



**USFuneralsOnline**  
CONNECTING PEOPLE WITH FUNERAL SERVICES NATIONWIDE

## Arranging a funeral or cremation in Missouri

This funeral-planning guide for Missouri from US Funerals Online provides an overview of some of the key questions you may have concerning arranging a funeral or cremation. We have tried to give you the top-line detail in layman's terms with regard to how state legislation affects your rights in purchasing funeral services and products. If there is anything we have not answered in this guide, feel free to ask us the question.

### How do you choose which Missouri funeral home or cremation provider is right for your needs?

Actually, finding the 'right' funeral provider for your specific needs can make everything else much easier to organize. The Missouri State Board of Embalmers & Funeral Directors licenses funeral directors and funeral establishments in Missouri, and you should ensure you are dealing with a reputable licensed funeral home. Many people opt to go to a funeral home that they either know of, or have been referred to, but this does not necessarily mean that you are choosing the funeral provider that is right for YOUR needs.

Try to outline what your key requirements are. Do you require a burial or a cremation? Do you need to have the funeral quickly, or do you need time? Is there a funeral plan, or life insurance? Do you have a specific budget for funeral expenses? Clearly framing some specifics about what your needs are, can help you narrow down the selection process for a funeral home. There are around 900 funeral homes, crematories and cemeteries in the state of Missouri, so narrowing down your selection is important.

### How do I find a funeral home or cremation provider in Missouri?

You can locate your nearest funeral home or cremation provider by choosing from the shortcut links to the main cities on the right-hand side. Alternatively, visit our funeral homes directory, where all funeral homes are listed by city in zip code order.

### Do you want a burial or cremation?

This is one of the primary decisions you will need to make, especially if the deceased had not left express wishes. Choosing burial or cremation is a personal choice and you should not feel swayed by anyone. Burial is still more common in Missouri, although the cremation rate is growing fast, and is now around 28%. Cremation tends to work out much less than a burial, which is why many more people are now opting for cremation.

There is a 24-hour waiting period before a cremation can be conducted. A cremation authorization form must be signed by the legal next-of-kin, or in the case of preplanning you can sign your own authorization.

### Can I arrange a 'home funeral' or green burial in Missouri?

Yes, you can legally conduct your own home funeral or home burial in Missouri. If you perform a home burial, the designated burial plot land must not exceed one acre. A deed must be drawn up and the land deeded in trust to the County Commission, and you should check with local county ordinance before committing any land. The deed must be filed within 60 days. You do need to ensure that any burial plot is at least 150 feet from any water supply and 25 feet from any power lines or land boundaries.

If you wish to carry out your own home death care for a lost loved one, there are support organizations that can assist you with what you need to know. Visit our [Green Burial resource section](#).

## What is the cost of a funeral or cremation in Missouri?

This is a question that many get on the Internet to try and find out. We are all more price-conscious shoppers today and with a funeral purchase, just like any other purchase, we would like to find out prices before we start shopping. Unfortunately, the funeral industry has historically been one that does not like to openly disclose prices. The average price for a burial as quoted by the National Funeral Directors Association (NFDA 2019) is \$7,640, and this does not include any burial plot expenses. The Funeral Consumers Alliance of Greater Kansas City (FCAKC) conducts funeral price surveys. In 2012 they surveyed 88 funeral homes and discovered that the average price for a direct cremation was \$1,743. This is the average price for a cremation without a service. The average price for a cremation with a service is likely to be more in the region of \$3,000.

We would strongly recommend you do compare prices between funeral homes before making a decision. It is not uncommon at all to find that the price for the same services can differ considerably, even within the same area.

### [DFS Memorials – low cost cremation providers for Missouri](#)

There are more funeral homes in Missouri that are now openly disclosing prices and even offering cremation packages, such as the cremation providers DFS Memorials works with. According to the Federal Trade Commission's (FTC) 'funeral rule', a funeral home MUST provide you with prices if you make an inquiry, even by phone, and you do not need to provide any contact information to them. If a funeral home seems unwilling to simply quote you a price for a cremation or burial over the phone, this is probably a sign that they are not transparent about their pricing structure.

#### **DFS Memorials Cremation Providers**

Serving the Greater St. Louis area. Cremation cost from \$785. Call (314) 200-2604

Serving the Greater Kansas City area. Cremation cost from \$695. Call (816) 366-8889

## Sending funeral flowers in Missouri

If you wish to send funeral flowers to a funeral home in Missouri, US Funerals Online has partnered with BloomsToday to offer a 25% – 50% discount on sympathy flowers to our visitors.

## Is embalming required in Missouri?

In Missouri there are regulations for licensed funeral homes that require refrigeration or embalming when the deceased is to be held in their establishment for a period exceeding 24-hours. This is NOT a statute of law, but a regulation that licensed funeral homes are governed by. Refrigeration can more than adequately preserve a body for a period of time prior to a funeral, so do not feel obligated to undertake embalming if you feel strongly that you do not wish to have your loved one embalmed. If a timely burial or cremation is conducted, there should be no need for embalming. If you arrange your own home funeral these regulations do not apply.

## What are my options for purchasing a casket or alternative container in Missouri?

The FTC's funeral rule means that you can purchase a casket from somewhere other than your funeral home and they MUST accept your casket and cannot charge you a handling fee. Do bear in mind that there is no law that stipulates a casket must be used for a burial, and the law only states that a suitable "rigid, combustible container" is used for a cremation.

A casket can be the single, most expensive item in your overall funeral costs, so it is very wise to do some research and consider your best options for buying a casket. Buying a casket from a third-party seller can save you money. Read our guide to buying a casket if you would like to know more about your options.

## What are burial and cemetery plot requirements in Missouri?

As mentioned above you can conduct a home burial in Missouri. If you opt for a designated public cemetery, it would be wise to thoroughly check any cemetery regulations before committing to a burial plot. Burial vaults are NOT required by law, but many cemeteries require burial vaults or liners as part of their 'rules'. Cemetery regulations also govern such things as fees and arrangements for opening and closing a burial plot, guidelines for what kind of marker can be erected and what kind of perpetual care is included.

## Can I pre-plan a funeral or cremation? How does Missouri state law govern preneed plans?

Yes, you can pre-plan your funeral requirements; this is commonly called "preneed". In Missouri only a Missouri resident, registered and licensed as a funeral establishment can sell preneed contracts. A funeral plan is funded either by a trust fund or an insurance policy. You should carefully check and consider the terms of any preneed contract, especially such things as how transferable the plan is or what level of refund you get if you cancel. The law only requires that 85% of the funds be placed in trust.

Do bear in mind that you can preplan your funeral wishes and put aside appropriate funds in a payable-on-death (POD) account. This can be a safe and secure way to plan ahead and save family the emotional decision-making and financial burden at the time of death. The named beneficiary of your POD account can withdraw the funds immediately at the time of death, without having to go through probate. With arrangements such as these, it is advisable to revisit your plan every few years and check that the amount you have put aside still adequately covers your needs.

## What are the laws for scattering ashes in Missouri?

As cremation gains popularity, this is a question we are asked more and more frequently. Missouri law stipulates that you may scatter cremated remains on private land, with the permission of the landowner. If you wish to scatter ashes in uninhabited public rural lands, the general guidance is to scatter at least 100 yards from any road, trail, and body of water or developed facility. If you wish to scatter ashes in public parklands or a state park you may need to get a permit. State parks will require that only biodegradable containers or floral tributes be used, they will not allow any memorial marker or shrine to be placed at a scattering site. The scattering of cremated remains is still somewhat of an 'unpoliced' matter, and you should use common sense guidelines. Cremated remains are basically organic, sterile matter and so are of no detriment or harm to the environment. So long as you are not scattering anywhere that could offend someone, you should feel free to conduct a scattering wherever you chose.

You should note that many cemeteries have set up 'scattering gardens' to facilitate the scattering of remains, however, they will charge you for this, as they will inter ashes within a pre-existing gravesite, or even to scatter on top of an existing burial plot. If you truly wish to scatter ashes, with no requirement for a designated interment, you should be able to do it without incurring a cost.

## What help is available with funeral expenses in Missouri?

Sadly, more people are seeking help with funeral expenses these days. There is limited help available, and you should read our article '[Funeral Financing – A breakdown of your options](#)', which provides a comprehensive breakdown of all options you have to pay for a funeral. There is a one-off death payment from the SSA of \$255 if you qualify. Veterans and certain dependents are also entitled to certain benefits such as a free cemetery plot and grave marker. There is limited interment availability at the VA cemeteries in Jefferson City and Springfield, but Jefferson Barracks and the state-run cemeteries at Bloomfield, Higginsville, Jacksonville and Waynesville have space available.

Chapter 194, Section 194.150 of Missouri State Licensing Board refers to the disposition of unclaimed bodies and stipulates that an unclaimed body shall be forwarded to an "education institution" within 36 hours. That institution must hold the body for 30 days in the event that family may come forward to claim the body. After this time, the body may be used for anatomical purposes and then cremated.

## Are whole-body donations permitted in Missouri?

Yes, whole body donations are permitted in Missouri. There are five institutions in Missouri that have anatomical gift programs, and you should check with the establishment that you are interested in donating to. The details of donating can differ by institution, for example, what limitations there are on a donation, whether the institution or family are liable for the transportation costs, how long the family may have to wait for the cremated remains to be returned etc.

The University of Medicine and Biosciences, Kansas City

Washington University School of Medicine, St. Louis

St. Louis University, St. Louis

A.T. Still University, Kirksville

Columbia School of Medicine, Columbia

US Funerals Online has partnered with Medcure, a nationwide body donation organization, who offer a free service that includes collection of the deceased, the donation and the return of the cremated remains to the family within 3 – 4 weeks. For more information, visit our page on [Body Donation](#)

## What do you do if your loved one dies away from Missouri?

This happens more frequently now that we are a more transient society. If your loved one dies away from Missouri, you need to determine whether you wish to transport the body back for a burial, or whether to conduct a cremation at the place of death and transport the cremated

remains home. It can work out quite costly to transport a body, especially if it is to be shipped internationally. Read our section on [Funeral Shipping](#) to find out more.

### Where do I get a copy of a death certificate from in Missouri?

You can obtain a certified copy of a death certificate in Missouri from the Department of Health and Senior Services Bureau of Vital records. They are located at: P.O. Box 570, Jefferson City, MO 65102. A request for a copy of a death certificate can be made in person or by mail and the charge is \$13.00 per record and \$10.00 for each additional copy. A mail order request may take 2 – 4 weeks to deliver. If you wish to order a copy online, you need to use the VitalChek system. There is an additional surcharge for this service, with a further charge if you wish an expedited dispatch service.

### What should you do if you have a complaint about funeral services or products you have purchased?

If you should find that you have a grievance or complaint about a licensed funeral establishment in Missouri, we would recommend that you attempt to resolve it with the funeral home in question in the first instance. If you are unable to reach a satisfactory resolution, you may make a formal complaint via the Missouri State Board of Embalmers & Funeral Directors. Details concerning how to make a complaint and a complaint form can be found [here](#)  
Missouri State Board of Embalmers & Funeral Directors

3605 Missouri Boulevard

P.O. Box 423

Jefferson City, 65102

(573) 751-0813

The Funeral Consumers Alliance (FCA) is also a useful support organization that helps to champion the rights of consumers in the purchase of funeral services and products. There is a local chapter of the FCA based in Kansas City.

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

Email : [help@us-funerals.com](mailto:help@us-funerals.com)

Phone: (877) 225-0834

3 Germany Drive Suite 4-4261

Wilmington

Delaware 19804