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CONNECTING PEOPLE WITH FUNERAL SERVICES NATIONWIDE

What to consider when arranging a funeral or cremation in Mississippi

We have put together this guide to arranging a funeral or cremation in Mississippi to assist families faced with the task of making funeral arrangements. We have attempted to address some of the key decisions that need to be made once a death has occurred, and provide some tips on how to arrange a funeral or cremation and save money.

Choosing a funeral home in Mississippi

One of the first things you will need to do once a death occurs, or even when death is imminent, is to select a funeral director you wish to handle the funeral services.

There are in the region of 540 funeral homes and mortuaries in the Mississippi so you need to consider what criteria can help you select the right funeral home for your needs. Do you require a traditional funeral or burial service? Or are you seeking a more contemporary life celebration service, or a cremation? Is the cost of the funeral an issue, are you working to a tight budget and looking to save money where you can on funeral expenses? Obviously having some clear ideas of what you do need from a funeral home helps you make the decision of which funeral home is right for you.

Traditionally many families opted to call their local funeral director, and maybe a funeral home who had handled a previous funeral for the family. Today, as families have become more dispersed and mobile, and tough financial times are hitting families hard, a family can find themselves unsure where to turn.

Who is responsible for making the funeral arrangements?

In Mississippi there is no law that enables you to name an agent for body disposition if you should want someone other than your next of kin to be in charge, unless you make advance arrangements under a "preneed contract" (Mississippi Code § 75-63-25). However, the written wishes of the deceased are to be followed where possible. The family can legally conduct all funeral arrangements without the services of a funeral director.

Who is responsible for paying the funeral costs?

An individual has two options for preparing to cover their own funeral expenses – he/she can set up a preneed funeral contract and pay in advance, or put aside a fund for surviving family to access when the need arises. If an individual does neither of these provisions, then Mississippi law requires surviving family to pay the funeral expenses. (Mississippi Code § 73-11-58(8))

What does an average funeral cost in Mississippi?

The average cost of a funeral in the U.S. is \$7,640 (according to the NFDA – National Association of Funeral Directors 2019), and this does not include any cemetery fees. The cost for a traditional burial is largely dependent on the type of casket you select and the final cost of your cemetery plot and a grave marker. Basic funeral director's services for a traditional burial can be found for around \$3,600 (including casket) in parts of Mississippi, depending on where you are located.

All funeral homes in Mississippi must have a general price list (GPL) that outlines their service charges and funeral merchandise prices. They must provide a copy of their GPL when they quote you a price according to the Federal Trade Commission's 'The Funeral Rule'.

We strongly recommend that you DO compare funeral prices and packages between more than one funeral home. This ensures that you have contracted a "best value" funeral service.

How much does a cremation cost in Mississippi?

A typical cremation funeral service will cost in the region of \$3,500 (depending upon the ancillary services/products you select). This is the type of cremation service that replaces a full traditional funeral. However, it is possible to arrange a cremation for considerably less than this. A cremation eliminates much of the expensive cost of a traditional burial – such as the casket, embalming, burial vault and cemetery fees. This enables you to reduce your funeral bill by thousands of dollars. A full open casket service can be held prior to a cremation, and rental caskets are often available for this. There is a mandatory 24-hour waiting period before a cremation can be conducted, and the next of kin must sign the cremation authorization form (if this was not already signed by the deceased in a pre-arrangement contract).

Arranging a direct cremation in Mississippi

If you are concerned about funeral costs, the [DFS Memorials providers in Mississippi](#) offer direct cremation services and affordable burial services. All DFS Memorials providers guarantee to offer a 'best value' direct cremation package.

A direct cremation means that there are no services, the cremation goes ahead after the necessary paperwork has been completed (after the legal waiting period) and the ashes are returned to the family in a temporary container. It is possible to add some extras to a basic direct cremation, such as a private family viewing or an upgraded cremation urn. This would be at an additional cost.

DFS Memorials Cremation Providers

Serving the Greater Jackson area. Cremation cost from \$995. (601) 228-2970

Serving Gulfport & the Gulf Coast area. Cremation cost from \$995. (228) 206-6607

How do I decide between a burial or a cremation in Mississippi?

The decision of whether to have a burial or cremation is very much a personal choice. If the deceased left explicit wishes, this can alleviate family of the decision, but if not, the family has to decide what the deceased may have wanted and what the family can afford to pay for. Religious beliefs and available funds for the funeral service can play a significant role in whether a burial or cremation is chosen. Having a pre-existing cemetery plot can also be an important aspect as burial plots can be quite expensive to purchase these days. Cremation is certainly on the increase in the United States, and is becoming a popular funeral alternative for many now. Green burials are also another option that can be considered. It is legal to conduct a home burial but you must submit a map of the family cemetery to the county Board of Supervisors (if outside the limits of a municipality). You must consider the implications of what may happen should the property be sold at a later date.

If you are unsure whether to choose between burial or cremation, talk to family and friends, and discuss the decision with your funeral director and faith/family support representatives.

Does the deceased have to be embalmed in Mississippi?

There is no Mississippi law that states you MUST have your loved one embalmed. However, refrigeration OR embalming is required when a disposition will not take place for 48 hours. If you do not wish for embalming, ensure the funeral home you select offers suitable refrigeration facilities. Many funeral homes DO adopt policies that require a body to be embalmed if an open casket visitation or service is being held.

Purchasing a casket or grave marker in Mississippi

Caskets and headstones are large outlays in your funeral expenses. These days there are more affordable options available but laws for this can vary by state. We have comprehensive guides to buying a casket or grave marker, so I would recommend you visit these sections for more detailed information.

Can I pre-plan a funeral in Mississippi?

Yes, you certainly can, and this is becoming a preferred choice for many families in Mississippi now. Pre-planning your funeral alleviates family of both the difficult decisions and the financial burden of funeral expenses. You can make pre-need funeral arrangements direct with a funeral home or purchase burial insurance.

What you DO need to consider is that funeral prices could indeed be coming down. Funeral companies promote preplanning on the basis that it “locks into today’s prices”, but with the cremation trend increasing, and more funeral homes competing for the ‘affordable’ funeral market – the reality is that the funeral costs are not as ‘fixed’ as they once were.

Another funeral planning alternative is to document your wishes and put aside the appropriate funds in a POD Payable on Death account or a Totten Trust. This enables family to access the funds at the time of need and make the funeral arrangements, but you keep in control of your monies and any accrued interest. Read more in our article [‘What is my best and safest option for putting aside money for a funeral’](#)

Can I donate my body to science in the Mississippi?

Yes, donating your body to science can be a great way to facilitate your end-of-life needs and, apart from being a gift to society, can also mean that you do not have any funeral expenses. Most of the national organizations that deal with full body donation handle everything from the moment you notify them of the death, including collecting the body, the donation, the free cremation and the return of the cremated remains to the family a few weeks later. Individuals are choosing body donation as a ‘no cost’ funeral alternative, and once a family have the cremated remains returned to them, they then arrange their own memorial service. Check out our [Body Donation](#) section.

How can I transport a loved one either back to, or from, Mississippi after death?

If a loved one needs to be transported back to a state or country of origin following their death, you will need the services of a funeral director who can arrange funeral shipping for you. This generally needs a funeral professional who can coordinate arrangements at the place of death and wherever the body is being shipped to.

If transporting a loved one between states in the United States you have the option of flying the body, or transporting the body by land. Certain regulations do apply on moving a body, and it is likely that embalming will be required as well as specific containers to hold the casket. Shipping

a body can be quite expensive, so the other alternative you have is to have the body cremated at the place of death, and then transport back the cremated remains. Visit our section on [Funeral Shipping](#) to read more.

Who should I contact if I have a complaint about a funeral home in Mississippi?

The Funeral Profession is by and large a vocation but it is also a billion-dollar industry. As with other consumer sectors it does sometimes happen that you may have a complaint or grievance with a funeral home and you do not manage to resolve it directly with the funeral director. In this case you should make your complaint in writing to the Mississippi State Board of Funeral Service, 3010 Lakeland Cove, Suite W, Flowood, Mississippi 39232 Phone: 601-932-1973

We trust that this guide has helped to answer some of your immediate questions. Please check out our Library/info section for our full catalogue of resources to help you through the process of arranging a funeral. Feel free to contact us if we can be of any assistance with any further questions you may have.

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