

## Arranging a Funeral or Cremation in San Diego

This funeral and cremation planning guide aims to answer some key questions you may have if faced with the task of making funeral arrangements. Regardless of 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 passed. We have put together the following FAQs about cremation costs and funeral prices in the Greater San Diego area, including state funeral laws, and where you can find help.

#### What to do when a death occurs

After a death has occurred, the first thing that you will need to do is to select a funeral home to handle funeral arrangements, and transfer the deceased into their care. The majority of deaths occur in a medical facility, where they can be held for a short period in the hospital morgue if necessary. It is important not to feel like you have to rush this decision. Allow yourself some time to select the right funeral service provider for your needs.

### 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 can be a difficult task. There are around 26 funeral service locations in the San Diego area. If you want to have a funeral ceremony, the actual location of the funeral home may 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.

Direct cremation service \$1,000 Call (619) 268-1962

#### What funeral or cremation service options are there in San Diego?

As you have numerous funeral service locations serving the Greater San Diego area, you can arrange anything from a full-service traditional funeral to a simple direct cremation service. Decide if you want a traditional funeral, something more modern like a life celebration service, or if you wish to consider cremation as a more affordable option.

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

The N.F.D.A\* surveyed the average cost of a funeral service in 2019 at \$7,640. This is without any cemetery fees. The online funeral price survey conducted more recently by Funeralocity puts the average cost of a traditional full-service burial in San Diego at \$4,375. (Not including cemetery costs).

#### How much does a cremation cost in the San Diego Metropolitan area?

It is often more difficult to quote cremation prices as it is dependent on the type of cremation service you opt for, albeit a cremation with a traditional service or a direct cremation without a service. Cremation is definitely a cheaper alternative to a tradition funeral, but a cremation with a funeral ceremony will still cost around \$4,000.

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 in and around \$1,382 in the San Diego metropolitan area. This is the most economical funeral service arrangement available to families.

It is still necessary to check what is included in a low-cost direct cremation package to ensure there are not hidden fees to what may appear 'too cheap'. 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.

#### What legal issues do I need to understand about arranging a funeral?

The legal next of kin is responsible for making funeral arrangements, unless the deceased had already made a funeral plan. Generally, the funeral director will obtain the death certificate for you, and will ask how many copies you require. The fee for this is charged on top of your funeral service contract, as it is considered a third-party fee, and the funeral home have to pay this out separately. The fee for a death certificate in California is \$21.00 per copy.

If you choose cremation, the legal next of kin must sign the *Declaration for Disposition of Cremated Remains*, giving the funeral home the legal right to prepare the cremation. There is a mandatory wait period of 24 to 48 hours after death before the cremation can take place. However, it is lawful for the County Medical Examiner or the Justice to waive the requirement.

#### 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 whomever 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 (619) 268-1962.

# 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 San Diego County's Department of the Medical Examiner at (858) 694-2895.

San Diego County's Medical Examiner is at Office of the Medical Examiner, 5570 Overland Ave, Suite 101. San Diego, CA 92123.

#### 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 made provisional arrangements. This means 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 can make it easier when the time comes, alleviating 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?

Sadly, more families are finding themselves in a position of not being able to pay for funeral expenses. Unfortunately, there is very 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. Social Security offer a \$255 death benefit payment (if qualifying) and the funeral director will assist you with claiming this. For some further guidance read our article 'What do I do if I Can't Afford a Funeral'?

What can I legally do with the cremated remains? Laws for scattering ashes in California In California, you may choose any of the following methods of disposition of cremated remains:

- Placement in a columbarium
- Burial in a plot in a cemetery
- Retention at a residence The funeral establishment or crematory will have you sign the Permit for Disposition showing that the remains were released to you and will file it with the local registrar of births and deaths. You may not remove the cremated remains from the container and you must arrange for their disposition upon your death
- Storing in a house of worship or religious shrine dependent upon local zoning laws
- Ash Scattering in areas of the state where no local prohibition exists and with written
  permission of the property owner or governing agency. The cremated remains must be removed
  from the container and scattered in a manner so they are not distinguishable to the public
- Ash Scattering in a cemetery scattering garden
- Ash Scattering at sea, at least 500 yards from shore

In California, cremated remains cannot be transported without a permit from the county health department and they may not be disposed of in refuse.

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

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 and more cremation providers are 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.

#### Arranging a green burial in San Diego

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 certainly less expensive than a traditional burial, and more environmentally-friendly than a cremation.

There are a number of funeral homes offering green burial options around San Diego. Typically, a green funeral will cost between \$3,000 and \$5,000. Visit our green burial resource section for more information.

## How do I obtain copies of a death certificate?

As mentioned above, the funeral director will generally file for the death certificate for you, and will ask how many copies you require. The fee for a death certificate in California is \$21.00 per copy.

You can request additional copies from Vital Records at a later date if you are a relative of the deceased or have a financial concern in their estate.

#### What about no-cost cremation?

A "no-cost" cremation generally refers to a whole body donation program where the deceased's remains are cremated free of charge after the donation. The <u>Anatomical Donation Program University of California</u> can help you learn more about what is involved in the process of whole body donation.

#### Is it possible to have a private viewing before a simple cremation?

Yes, you can arrange for a private 'goodbye' viewing before a direct cremation. However, this often depends upon the availability of facilities, staff and scheduling. Sometimes, it can be arranged at no additional cost, but this can often be dependent on whether there is a need for additional staff, in which case there may be a fee. It is best to consult your chosen funeral service provider for more details regarding private viewing.

#### Do I need a casket for a cremation service?

No, there is no requirement (or law) that stipulates a casket is needed for a cremation service. A simple 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 can also help you save on funeral costs.

# I have questions, or concerns, about arranging a funeral in San Diego. Where can I find help?

You can contact our DFS Memorials affordable funeral service provider in San Diego with any questions you have. If you should have reason to be dissatisfied with the services of a licensed funeral home you

can make a formal complaint to the California Department of Consumer Affairs Cemetery and Funeral Bureau. 1625 North Market Blvd, Suite S208, Sacramento, CA 95834 Phone: (916) 574-7870

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