

Paying for Funeral Costs in Oregon

When a loved one dies, grieving family and friends often need to make many decisions quickly, and they may be wondering how or where they will find the money to pay for the funeral services. This guide has been created by the Oregon Mortuary and Cemetery Board to help funeral consumers as they look into their options for paying for the care of a loved one who has recently passed away, particularly when limited funds may pose a hardship.

This document provides information on some of the common ways that people fund funeral services- this guide is not an endorsement of any of these services or a guarantee that these services will cover any or all of the costs of a funeral. Contact the agencies involved directly if you have any questions, or speak with a funeral director about your options.

- **Determine if the deceased person has already made arrangements for their funeral.** Many people select and pay for their funeral services and/or cemetery arrangements before they pass away. These are often called “Pre-Need” arrangements, and are typically funded through an insurance policy or a trust fund. If you know that the deceased person made these arrangements, contact the funeral home that they were made with to determine what services have already been covered and what still needs to be paid for.
- **Comparison shop.** Because of the nature of funeral services, consumers often do not treat this transaction in the same way that they would treat any other purchase. They may go to the funeral home closest to their home, or the only one whose name they can remember, or a funeral home that their family has used in the past. The cost of funeral services can vary widely, and consumers don’t often look for the best price or the options that most closely match what they can afford. Under Federal Trade Commission rules, a funeral home must tell you their prices for goods and services over the phone if you ask. If a death has recently occurred or is imminent, call around to area funeral homes to inquire about prices before selecting a funeral home. If the deceased person has already been taken to a funeral home, you can still contact others in the area to ask about their costs and what the cost of transferring would be. Funeral homes are also required to give you a copy of their General Price List (GPL), which details the prices of their goods and services, before you start discussing arrangements. They are required to let you keep this copy. Some funeral homes may also post these price lists on their websites. Talk with a funeral director about what goods and services the prices include and don’t include, and select a funeral home that provides options within your budget.
- **Bank Accounts.** The person who passed away may have set aside money for the cost of their funeral in a bank account, or they may have other funds in their accounts that can be used toward the cost of the funeral. Additionally, some bank accounts include a small insurance policy meant to help cover final expenses. If you are the deceased person’s heir, look into how you can gain access to these funds. The funeral director may be willing to make payment arrangements with you that will defer payment until after the deceased person’s estate has been settled and those funds are accessible to you.
- **Hospice or Nursing Home Accounts.** If the person who passed away was in hospice care or was living in a nursing home, the facility may have been assisting them with their finances. Ask the facility what funds they have available, and if the deceased person had a personal account.
- **Financial Services.** There are several companies that offer loans and other financial products specifically to fund funeral services. Talk to your bank, a loan company, or search the internet for more information.
- **Veteran Affairs Benefits.** If the deceased person was a veteran or the spouse of a veteran, they may be eligible for certain benefits such as a cemetery plot and grave marker. Some veterans may also be able to receive a burial allowance to help pay for funeral expenses. Visit explore.va.gov/memorial-benefits or call the VA’s Benefits line at 1-800-827-1000.
- **Social Security Death Benefit.** A lump-sum benefit of \$255 may be available to the spouse or child of a deceased person who is eligible. Visit the Social Security website at www.ssa.gov or call 1-800-772-1213 for more information.

- **Union Benefits.** If the deceased person was ever a member of a labor or trade union, the union may have certain benefits to help cover the cost of funeral services. Contact the union directly to find out if this is available to you.
- **Tribal Membership.** If the deceased person was a member of an Alaska Native group or Native American tribe, there may be funds available to assist with the care of your loved one. Contact the tribe or group directly to determine if this is an option. There are nine federally recognized tribes within the State of Oregon. Contact information for those nine is provided below, and contact information for tribes or native groups outside of Oregon can be found online.
 - Burns Palute of Harney County: 541-573-2088
 - Confederated Tribes of Coos, Lower Umpqua and Siuslaw Indians: 541-888-9577
 - Confederated Tribes of Grand Ronde: 503-879-5211
 - Confederated Tribes of Siletz: 541-444-2532
 - Confederated Tribes of Umatilla Reservation: 541-276-3165
 - Confederated Tribes of Warm Springs: 541-553-1161
 - Cow Creek Band of Umpqua Indians: 541-672-9405
 - Coquille Indian Tribe: 541-756-0904
 - Klamath Tribes: 541-783-2219
- **Life Insurance Policies.** These may be through the deceased person's employer, bank account, or as a stand-alone purchase. Try contacting the deceased person's employer to determine if this was a benefit of their employment, or look through the deceased person's papers to find out if they had a policy that you're unaware of.
- **Crowdfunding.** Many funerals are now financed through the collaborative donations of the deceased person's network of friends and family. Online services such as PlumFund, GoFundMe, YouCaring, FuneralFund, or others provide an easy way to collect donations towards funeral costs from friends and family who may be far away or unaware of the need for funds. Search online for more information on how crowdfunding a funeral service may work for you.
- **Churches, Faith Communities.** If the deceased person was a member of a church, synagogue, or other faith community, contact the community leaders to ask if they could let the congregation know that financing the funeral services may be difficult. Churches and other nonprofit agencies are frequently able to assist through donations, or they may be willing to help the family out in other ways during this difficult time.
- **Body Donation.** Many people want their bodies "donated to science" after they pass away, and several public and private agencies in Oregon offer this service. If the deceased person did not arrange for this prior to their death, then the family may choose to pursue this after they pass away. Typically, the body will be cremated after use at no cost to the family and the ashes will be returned to the family. Search online for "Whole Body Donation" for more information on body donation programs near you or speak to a funeral director about the options available. Please note, not everyone is a candidate for body donation, and the length of time between death and donation may impact eligibility, so this is a decision that may need to be made quickly.
- **Compensation for Victims of Crime Fund.** If the deceased person was the victim of a crime that resulted in their death, the family may be eligible for compensation to assist with funeral expenses. This program is run through the Department of Justice. Visit www.doj.state.or.us/crime-victims for more information or to apply.

Please note, the State of Oregon does not have a "burial assistance" fund. Members of the public often confuse the Oregon Indigent Disposition Program (IDP) with "burial assistance." The IDP fund is designed to provide a small partial reimbursement to funeral homes that take care of individuals who have passed away and either have no one to take care of their final expenses or whose family members refuse or are unable to take financial responsibility for the care of their loved one. Members of the public cannot apply to this fund- by law it may only be used to offset the costs that a funeral home incurs when taking care of indigent deaths.

The mission of the Oregon Mortuary and Cemetery Board is to protect public health, safety and welfare by fairly and efficiently performing its licensing, inspection and enforcement duties; by promoting professional behavior and standards in all facets of the Oregon death care industry; and, by maintaining constructive relationships with licensees, those they serve and others with an interest in the Board's activities. In order to protect the public, it is the Board's responsibility to insure that all of Oregon's death care facilities are properly licensed. For more information on the Board, please visit our website.
