

Arranging a funeral or cremation in Ohio

Arranging a funeral is no easy task. This short guide is aimed at helping you to understand the basic elements and legislation pertaining to arranging a burial or cremation in Ohio, and help assist you find the right funeral provider for your needs.

Funeral homes in Ohio

There are in the region of 1,000 licensed funeral homes in the state of Ohio, and around 620+ cemeteries, crematories and memorial gardens. To help you decide what kind of funeral provider you need, you will firstly have to decide on some basic questions. Are you looking for a burial or a cremation? Are you working to a budget for your funeral expenses? Is there any pre-need funeral plan existing, or are you thinking of purchasing a funeral plan? Does the family own any cemetery property?

Most people tend to choose a funeral home based on experience or a referral. If you are reading this guide it is likely that you have had no prior experience of making funeral arrangements, or you are looking for something different. Often this can be driven today by the costs for funeral services, and many folks turn to the Internet to research alternative, and cheaper options for making disposition arrangements.

What is the cost of a funeral or cremation in Ohio?

When most people are looking online these days, this is the million-dollar question they are seeking the answer to. And unfortunately, many within the funeral industry choose NOT to disclose prices on their websites or in their advertising.

The cost for a burial or a cremation can vary significantly, and this will depend upon exactly where you live, and what kind of services you require. Burials are more expensive than cremations because more expensive items such as caskets, cemetery plots and grave markers are needed. The National Association of Funeral Directors (NFDA) put the average cost of a funeral at \$7,640 (2019). A full traditional burial can cost much more than this, and a cremation will cost much less. A simple direct cremation (where no service is provided) can be obtained in Ohio from as little as \$675.

If you are concerned about funeral costs, the [DFS Memorials providers in Ohio](#) offer low cost cremation services and affordable burial services. All DFS Memorials providers guarantee to offer a 'best value' direct cremation package. Visit the DFS Memorials website to locate your nearest provider & price.

Do you want a burial or cremation?

Although we have a strong tradition of burial in Ohio, cremation is really becoming much more popular now and accounts for around 25% of all funerals. A number of criteria can affect whether you chose a burial or a cremation. What were the deceased wishes? Does the family already own cemetery property? And what finances are available to pay for the funeral?

In some of the metro areas, space has become limited in some cemeteries, and so driving up the cost of burial plots. Cremation can essentially work out much cheaper, even if you do go ahead with a viewing and memorial service, as you can still save on the casket and the burial

plot. This alone can save several thousand dollars. A full-service cremation is likely to cost somewhere between \$2,000 and \$4,000 in Ohio.

Is embalming required in Ohio?

Ohio law does NOT require embalming whether you chose a burial or a cremation. However, a funeral director may advise embalming if a viewing is requested. Again, this may depend upon how soon you can go ahead with the actual funeral service. If you are proceeding with a speedy funeral service, with no open-casket viewing or visitation, then do not let a funeral director coerce you into spending extra on embalming if you do not wish to have your loved one embalmed.

What options do you have for purchasing a casket in Ohio?

You do have the right to purchase a casket from a third-party seller. What does this mean? The Federal Trade Commission (FTC) brought in a law called the 'Funeral Rule' to help protect consumers' rights in the purchase of funeral products and services. It stops funeral homes insisting you purchase a casket from them at an inflated price. Historically, this used to be how funeral homes made a large mark-up. You can now buy a casket online, or from a local casket retailer, and have it delivered to your chosen funeral home and they cannot refuse to accept it, or add a surcharge for handling a third-party casket.

Buying from a third-party can save enormously on costs, but do be careful that you are purchasing from a reputable supplier. Many third-party sellers do offer reliable next-day delivery and this single purchase alone can save you a significant chunk on your funeral costs.

Can I pre-plan a funeral in Ohio, and what rules govern the sale of funeral insurance plans?

Preplanning a funeral is the best way to remove the financial and emotional burden from surviving family. Because we all shy away from discussing death in our culture, too often people avoid making any plans, and then family are left to work out all the details themselves. Today, when many families are struggling financially, it can be even more important to put plans in place.

In Ohio preneed funeral contracts can only be sold by licensed funeral directors, cemeterians and their agents and employees. Ohio state law will only permit preneed plans to be funded through a trust fund. This means the monies you pay for your funeral plan are held in trust. If you chose to cancel your plan, you are entitled to 90% of the principal to be refunded and no less than 80% of the interest accrued. Most funds held in trust can be moved to another funeral provider should you move area.

Another option is to make your own funeral plan and put funds aside in a Totten Trust, this is a POD account (payable-on-death), and means the designated beneficiary in your family can easily draw out the funds. This can be a simple and cost-effective way to put a provision in place, which you are in control of, and can change as and when you desire. You are in complete control of your own finances and any interest that may accrue.

What are the laws for scattering ashes in Ohio?

Ash scattering is becoming a much more popular activity as cremation gains popularity. And, of course, Ohio has many beautiful land and water areas over which to disperse cremated remains. You can scatter ashes on many public lands without needing any kind of permit.

Although if you are opting to conduct an ash scattering in public land such as state parks or city parks, it would be advisable to ensure you obtain the appropriate governmental agency approval. You should seek consent to scatter ashes on any private lands, unless this is land you own yourself. Division (D)(1) of chapter 4717.27 of Ohio law that licenses embalmers funeral directors and crematories, states that there is nothing to prohibit the “scattering of cremated remains over water or by air or in a dedicated area at a cemetery used exclusively for the scattering on the ground”.

A top tip is not to rush to scatter remains, and/or keep a small portion of the ashes, as the decision to scatter is an irreversible one. You can either do it yourself, which is the most cost-effective way to conduct a memorable ash scattering service. Or you can use the services of an agent. There are numerous ash-scattering organizations that will offer aerial, land and water scattering, either attended or unattended. Prices for these services can vary considerably, but as a rough guide you can expect to pay around \$125 for an unattended Lake Erie scattering to around \$450 for an attended scattering for up to 6 people.

You can, of course, conduct your own ashes over water burial in Lake Erie if you have access to your own vessel. Visit our page on [Ash Scattering](#) for further advice about how to scatter ashes.

What help is available towards funeral expenses in Ohio?

It is extremely distressing to be faced with arranging a funeral when you are experiencing financial difficulties. There generally are no credit terms available from a funeral home, other than accepting a credit card for full payment. Social Security can pay \$255 towards funeral expenses if you qualify but the process for applying can be onerous. In every state, people without sufficient funds do pass away, and local municipal governance usually does allow a small budget to manage this. You may need to approach your local welfare and public health departments. There are also charity and community associations that can sometimes assist, even if just to help provide support and communicate with agencies on your behalf.

Veterans and their spouses are entitled to some help with funeral expenses from the [Department of Veterans Affairs](#) (VA). This entitlement includes such things as a cemetery plot at a national or state veteran cemetery, the opening and closing of the gravesite, and a grave marker.

Can I donate my body to science in Ohio?

Yes, if you so choose you can donate your body to science upon your death, or your next-of-kin may do so on your behalf. This is what is otherwise known as an anatomical donation. There are a number of national organizations that accept body donations and handle the whole process for you. US Funerals Online is affiliated with Medcure who offer a nationwide body donation program. To find out more visit our page on whole body donation. A number of funeral homes in Ohio have alliances with body donation programs that enable them to offer ‘no cost’ cremation options.

Alternatively, you may arrange directly with Ohio State University, Division of Anatomy, The University of Toledo, Wright State University, Ohio University College, Northeast Ohio Medical University, and the University of Cincinnati.

What do I do if my loved one has died away from Ohio?

As we all travel more the number of people dying away from their home state is growing. If a loved one dies away from Ohio you need to decide if you plan to ship the body back for a funeral. Mortuary shipping can be expensive, costing upwards of \$3,000 just for the

professional services to arrange the shipping, without the shipping fee. For this reason, many choose to arrange a direct cremation at the place of death and ship the cremated remains back to Ohio.

Where do I turn to if I have a complaint about funeral services or products I have purchased?

Purchasing funeral services and merchandise is just like any other consumer market, and sometimes things do go wrong. If you have a grievance about the service or merchandise you have purchased you should attempt to resolve it with the funeral home concerned in the first instance.

If you need to take matters further, you should contact the Ohio Board of Embalmers and Funeral Directors. They deal with around 110 complaints a year so they aim to resolve your complaint within a 3-6 month time span. They cannot recover any monies on your behalf but can take action against a funeral director if state funeral legislation has been violated.

The State of Ohio Board of Embalmers and Funeral Directors can be reached 77 South High Street, 16th Floor, Columbus, OH, 43215.

We hope this Ohio funeral guide has answered some of your basic questions about arranging a funeral or cremation. If you visit our Library/Info section you will see that we have a large funeral resource catalogue where you may find further information to assist you. Should you have any further questions please contact us.

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