

Arranging a Funeral or Cremation in Boston

This funeral and cremation planning guide is tasked with answering some of the key questions you will have if faced with the task of making funeral arrangements. Regardless of whether you are researching with an interest to make a cremation plan for yourself, or need to arrange a funeral or cremation service for a loved one who has passed. We have put together the following FAQs about cremation costs and funeral prices in the Boston Metropolitan area, as well as state funeral laws, and other funeral/cremation considerations.

First call: What to do when a death occurs

Your first call when a death occurs will generally be to select a funeral home to handle funeral arrangements, and transfer the deceased into their care. Most deaths occur in a medical facility, where they can be held for a short period in the hospital morgue if necessary. Don't feel like you need rush this decision, give yourself some time to select the right funeral service provider for your needs.

How to choose a funeral home or cremation service provider?

If your loved one had no funeral plan, and you have no prior experience with a funeral home, this will be the first decision to make. There are around <u>48 funeral service providers in Boston</u>. If you want to have a funeral ceremony, the physical location of the funeral home may be an important consideration. Also, if you are working to a specific financial budget for the funeral cost, you will likely want to make funeral price comparisons, before selecting a suitable funeral home.

What are the funeral service or cremation service options in Boston?

With a range of funeral service providers serving the Boston Metropolitan area, you can arrange anything from a full-service traditional funeral to a simple direct cremation service. Decide if you want a traditional funeral, something more modern like a life celebration service, or if you want to consider cremation as a more affordable option.

What is the average cost of a funeral service in Boston?

According to Funeralocity (2021), the average funeral cost for an adult funeral in Boston is \$8,528. This is based on the most commonly selected items for a traditional funeral including a casket and vault. However, it does not include cemetery costs. A grave space, a grave marker, and opening/closing the grave can easily cost another \$1,500 to \$2,500. Therefore, a typical traditional funeral and burial cost is likely at least \$10,000.

How much does a cremation cost in Boston?

Cremation cost is often more difficult to quote as it is dependent on the type of cremation service you opt for. Whether you opt for a cremation with a traditional service or a direct cremation without a service. Cremation is a cheaper alternative to a traditional funeral, but a cremation with a memorial service will still cost upwards of \$3,000, with an average cost of around \$3,745 in the Boston Metropolitan Area.

A simple cremation service with no ceremony, is referred to as a "direct cremation" in the funeral industry. A direct cremation can be arranged for just \$1,395 in Boston. This is the most economical funeral service arrangement available to families. The cost of a simple cremation can, however, still vary

between different funeral service providers in Boston, and is likely to cost nearer to \$2,000 and above with most funeral providers. Therefore, how much your cremation will cost will largely depend upon what type of cremation service you select, and which provider you opt to conduct the service.

It is generally a good idea to check what is included in a low-cost direct cremation package to ensure there are no hidden fees. Sometimes what can appear low-cost can have additional fees added to the full package price.

County fees are generally 'third-party' additional charges —such as death certificates and cremation permits. But, some affordable direct cremation packages may include a death certificate and cremation permit fee. Extra charges that can be incurred on a budget direct cremation are fees for if a residential collection is required, if the deceased weighs over 300 pounds, and if a pace-maker needs to be removed prior to cremation.

What legal issues do I need to understand about arranging a funeral?

If the deceased did not have a paid-for funeral plan in place, then the responsibility for making and paying for the funeral arrangements falls on the legal next of kin. In Massachusetts, law prohibits cremating any dead human body within 48 hours after death. A body cannot be cremated immediately following death without a waiver, only the County Medical Examiner or a Justice of the Peace may waive this time requirement. After the mandatory waiting period, cremation can be performed. The legal next of kin must sign a cremation authorization form and a cremation permit will be issued.

How do I apply for a Death Certificate in Boston?

A copy of a death certificate can be obtained from the Office of Vital Records and Statistics (OVR). You can obtain copies either in person, by mail or online. Copies obtained over the counter cost \$18.00, and by mail a copy is charged at \$28.00. Online certificated copies of a death certificate can be ordered online via Vitalchek. The first copy costs \$45.00 with further copies being charged at \$37.00.

The Registry of Vital Records and Statistics office is located at:

150 Mt. Vernon Street, 1st Floor

Dorchester, MA 02125-3105

Who is responsible for paying for a funeral?

If the deceased did not pre-arrange and pre-pay for a funeral plan, then the responsibility for paying for a funeral falls to the immediate next of kin. This can, understandably, be quite a burden for many people, and is why more seniors today are considering setting up simple cremation arrangements.

Pre-planning can be a simple and affordable option, giving families peace of mind for when the time comes. *Be aware that whomever signs the funeral contract with the funeral home is considered legally responsible for payment of the funeral bill.*

What happens if the deceased is at the County Medical Examiner's?

If the death occurred outside of a medical facility, was an accident, or unexplained, the body will be transferred to the Medical Examiner's office. It is the responsibility of the coroner to determine a cause of death before a death certificate can be issued. You will need to arrange for a funeral home to collect your loved one once the coroner releases the body. Only a licensed funeral director can transport the

deceased from the ME's morgue, and the next of kin will need to sign a release form for the Medical Examiner to release the body into the care of a funeral home.

The Medical Examiner will issue the death certificate and permit to cremate once they release the body. If you have further questions about identifying the body and making arrangements for the transfer of the deceased, you can contact Office of the Chief Medical Examiner for Boston at (617) 267-6767. Alternatively, you can find them at:

Office of the Chief Medical Examiner Headquarters

270 Albany St. Boston, MA 02118

Phone (617) 267-6767 Fax: (617) 266-6763

How do I prepare if my loved one is in hospice care?

If your loved one is in hospice care, and the support staff have advised you to prepare for his or her passing, it can help to have made provisional arrangements in place. This is so that when the time comes, the hospice can immediately contact the funeral service provider and arrange the transfer of your loved one into their care. If you contact a funeral home ahead of time, you can have some of the preparation in place, this will alleviate some of the stress that comes with having to make arrangements on short notice. This also means the hospice know who to call, and the authorizations and other legal documentation can be pre-prepared.

What help with funeral expenses is there for low-income or uninsured families?

More and more families are finding themselves in a position of not being able to pay for funeral expenses. Unfortunately, there is very limited public or state assistance for funeral costs. The state takes care of any indigent deaths (as is their responsibility) but this is done by the means of a pauper burial or cremation. Social Security offer a \$255 death benefit payment (if qualifying) and the funeral director will be able to assist you with claiming this. You may also find it useful to read our article on 'What are your options on how to pay for a funeral or cremation?'. It provides more information on how you can raise funds to cover funeral expenses.

What can I legally do with the cremated remains? Laws for scattering ashes in Boston, MA

There are no specific laws on ash scattering in Massachusetts, much like many other states in the US. Cremated remains are basically sterile, organic matter and therefore of no harm to the environment. Common sense should prevail and you should follow guidelines for the scattering of ashes as we have outlined in our <u>ash scattering</u> section.

If you wish to scatter ashes off Cape Cod, in Nantucket Sound or at sea, you need to observe Environmental Protection Agency (EPA) guidelines. This requires that remains be scattered 3 miles off the coast. Massachusetts is in region 1 of the EPA and the New England department can be contacted on (888) 372-7341.

An ash scattering sea burial costs around \$500, depending on the service selected and whether you opt for an attended burial.

I want to pre-plan a simple cremation. What is the best way to set up a cremation plan in Boston?

You can make pre-arrangements with a funeral home and/or crematory. The terms and payment plans may differ depending on your requirements and age. And whether you make payment in full at the time of purchasing your pre-need plan, or opt to arrange a payment plan.

More cremation providers are now offering online arrangement services, so all this can be done from the comfort of your own home. Pre-planning can provide you with funeral service coverage that will give you and your family peace of mind, reducing the stress associated with making last-minute funeral arrangements after a loved one has passed.

If you travel (as 80% of adults do these days), you may wish to consider purchasing a Travel Protection Plan. This is an affordable assurance policy that provides you with life time cover for funeral costs should you happen to pass away 75 miles or more away from your home in Denver. The plan costs just \$450 for a individual or \$875 for a couple, and will cover all costs for a cremation at the place of death, or returning the deceased home to Massachusetts. The cover is worldwide. Read more about this affordable peace of mind death expense coverage here: Travel Protection Plan.

Arranging a green burial in Boston

In a recent survey, The National Funeral Directors Association discovered that 72% of funeral homes reported an increase in interest in green burial from families. At present, families typically have 2 options – traditional burial or cremation. However, a 'natural' green burial is less expensive than a traditional burial, and more environmentally-friendly than a cremation. Typically, a green funeral will cost between \$3,000 and \$5,000.

There are currently around 17 cemeteries offering green burial options in Massachusetts. Details can be found on our Green Burials Directory

Can I arrange a no-cost cremation in Boston?

Yes, you can be queath your body to science in the state of Massachusetts. This means your body is used for medical research and anatomy teaching. There are four educational institutions in Massachusetts that offer a body donation program. The requirements for donation differ for each school, so you will need to check with the institution directly.

The institutions offering whole body donation programs in Massachusetts are: Harvard Medical School, University of Massachusetts Medical School, Tufts University School of Medicine and Boston University School of Medicine.

For more information on whole body donation, visit our page on **Body Donation**.

Do I need a casket for a cremation service?

No, there is no requirement (or law) in Massachusetts that stipulates a casket is required for a cremation service. Simple cremation is usually conducted using a simple reinforced cardboard container. It is, however, possible to rent a casket if you wish to have a service before the cremation. This will help you save on funeral costs, as caskets can be a significant expense for a traditional funeral and burial.

I have questions, or concerns, about arranging a funeral in Boston. Where can I find help?

If you have a complaint against a funeral director or a funeral establishment you should attempt to resolve your complaint directly with the funeral home concerned. If you do not manage to reach a satisfactory resolution, then you can contact the Division of Professional Licensure (DPL), which is the agency within the Office of Consumer Affairs and Business Regulation that licenses funeral homes.

DPL, 1000 Washington Street, Suite 710, Boston, Massachusetts, 02118 (617) 727-7406

There are also a couple of consumer groups that aim to educate and support local people about their rights and options in the purchase of funeral products and services. You can contact the groups below for further local information:

Funeral Consumers Alliance of Eastern Massachusetts (FCAEM), 66 Marlborough Street

Boston, MA 02116 Phone (617) 859-7990

Funeral Consumers Alliance of Western Massachusetts (FCAWM), P. O. Box 994, Greenfield, MA 01302-0994 Phone (413) 774-2320