

# Funerals

If the deceased did not have insurance, the Michigan Association of Funeral Directors advises families to network with the deceased individuals' church and community affiliations for financial assistance. Social Security Administration provides \$250.00, and the Department of Human Services may provide burial assistance of up to \$1000.00.

Below is a list of tips to help reduce the financial hardship of a funeral which is already a difficult time.

\* Find out from close family members or a lawyer if the deceased left special requests regarding funeral arrangements.

\*Set a budget. Prices for caskets and services vary hugely. Expect to spend \$5,000 for the viewing, funeral ceremonies and an average casket, excluding charges for a burial plot. Consider less expensive options such as a graveside service only or cremation, which costs between \$1,000 and \$2,000.

\*Contact funeral homes. Family members may have their preferences. Ask about payment plans. Consumer advocates say prepaid funerals are generally a poor choice for everyone but the funeral home.

\*Ask for an itemized price list (required by federal law), and make sure you understand exactly what it includes; certain services are not required by law, i.e. embalming in a closed casket funeral, one day funeral, or cremation.

\*Cut casket costs (which range from \$375 to \$8,500) by buying one online at sites such as FuneralDepot.com. You will avoid the funeral home's markup, and caskets can be shipped there in a matter of hours, if necessary. Or ask about rental coffins, used for viewing purposes only (the body is buried in a basic casket). You may also want to shop around casket wholesalers who may sell directly to the public, and savings are tremendous.

\*Find out what fees members of the clergy charge for their services, if applicable.

## What to Look For:

- Wishes of the deceased
- Price within budget
- No hidden charges

## Tips & Warnings

- Pre-payers spend the same amount of money, but the funeral home has their money longer. Check with ConsumersUnion.org and make sure the payments are transferable if you move.
- You may be eligible for assistance with funeral costs from Social Security, the Veteran's Administration, or your state's health and human services department. Contact the appropriate agency to obtain application forms.

## Other Information:

**If you have a Life Insurance Policy on the deceased, the funeral home will often take care of all the details and take the amount owed from the Life Insurance Policy. Please check with the funeral home to see if this is an option.**

## Department of Human Services Burial Information.

The next pages detail the Department Policy of the Department of Human Services and provide information on the State Emergency Relief (SER) program relating to Burial Assistance.

Please visit the website directly for the most up to date information.

[www.michigan.gov/dhs](http://www.michigan.gov/dhs)