

## Arranging a funeral or cremation in Wisconsin

Making funeral arrangements can be a daunting task. There are so many decisions to be made, often when you are feeling most vulnerable and without the luxury of time. Financial concerns can often be a worry to a family today, and this can add even further stress about making funeral arrangements.

We have put together this guide to arranging a funeral or cremation in Wisconsin to assist families through some of the initial questions they may have. This article covers how Wisconsin funeral laws affect a funeral consumer, and aims to provide you with some top tips for saving money on a funeral.

## Choosing a funeral home in Wisconsin

One of the first tasks to do, especially if a death has just occurred, is to select a funeral home to handle the funeral services.

There are in the region of 800 funeral homes and mortuaries in Wisconsin 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.

Many people seek recommendations or referrals from family or friends, and this is a very good way to get information. However, if you are not in a position to benefit from a sound referral, or you are seeking something specific, you may have to resort to contacting funeral homes yourself. Usually people look for a reputable funeral business in their own area, but it is always advisable to check with more than one funeral home and compare services and prices for a funeral or cremation.

#### What does an average funeral cost in Wisconsin?

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 \$4,500 in Wisconsin.

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

We do recommend you compare funeral prices from more than one funeral home to ensure that you have a "best value" funeral service. Funeral prices can, and do, vary quite significantly!

#### How much does a cremation cost in Wisconsin?

A typical cremation funeral service will cost in the region of \$3,200\* (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.

### Arranging a direct cremation in Wisconsin

A direct cremation can be arranged in Wisconsin for around \$1,200. This is the least expensive cremation option for families. Direct cremation means that there are no services, the cremation is conducted after the mandatory waiting period of 48 hours and all the cremation documentation has been completed. The cremated remains are then returned to the family in a temporary container. Incremental options, such as a private family viewing or an upgraded cremation urn, can be added to a basic direct cremation package for an additional fee. If you are concerned about funeral costs, the <a href="DFS Memorials providers in Wisconsin">DFS Memorials providers in Wisconsin</a> offer low cost cremation services and affordable burial services. All DFS Memorials providers guarantee to offer a 'best value' direct cremation package.

#### **DFS Memorials Cremation Providers**

Serving Kenosha, Racine and surrounding areas. Cremation cost from \$1,195. Call (262) 235-3033

Serving Milwaukee. Cremation cost from \$1,195. Call (414) 369-3608

## Legalities of arranging a cremation in Wisconsin

The legal next of kin is responsible for making cremation arrangements and a cremation authorization form must be signed before a cremation can proceed. There is a 48-hour legal waiting period before the cremation can go ahead. A cremation permit is required from the local county, and in Wisconsin, it seems cremation permits are quite expensive. Cremation permit fees range from \$75.00 to \$325.00, with Milwaukee County charging the highest fee. Here is a list of fees by county: <a href="https://www.dhs.wisconsin.gov/vitalrecords/cmelist.pdf">https://www.dhs.wisconsin.gov/vitalrecords/cmelist.pdf</a>
Similarly, death certificate process fees range from \$35.00 to \$150.00. You do not need a casket for cremation, a basic cremation container can be used, so this saves on costs. If you are holding a viewing or funeral service prior to cremation, some funeral homes will offer a rental casket or viewing bed for this purpose. Fees in Brown County have also just been increased from \$150 to between \$200 and \$280 (depending on whether a Medical Examiner signs off the death).

#### How do I decide between a burial or a cremation in Wisconsin?

Whether to opt for burial or cremation is entirely a personal choice, or may be dictated by available funds for the funeral. As mentioned above, a cremation will work out far cheaper than a burial. You may be influenced if the deceased left explicit wishes and/or a funeral plan. If a cemetery plot is already owned this may influence your decision.

Burial was once the preferred choice in Wisconsin, but it was reported in 2012 that cremation had overtaken burial as the preferred funeral option for families in Wisconsin.

If you are unsure about whether you want a burial or a cremation, you can read further articles on cremation vs. burial from our Library/Info section. You can also talk to family, friends and your support network.

#### Does the deceased have to be embalmed in Wisconsin?

There is no legal requirement that stipulates that the deceased must be embalmed. However, some funeral homes may adopt policies that insist upon embalming if a public viewing or service is being held. If you proceed with a timely funeral, there is really no need for embalming (and it can just be another fee to add to your funeral costs)! If you are opting for cremation there is really no need for embalming.

## Purchasing a casket or grave marker in Wisconsin

Here at US Funerals Online we have comprehensive guides to buying a casket or grave marker, so I would recommend you visit these sections for more detailed information. The laws concerning consumer rights when purchasing a casket are regulated by the Federal Trade Commission (FTC) but can vary by state. In Wisconsin, you CAN purchase a casket from a third-party seller and your funeral home MUST accept it without a surcharge.

## Can I pre-plan a funeral in Wisconsin?

Yes, and this is becoming a preferred choice for many families now. Pre-planning your funeral alleviates your 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 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 the 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'.

You can plan ahead by purchasing a death care Travel Protection Plan. This plan covers all death-care expenses in the event a death occurs 75 miles (or more) away from your permanent legal residence. This is a simple to enroll, one-time payment of \$450, that covers all services and expenses to transport the deceased home, or arrange a cremation at the place of death & transport the cremated remains home. To read more about the Travel Protection Plan and enroll for membership, visit <a href="Iravel Protection Plan: Affordable Funeral Shipping">Iravel Protection Plan: Affordable Funeral Shipping</a> <a href="Iravel Protection Plan: Affordable Funeral Shipping">Iravel Protection Plan: Affordable Funeral Shipping</a> <a href="Iravel Protection Plan: Affordable Funeral Shipping">Iravel Protection Plan: Affordable Funeral Shipping</a> <a href="Iravel Protection Plan: Affordable Funeral Shipping">Iravel Protection Plan: Affordable Funeral Shipping</a> <a href="Iravel Protection Plan: Affordable Funeral Shipping">Iravel Protection Plan: Affordable Funeral Shipping</a> <a href="Iravel Protection Plan: Affordable Funeral Shipping">Iravel Protection Plan: Affordable Funeral Shipping</a> <a href="Iravel Protection Plan: Affordable Funeral Shipping">Iravel Protection Plan: Affordable Funeral Shipping</a> <a href="Iravel Protection Plan: Affordable Funeral Shipping">Iravel Protection Plan: Affordable Funeral Shipping</a> <a href="Iravel Protection Plan: Affordable Funeral Shipping">Iravel Protection Plan: Affordable Funeral Shipping</a> <a href="Iravel Protection Plan: Affordable Funeral Shipping">Iravel Protection Plan: Affordable Funeral Shipping</a> <a href="Iravel Protection Plan: Affordable Funeral Shipping">Iravel Protection Plan: Affordable Funeral Shipping</a> <a href="Iravel Protection Plan: Affordable Funeral Shipping">Iravel Protection Plan: Affordable Funeral Shipping</a> <a href="Iravel Protection Plan: Affordable Funeral Shipping">Iravel Protection Plan: Affordable Funeral Shipping</a> <a href="Iravel Protectio

## Can I donate my body to science in Wisconsin?

Yes, donating your body to science can be a great way to facilitate your disposition arrangements, be a 'gift' to society, and 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. Many more people in Wisconsin are choosing body donation now, and once they have had the cremated remains returned to them at no-cost, they then arrange their own memorial service for the family. Check out our Body Donation section.

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

If a loved one needs to be transported back to a state or country of origin following their death in Wisconsin, 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 transporting the body by land or air (depending on the distance). 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.

# What financial assistance, or public aid, is available to help families' who cannot afford a funeral?

Sadly, we are asked this question all too often today. In Wisconsin there is the Wisconsin Funeral and Cemetery Aids Program (WFCAP) operated by the Department of Health Services (DHS). There are eligibility requirements too complex to go into here but WFCAP may reimburse cemetery and/or funeral expenses of a person who, on the date of death met the eligibility requirements [Check eligibility requirements <a href="https://example.com/here">here</a>]. Up to \$1,500 are reimbursed for funeral home costs and \$1,000 for cemetery costs.

Veterans are also entitled to certain benefits, such as a free cemetery plot and grave marker. The VA cemetery in Milwaukee is now closed to new interments but there are staterun cemeteries at King, Spooner and Union.

#### Can I conduct a home funeral in Wisconsin?

Yes, you can conduct a home funeral as state law permits this and you do NOT have to employ the services of a funeral home. Conducting your own DIY funeral can be a great way to restore personalization to a 'natural' ritual. Green burial is gaining some popularity and some cemeteries now offer green burial sections. There are a number of organizations that support families with home funerals in Wisconsin. You can read more about this in the article 'DIY Funeral Care: Family-directed Funerals'.

There are no specific laws concerning burial on your own land but you should check with local ordnance on zoning and ensure you follow certain guidelines about burying human remains. i.e. away from water sources and power lines. You need to lodge the burial site with the property deeds.

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

The funeral industry is regulated like any other consumer sector and if you should need to make a formal complaint this can be done via the Federal Trade Commission or Wisconsin.gov Department of Regulation and Licensing that regulates funeral establishments, crematories and cemeteries in Wisconsin.

The Wisconsin Funeral Directors Association can be contacted at: 22 E. Mifflin Street Suite 1010, Madison, WI 53703, Phone: 608-256-1757

I hope 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.

# **US Funerals Online Customer Support Team**

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