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## Arranging a funeral or cremation in Kentucky

Unfortunately, death and death care are still little discussed subjects, which means that many people are faced with a death and arranging a funeral with very little preparation. This short guide to arranging a funeral or cremation in Kentucky, aims to outline some of the basic decisions you need to make. We also aim to answer some of the questions you may have about laws and regulations in Kentucky that govern funeral homes and how they sell funeral services and products.

The Federal Trade Commission's [FTC] 'Funeral Rule' gives you some protection as a funeral consumer and it is important to know your rights. Check out our article on the FTC Funeral Rule for more information.

## Choosing a funeral home in Kentucky

Probably one of the first decisions you are going to have to make is which funeral home to use. If the family death was sudden and unexpected, you can find yourself having to make this decision without much consultation. Choosing the 'right' funeral home is very important. Traditionally many families just elected to use the funeral home that was recommended (by the hospital, clergy, family etc.) or a funeral home locally that they knew of.

Today this is changing somewhat. Families may have different needs and the budget for a funeral can be a determining factor. Some families turn to the Internet to conduct some quick research about funeral homes, funeral services and funeral prices in Kentucky. This guide has been put together to help you if you are researching about arranging a funeral and need some guidance.

You can visit our directory of funeral homes in Kentucky to locate a funeral home. All funeral homes are licensed by the Kentucky Board of Embalmers and Funeral Directors.

## Finding low-cost funeral or cremation services in Kentucky

The reality today is that many families in Kentucky need to consider the cost of a funeral before committing to which funeral home to select. More and more families are concerned about keeping funeral expenses affordable, and question why they should pay thousands of dollars for a funeral service when a dignified funeral can be achieved for a fraction of the cost!

You will find that more funeral homes in Kentucky are openly disclosing prices, and indeed according to the FTC rule they MUST provide you with a general price list if you make an inquiry (in person or by phone). Funeral prices can, and do, vary significantly so if you need a cheaper funeral option you really do need to do some research.

## What average funeral costs can I expect in Kentucky?

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. This generally means that the full cost of a funeral can amount to nearer to \$10,000 when cemetery fees are included. You can, of course, pay less or more than this depending upon the funeral home and incremental services you select.

The average cost of a cremation in Kentucky is much less, and this is why the cremation rate is now increasing. A cremation with a service is likely to cost upwards of \$3,000 but a simple cremation without a service (known as a direct cremation or immediate cremation) can cost as little as \$795 (in some areas of Kentucky).

## Cremation services in Kentucky

Kentucky still has one of the lowest cremation rates but this is changing today. A cremation is considered a more environmentally-friendly means of disposition, plus it costs a lot less than a traditional burial. For a cremation to be performed a 'cremation authorization form' must be signed by the immediate next-of-kin. You can also sign this form to pre-arrange your own cremation.

A cremation with a service is very similar to a traditional funeral, only the body is transferred to the crematory after the service instead of the cemetery. A cremation memorial service is generally conducted after the cremation has been performed and the cremation urn containing the ashes can be present during the memorial service. This also means the memorial service does not have to be conducted at a funeral home. In fact, it can be conducted at any venue or location of your choice. These types of services, often referred to now as 'Life Celebrations', are becoming more popular. They allow for a greater flexibility in personalization and can save money as you can arrange to hold the service in a community venue, in your church or even outdoors.

## Direct cremation services in Kentucky

If you want the simplest and least expensive cremation service, then a direct cremation is what you require. A direct cremation can also be referred to as a 'simple' or 'basic' cremation. It is a trade term that refers to a minimal service of collecting the deceased and immediately cremating the body in a basic container (after the legal waiting period to cremate – generally 24 hours). The cremated remains are then returned to the family in a temporary urn.

A direct cremation can be conducted in Louisville and Lexington for between \$795 and \$895 (excluding death certificates & cremation permit). It is wise to do some price comparisons to ensure you have found an affordable cremation provider. But do ensure you are comparing like-for-like cremation services and packages.

If you are concerned about funeral costs, the **DFS Memorials providers** in Kentucky 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 Louisville & surrounding area. Cremation cost from \$750. Call (502) 219-4474

Serving Lexington & surrounding area. Cremation Cost from \$850. Call (859) 568-3131

## Kentucky Funeral legislation – laws governing home death care, embalming & casket sales

It is legal in Kentucky to conduct your own home funeral and you do not need to employ the services of a funeral director. Embalming is NOT required by law, although some funeral homes will have policies that stipulate embalming is required if they are conducting a public viewing/open casket service.

You do have the right in Kentucky to purchase a casket from a third-party casket seller, and your funeral home must accept your casket without charging you a surcharge. Burial vaults are also NOT required by law in Kentucky, however, many cemeteries (if not most) will insist on a burial vault/liner for a cemetery plot. It does reinforce the grave plot and helps to prevent subsidence. Requiring burial vaults helps the cemetery maintain the integrity of their grounds, and is also a great additional revenue generator!

## Purchasing prepaid funeral plans in Kentucky

The sale of preneed funeral contracts is governed by Kentucky legislation. Only an agent registered with the Kentucky Attorney General (at least 30 days prior to selling any contracts) can sell prepaid funeral plans, and all funds are deposited into a trust fund.

You should very carefully consider prepaying any funeral plan. It has been known for trusts to be mismanaged and funds lost, plus you need to check the terms for transferring or cancelling a prepaid contract. If you move to another area or state, it is not always a simple task to transfer your contract. It may be worth considering pre-planning your funeral requirements and putting aside the required funds in a POD account. Read our article for more information about safely putting money aside for a funeral.

## Can you donate your body to science in Kentucky?

Yes, you can opt to donate your whole body to science upon your death (or your next of kin may make this decision on your death). The University of Kentucky Body Bequeathal Program accepts anatomical gifts. There may be a small charge for the transportation, and/or the interment of the remains after the donation. Alternatively, you can donate via a national body donation program. This can sometimes be a 'no cost' cremation alternative, as there are no costs attached with some of these programs, and the cremated remains are returned to the family within a few weeks.

## Further Information

If you have any further questions about licensing of funeral homes and funeral legislation in Kentucky, you can contact the Kentucky Board of Embalmers and Funeral Directors, 8412 Westport Road, Louisville, KY 4024 Phone: (502) 426-4589.

If you have a question about arranging a funeral or cremation that we have not answered here, please contact us and we will endeavour to assist you.

### **US Funerals Online Customer Support Team**

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