

Social Service Funeral and Burial Fees by Region

1. Background:

In October 2008, The City Of Hamilton was requested by the Hamilton and District Funeral Service Association to provide a 100% increase to the approved Adult Full Funeral Service Fees. A report was prepared and presented to the Emergency and Community Services Committee (CS09014 [Emergency and Community Services Committee Agenda for January 21, 2009](#)) on January 21, 2009. The recommendation presented was to increase The City Of Hamilton Social Service Funeral Fees by 14.7%. This report was referred back to staff so that they may review and assess the additional information provided by the Hamilton and District Funeral Service Association and also to complete a survey of all Ontario Works delivery agents to determine current approved Social Service Funeral Fees.

On January 21, 2009, the survey of all Ontario Works and District Social Service Administration Boards was initiated.

2. Purpose of Survey:

The three main goals of the survey were to:

- Confirm the “current” Social Service Funeral Fees for each Ontario Works delivery agent across the province
- Confirm if other Ontario Works delivery agents were in negotiation to determine a new Social Service Funeral Fee
- Determine how the City Of Hamilton Funeral Fees rank in comparison to other Ontario Works delivery agents

3. Methodology:

A survey was sent electronically to all contacts which completed the May 2008 Thunder Bay Survey. Telephone contact was made with Ontario Works delivery agents who did not participate in the Thunder Bay Survey. There is a total of 47 Ontario Works Delivery Agents in Ontario.

The following are the questions asked of each delivery agent:

- What is your approved Funeral Service Fee?
- Has an increase been requested by your funeral homes? If yes, what is the requested being proposed?
- If you have already increased your rates based on the request, what sort of analysis was completed to come to the new rate? (cost comparison of market rates, cost of living, etc)
- Do you offer a different rate for immediate disposition (no visitation; direct burial/cremation)?
- What is the maximum cemetery fee?
- What is the maximum cremation fee?

This survey was conducted between January 21, 2009 and February 23, 2009.

4. Results:

There was a 100% response rate to the Funeral and Burial Survey. The survey results are attached below.

13 Delivery Agents have identified that they have received a request from their funeral homes to increase the approved Social Services Funeral Fees.

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11 Delivery Agents have reported approving substantial increases in the approved Funeral Fees based on requests from their local funeral homes, the notable increases are as follows:

CMSM	Year of Increase	% Increases recently applied to Funeral Fees
Oxford	2008	122%
St. Thomas	2009	107%
Lanark	2007	75%
Algoma	2007	55%
Randy River	2007	55%
Renfrew	2008	44%
Leeds	2008	33%
	2009	20%
	2010	17%
Kingston	2008	30%
Haldimand	2009	29%
Hastings	2008	20%
Simcoe	2008	12%

5. Additional Findings:

The following are important differences between delivery agents:

Funeral Service Fees:

- 4 delivery agents set one fee which is to cover the cost the funeral fee, cremation and cemetery cost (plot, opening and closing)
- 31 delivery agents set a flat fee for the funeral service. In some areas, the delivery agent requests that the funeral home to reduce the fee if a lesser service is provided (e.g. no visitation or service). In other areas, it is a flat rate regardless of the type of service provided.

Cremation Fees-there is a large variance in the actual fees paid for cremation. In addition, some noted differences in policies are:

- 10 delivery agents include the fee in the funeral service fee (note: 4 of the 8 delivery agents set one fee to cover all the funeral and burial costs)
- 4 delivery agents include the fee as part of the \$1,000 maximum burial fee
- 3 delivery agents set \$1,000 for burial and interment or \$1,000 for cremation and interment
- 1 delivery agent will not approve interment of cremated remains

Burial rates:

- 24 delivery agents adhere to the \$1,000 maximum fee for a plot, opening and closing services as outlined in the Cemeteries Act

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Additional Disbursements:

In addition to the set funeral service fees, some delivery agents approve additional costs for clergy stipend, obituary in newspaper and urns

Low Income Funerals (non-socially assisted):

There are a few delivery agents that do not offer funeral services to low income residents. This question was not specifically asked in the survey, however, it has been reported that a resolution is being forward to the Ministry of Community and Social Services to include funeral services and burials for low income as a cost shared benefit.

Region	CMSM & contact information	\$ for Full Service (excluding GST)	\$ for Immediate (excluding GST)	Request to increase? How was new rate determined?	Maximum Cemetery Rate	Cremation Rate
Central East	Durham	\$2,087	\$966	01/01/2009 increased rate by 15% was \$1,815/\$840 Determined as the cost of living increase since the last rate was set.	\$1,000	Allow up to \$1000. For cremation and burial.
	Northumberland County	\$1,950	\$910	2007 increased rate by 30% (no increase since 1998). Reviewing fees every 2 yrs Funeral Homes requested an increase in 11/2008 of 30%	\$1,000	actual
	Peterborough	\$2,137.50	\$2,137.50	Current issue is reviewing "what is mandated to provide"	\$1,000	Included in cemetery cost
	Simcoe	\$2,250	\$911	2008 increase of 12% not proposing an increase for 2009 Received a request to increase	Actual up to \$1,120.00	Cost of the cremation coroners warrant and plot included to max of \$1,120
	Kawartha Lakes/Haliburton	\$2,000 child or adult	\$2,000	No increase for years.	Actual (not more than \$1,000)	If cremated will not allow burial actual

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	York	\$2,064.57	\$737	Maximum York will cover is \$3,875.47	\$1,000 *either cemetery or cremation	\$1,000 (increased June 2008) previously \$356.08
Central West	Dufferin	\$2,410	Up to \$2,410		\$1,000	Included in cemetery cost
	Halton	\$2,318.00	\$1,638.00	2007 developed an agreement to increase fees by 2% annually.	\$1,000	Actual
	Peel	\$2,500	\$1,250	Jan 2008 increased rate	\$1,000	\$390
	Waterloo	\$2,400.00	\$2,400.00	Approving annual cost of living increases (between 1.5% and 3% each year)	\$1,500.00	\$450
	Wellington	\$3,224	\$3,224	Approved a 3% annual increase for the years 2007, 2008, 2009 and 2010.	\$1,000	actual
Eastern	Cornwall	\$2,250	\$960	2005 last increase Received a request to increase Sent to resolution to MPP to increase the guideline in OW directives Secondary issue is that they do not assist Low Income	Under \$1,000	\$391
	Ottawa	\$2,370	\$1,090	Last increase was received in 1999.	\$1,000	Included in cemetery cost
	Prescott & Russell	\$3,900	\$3,900	Administrator increased 2007	actual	actual
	Renfrew	\$3,250 funeral service and burial	\$3,250 funeral service and burial	01/11/2008 Increased by \$1000	Included in the full service rate	Included in the full service rate

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Hamilton/ Niagara	Brantford	\$5,027.18	\$5027.18	Will be retro to 04/03/2009 Completing a bylaw	Actual (\$1,507.67)	\$451.50 (GST incl.)
	Haldimand-Norfolk	\$2,900	\$2,900	01/03/2009 increased by 29%. Was providing COLA & paying \$2,256.71 Received request for \$4,884. Staff are using the Survey results	Actual but generally less than \$1000	Actual between \$350-\$470
	Hamilton	\$2,258.73	\$1,138.01	Received request for \$3,950 Fees increased June 25, 2009 To receive CPI annually	\$1,000	\$328.48
	Niagara	\$2,700	\$1,059	Completed review several years ago	\$1,000 plus additional costs as required	\$315
Northern	Algoma DSSAB	\$3,500	\$3,500	Rates were \$2,250 and moved to \$3,500 based on review on of other northern CMSM	Less than \$1000	Actual
	Kenora DSSAB	\$3,200 funeral service and burial	\$3,200 funeral service and burial	DSSAB is reviewing all policies. This rate in effect for a long time	Included in the \$3,200 (funeral service)	Included in the \$3,200 (funeral service)
	Randy River DSSAB	\$3,500 funeral service and burial	Up to \$3,500	Increased 2 years ago was previous \$2,250. Based on discussion with funeral homes	Included in the \$3,500 (funeral service)	Included in the \$3,500 (funeral service)
	Sault St. Marie DSSAB	\$1,700			\$705 - \$907	\$572; possible urn garden \$208
	Manitoulin-Sudbury DSSAB	\$2,250	\$2,250		Part of Additional services up to \$2,000	Included in Original \$2,250 for Funeral Cost

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	Sudbury CMSM	\$1,089.65	\$1,089.65	Received a request to increase Will be negotiating	\$1,000	Actual (approx. \$525)
	Thunder Bay DSSAB	\$3,868	\$1,496	Received a request to increase Seeking RFP for the provision of funerals going to council in February	Actual	Actual
North East	Muskoka	\$1,907	\$1,249		\$1,100	
	Cochrane DSSAB	\$2,600	\$2,600	No formal request at present (verbal) Board provided with an update and recommendation to have MCSS cost share low income funerals	Actual	Included in funeral service fee
	Nipissing	\$2,800	\$2,800	02/09/2007 request for increase. Went from \$2500, increase of 1% and CPI up to max of 5% annually		
	Parry Sound	\$2,250 funeral service and burial	\$2,250 funeral service and burial	Currently under review.	Included in \$2,250 for funeral service	Included in \$2,250 for funeral service
	Timiskaming DSSAB	\$3,600	\$3,600	Increased fees in June 2005	\$1,285	Included in \$3,600 for funeral service
	Bruce	\$3,035	\$3,035 (average \$2,300)	Request received for \$5,100 Going to council in March. Reviewed with other	Actual (\$1,200)	Included in service
South West Region						

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				CMSMs Give COL annually Most funerals are cremations and no plot \$5,000 is fair cost		
	Chatham-Kent	\$1,959	\$1,959	Proposed increase of 3%	Actual (approx \$1000)	Actual
	Grey	\$3,944	\$3,944	Request received for \$4,834.34, 50% of the requested difference (\$890) was approved in 2009 budget	Actual	Actual (\$388-\$535)
	Huron	\$3,053	\$3,053	Provide COL annually	Actual (less than \$1000)	Actual
	Lambton	\$2,175	\$1,890	New rates will be increased 01/04/2009 (huge increase not requested)	Actual	Actual
	London	\$2,455	\$2,455	Received request for \$5,100 Currently reviewing the fees	\$1,000	Actual cost
	Oxford	\$4,994.85	\$1,600	and negotiation 01/11/2008 increase from \$2,250. Used average of actual costs of 9 local funeral homes Requested 3.5% annual increase which was denied	Actual costs	Actual costs
	St. Thomas	\$4,650	\$4,650	Increased fees 12/01/2009	\$1,000-\$1,500	
	Stratford	\$3,035	\$3,035	Increased rates in October 2007	Actual	Included in the \$3,035
	Windsor	\$1,543.02	\$1,543.02	Meeting requested by funeral homes	\$1,000	Included in cemetery cost

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Toronto	Toronto	\$2,319.32	\$871.23	4 year agreement (effective 2007) increase for 2010 will be an additional 3% Negotiated reasonable rates. In Toronto, one can arrange a funeral at more or less the same cost as what the municipality pays.	\$1,000	\$357- \$450
South East	Hastings	\$3,000 funeral service and burial	\$3,000 funeral service and burial	2008 increased from \$2,500	Included in \$3,000 (approx \$700-\$800)	Included in \$3,000
	Prince Edward/Lennox & Addington	\$1,900	\$1,200	2007 increased based on review with other CMSMs Request received to increase. Going to council in March	\$1000 Plus \$100 for marker	Actual
	Leads & Grenville	\$4,114		01/01/2008 increased rates from \$2,570. Negotiation with the funeral homes (based on Lanark amount). Service agreement signed with the funeral homes \$4,809 approved 01/01/2010	Actual	Actual
	Kingston	\$2,925.25	\$2,925.25	Provided 30% increase in 2008	\$1,000	
	Lanark	\$5,169	\$5,169	01/12/2007 Council approved \$5,169 requested by funeral home	\$1,000	\$750