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CONNECTING PEOPLE WITH FUNERAL SERVICES NATIONWIDE

## What to consider when arranging a funeral or cremation in Louisiana

Arranging a funeral or cremation is a daunting task. There are so many decisions to be made and you can be overwhelmed by this, especially if the death has already occurred.

This guide to arranging a funeral or cremation in Louisiana aims to provide a starting point and give you an overview of some of the main things you need to consider, including Louisiana funeral legislation rules. Whilst the Federal Trade Commission (FTC) does govern how funeral homes operate, this is superseded by Louisiana state law.

### Who is responsible for making the funeral arrangements in Louisiana?

Louisiana law determines who can make the funeral arrangements [Statute § 37:876]. This is determined as:

1. you or a person appointed by you, if you appoint an agent (you must make a declaration and sign the document before a notary public)
2. your surviving spouse (if you have not filed for divorce)
3. your adult children
4. your parents
5. your siblings
6. your next living kin
7. a district court judge

### Choosing a funeral home in Louisiana

One of the first things to do, especially if a death has just occurred, is to choose a funeral home to handle the funeral services. All funeral homes in Louisiana are licensed by the Louisiana State Board of Embalmers and Funeral Directors.

There are in the region of 500 funeral homes and mortuaries in Louisiana. Selecting a funeral service provider can be determined by both your location and what kind of funeral services you require. Are you looking for 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? Do you want the services of an African-American black funeral home? 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. Our funeral home directory can help you to locate the funeral homes near you.

Families often seek recommendations from family or friends, and this is a very good way to get information. However, funeral costs are probably the primary reason why many families are now seeking out alternative options to their local funeral home. If you are concerned about arranging an affordable funeral check out your local **DFS Memorials provider** who is committed to offering families low-cost burial or cremation options.

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

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. The cost for a funeral can be broken down into several components – the

funeral director's professional service charges, casket, embalming, transportation and ancillary costs such as flowers, music, prayer cards, obituary etc.

All funeral homes in Louisiana area must have a general price list (GPL) that outlines their service charges and funeral merchandise prices. They must provide a copy of their GPL when they quote you a price according to the Federal Trade Commission's 'The Funeral Rule'. When arranging a funeral, you often end up with a range of charges from the GPL in an a la carte style, and this can result in a cost higher than you first imagined. Sometimes choosing a funeral package, which offers an inclusive service and pricing, can help you manage your overall funeral expenses.

It is recommended that you DO shop around and compare funeral prices between more than one funeral home. That way you can be sure that you have a "best value" funeral service.

### Who is responsible to pay for funeral costs in Louisiana?

Generally, a person has 2 options – to prepay and pre-plan a funeral or leave enough money for surviving family to pay for the funeral. If neither of these options have been put in place, then surviving family is liable for the funeral bill.

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

A typical cremation funeral service will cost in the region of \$3,900 (depending upon the ancillary services/products you select). This is the type of cremation service that replaces a full traditional funeral. It is possible to arrange a cremation for considerably less than this.

#### **DFS memorials Affordable Cremation Providers**

Serving New Orleans & Southeast Louisiana. Cremation cost from \$1550. Call (504) 215-8264

### Arranging a direct cremation in Louisiana

This is the least expensive cremation option for families. A direct cremation means that there are no services, the cremation goes ahead once all the documentation has been completed and then the cremated remains are 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. Direct cremations are available in some areas of Louisiana for between \$1,113 and \$1,395. Check your nearest DFS Memorials funeral services provider.

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

Choosing between burial or cremation is very much a personal choice. The deceased may have left explicit wishes or surviving family may have to make a decision. Faith and/or funds for the funeral service can play a significant role in whether a burial or cremation is chosen. Having a pre-existing cemetery plot can be an important aspect as burial plots can be quite expensive to purchase these days. Cremation is certainly on the increase in the United States, and is becoming a popular funeral alternative for many now. Green burials are also another option that can be considered.

If you are unsure whether to choose between burial or cremation, talk to family and friends, and discuss the decision with your funeral director. Just be aware that a funeral director is running a business, and may not always have a completely unbiased perspective!

## How do cremation laws in Louisiana affect arranging a cremation?

Each state has its own laws governing cremation procedures. A crematory and/or funeral home must abide by certain practice standards in disposing of human remains by cremation. However, certain regulations can vary by state. In Louisiana a cremation can only be performed once a cremation authorization form has been signed by the legal next of kin and the coroner has issued the cremation permit. There is no mandatory waiting period. A casket is NOT required by law for a cremation. All that is required is a suitable rigid container. A cremation container is usually a reinforced cardboard or plywood box.

## What can I do with cremated remains – laws for ash scattering in Louisiana

As more families are turning to cremation as a lower cost funeral alternative, the question arises about what to do with the cremated remains? Cremation ashes can be interred in a dedicated cemetery (just as a body can) in a cremation niche or an existing grave plot. (Do bear in mind there may be opening and closing fees to open an existing family grave plot). Alternatively, the ashes can be scattered.

You can scatter ashes on private property (with the landowner's consent) and Louisiana Statute 37 §880 does allow for the cremated remains of more than one person to be commingled when ashes are scattered on private property.

If you wish to scatter ashes on public land, you can generally do so unless it is on land requiring a permit. You should observe common sense guidelines for ash scattering as outlined in our ash scattering section. The cremated remains of more than one person cannot be commingled unless a scattering is being conducted by air, in water or at sea. Louisiana is in Region 6 of the Environmental Protection Agency and any sea scattering in the Gulf [3 nautical miles to sea] is governed by the EPA. A form should be completed and submitted within 30 days of the scattering.

EPA Region 6 (South Central), 1445 Ross Avenue, Suite 1200, Dallas, Texas 75202 Phone: (214) 665-6444

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

There is no legal requirement, or Louisiana law, stipulating that you have to have the deceased embalmed. However, either embalming or refrigeration is required if the disposition does not proceed within 30 hours [Statute 51 §103]. Therefore, you do have choices, and if you do not wish for embalming you need to have a timely funeral or a cremation. You may also wish to check, when consulting funeral homes that they can offer refrigeration storage and what the daily cost is.

Some funeral homes do adopt policies that insist upon embalming if a public viewing or service is being held with the deceased in repose.

## Can I conduct a home funeral in Louisiana?

Louisiana is one of only 8 states in the U.S. where you do legally have to employ a funeral director to conduct a disposition. There is no reason why you cannot still proceed with caring for your deceased but you will need a funeral director involved, and the deceased must be buried or cremated within 30 hours.

If you wish to bury your loved one at home on your own land and establish a family cemetery, you must first check with the parish registrar about any local zoning. Then you file the following forms with the state Cemetery Board:

[www.lcb.state.la.us/forms/fbg\\_app\\_instructions.pdf](http://www.lcb.state.la.us/forms/fbg_app_instructions.pdf)

[www.lcb.state.la.us/forms/fbg\\_app.pdf](http://www.lcb.state.la.us/forms/fbg_app.pdf)

[www.lcb.state.la.us/forms/aod\\_fbg.pdf](http://www.lcb.state.la.us/forms/aod_fbg.pdf)

## Purchasing a casket or grave marker in Louisiana

Louisiana has made national news with its law that only allowed a licensed funeral establishment to sell caskets. Across the U.S. the funeral industry has been revolutionized by the FTC Funeral Rule allowing consumers to purchase caskets from a third-party seller that their funeral home must accept. Now Walmart and Costco even sell caskets! However, the monks of St Joseph Abbey in Louisiana fought and won their case [October 2013] to sell their handcrafted wooden coffins in Louisiana without the need to license as a funeral establishment.

A grave marker cannot ordinarily be erected until some months after a burial. This allows the earth to settle and ensures that once erected the headstone will not subside. Cemeteries generally have their own regulations that dictate what is allowed in terms of types of grave markers. It is wise to carefully check the cemetery rules before purchasing a memorial marker. However, you should not have to purchase a marker from the cemetery if you do not wish to.

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

Yes, and pre-planning your funeral alleviates 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 how safely you are investing your money. Although purchasing a funeral plan may secure your funeral wishes, funeral prices are not as fixed as they once were. With the growth in cremation, the cost for a funeral could actually be coming down. Any funds invested into a funeral contract are put into a trust fund.

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 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'.

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

Yes, donating your body to science can be a great way to take care of your disposition without 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. It is worth noting that a donation cannot always be accepted at the time of death, so you should have an alternative plan in reserve. Check out our Body Donation section.

## The deceased had no life insurance – what do I do if I cannot afford a funeral?

If you find yourself liable to make funeral arrangements for a lost loved one, and you do not have sufficient funds, this can be very distressing. There is very limited financial aid for

funerals and this varies by parish. In such cases the coroner may make arrangements with a funeral home and costs should not exceed the actual minimal cost of a burial. Generally, a fixed amount is set that the parish or state will pay for pauper burial assistance. The state is responsible for the disposition of indigents or any individual who becomes a responsibility of Louisiana. You need to contact your parish human services or social services to find out what help may be available.

A simple cremation is the least expensive disposition option.

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

If a loved one needs to be transported following their death, 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.

Certain regulations do apply on moving a body, embalming and a transit permit are required as well as specific containers to hold the casket. The deceased can only be transported in a "closed vehicle designed exclusively for the transportation of dead human bodies" [Statute 51 §107]. 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. Cremated remains can be shipped through the US Postal Service for between \$25 – \$75.

Visit our section on Funeral Shipping to find out more.

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

Hopefully you will find the services of your funeral home more than adequate, as most funeral professionals are very dedicated in their vocation. Unfortunately though, it does sometimes happen that you may have a complaint or grievance with a funeral home and you do not manage to resolve it directly with the funeral director. In this case you should make your complaint in writing to the Louisiana State Board of Embalmers and Funeral Directors who regulate and license funeral businesses in Louisiana. They can be contacted at: 3500 N. Causeway Blvd. Suite 1232, Metairie, LA 70002 Toll-free Phone: (888) 508-9083. The complaint affidavit can be downloaded here:

[https://www.lsbefd.state.la.us/wp-content/uploads/1.Complaint.Form\\_.2018.pdf](https://www.lsbefd.state.la.us/wp-content/uploads/1.Complaint.Form_.2018.pdf)

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 with any further questions you may have.

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

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