

# **Arranging a Funeral or Cremation in Memphis**

# Direct cremation service \$995 Call (901) 207-8564

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, this funeral and cremation planning guide aims to answer some of the key questions you will have if faced with the task of making funeral arrangements in Memphis. The following FAQs about cremation costs and funeral prices in the Memphis area, as well as state funeral laws, and other funeral/cremation considerations, have been put together to help you know where to start when arranging a funeral or cremation.

#### First call: What to do when a death occurs

When a death occurs your first call will 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 the deceased can be held for a short period in the hospital morgue if necessary. Do give yourself some time to select the right funeral service provider for your needs, try not to feel rushed to make a decision straight away.

## 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 33 funeral service providers in Memphis. If you want to have a funeral ceremony, the physical location of the funeral home will likely 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.

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# What are the funeral service or cremation service options in Memphis?

There are a range of funeral service providers serving the Memphis area, as mentioned above, therefore you can arrange anything from a full-service traditional funeral to a simple direct cremation service. You will need to 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. Read on to find out more about <u>direct cremation</u> and how it is your most affordable option.

#### What is the average cost of a funeral service in Memphis?

According to Funeralocity (2021), the average cost for a traditional adult funeral in the Memphis Metropolitan area is \$7,004. 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 \$8,500.

# How much does a cremation cost in Memphis?

Cremation cost is generally 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 \$3,500, with an average cost of around \$5,820 in the Memphis Metropolitan area (Funeralocity 2021).

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 \$995 in Memphis. 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 Memphis, with an average cost of \$1,899 in the Memphis Metropolitan area.

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 always 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.

### How do I apply for a Death Certificate in Memphis?

The funeral director will generally file for the death certificate for you and will ask how many copies you require. **The cost for each copy of the death certificate is \$15.00**. You can also obtain additional certified copies yourself, if needed, from the Office of Vital Records (OVR). You can order a copy online or by post, or you can call in person to: Office of Vital Records, Room 101, 814 Jefferson Avenue, Memphis, TN 38105. Most county health departments can also issue certificates for deaths that occurred within their jurisdiction.

### 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 whoever signs the funeral contract with the funeral home is considered legally responsible for payment of the funeral bill.

If you are interested in pre-arranging a simple cremation plan, contact your local DFS Memorials location on (901) 207-8564.

# 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 the Medical Examiner for Shelby County on (901) 222-4600.

Alternatively, you can find them at:

Office of the Medical Examiner 637 Poplar Avenue Memphis, TN 38105

### 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 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?

This is a common question as more families find themselves not being able to pay for funeral expenses. Unfortunately, there is 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.

There is a Social Security \$255 death benefit payment (if the deceased qualified) and the funeral director will 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 Memphis, TN

According to the provisions in state law, cremated remains can be kept at home, buried in a cemetery or memorial garden, mausoleum, or niche. Remains can also be buried or scattered on private land (with the permission of the landowner). Cremated remains are organic and sterile and therefore pose no issue to the environment.

If you wish to scatter remains on rural public land, there are no laws preventing this. As far as scattering in state parks goes, the general guidance is that you can go ahead so long as it does not interfere with any state park activities. The state parks will not allow any form of marker or shrine to be placed at the site of scattering, and you should only use biodegradable materials for any ceremony. You may also scatter over inland water. Tennessee is in Region 4 of the Environmental Protection Agency who governs the Clean Water Act and the region's contact number is (404) 562-9900. So long as you only use biodegradable materials, there is no reason why you cannot disperse the ashes of your loved one into the inland waters of Tennessee.

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

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. To discuss your options for pre-planning a simple cremation in Memphis, contact your local provider on (901) 207-8564.

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 Memphis. The plan costs just \$450 for an 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 Tennessee. The cover is worldwide. Read more about this affordable peace of mind death expense coverage here: <u>Travel Protection Plan</u>.

### Arranging a green burial in Tennessee

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 limited cemeteries offering green burial options in Tennessee. However, Tennessee does have a Conservation Burial Ground at Larkspur Conservation at Taylor Hollow near Nashville. This is a unique natural burial ground that opened in 2018 offering a 112 acre natural preserve conservation burial site. A natural burial plot at Larkspur Conservation Ground costs \$4,000. This includes the plot, opening & closing fees, GPS mapping, permanent grave ID, and contribution to perpetual care fund and conservation fund.

The other option is Elmwood Cemetery in Memphis. Further details can be found on our <u>Green Burials</u> <u>Directory</u>

### Can I arrange a no-cost cremation in Memphis?

A "no-cost" cremation normally refers to a whole-body donation program where the deceased's remains are cremated free of charge after the donation. If you wish to donate your body to science in Tennessee, the University of Tennessee has an anatomical bequest program which accepts donations and is a non-profit organization. However, not all donations can be accepted. You can find out more on their website.

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 Tennessee that stipulates a casket is required for a cremation service. A 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 Memphis. Where can I find help?

You can contact our DFS Memorials affordable funeral service provider in Memphis with any questions you have. 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 this is unsuccessful you can make a written grievance to:

Board of Funeral Directors and Embalmers & Burial Services Section Davy Crockett Tower 500 James Robertson Pkwy. Nashville, TN 37243

There are also 2 funeral consumer alliance groups in Tennessee that may be able to support you with any queries concerning funeral purchases:

Funeral Consumers Alliance of East Tennessee (FCAET), P.O. Box 10507, Knoxville, TN 37939 Funeral Consumers Alliance of Mid-South, P.O. Box 770388, Memphis, TN 38177

Lastly, Feel free <u>to contact us</u> at US Funerals Online and we will try and help you if you have further questions about arranging a funeral or cremation service.