no embalming or cremation because that is tampering with the body; "you're supposed to return the way you came," he said.

Michael Epstein, co-owner of Louis Memorial Chapel, 6830 Troost Ave., which does Jewish funerals, said he wouldn't want anyone to choose cremation because of cost.

"With the help of the Jewish community, we can assist a family to have a funeral," he said.

Among Muslims, embalming and cremation are not acceptable because they disrespect the body, said Russell Mohammed, a director of the Mid-America Muslim Cemetery.

"The Islamic Center, where the body is washed and wrapped, is considered the funeral home," he said. "Our burial fee (\$2,500) is very low, so cost usually is not a problem. And for families who can't afford it, we have a burial fund."

According to guidelines for Catholic funerals, the funeral Mass is to take place only in a parish church. In case of cremation, the ashes are to be present.

Also, said the Rev. Pat Rush of Visitation Catholic Church, ashes are to be buried in a sacred place.

Mark McGilley, market director for the Dignity Memorial Providers, said 50 percent of the funerals conducted by the homes he manages take place in Catholic churches. This includes eight McGilley funeral homes, two Mount Moriah homes and Chapel Hill Memorial Gardens and Funeral Home.

One of the best ways a person can help their families financially is to make pre-arrangements for their funerals, he said.

"We encourage people to (plan) and fund those plans, and they are frozen at today's prices," he said. Otherwise, there are payment options.

"Most funeral homes will give a family some time to pay. But even in today's economy, the great majority of families find a way to pay in full in advance."

Other areas for cutting costs:

Davis of Thatcher's said many families are choosing less-expensive caskets and simpler programs.

"Also, there has been a big drop in (the use of) vehicles," he said. "There was a time when there would be three vehicles (in addition to the hearse), and now we are down to one or none."

Pierce at Muehlebach agreed that the type of casket and the number of vehicles are ways to cut costs.

"We're becoming more conscientious as to whether certain things are necessary," he said. "We try to give people value and quality for what they are spending."

But Denise Westerfield, spokeswoman for D.W. Newcomer's Sons Funeral Homes, said from the corporate office in New Orleans that their funeral directors in Kansas City report they are not seeing drastic changes in funeral services.

"There has been a steady increase in cremations, but that's mostly because it's a growing preference," she said. "People are not especially cutting back on flowers or limousines, and directors have not noticed that families are choosing less-expensive caskets."

Families are given a general price list and are told their options, Westerfield said.

"We work closely with the families and make sure we meet their requirements," she said, "There is nothing that we are doing differently because of the economy."

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To reach Helen Gray, call 816-234-4446, or send email to [hgray@kcstar.com](mailto:hgray@kcstar.com).

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