

# Final Arrangements Resource Guide

*Funeral and Burial-Related  
Rules and Regulations in Iowa  
&  
Summaries of 48 Funeral Home  
General Price Lists*

*(collected in Iowa City/Cedar Rapids, Des Moines, and Sioux City)*

Third Edition, November 2016



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This guide is provided as a public service. It was compiled by students and faculty at the **University of Iowa's School of Social Work**, and supported, in part, by the **Aging Studies Program**. The Guide is available to the public from the School of Social Work website. It is included under the tab: PROFESSIONAL DEVELOPMENT:

<http://clas.uiowa.edu/socialwork/>

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## Death Trends in Iowa

In 2014, the population of the state of Iowa was approximately 3 million people (3,107,126). That year, there were almost 29,000 Iowan deaths (28,934) and just over 39,000 babies born (39,465 births).

**Table 1: Leading Cause of Death in Iowa in 2014 (all ages)**

1.Heart Diseases	22.4% of all deaths in Iowa in 201
2.Cancer	22.2% of all deaths
3.Chronic Obstructive Pulmonary Disease	7%
4.Unintentional Injuries	6%
5.Cerebrovascular Diseases	5%
6.Alzheimer's Disease	5%
7.Diabetes	4%
8.Flu and Pneumonia	2%
9.Infective and Parasitic Diseases	2%
10.Suicide	1%

*Other information:*

9 maternal deaths in 2014  
 191 infant deaths (under one-year-old)  
 123 neonatal deaths (under one month old)  
 178 fetal deaths (over 20 weeks' gestation)

Accessed October 2016:

[https://idph.iowa.gov/Portals/1/userfiles/68/HealthStats/vital\\_stats\\_2014.pdf](https://idph.iowa.gov/Portals/1/userfiles/68/HealthStats/vital_stats_2014.pdf)

**Table 2: Number of Deaths in Iowa by Age Group: 2013**

	< age 1	162		
	1-14	90		
	15-29	368		
	30-44	751		
	45-59	3,004		
	60-74	6,172		
	75-89	12,031		
	90+	6,237		
<b>Total number of</b>			<b>deaths:</b>	<b>28,815</b>

**Source:** Iowa Department of Public Health Bureau of Vital Statistics 2013.  
 Report last revised: December 16, 2014

## Purpose of the Final Arrangements Resource Guide

The purpose of this guide is to help educate social workers and the general public about final arrangements options and costs in Iowa.

### Definition of Social Work

“Social work is a practice-based profession and an academic discipline that promotes social change and development, social cohesion, and the empowerment and liberation of people. Principles of social justice, human rights, collective responsibility and respect for diversities are central to social work. Underpinned by theories of social work, social sciences, humanities and indigenous knowledge, social work engages people and structures to address life challenges and enhance wellbeing.

Source: The International Federation of Social Workers <http://ifsw.org/>

### The Core Values of Social Work:

**Service** – Social workers are committed to helping people in need and addressing social problems.

**Social Justice** – Social workers challenge social injustice in all forms.

**Dignity and Worth** – Social workers value and respect every person.

**Relationships** – Social workers recognize the central importance of relationships in human well-being.

**Integrity** - Social workers value and protect the trust earned with clients and communities.

**Competence** –Social workers practice within their abilities and work to enhance professional expertise.

Source: National Association of Social Workers

<https://www.socialworkers.org/nasw/naswbrochure.pdf>

## Social Workers and Final Arrangements

Most deaths in the United States occur in a hospital, nursing home, or hospice. Social workers are employed with each of these organizations, and are held responsible for discharge planning. Part of a social work education is learning to help individuals and families in crisis. In most cases, the death of a loved one is a crisis. Many families are facing emotional, social, spiritual, and possibly financial stress resulting from their loved one's dying process, and from the actual death. The National Association of Social Workers' Code of Ethics directs social workers to help vulnerable people. This includes people who are experiencing a crisis (such as the dying and death of a loved one) and people who are financially vulnerable.

Social workers can be of assistance to people interested in learning about their final arrangement options and costs. Social workers can encourage families to organize their questions and talk with funeral directors about specific options. It is not appropriate for a professional social worker to refer families to one particular funeral home; social workers should be familiar with a variety of local funeral homes and provide information to families so that they can make their own informed decisions. Social workers should encourage people to contact the funeral director to discuss specific arrangements.

Social workers can encourage people to keep important papers, or copies of important papers, in a special place and to notify family, to make it easier for survivors to locate in a hurry.

### ***Social workers should:***

- Know that the Federal Trade Commission requires all funeral homes to make a "General Price List" available to the public, and should share this knowledge with clients and communities (page 30).
- Keep current copies of local funeral home General Price Lists on hand for families to review at their convenience. If the funeral home posts the general price list on-line, simply direct the client to check the website. Please note: As of now, many funeral homes choose to NOT post their General Price List on-line—we hope this will change, to make it easier for families to understand their options.
- Have an appreciation for the many decisions to be made, or overseen, when a death occurs and how to support families (page 8).
- Learn about final arrangement practices of the different cultures in their area.

## Ideas for People Who Want to Keep Costs Low

Many funeral homes will discount the visitation cost if held immediately before the funeral.

- Purchase a simple casket, pine box, or “alternative container” (heavy cardboard container). If you don’t like the looks of the casket, place a quilt or attractive fabric over it during the service. Display a collection of photos of the person who died or items associated with hobbies or creative expressions to draw attention to his or her life.
- In some cemeteries, two (or more) people can be buried in each plot.
- If the cemetery requires an “outer burial container” (see page 31) consider purchasing a concrete grave liner rather than a more expensive vault.
- If the body is buried or cremated within 48 hours, sometimes embalming can be avoided.
- A family can host a simple funeral ceremony and then follow with cremation or body donation (page 12), or hold a memorial service when and where they desire.
- The grave marker does not have to be purchased immediately.
- Consider making the casket or grave marker. Mother Earth News posts casket-making instructions: <http://www.motherearthnews.com/do-it-yourself/build-coffin.aspx>
- Ask the funeral director for ideas about other ways to minimize your costs or to add meaning to your arrangements. Sometimes they may have slightly damaged merchandise that may be reduced in price. If you are interested, ask.

*Especially* if you are interested in any of the services listed below, consider comparing prices within 100 miles.

**Direct cremation**- should be a low cost option; explanation on page 31

**Immediate burial** – should be a low-cost option; explanation on page 32

**Forwarding remains**- explanation on page 31

**Receiving remains** – explanation on page 31

**Body donation** – should be a low-cost option; explanation on page 32

If you know you want to stay in one geographic area, it is still worth your time to check on-line for the GPL (page 26) or ask that one be mailed to you, or go pick it up.

***Please note some low-income persons may be entitled to some financial assistance from their county. Check the county burial (financial) assistance program (page 17)***

## Checklist of Things to Do When a Loved One Dies

### A) Secure Vital Statistics *(some of this is needed for the death certificate):*

- Descendant's Legal Name
- Sex
- Social Security Number
- Age – Last Birthday in years
- Date of Birth (month/day/year)
- Birthplace (City and State or Foreign County)
- Residence – State, County, City or Town, Street Address, whether or not inside city limits.
- Veteran Status
- Marital Status (at time of death)
- Surviving Spouse's Name (Give Maiden Name of Spouse, if applicable)
- Father's Name (First, Middle, Last)
- Mother's Name (First, Middle, Last)
- Informant's Name, Relationship to Decedent, Mailing Address
- Place of Death, (Be able to Provide Details
- Facility Name (If not institution, give street address)
- Method of Disposition
- Place of Disposition (Name of Cemetery, Crematory, other place)
- Location of Disposition (City, Town, State)
- Name and Complete Address of Funeral Facility
- Signature of Funeral Service Licensee or other Agent
- Signature of Person Pronouncing Death (Only when Applicable)
- Date when Pronounces Dead (Mo/Day/Yr.)
- License Number
- Cause of Death (Chain of Events – Disease, Injuries, or Complications)
- Tobacco Use Contribute to Death (Yes, No, Probably, Unknown)
- If Female, Pregnant? (How Recent, if known)
- Manner of Death
- Certifier Signature, Name, Title, License Number, and Address
- Decedent's Education
- Decedent's Hispanic Origin (Yes or No?)
- Decedent's Race
- Decedent's Usual Occupation
- Decedent's Business/Industry

To see what a blank death certificate looks like:

<http://www.cdc.gov/nchs/data/dvs/death11-03final-acc.pdf>



## **B) Pay all or some of the following:**

- \*1. Cemetery space (use of space-plot, crypt, niche as well as vault or grave liner)
- \*2. Memorial/Grave marker
- \*3. Funeral director (for merchandise as well as for services)
- \*4. Interment service (digging the grave and lowering the casket or urn)
- \*5. Clergy
- 6. Florist
- 7. Burial clothing
- 8. Transportation
- 9. Food
- 10. Doctors
- 11. Health care setting
- 12. Ambulance
- 13. Medicare and drugs
- 14. Other current/urgent bills (mortgage/rent, taxes, etc.)

## **C) Collect Documents** (Establish rights for insurance, pensions, etc.)

- \*1. Will
- \*2. Legal proof of age or birth certificate
- \*3. Social Security card or number
- \*4. Marriage license
- \*5. Citizenship papers
- \*6. Insurance policies (life, health, property)
- \*7. Bank books (on-line? Where is the log-in information?)
- \*8. Deeds to property
- \*9. Bill of sale of car
- \*10. Income tax returns, cancelled checks (may be on-line)
- \*11. Veterans discharge certificate
- \*12. Disability claims
- \*13. Cemetery Certificate of Ownership

## **D) Decide and Arrange Within a Few Days**

- \*1. Burial location/which space
- \*2. Grave marker type/inscription (can be postponed for months/years)
- \*3. Casket type
- \*4. Clothing for deceased
- \*5. Grave liner or vault (most—but not all cemeteries require)
- \*6. Selections from scripture or other readings
- \*7. Selection of funeral home
- \*8. Desired time/location for funeral service

17. Answering phone calls, emails, letters
18. Meeting with religious leader, funeral director, cemetery staff about details
19. Arrange to meet incoming relatives at airport
20. Locate/provide lodging for incoming relatives
21. Make list of callers and tributes
22. Check the will regarding special wishes

#### **E) Notify as soon as possible**

1. Physician (may already know if she or he signed the death certificate)
2. Funeral Director
3. Clergy
4. Cemetery
5. Relatives and friends (some have used FACE BOOK and email....)
6. Employers of family members
7. Pall bearers
8. Insurance agents
9. Religious, fraternal, civic, veteran groups
10. Attorney/Executor of estate
11. Neighbors who were close to the person who died

#### **F) Cancel on-line subscriptions**

## **Pre-planning versus Pre-paying & Average Costs**

### ***Pre-Plan - Yes!***

Consumer groups like AARP and The Funeral Consumers Alliance ([www.funerals.org](http://www.funerals.org)) encourage individuals and families to PREPLAN final arrangements, but in most cases not to PREPAY. Unless you are undergoing the process of qualifying for Medicaid (medical assistance), it may not be in your best financial interest to prepay for funeral-related arrangements. See this AARP article: ([http://www.aarp.org/money/estate-planning/info-11-2010/kip\\_should\\_you\\_prepay\\_your\\_funeral.html](http://www.aarp.org/money/estate-planning/info-11-2010/kip_should_you_prepay_your_funeral.html))

### ***Pre-pay - Think Twice!***

Laws regarding the sale of “preneed funeral contracts” vary from state to state. There are differences in terms of what the funeral home is supposed to do with the money until the time of death, and if the funeral home goes out of business, and how much money the consumer can get back if they change their mind, or move away, etc. In Iowa, funeral homes are required to put at least 80% of the prepaid funds in trust funds until the person dies.

<http://search.legis.state.ia.us/nxt/gateway.dll/ic?f=templates&fn=default.htm>

## **What is the average cost of a funeral in Iowa?**

According to the Iowa Funeral Directors Association, the **average cost of a funeral service in Iowa is \$11,566**. This cost is comprised of:

\$6,525 for professional services, which includes embalming, cosmetizing, visitation/viewing, having the funeral at the funeral home, transfer of remains to funeral home, hearse, service car/van, and casket;

\$718 for embalming;

\$1,500 for a vault, which is a requirement for burial in most Iowa cemeteries; and

\$2,823 for cash-advance items, which the funeral director assists the family in securing but is not a product or service obtainable at the funeral home.

Examples of costs not included in the figure above:

- Grave opening and closing (\$500)
- Minister fees (\$131)
- Flowers (\$248+)
- Copies of death certificates (\$40+)
- Obituary (\$166)
- Musicians (\$79+)

Sales tax collected for remittance to the Iowa Department of Revenue (\$299)

**Source:** Iowa Funeral Directors Association, downloaded September 15, 2015 from:

<http://www.iafda.org/?page=faq#What%20is%20the%20average%20cost%20of%20a%20funeral%20in%20Iowa?>

## **Organ Donation in Iowa**

### ***What organs and tissues can be donated?***

Organs that can be donated for transplantation include: the heart, lungs, kidneys, liver, pancreas and small intestine.

Tissue that can be recovered for donation includes corneas, bone, tendon, skin, veins, and heart valves.

<http://www.iadn.org/understanding-donation/learn-the-facts>

***For information on organ donation, contact:***

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Iowa Donor Network  
550 Madison Avenue  
North Liberty, IA 52317  
Telephone: (319) 665-3787  
24-Hour Phone: (800) 831-4131  
<http://www.iowadonornetwork.org/contact>

***For Information on eye donation, contact:***

Iowa Lions Eye Bank  
2346 Mormon Trek Blvd., Suite 1500  
Iowa City, IA 52246  
Telephone: (319) 356-2871  
OR  
Iowa Lions Eye Bank  
2500 Crosspark Road W300  
Coralville, IA 52241  
Telephone: (319) 335-4888  
<http://www.iowalionseyebank.org/>

## **Body Donation in Iowa**

*We are aware of **three** places in Iowa that accept “donated,” “willed,” or “deeded” bodies:*

**Osteopathic School of Medicine in Des Moines**

3200 Grand Avenue  
Des Moines, Iowa 50312  
Phone: (515) 271-1400  
Website: [www.dmu.edu/index.htm](http://www.dmu.edu/index.htm)

**Palmer College of Chiropractic in Davenport**

1000 Brady Street  
Davenport, Iowa 52803  
Phone (563) 884-5000; or toll free (800) 722-2586  
Website: [www.palmer.edu](http://www.palmer.edu)

The University of Iowa in Iowa City  
Information on the Deeded Body Program

**UI Carver College of Medicine**

Department of Anatomy and Cell Biology  
51 Newton Road  
100 Bowen Science Building  
Iowa City, Iowa 52245  
Phone: (319) 335-7762  
Website: <http://www.medicine.uiowa.edu/acb/deededbody/contactinformation/>

**A list of body donation centers in other states is posted at:**

<http://www.med.ufl.edu/anatbd/usprograms.html>

If you would like additional information about body donation, ***please*** contact the program ahead of time to learn about the program and to complete the paperwork.

## **Guidelines for Body Donation at the University of Iowa**

### The Need for Anatomical Gifts in Medical Education and Research

The study of human anatomy constitutes an indispensable part of medical education and research. There is a continual need for anatomical gifts in the teaching of medical and dental students, postgraduate physicians, nurses, physical therapists, and students in related disciplines.

### Who May Donate

Any competent person over 18 years of age may donate his or her body for medical education and research.

### How One May Donate

The Department of Anatomy and Cell Biology requires that a Deed of Disposition be on file in the department prior to the donor's death. The department will provide the legal forms which require only a few items of information, the donor's signature, and the signatures of two witnesses. A brief medical history form must also be completed and returned to the department with the original of the completed Deed of Disposition. After receiving these documents, the department will acknowledge acceptance of the deed, review the information, and issue an identification card if the applicant meets the criteria. By law, a medical college may not purchase any human body.

### When Death Occurs

At the time of death, the person in charge of the donor's affairs should select and notify a funeral director and make arrangements concerning transportation to Iowa City and any other professional services needed or desired. Only donors transported by a licensed funeral facility will be accepted. If desired, visitation and a traditional funeral service may be held prior to the transfer to Iowa City. If there will be a delay of more than eight hours because of a funeral service, distance, weather, etc., embalming will be necessary. The cost of transportation and the funeral director's professional service fees must be borne by the family or estate.

### When a Donor's Gift Cannot Be Accepted

Occasionally a problem may exist which would interfere with the intended use of a donor's gift for education and research. Such problems may include extensive autopsy or trauma, the presence of a certain highly contagious disease, or a weight problem which would prevent the optimal use of the gift. In such an instance, the next of kin or the person in charge of the donor's affairs, if known to us, will be informed, and other options for final disposition will be discussed.

### When Studies with Donated Bodies Are Completed

A time of one to one and one-half years is usual before completion of our studies. When studies are completed the Department of Anatomy and Cell Biology will comply with the wishes of the next of kin or person responsible for the donor's affairs regarding final disposition. Options available include: cremation and the return of the cremains (cremated remains) in a burial urn to a

designated receiver at the expense of the Department of Anatomy and Cell Biology (any subsequent expenses will be borne by the family or estate), or cremation and interment of the cremains in Oakland Cemetery, Iowa City, at the expense of the Department of Anatomy and Cell Biology. A Memorial Service is

held once each year and the next-of-kin, or person in charge of the donor's affairs, is notified and invited to attend. This person may then notify other family members and friends. If the cremains of a donor are not claimed by the family within one year following the completion of studies, the cremains will be interred at the next Memorial Service.

Source: <http://www.medicine.uiowa.edu/acb/deededbody/>

To Receive Information on the Deeded Body Program, write to:

**UI Carver College of Medicine**  
**Department of Anatomy and Cell Biology**  
 51 Newton Road  
 100 Bowen Science Building  
 Iowa City, Iowa 52245  
 Telephone: (319) 335-7762

## Declaration of Designee for Final Disposition

In Iowa, an adult has the right to indicate who can make final arrangement decisions on his or her behalf and to document that decision in writing. The form (available from the Iowa State Bar Association website) must be signed by two persons or notarized. On the form, people can also indicate: whether they have a contract for funeral arrangements, whether they have a cemetery space, and whether they wish to be an organ donor.

Universal Citation: [IA Code § 144C.3 \(2014\)](#)

### **144C.3 Declaration — designee.**

1. A declaration shall name a designee who shall have the sole responsibility and discretion for making decisions concerning the final disposition of the declarant's remains and the ceremonies planned after the declarant's death. A declaration may name one or more alternate designees and may include contact information for the designees and alternate designees.
2. A declaration shall not include directives for final disposition of the declarant's remains and shall not include arrangements for ceremonies planned after the declarant's death.
3. A designee, an alternate designee, and a third party shall act in good faith and in a manner that is reasonable under the circumstances.
4. A funeral director, an attorney, or any agent, owner, or employee of a funeral establishment, cremation establishment, cemetery, elder group home, assisted living program, adult day services program, or licensed hospice program shall not serve as a designee unless related to the declarant within the third degree of consanguinity.
5. This section shall not be construed to permit a person who is not licensed pursuant to chapter 156 to make funeral arrangements.

2008 Acts, Ch. 1051, §8, 22; 2008 Acts, Ch. 1191, §124; 2009 Acts, Ch. 133, §46

Source: Accessed October 2016: <http://law.justia.com/codes/iowa/2014/title-iv/subtitle-2/chapter-144c/section-144c.3/>

## IOWA LAWS

### Under what circumstances is embalming required in Iowa?

*In Iowa the state law does not require embalming if the body will be buried or cremated within 48 hours. In Iowa, **embalming is legally required if the death was due to a communicable disease.** ([Iowa Administrative Code 645-100.6\(4\)](#)).*

*In addition, embalming or refrigeration is required if final disposition of the body will not occur within an established period of time. **A body may be held for up to three days without embalming or up to six days if it is refrigerated between 38 and 42 degrees.** ([Iowa Administrative Code 645-100.6\(3\)](#).)*

### Can a loved one's body be buried on private property in Iowa?

*Iowa Administrative Rule § 641—101.6(4) If the final disposition of a dead human body or fetus is burial, interment, or entombment, local ordinances of the political subdivision in which the final disposition site is located and any and all regulations of the cemetery, if applicable, shall apply. In the absence of an applicable local ordinance, the depth of the grave at its shallowest point shall be at least three feet from the top of the burial container.*

*The family would have to check with the local authorities whether that would be a township, city/town, or county would depend on the location. So, it is the political subdivision in which the final disposition site is located to find out if there are any local ordinances/laws that would prohibit the burial*

### Is a casket required by Iowa law, for burial, cremation, or entombment?

*Iowa Administrative Rule § 641—101.6(1) A dead human body or fetus shall be transported only after enclosure in a container for transfer that will control odor and prevent the leakage of body fluids, unless the body or fetus has been embalmed, or is being transported by a licensed funeral director, emergency medical service, or medical examiner. In addition, the transport of a dead human body or fetus shall be in a manner that, applying contemporary community standards with respect to what is suitable, is respectful of the dead, the feelings of relatives, and the sensibilities of the community.*

### Can a family transport a loved one's body for body donation, within the state of Iowa? What paperwork is needed?

*Yes, upon securing a burial transit permit, and completion of a death certificate. The Burial Transit Permit shall be issued by the county medical examiner, a funeral director, or the county registrar of the county where the certificate of death was filed.*

**Source:** Iowa Administrative Code § 641—101.5 Burial Transit permit.

## Can a family transport a loved one's body to a crematory, within the state of Iowa? What paperwork is needed?

*Yes, same requirements above for the Burial Transit Permit and a completed death certificate. NOTE: Now that the death certificate is computerized in Iowa—it is much more difficult for a lay person to get one without having to hire a funeral director. Lay people don't have access to the computer program. Also, some crematories will only accept a body from a licensed funeral director.*

## If a family wanted to handle the final arrangements themselves, what paper work would be required?

*Completion of a death certificate (which must be signed by the physician and is now harder to do without hiring a funeral director because Iowa has computerized the Death Certificate completion process) and a Burial Transit Permit to move the body. If the body is to be cremated, a cremation permit is needed also. Please note some crematories will only accept a body from a licensed funeral director. Some body donation centers will only accept a body from a licensed funeral director. Check with your county medical examiner for additional details. If you want to do as much of the work as possible (for personal satisfaction or to keep costs low) consider working with a funeral director who will assist you.*

## In Iowa, who is authorized to make final arrangement decisions AFTER the person has died?

*Competent adults can designate whom they appoint to make final arrangements on her or his behalf (see page 16). Please see details for necessary language and procedure as described in The Iowa Final Disposition Act (2008 Acts, Ch. 1051, §11, 22; 2010 Acts, Ch. 1170, §3; 2011 Acts, Ch. 47, §8; 2012 Acts, Ch. 1050, §39, 60; 2012 Acts, Ch. 1072, §33) <https://www.legis.iowa.gov/docs/code/144C.6.pdf>*

**To read the Iowa law:** <http://coolice.legis.iowa.gov/cool-ice/default.asp?category=billinfo&service=iowacode&input=144C>

**To see the actual form** (up-dated January 2016 by the Iowa State Bar Association):  
<https://c.ymcdn.com/sites/www.iowabar.org/resource/resmgr/forms/363.pdf>

If the deceased person had not appointed someone, in Iowa there is a law that specifies who has the right to control what happens to human remains: Final disposition of remains — right to control.

*The right to control final disposition of a decedent's remains or to make arrangements for the ceremony after a decedent's death vests in and devolves upon the following persons who are competent adults at the time of the decedent's death, in the following order:*

***A designee, or alternate designee, acting pursuant to the decedent's declaration.***

***The surviving spouse of the decedent, if not legally separated from the decedent, whose whereabouts is reasonably ascertainable.***

***A surviving child of the decedent, or, if there is more than one, a majority of the surviving children whose whereabouts are reasonably ascertainable.***



***The surviving parents of the decedent*** whose whereabouts are reasonably ascertainable.

***A surviving grandchild of the decedent***, or, if there is more than one, a majority of the surviving grandchildren whose whereabouts are reasonably ascertainable.

***A surviving sibling of the decedent***, or, if there is more than one, a majority of the surviving siblings whose whereabouts are reasonably ascertainable.

***A surviving grandparent of the decedent***, or, if there is more than one, a majority of the surviving grandparents whose whereabouts are reasonably ascertainable.

***A person in the next degree of kinship to the decedent*** in the order named by law to inherit the estate of the decedent under the rules of inheritance for intestate succession or, if there is more than one, a majority of such surviving persons whose whereabouts are reasonably ascertainable.

***A person who represents that the person knows the identity of the decedent*** and who signs an affidavit warranting the identity of the decedent and assuming the right to control final disposition of the decedent's remains and the responsibility to pay any expense attendant to such final disposition. A person who warrants the identity of the decedent pursuant to this paragraph is liable for all damages that result, directly or indirectly, from that warrant.

***The county medical examiner***, if responsible for the decedent's remains.

2. A third party may rely upon the directives of a person who represents that the person is a member of a class of persons described in subsection 1, paragraph "c", "e", "f", "g", or "h", and who signs an affidavit stating that all other members of the class, whose whereabouts are reasonably ascertainable, have been notified of the decedent's death and the person has received the assent of a majority of those members of that class of persons to control final disposition of the decedent's remains and to make arrangements for the performance of a ceremony for the decedent.

3. A third party may await a court order before proceeding with final disposition of a decedent's remains or arrangements for the performance of a ceremony for a decedent if the third party is aware of a dispute among persons who are members of the same class of persons described in subsection 1, or of a dispute between persons who are authorized under subsection 1 and the executor named in a decedent's will or a personal representative appointed by the court.

Source: <https://coolice.legis.iowa.gov/Cool-ICE/default.asp?category=billinfo&service=iowaCode&ga=83&input=144C>

## **What happens if a person dies in Iowa, with no funds for final arrangements? Is there state money? Are certain arrangements required?**

Refer to Iowa Code Chapters 252.27; Support of the Poor, the County General Relief office can pay \$250. Chapter 249.9 allows the Department of Human Services to pay \$400 toward funeral expenses under conditions defined in the Code chapter. Another option is in Iowa Code Chapter 142.1 Dead Bodies for Scientific Purposes.

### **252.25 County general assistance.**

The board of supervisors of each county shall provide for the assistance of poor persons lawfully in the county who are ineligible for, or are in immediate need and are awaiting approval and receipt of, assistance under programs provided by state or federal law, or whose actual needs cannot be fully met by the assistance furnished under those programs. The county board of supervisors shall establish general rules as the board's members deem necessary to properly discharge their responsibility under this section.

All applications, investigation reports, and case records of persons applying for county general assistance under this chapter are privileged communications and confidential, subject to use and inspection only by persons authorized by law in connection with their official duties relating to financial audits and administration of this chapter or as authorized by order of a district court. Examination of an individual's applications, reports, and records may also be authorized by a signed release from the individual.

Source: <http://www.legis.state.ia.us/IACODE/2001/252/25.html>

### **35B.15 Expenses and audit:**

Burial expenses shall be paid by the county in which the person died. If the person is a resident of a different county at the time of death, the latter county shall reimburse the county where the person died for the cost of burial. In either case, the board of supervisors of the respective counties shall audit and pay the account from the funds provided for in this chapter in the manner as other claims are audited and paid.

### **142.1 Delivery of bodies**

The body of every person dying in a public asylum, hospital, county care facility, penitentiary, or reformatory in this state, or found dead within the state, or which is to be buried at public expense in this state, except those buried under the provisions of chapter 144C or 249, and which is suitable for scientific purposes, shall be delivered to the medical college of the state university, or some osteopathic or chiropractic college or school located in this state, which has been approved under the law regulating the practice of osteopathic medicine or chiropractic; but no such body shall be delivered to any such college or school if the deceased person expressed a desire during the person's last illness that the person's body should be buried or cremated, nor if such is the desire of the person's relatives. Such bodies shall be equitably distributed among said colleges and schools according to their needs for teaching anatomy in accordance with such rules as may be adopted by the Iowa department of public health. The expense of transporting said bodies to such college or school shall be paid by the college or school receiving the same. If the deceased person has not expressed a desire during the person's last illness that the person's body should be buried or cremated and no person authorized to control the deceased person's remains under section 144C.5 requests the person's body for burial or cremation, and if a friend objects to the use of the deceased person's body for scientific purposes, said deceased person's body shall be forthwith delivered to such friend for burial or cremation at no expense to the state or county. Unless such friend provides for burial and burial expenses within five days, the body shall be used for scientific purposes under this chapter.

### **Form of assistance – condition:**

The board of supervisors shall determine the form of the assistance. However, legal aid shall be only in civil matters and provided only through a legal aid program approved by the board of supervisors. The amount of assistance issued shall be determined by standards of assistance established by the board of supervisors. They may require any able-bodied person to work on public programs or projects at the prevailing local rate per hour in payment for and as a condition of granting assistance. The labor shall be performed under the direction of the officers having charge of the public programs or projects. Subject to section 142.1, assistance may consist of the burial of nonresident indigent transients and the payment of the reasonable cost of burial, not to exceed two hundred fifty dollars.

The board shall record its proceedings relating to the provision of assistance to specific persons under this chapter. A person who is aggrieved by a decision of the board may appeal the decision as if it were a contested case before an agency and as if the person had exhausted administrative remedies in accordance with the procedures and standards in section 17A.19, subsections 2 through 12, except section 17A.19, subsection 10, paragraphs "b" and "g", and section 17A.20.

### **252.1 "Poor person" defined:**

The words "*poor*" and "*poor person*" as used in this chapter shall be construed to mean those who have no property, exempt or otherwise, and are unable, because of physical or mental disabilities, to earn a living by labor; but this section shall not be construed to forbid aid to needy persons who have some means, when the board shall be of opinion that the same will be conducive to their welfare and the best interests of the public.

<https://coolice.legis.iowa.gov/Cool-ICE/default.asp?category=billinfo&service=iowaCode&ga=83&input=252.1>

The following information is provided as an example of one county —Johnson County— and its general assistance toward final arrangements, as of August 2015:

Johnson County General Assistance (GA) provides monetary assistance for the burial and cremation of county residents for whom there are little or no resources available for the provision of these services. Listed below are the eligibility requirements, application procedures, and rules and regulations regarding GA benefits.

#### **I. Eligibility Guidelines and Application Procedures:**

To be eligible for General Assistance, an applicant must meet the following requirements:

1. Speak with a General Assistance Assistant and complete an application.
2. Be a U.S. Citizen or have documented legal status. Households that include a combination of undocumented and documented individuals must report the income of all individuals in the household. Only household members with legal documented status will be counted when determining household size for eligibility purposes.
3. Be 18 years of age, married, or an emancipated minor.
4. Applicants must apply for and follow through with all other assistance programs for which they may be eligible such as, Veterans Affairs (VA), Family Investment Program (FIP), Food Assistance, Medicaid, Iowa Health and Wellness Plan, Housing Assistance, Low Income Home Energy Assistance Program (LIHEAP), Supplemental Security Income (SSI), Social Security, and/or Unemployment, prior to receiving General Assistance. **Applicants placed on a limited benefit plan (LBP) by the Department of Human Services will be deemed ineligible for assistance.**
5. Persons must be working, or actively seeking employment.
6. Meet income eligibility requirements as established by the guidelines and verified by the GA Assistant.
7. Applicants who are eligible for and/or have received maximum assistance benefits from Johnson County Veteran's Affairs are not eligible for General Assistance.
8. Households that are currently receiving cash assistance or a subsidy from local (VA, MHDS) federal (SSI, SSDI, Unemployment Assistance) and/or state (FIP) assistance programs are not eligible for General Assistance, unless the General Assistance worker determines the situation is exceptional in nature.
9. Rent Assistance will not be used to supplement Section 8 Housing Assistance or other federally subsidized units, unless the General Assistance worker determines the situation is exceptional in nature.
10. An applicant, or household member of an applicant, who is registered in post high school training or education is not eligible for assistance. This does not include applicants working towards their high school diploma, GED, or engaged in unpaid vocational training provided through their employer, the Division of Vocational Rehabilitation Services, or a transitional support services program. An applicant, or household member of an applicant, who has voluntarily terminated employment or is terminated for poor work

attendance (without sufficient explanation) shall not be eligible for General Assistance for a period of three (3) months after the termination. Ineligibility for assistance is waived if applicant obtains a new job and provides verification of hire.

## **II. Description of Benefits and their Regulation:**

Maximum benefits are \$2,100 for funeral service expenses. These expenses may include but are not limited to; funeral home services and memorials for burial or cremation, embalming, casket or urn, grave liner, transfer of deceased to funeral home and cemetery, and preparation and filing of the death certificate. In addition, GA may provide up to \$900 for cemetery expenses including the opening and closing and purchase of a plot. The family will be financially responsible for any printed materials, clergy or music honorariums, flowers, limousines or family cars, death certificate, and luncheon or reception charges. The assistance is intended to cover the full cost of funeral home services associated with burial or cremation, as well as expenses related to the interment of remains. **Payment for out-of-state funerals will not be provided.** General Assistance will pay \$250 for burial or cremation of those deceased persons deemed non-resident transients, as per Iowa Code 252.27. The deceased's household income and available resources for the previous 30 days must be at or below the 100% Federal Poverty Guidelines.

### **A. Covered Funeral Home Expenses Include (up to \$2,100.00):**

#### **1. Burial Expenses:**

Container/Vault  
Funeral Home Services  
Fees and Permits  
Casket/Urn  
Memorial Service  
Embalming  
Transportation

#### **2. Cremation Expenses:**

Funeral Home Services  
Fee and Permits  
Cremation of Remains  
Memorial Service  
Container(s)  
Transportation

### **B. Covered Cemetery Expenses Include (up to \$900.00):**

1. Plot
2. Opening & closing

### **C. The family will be financially responsible for the following:**

1. Printed materials—register book, service folders
2. Clergy or music honorariums
3. Flowers
4. Limousine or family cars
5. Death certificates
6. Luncheon or reception charges
7. Other cash advance items

**D. Conditions:**

1. The assistance available through the General Assistance program is intended to cover the full cost of funeral home services associated with burial or cremation, as well as expenses related to the internment of remains (i.e. cemetery fees). The funeral home will work with the next of kin or officially designated representative to limit the services to meet this requirement.
2. The funeral home must furnish complete and accurate invoices to General Assistance as well as to the next of kin or officially designated representative. The total cost of services is not to exceed \$3,000.00, and the burden for any cost in excess of this total is to be borne by the funeral home, cemetery, or participating vendors.
3. Payment for out of state funerals will not be provided.
4. \$250.00 will be available for the burial or cremation of those deceased persons deemed non- resident transients.

Source: [http://www.johnson-county.com/dept\\_gen\\_asst.aspx?id=381](http://www.johnson-county.com/dept_gen_asst.aspx?id=381)

## Where can I find information about the Iowa law regulating the sale of funeral insurance by funeral homes? What happens to the money?

*"Whenever an agreement is made by any person, firm, or corporation to furnish, upon the future death of a person named or implied in the agreement, funeral services or funeral merchandise, a minimum of eighty percent of all payments made under the agreement shall be and remain trust funds until occurrence of the death of the person for whose benefit the funds were paid, unless the funds are sooner released to the person making the payment by mutual consent of the parties." 523A.1 Trust fund established—insurance*

Source: <https://www.legis.iowa.gov/DOCS/IACODE/1995SUPPLEMENT/523A/1.html>

## Information about medical examiners:

### a. What is the role of the medical examiner's office?

The Iowa Office of the State Medical Examiner (IOSME) provides support, guidance, education, consultation, and training to County Medical Examiners and Investigators (CME-I's), who are responsible for investigating violent, suspicious, and unexpected natural deaths. We provide forensic autopsy and investigative services when requested by county medical examiners and law enforcement agencies. Our mission is to establish credibility in death investigation in a system that will operate efficiently and serve the needs of the citizens of Iowa.

<https://iosme.iowa.gov/faq/what-does-iowa-office-state-medical-examiner-do>

### b. What types of cases does the medical examiner get involved in?

Deaths that affect public interest. Including accidents, suicides, homicides, natural, and unexpected deaths.

### c. What is the medical examiner's relationship with funeral homes? Police?

Funeral homes and police have a mutual interest in the body because their services both deal with them. Sometimes funeral directors are on the scene with them. The Medical Examiner's office supplies them with cremation permits and death certificates. Police are also at the scene

where the body is located. Both help each other get information at the scene and find out who is next of kin. The Medical Examiner's office is solely interested in the physical body and what is on the body. The police are not supposed to touch the body according to Iowa Code.

**d. Is the medical examiner affiliated with the process of organ donation?**

Any body in a Medical Examiner's case cannot have organs donated until the Medical Examiner gives authorization. This authorization happens quite frequently.

This authority is absolute and cannot be overruled. The county pays for the costs for this unless it is a non-medical examiner case and therefore the family pays for the costs.

**Contact name for further information about medical examiner's office:**

Iowa Office of State Medical Examiner Chief Medical Examiner  
515-725-1400

Source: <http://www.idph.state.ia.us/do/medical@examiner.asp>

**Iowa Law: 691.5 State medical examiner** The office and position of state medical examiner is established for administrative purposes within the Iowa Department of Public Health. Other state agencies shall cooperate with the state medical examiner in the use of state-owned facilities when appropriate for the performance of non-administrative duties of the state medical examiner. The state medical examiner shall be a physician and surgeon or osteopathic physician and surgeon, be licensed to practice medicine in the state of Iowa, and be board certified or eligible to be board certified in anatomic and forensic pathology by the American board of pathology. The state medical examiner shall be appointed by and serve at the pleasure of the director of public health upon the advice of and in consultation with the director of public safety and the governor. The state medical examiner, in consultation with the director of public health, shall be responsible for developing and administering the medical examiner's budget and for employment of medical examiner staff and assistants. The state medical examiner may be a faculty member of the University of Iowa College of Medicine or the College of Law at the University of Iowa, and any of the examiner's assistants or staff may be members of the faculty or staff of the University of Iowa College of Medicine or the College of Law at the University of Iowa.

**691.6 Duties of state medical examiner**

The duties of the state medical examiner shall be:

1. To provide assistance, consultation, and training to county medical examiners and law enforcement officials.
2. To keep complete records of all relevant information concerning deaths or crime investigation by the state medical examiner.
3. To adopt rules pursuant to chapter 17A, and subject to the approval of the director of public health, with the advice and approval of the state medical examiner advisory council.

4. To collect and retain autopsy fees as established by rule. Autopsy fees collected and retained under this subsection are appropriated for purposes of the state medical examiner's office. Notwithstanding section 8.33, any fees collected by the state medical examiner that remain unexpended at the end of the fiscal year shall not revert to the general fund of the state or any other fund but shall be available for use for the following fiscal year for the same purpose.

5. To conduct an inquiry, investigation, or hearing and administer oaths and receive testimony under oath relative to the matter of inquiry, investigation, or hearing, and to subpoena witnesses and require the production of records, papers, and documents pertinent to the death investigation. However, the medical examiner shall not conduct any activity pursuant to this subsection, relating to a homicide or other criminally suspicious death, without coordinating such activity with the county medical examiner, and without obtaining approval of the investigating law enforcement agency, the county attorney, or any other prosecutorial or law enforcement agency of the jurisdiction to conduct such activity.

6. To adopt rules pursuant to chapter 17A relating to the duties, responsibilities, and operations of the office of the state medical examiner and to specify the duties, responsibilities, and operations of the county medical examiner in relationship to the office of the state medical examiner.

## FEDERAL LAWS

### Selected Federal Laws Regarding Final Arrangements

#### **Veteran Burial Benefits** <http://www.cem.va.gov/burial.html>

On December 27, 2001, President Bush signed Public Law 107-103, the Veterans Education and Benefits Expansion Act of 2001. This law includes a provision that allows the Department of Veterans Affairs (VA) to furnish an appropriate headstone or marker for the graves of eligible veterans buried in private cemeteries, whose deaths occur on or after September 11, 2001, regardless of whether the grave is already marked with a non-government marker. This new provision is codified at 38 U.S.C. § 2306(d).

Burial benefits available include a gravesite in any of our 131 national cemeteries with available space, opening and closing of the grave, perpetual care, a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Some veterans may also be eligible for Burial Allowances. Cremated remains are buried or inurned in national cemeteries in the same manner and with the same honors as casketed remains.

Burial benefits available for spouses and dependents buried in a national cemetery include burial with the Veteran, perpetual care, and the spouse or dependents name and date of birth and death will be inscribed on the Veteran's headstone, at no cost to the family. Eligible spouses and dependents may be buried, even if they predecease the Veteran.

Burial benefits available for Veterans buried in a private cemetery include a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Some veterans may also be eligible for Burial Allowances. There are not NCA benefits available to spouses and dependents buried in a private cemetery.

To confirm your eligibility for burial benefits, please call a Veteran's Benefits Counselor at:

**1-800-827-1000**

**Persons Eligible for VA Burial Benefits (call for details or refer to web site):**

- a. Veterans and Members of the Armed Forces
- b. Members of Reserve Components and Reserve Officers' Training Corps
- c. Commissioned Officers, National Oceanic and Atmospheric Administration
- d. Public Health Service
- e. World War II Merchant Mariners
- f. The Philippine Armed Forces
- g. Spouses and Dependents
- h. Others

Such other persons or classes of persons as designated by the Secretary of Veterans Affairs

*(38 U.S.C. § 2402(6)) or the Secretary of Defense (Public Law 95-202, § 401, and 38 CFR § 3.7(x)).*

**Persons NOT Eligible for Burial in a VA National Cemetery**

**Former Spouses** A former spouse of an eligible individual whose marriage to that individual has been terminated by annulment or divorce, if not otherwise eligible.

**Other Family Members** Family members of an eligible person except those defined as eligible in Section III, paragraph g.

**Disqualifying Characters of Discharge** A person whose only separation from the Armed Forces was under dishonorable conditions or whose character of service results in a bar to Veterans' benefits.

**Discharge from Draft** A person who was ordered to report to an induction station, but was not actually inducted into military service

**Person Found Guilty of a Capital Crime**

**Subversive Activities**

**Active or Inactive Duty for Training, only**

**Other Groups:** Members of groups whose service has been determined by the Secretary of the Air Force under the provisions of Public Law 95-202 as not warranting entitlement to benefits administered by the Secretary of Veterans Affairs.



## Social Security Death Burial Benefit: \$255

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A surviving spouse or child may receive a special ONE TIME lump-sum death payment of **\$255** if they meet certain requirements.

### What to do when a Social Security beneficiary dies:

A family member or other person responsible for the beneficiary's affairs should do the following:

Promptly notify Social Security of the beneficiary's death by calling SSA toll-free at **1-800-772-1213**.

If monthly benefits were being paid via direct deposit, notify the bank or other financial institution of the beneficiary's death. Request that any funds received for the month of death and later be returned to Social Security as soon as possible.

If benefits were being paid by check, DO NOT CASH any checks received for the month in which the beneficiary died or thereafter. Return the checks to Social Security as soon as possible.

### One-time Death Benefit payment

A one-time payment of \$255 is payable to the surviving spouse if he or she was living with the beneficiary at the time of death; OR, if living apart, was eligible for Social Security benefits on the beneficiary's earnings record for the month of death.

If there is no surviving spouse, the payment is made to a child who was eligible for benefits on the beneficiary's earnings record in the month of death.

### Survivor Benefits

A one-time payment of \$255 can be paid to the surviving spouse if he or she was living with the deceased; or, if living apart, was receiving certain Social Security benefits on the deceased's record. If there is no surviving spouse, the payment is made to a child who is eligible for benefits on the deceased's record in the month of death.

Certain family members may be eligible to receive monthly benefits, including:

- A widow or widower age 60 or older (age 50 or older if disabled);
- A widow or widower at any age who is caring for the deceased's child under age 16 or disabled;
- An unmarried child of the deceased who is:
  - Younger than age 18 (or up to age 19 if he or she is a full-time student in an Elementary or secondary school); or
  - Age 18 or older with a disability that began before age 22;
  - A stepchild, grandchild, step-grandchild or adopted child under certain circumstances
- Parents, age 62 or older, who were dependent on the deceased for at least half of their support; and
- A surviving divorced spouse, under certain circumstances.

The following document contains more information about filing for benefits and can be downloaded from ssa.gov website: <http://www.ssa.gov/pubs/EN-05-10008.pdf>

**Survivors Benefits** (Publication No. 05-10084) **Social Security: Understanding the Benefits** (Publication No. 05-10024)  
**Source:** [www.ssa.gov](http://www.ssa.gov) (as of January 2011)

## Federal Trade Commission's "Funeral Rule"

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The Federal Trade Commission's (FTC) "Funeral Rule" went into effect on April 30, 1984 and was revised in 1994. The FTC's Funeral Rule is to be followed by all "funeral providers" in the country. "Funeral provider" means businesses that sell BOTH funeral goods AND funeral services. "Funeral goods" are defined as products sold directly to the public in connection with funeral services. "Funeral services" means 1) services used to care for and prepare bodies for burial, cremation, or other final dispositions, and 2) services used to arrange, supervise, or conduct the funeral ceremony or final disposition of human remains.

Funeral homes are funeral providers. Cemeteries, crematories, and other businesses can be "funeral providers" if they market both funeral goods and services. If a business sells only funeral goods (such as a casket store) but not services relating to the disposition of remains they do not have to comply with the funeral rule. The FTC Funeral Rule requires that funeral providers give consumers accurate, itemized price information. The keystone of The Funeral Rule is the General Price List. The FTC requires that all funeral providers give a free written "General Price List" (GPL) to ANYONE who asks for it, in-person, during regular working hours. The person (potential customer, TV reporter, competitor, clergy member, etc.) must be given the GPL to keep. The purpose of the GPL is to enable customers to comparison shop and to purchase, on an itemized basis, only the goods and services they want.

The Funeral Consumers Alliance has prepared, "The Funeral Director's Guide to Consumer-Friendly General Price Lists"—this document is also helpful to consumers. A hard copy can be purchased or you may download it free from: [http://www.funerals.org/bookstore?page=shop.product\\_details&flypage=flypage-ask.tpl&product\\_id=10&category\\_id=1](http://www.funerals.org/bookstore?page=shop.product_details&flypage=flypage-ask.tpl&product_id=10&category_id=1)

The FTC requires that the GPL must list the price of at least the following items, if available:

- Forwarding of remains
- Receiving remains from another funeral home
- Direct cremation
- Immediate burial
- Basic services of the funeral director and staff, overhead
- Transfer of remains to funeral home
- Embalming and other preparation of the body
- Use of facilities and staff for viewing
- Use of facilities and staff for funeral ceremony
- Use of facility and staff for memorial service
- Use of equipment and staff for graveside service
- Hearse / Limousine
- Casket prices
- Outer burial container prices

The GPL must be provided to the customer at the beginning of the discussion about options and costs. This includes, but is not limited to:

- The type of funeral or disposition that one can arrange
- The specific goods and services that are offered
- The prices of goods and services

People can also phone the funeral provider and ask for prices over the phone. Funeral providers may mail out the GPL, but they are not required to. Some funeral homes post their General Price List on-line.

The GPL must identify the funeral provider, say “General Price List,” and list the effective date of the price list. The GPL must list itemized prices for goods and services. The Funeral Rule also requires that the GPL list accurate information about certain disclosures:

1. The consumer has the right to select only the goods and services desired;
2. Embalming: the funeral provider must not tell the customer that embalming is required, when state law does not require embalming. In Iowa the state law does not require embalming if the body will be buried or cremated within 48 hours.
3. The consumer has the right to purchase an “alternative container” rather than a casket for “direct cremation.” An example of an alternative container is a heavy cardboard box. A “direct cremation” means there is no formal visitation or funeral service with the body in a casket. In other words, customers cannot be forced to purchase a casket for a direct cremation. Funeral homes must make available lower cost alternative containers for direct cremations.
4. The funeral provider must provide an explanation of their “basic services fee” on the GPL. The “basic services fee” is a fee that the FTC allows funeral providers to charge for overhead and for services that are provided to ALL customers (such as making arrangements, death certificate paper work, etc.).
5. Casket price list: The GPL must provide at least basic price information about caskets. The funeral provider can list all the caskets and prices on the GPL or they can prepare a separate “Casket Price List.” If the funeral provider uses a separate “Casket Price List,” they must state the range of prices for caskets and provide a complete price list at the funeral home.
6. Outer burial container price list: The GPL must provide price information about outer burial containers (also known as burial vaults). The funeral provider can list all the outer burial containers on the GPL or they can prepare a separate “Outer Burial Container Price List.” If they prepare a separate price list, they are required to state the range of prices for the outer burial containers and provide a complete price list at the funeral home.

The Funeral Rule, enforced by the Federal Trade Commission (FTC), makes it possible for

people to choose and to pay for ONLY those goods and services wanted, whether you are making arrangements after a death occurs or in advance. The Rule allows one to compare prices among funeral homes and makes it possible to select the funeral arrangements preferred at the funeral home selected. (The Rule does not apply to third party sellers, such as casket and monument dealers, or to cemeteries that lack an on-site funeral home). Finally, The Funeral Rule may be applied Pre-need” as well as when customers are learning about their options after a death has occurred, i.e., “at need.”

Funeral providers who violate the Funeral Rule may be subject to penalties of up to **\$16,000** per violation.

Funeral providers can also offer “package prices.” But they must offer customers the option of buying funeral goods and services on an itemized basis.

## **GPL Terms Explained & Other Consumer-Oriented Information**

by: Mercedes Bern-Klug

**Basic Services and Facility Overhead:** The Federal Trade Commission currently allows funeral homes to tack on “basic service fee” to final arrangements. Funeral providers can include this fee on their GPL in two ways: 1) A disclosure that is appears on the basic services page of GPL that states that the fee is already factored into the cost of: direct cremation, immediate burial, forwarding and receiving remains. [It should also be included in body donation—but it is not always clear from reading the GPL.] 2) Instead of charging a separate basic service fee, the funeral provider may include the services fee in casket prices with a disclosure. This cost is to reflect the cost of doing business, or the overhead. It is supposed only include costs that are common to ALL funeral arrangements. Some national consumer groups have asked the Federal Trade Commission to abolish allowing this mandatory overhead charge, and ask funeral homes to distribute the costs among the services and merchandise purchased, so that consumers pay only for what they use, and to make it easier for consumers to compare prices.

**Embalming:** This means replacing the blood with arterial fluid for the purpose of retaining a “life like” look and for delaying decomposition. According to the FTC, the family must give permission for embalming, or cannot be charged. If the body will be cremated or buried or donated within a day or so, in most cases, there is no need to embalm. Note: if the funeral home lists refrigeration as an option, you can choose that instead of embalming, but it may affect the ability to have an open-casket viewing. If you want the body refrigerated, any funeral home should be able to make those arrangements, although it may mean moving the body off the premises. If you select direct cremation or immediate burial, usually there is no need for embalming.

**Please Note:** You may see, “Other preparation of the body”: This means preparations --other than embalming--of the body. Some GPLs list one price for “other preparations,” while other local GPLs list itemized prices for washing, dressing, casketing, cosmetology, hair dresser, etc. Some funeral homes charge extra for body preparation when organs have been donated. Some funeral homes charge more for bodies that have been autopsied. Some funeral homes charge by the hour for “reconstruction services.”

**Transfer Body to the Funeral Home:** The funeral home sends staff to pick up the body from the place of death and bring the body to the funeral home. Funeral homes typically begin charging a mileage rate beyond 30 miles, although others charge beyond 50 miles.

**Viewing/Visitation at the Funeral Home:** For “viewing” the body has been placed in a casket or other container and family and friends gather to view the body, pray, or visit at the funeral home (or other location). Visitation can mean the same thing. This term is sometime used if the body will not be present--no body to view, or if the body is in a closed casket. If the viewing/visitation immediately precedes the funeral ceremony, some funeral homes will discount (or eliminate) the cost of the viewing if held immediately before the funeral. If held in the evening, or on the weekend, there may be extra fees; it depends on the funeral home. Our price list summary does not include the discounted fees that are possible, nor the extra fees (holidays, evenings); just the typical fee. Most GPLs also include a fee for use of their staff and equipment for a visitation/viewing held off the funeral home premises, such as at a place of worship or a family home. Some funeral homes charge by the HOUR and others by the DAY.

**Funeral Service/Ceremony at the Funeral Home:** The FTC defines a funeral ceremony as, “A service commemorating the deceased with the body present.” This spiritual ceremony usually includes the presence of the deceased person in an open or closed casket (or in an “alternative container”).

**Funeral Service/Ceremony off the Funeral Home Premises:** You may host a funeral ceremony at the funeral home, at your place of worship, in your home, or elsewhere. The funeral home may charge different prices for the ceremony depending on where it is conducted. You may be asked to pay for using a church or other space, you may be charged to transport the body from place to place.

**Memorial Service at the Funeral Home:** The FTC says that a memorial service is a “ceremony commemorating the deceased without the body present.” A memorial service is a gathering or ceremony in which the body is not present because it has been cremated (the cremated remains or cremains may be present) or because it was not possible to have the body there. People can host a memorial ceremony at a park, in their place of worship, at a community center, at home, etc. If you decide to use a funeral home, the law forbids the costs for a memorial service to exceed the cost of a funeral service.

**Graveside Service:** There is a lot of confusion about this term. The Federal Trade Commission defines graveside service as “a service to commemorate the deceased held at the cemetery before burial.” Families may choose to have graveside service **instead** of a funeral ceremony at the funeral home. The FTC also gives this information to funeral providers: “If your charge for a funeral ceremony normally includes a committal service at the grave following the funeral, you can continue this practice, or you may offer a separate charge for committal service following a funeral ceremony. It would be a great service to families if GPLs provided details about graveside services. For example, exactly what is included (funeral director, tent? chairs? program? Etc.). It would also be helpful if GPLs indicated if a “committal service” comes with a paid funeral/memorial service, or if that is an extra charge.

**Hearse:** The vehicle used to transport the casket to the church or to the cemetery. Some GPLs call this the “casket coach” or a “funeral coach.”

**Limousine or Family Car:** Generally means the car that the family rides in on the way to the place of worship or to the cemetery. Most funeral homes charge an additional fee for the flower car, pallbearer’s car, and a car to run errands.

**Caskets:** Caskets are rigid containers designed to hold human remains. Caskets are typically made from wood, fiberglass, plastic, or metal (of various gauges). Caskets are lined with fabric and are ornamented (compared to an alternative container, see # 14). Funeral homes have two choices for communicating casket prices on GPLs. They may list all the casket prices as part of the GPL, or they may just list the lowest and highest priced caskets on the GPL and then provide a separate “Casket Price List” which itemizes the prices. If you do not see a casket that suits you (price-wise or otherwise) ask the funeral director to order whatever you want. They can get almost any casket you want within 24 hours. The funeral home cannot require that you buy a casket from them. You can buy one from a casket store, off the Internet, or elsewhere. You can make your own casket. *It is illegal for a funeral home to charge you an extra fee if you don’t buy a casket from them.*

**Rental Casket:** Some funeral homes offer the option of renting a casket so that a body can be displayed in one casket, and then buried, cremated, or donated in a different container. Usually the customer is required to purchase “inserts.” Inserts separate the body from touching the rental casket sides. Each body to use the rental casket has its own insert. If you are required to buy the inserts, funeral homes should list the rental casket price as the cost of rental AND the cost of inserts combined.

**Alternative Container for Body (non-casket):** This may be an unfinished wood box, heavy cardboard box, fiberboard, pressed-wood, composition materials, or other non-metal container which is designed to hold human remains. Alternative containers are not decorated or lined. The use of an alternative container saves the purchaser the cost of a casket. Alternative containers ought to be readily available for all cremations, as well as burials or entombments. A Google search revealed that a consumer can purchase an alternative container for \$100 - \$400.

**Outer Burial Container:** In the FTC booklet, “Complying with the Funeral Rule,” an outer burial container (OBC) is defined as any container which is designed for placement in the grave around the casket, including but not limited to, containers commonly known as burial vaults, grave boxes, and grave liners ([business.ftc.gov/documents/bus05-complying-funeral-rule](http://business.ftc.gov/documents/bus05-complying-funeral-rule)). Many (but not all—check!) cemeteries require the purchase of an outer burial container (OBC) to support the earth as the casket decomposes. Some also require an OBC when burying the cremation urn. The least expensive OBCs are made of reinforced concrete. Vaults do what grave liners do and they also have a seal to keep air and moisture out. Expect to pay hundreds or thousands of dollars more for a vault. Most funeral homes list only the lowest and highest prices on their GPL and then present a separate Outer Burial Container Price List to families during the arrangement conference. You can purchase an OBC from the funeral home or a cemetery. The price listed on the GPL for an Outer Burial Container, may or may not include the price of installation. It would make it easier for families, if the installation cost was included, because not all families know to ask. **Please note:** *The cemetery sets the rules for outer burials containers.* Some cemeteries require an OBC for cremated remains others do not.

**Forwarding Remains to another Funeral Home:** One funeral home picks up the body from the place of death, and then prepares the body to be transferred to another funeral home (usually in a different town). The first funeral home (that is, the forwarding funeral home) also prepares preliminary paperwork. This charge ranges from hundreds to thousands of dollars depending on which funeral home is hired. Some funeral homes include a container to transport the body, some don’t, many do not say on their GPL. **Please note:** Not only will you pay a “forwarding fee” to the first funeral home; you will also be charged a “receiving fee” from the second funeral home for “receiving” the body. **\*\*Always compare prices when forwarding remains. We found that prices can vary by many hundreds of dollars.**

**Receiving Remains from Another Funeral Home:** When two funeral homes are involved in final arrangements, the first to handle the body is called the “forwarding funeral home” and the second is deemed the “receiving funeral home.” Generally, the two are located in different cities (for example your mother wants to be buried back home in Atlanta after she dies in Cedar Rapids. The Cedar Rapids funeral home would forward the body to the Atlanta funeral home who would receive it). **\*\*Always compare prices when forwarding remains.**

**Direct Cremation in an Alternative Container:** The FTC defines a direct cremation as “a [cremation] that occurs without any formal viewing of the remains or any visitation or ceremony with the body present.” This should be one of the least expensive methods of final disposition, but again, it depends on the funeral home. The body is picked up from the place of death and cremated. There is no ceremony with the body present. The FTC requires that funeral homes include the basic services fee (see #1) in the cost of direct cremations. Funeral homes are required to make alternative containers (see # 13) available for direct cremation. You may choose instead to buy a casket from the funeral home (or somewhere else) or to make a casket. Most local GPLs state that the fee for cremation is included in the price of the direct cremation. The price listed in this report is for a direct cremation buying an alternative container from the funeral home.



**Cremation Fee:** The fee paid to the crematorium to cremate the body. Note: cremation can take place after an open (or closed) casket ceremony, if you wish.

**Immediate Burial in a Minimum Casket:** An immediate burial is a disposition of human remains by burial, without formal viewing, visitation, or ceremony with the body present, except for a graveside service. There is no formal ceremony with the body present. This report lists the price of an immediate burial in a minimum casket. If the GPL did not list the option for a minimum casket, we report the cost of the least expensive casket on the GPL. Purchasers can choose to bury in any casket, but we list the cost of a minimum casket only. A family-friendly funeral home will allow the immediate family to view the un-embalmed (there would usually be no need to embalm if burial or cremation is within 48 hours—in Iowa law) body privately at the funeral home before burial. The FTC states that GPLs should include a separate price for each immediate burial offered including a casket or alternative container. **Please Note:** You can always ask the hospital or nursing home to keep the body for hours or a day so that the family can have a private viewing there. **The FTC’s booklet includes this example:**

*A family wants to arrange an immediate burial, but does not want to pay for embalming. Embalming is not required by Iowa state law. Before burial takes place, one family member wants to look briefly at the deceased by lifting the lid of the casket. Here you (funeral providers) may not tell the family that embalming is required. The request to see the deceased does not constitute a formal viewing (emphasis added).*

**\*Always compare prices when forwarding remains.**

**Body Donation:** This is the cost of picking up the body at the place of death, transporting the body to the donation center (usually a medical center) and completing all legal paperwork.

**Please note:** If the death occurs in the hospital where the Body Donation Center is housed, there should be no need to hire a funeral director. The body donation staff can complete the paperwork and the body is already onsite.

If the death occurs away from the hospital affiliated with the donation center, you may be held responsible to pay a funeral home to transport the body to be donated. Some body donation centers will only accept a body from a licensed funeral director if the death did not occur in the donation center’s hospital. Check with your local body donation program. Contact the county medical examiner for details, or the funeral director employed by the body donation center, or a local funeral home. Always compare prices, as the costs can vary by many hundreds of dollars. An out-of-town funeral home may be less expensive.



## Recommendations

### *How Iowa Funeral Homes Could Increase the User Friendliness of the GPLs*

*From our experience in collecting and analyzing funeral home General Price Lists, we make the following recommendations which we believe would make it easier for families to understand their options and costs. These recommendations are not in any particular order:*

- Funeral homes should include their General Price List on their **website**.
- All General Price Lists should include the cost for “**cremation fee**” unless the funeral home does not serve families who opt for cremation.
- The price of the cremation should be included in the cost of a “**direct cremation**.” If the listing for “direct cremation” does not include the cost of the actual cremation, funeral homes should clearly indicate what the cost of cremation is, and that it will be added to the cost of “direct cremation.”
- There is much confusion about “**graveside services**.” How can these costs vary from hundreds to thousands of dollars? All General Price Lists should clearly indicate what services and merchandise are included in their “graveside service” and what commonly requested items are not included.
- List the cost and provide a definition of an “**alternative container**” and “**cremation container**,” and clarify that families can purchase these for burial or cremation.
- All General Price Lists should be typed in *at least* 12-point font (this document is 12-point font).
- All General Price Lists should clearly indicate exactly what (services and merchandise) comes with “**forwarding remains**” and also what commonly purchased services or merchandise are NOT included.
- All General Price Lists should clearly indicate exactly what comes with “**receiving remains**.”
- All General Price Lists should indicate whether the funeral home is available to serve families who choose “**body donation**,” and if so, to clearly indicate exactly what services and merchandise are included for the cost.
- It would be helpful if the General Price List included a definition for “**viewing**,” “**visitation**,” and indicate if there is an additional charge (how much?) if the gathering exceeds a certain time frame (what time frame?).
- Although the Federal Trade Commission allows funeral homes to charge a “**basic services fee**,” (sometimes called, “**facility overhead**”) the funeral home is not required to. We think most families will be surprised--*if not shocked*--by this non-declinable (i.e., mandatory) fee. We (and we think we speak for many consumers) were surprised for two reasons: 1) we had never heard of it before, and 2) it is a high cost (on most GPLs it is one

of the highest costs listed). If the funeral home decides to include the non-declinable fee, it should be clear what the charge covers, as according to our understanding of the Federal Trade Commission's rules, funeral homes are not to be charging all families for services that only some families use.

## Collecting and Summarizing the General Price Lists

The next section contains cost and option information summarized from General Price Lists (GPLs) collected by University of Iowa School of Social Work students (and one alum!) during summer 2016.

Students did a google search in June of local funeral homes and contacted each one (by letter and/or by phone) requesting a General Price List for this project, and explained the purpose of the project. Most funeral homes mailed the GPL to the student. In some cases, the student personally went to the funeral home to get a copy.

Students reviewed each GPL and looked to see whether each of the 23 items was available at each funeral home, and the cost. In some cases, the costs were not clear. Rather than take the chance of misrepresenting the cost, we entered "unclear."

***PLEASE check with the funeral home before making decisions based on the information in this guide because the options and prices may have changed, or we may have made a mistake interpreting the price lists or entering the data.***

*This is our third edition of the Resource Guide. For this edition we are putting all our data in one guide to make it easier for people to see options across the state. In some cases, it is well worth the consumer's time to compare options and costs, even outside their immediate geographic area.*

*Epecially if you are interested in any of the services listed below, consider comparing prices within 100 miles. If you know you want to stay in one geographic area, it is still worth your time to check on-line for the GPL or ask that one be mailed to you, or go pick it up.*

***Direct cremation***- explanation on page 31

***Immediate burial*** – explanation on page 32

***Forwarding remains***- explanation on page 31

***Receiving remains*** – explanation on page 31

***Body donation*** – explanation on page 32

	1	2	3	4
<b>Sioux City &amp; Merville</b>	Christy Smith Funeral Home Larkin Chapel Sioux City 712-239-9918	Christy Smith Berkemeir Chapel Sioux City 712-233-2489	Christy Smith McCulloch Chapel Merville 712-873-5100	Christy Smith Morningside Chapel Sioux City 712-276-7319
<b>Summer 2016</b>				
General Price List on website in July 2016?	No	No	No	No
1 Basic Services of the Staff	2,195	2,195	2,195	2,195
2 Embalming	790	790	790	790
3 Other body preparation	290	290	290	150
4 Transfer body to FH	345	345	345	345
5 Viewing/visitation at FH	425	425	425	425
6 Funeral Service at FH	625	625	625	625
7 Funeral Service-off premise	625	625	625	625
8 Memorial Service at FH	450	450	450	450
9 Graveside Service	350	350	350	350
10 Hearse (funeral coach)	325	325	325	325
11 Limousine (family car)	125	125	125	125
<b>CASKETS</b>				
12 Lowest price	750	750	750	750
13 Highest price	10,995	10,995	10,995	10,995
14 Casket rental	995	995	995	995
15 Alternative container	125	125	125	125
<b>OUTER BURIAL CONTAINER</b>				
16 Lowest price OBC	970	970	970	970
17 Highest price OBC	13,250	13,250	13,250	13,250
18 Forward remains to FH	3,395	3,395	3,395	3,395
19 Receive remains from FH	1,915	1,915	1,915	1,915
20 Direct cremation (in alt cont)	2,340	2,340	2,340	2,340
21 Cremation fee	425	425	425	Not listed
22 Immediate burial (min.casket)	3,615	3,615	3,615	2,865
23 Body donation	1,495	1,495	1,495	1,495

*Please check with the funeral home directly before making any decisions. Prices and options may have changed, or we may have unintentionally made a mistake when interpreting the GPL.*

# Sioux City & Merville

Summer 2016

5	6	7
Meyer Brothers Colonial Chapel Sioux City 712-2550131	Meyer Brothers Morningside Chapel Sioux City 712-276-1921	Nelson-Berger Chapel Sioux City 712-255-5023

	General Price List on website in July 2016?	No	No	No
1	Basic Services of the Staff	2,095	2,095	1,500
2	Embalming	675	675	495
3	Other body preparation	230	230	195
4	Transfer body to FH	295	295	175
5	Viewing/visitation at FH	340	340	300
6	Funeral Service at FH	695	695	450
7	Funeral Service-off premise	695	695	450
8	Memorial Service at FH	475	475	350
9	Graveside Service	225	225	150
10	Hearse (funeral coach)	300	300	250
11	Limousine (family car)	150	150	140
	<b>CASKETS</b>			
12	Lowest price	695	695	650
13	Highest price	9,995	9,995	9,500
14	Casket rental	850	850	750
15	Alternative container	150	150	20
	<b>OUTER BURIAL CONTAINER</b>			
16	Lowest price OBC	1,350	1,350	1,200
17	Highest price OBC	9,500	9,500	9,500
18	Forward remains to FH	1,330	1,330	1,110
19	Receive remains from FH	1,735	1,735	1,475
20	Direct cremation (in alt cont)	2,540	2,540	1,045
21	Cremation fee	Not listed	Not listed	Not listed
22	Immediate burial (min.casket)	3,385	3,385	2,575
23	Body donation	Not listed	Not listed	Not listed

*Please check with the funeral home directly before making any decisions. Prices and options may have changed, or we may have unintentionally made a mistake when interpreting the GPL.*

## Sioux City and Merville

2016

### Summary of 7 Funeral Home General Price Lists

		Min	Max	Diff	Mean	Median
1	Basic Services of the Staff	1,500	2,195	<b>695</b>	2,067	2,195
2	Embalming	495	790	<b>295</b>	715	790
3	Other body preparation	150	290	<b>140</b>	239	230
4	Transfer body to FH	175	345	<b>170</b>	306	345
5	Viewing/visitation at FH	300	425	<b>125</b>	383	425
6	Funeral Service at FH	450	695	<b>245</b>	620	625
7	Funeral Service-off premise	450	695	<b>245</b>	620	625
8	Memorial Service at FH	350	475	<b>125</b>	443	450
9	Graveside Service	150	350	<b>200</b>	286	350
10	Hearse (funeral coach)	250	325	<b>75</b>	307	325
11	Limousine (family car)	125	150	<b>25</b>	134	125
	<b>CASKETS</b>					
12	Lowest price	650	750	<b>100</b>	720	750
13	Highest price	9,500	10,995	<b>1,495</b>	10,496	10,995
14	Casket rental	750	995	<b>245</b>	919	995
15	Alternative container	20	150	<b>130</b>	117	125
	<b>OUTER BURIAL CONTAINER</b>					
16	Lowest price OBC	970	1,350	<b>380</b>	1,111	970
17	Highest price OBC	9,500	13,250	<b>3,750</b>	11,643	13,250
18	Forward remains to FH	1,110	3,395	<b>2,285</b>	2,479	3,395
19	Receive remains from FH	1,475	1,915	<b>440</b>	1,801	1,915
20	Direct cremation (in alternative cont)	1,045	2,540	<b>1,495</b>	2,212	2,340
21	Cremation fee	425	425	<b>-</b>	425	425
22	Immediate burial (in min. casket)	2,575	3,615	<b>1,040</b>	3,294	3,385
23	Body donation	1,495	1,495	<b>-</b>	1,495	1,495

*This table was compiled from General Price Lists (GPLs) collected during the summer of 2016 by students at the University of Iowa School of Social Work. People are encouraged to check the GPL from at least two funeral homes before making final decisions. Some funeral homes post the GPL on their website. All funeral homes are required by the Federal Trade Commission to give a written copy of their GPL to anyone who asks for it in-person.*

# Iowa City & Cedar Rapids SUMMER 2016

		1	2	3	4
		Brosh Chapel	Brosh Chapel	Brosh Funeral Services	Cedar Memorial Westside Chapel
		Cedar Rapids	Solon	Norway	Cedar Rapids
		(319) 362-8837	(319) 624-3844	(319) 227-7331	(319) 362-1135
	General Price List on website in July 2016?	No	No	No	No
1	Basic Services of the Staff	2,450	2,450	Students were told in August that it was in the mail; had not arrived by November.	2,750
2	Embalming	1,250	1,250		995
3	Other body preparation	500	500		575
4	Transfer body to FH	525	525		600
5	Viewing/visitation at FH	500	500		630
6	Funeral Service at FH	500	500		750
7	Funeral Service-off premise	500	500		750
8	Memorial Service at FH	500	500		750
9	Graveside Service	500	500		630
10	Hearse (funeral coach)	325	325		360
11	Limousine (family car)	200	200		250
	<b>CASKETS</b>				
12	Lowest price	650	650		100
13	Highest price	30,000	30,000		22,750
14	Casket rental	Not listed	Not listed		1,000
15	Alternative container	75	75		100
	<b>OUTER BURIAL CONTAINER</b>				
16	Lowest price OBC	950	950		980
17	Highest price OBC	12,995	12,995		12,250
18	Forward remains to FH	3,525	3,525		2,780
19	Receive remains from FH	2,700	2,700		1,950
20	Direct cremation (in alternative cont)	3,045	3,045		4,285
21	Cremation fee	290	290		605
22	Immediate burial in minimum casket	4,650	4,650		3,980
23	Body donation	2,450	2,450		1,950

Please check with the funeral home directly before making any decisions. Prices and options may have changed, or we may have unintentionally made a mistake when interpreting the GPL.

		5	6	7	8
Iowa City & Cedar Rapids		Cedar Memorial Park and Funeral Home Cedar Rapids	Gay & Ciha Funeral and Cremation Iowa City	Goettsch Funeral Home Anamosa	Iowa Cremation Cedar Rapids
		(319) 393-8000	(319) 338-1132	(319) 462-3535	(319) 378-3361
General Price List on website in July 2016?		No	No	No	Yes
1	Basic Services of the Staff	2,750	2,195	Students were told in August that it was in the mail; had not received by November	957
2	Embalming	995	895		995
3	Other body preparation	575	375		Not listed
4	Transfer body to FH	600	450		Not listed
5	Viewing/visitation at FH	630	655		Not listed
6	Funeral Service at FH	750	895		Not listed
7	Funeral Service-off	750	895		Not listed
8	Memorial Service at FH	750	895		Not listed
9	Graveside Service	630	500		Not listed
10	Hearse (funeral coach)	360	420		Not listed
11	Limousine (family car)	250	150		Not listed
<b>CASKETS</b>					
12	Lowest price	100	995		Not listed
13	Highest price	22,750	10,650		Not listed
14	Casket rental	1,000	Not Listed		Not listed
15	Alternative container	100	75		100
<b>OUTER BURIAL</b>					
16	Lowest price OBC	980	825		Not listed
17	Highest price OBC	12,250	8,995		Not listed
18	Forward remains to FH	2,780	2,495		Not listed
19	Receive remains from FH	1,950	2,195		Not listed
20	Direct cremation (in alternative cont)	4,285	2,000		2,357
21	Cremation fee	605	500		400
22	Immediate burial in minimum casket	2,980	4,300		Not listed
23	Body donation	1,950	1,125		Not listed

Iowa City & Cedar Rapids  
SUMMER 2016

		9	10	11	12
		Lensing Funeral & Cremation Service	Lensing's Oak Hill	Murdoch Funeral Home & Cremation Service	Murdoch Funeral Home & Cremation Service
		Iowa City (319) 338-8171	Coralville (319) 351-9362	Cedar Rapids (319) 364-1549	Marion (319) 377-1553
General Price List on website in July		No	No	No	No
1	Basic Services of the Staff	2,825	2,825	3,750	3,750
2	Embalming	895	895	895	895
3	Other body preparation	565	565	310	310
4	Transfer body to FH	495	495	445	445
5	Viewing/visitation at FH	795	795	325	325
6	Funeral Service at FH	795	795	370	370
7	Funeral Service-off premise	795	795	370	370
8	Memorial Service at FH	795	795	370	370
9	Graveside Service	495	495	325	325
10	Hearse (funeral coach)	525	525	200	200
11	Limousine (family car)	155	155	175	175
	<b>CASKETS</b>				
12	Lowest price	825	825	995	995
13	Highest price	11,595	11,595	41,995	41,995
14	Casket rental	Not Listed	Not Listed	Not listed	Not listed
15	Alternative container	Not Listed	Not Listed	450	450
	<b>OUTER BURIAL CONTAINER</b>				
16	Lowest price OBC	1,025	1,025	895	895
17	Highest price OBC	10,945	10,945	12,195	12,195
18	Forward remains to FH	3,590	3,590	2,720	2,720
19	Receive remains from FH	3,095	3,095	2,200	2,200
20	Direct cremation (in alternative	3,895	3,895	2,825	2,825
21	Cremation fee	350	350	Not listed	Not listed
22	Immediate burial in minimum	4,895	4,070	3,845	3,845
23	Body donation	1,495	1,495	1,565	1,565

Please check with the funeral home directly before making any decisions. Prices and options may have changed, or we may have unintentionally made a mistake when interpreting the GPL.



# Iowa City & Cedar Rapids SUMMER 2016

		13	14	15	16
		Murdoch Funeral Home & Cremation Service	Murdoch Funeral Home & Cremation Service	Murdoch Funeral Homes	Papich-Kuba Funeral Home
		Center Point	Central City	Walker	Cedar Rapids
		(319) 849-1567	(319) 438-6113	(319) 448-4211	(319) 362-9032
General Price List on website in July 2016?		No	No	No	No
1	Basic Services of the Staff	3,750	3,750	Students were told in August that it was in the mail; had not arrived by November	2,455
2	Embalming	895	895		750
3	Other body preparation	310	310		395
4	Transfer body to FH	445	445		400
5	Viewing/visitation at FH	325	325		375
6	Funeral Service at FH	370	370		475
7	Funeral Service-off premise	370	370		475
8	Memorial Service at FH	370	370		475
9	Graveside Service	325	325		375
10	Hearse (funeral coach)	200	200		375
11	Limousine (family car)	175	175		125
	<b>CASKETS</b>				
12	Lowest price	995	995		1,175
13	Highest price	41,995	41,995		8,725
14	Casket rental	Not listed	Not listed		Not listed
15	Alternative container	450	450		Not listed
	<b>OUTER BURIAL CONTAINER</b>				
16	Lowest price OBC	895	895		650
17	Highest price OBC	12,195	12,195		8,625
18	Forward remains to FH	2,720	2,720		2,945
19	Receive remains from FH	2,200	2,200		2,145
20	Direct cremation (in alternative cont)	2,825	2,825		2,395
21	Cremation fee	Not listed	Not listed		Not listed
22	Immediate burial in minimum casket	3,845	3,845		4,550
23	Body donation	1,565	1,565		Not listed

Please check with the funeral home directly before making any decisions. Prices and options may have changed, or we may have unintentionally made a mistake when interpreting the GPL.

Iowa City & Cedar Rapids  
SUMMER 2016

		17	18	19	20
		Phillips Funeral Home Vinton	Phillips Funeral Home Blairstown	Stewart Baxter Funeral & Memorial Services Cedar Rapids	Stewart Baxter Funeral & Memorial Services Marion
		(319) 472-2223	(319) 454-6521	(319) 362-2147	(319) 377-1538
General Price List on website in July		No	No	No	No
1	Basic Services of the Staff	2,790	2,790	3,195	3,195
2	Embalming	550	550	795	795
3	Other body preparation	275	275	395	395
4	Transfer body to FH	250	250	430	430
5	Viewing/visitation at FH	400	400	495	495
6	Funeral Service at FH	490	490	495	495
7	Funeral Service-off premise	490	490	495	495
8	Memorial Service at FH	415	415	495	495
9	Graveside Service	200	200	395	395
10	Hearse (funeral coach)	145	145	295	295
11	Limousine (family car)	95	95	250	250
	<b>CASKETS</b>				
12	Lowest price	760	760	995	995
13	Highest price	11,355	11,355	16,995	16,995
14	Casket rental	Not listed	Not listed	Not listed	Not listed
15	Alternative container	Not listed	Not listed	Not listed	Not listed
	<b>OUTER BURIAL CONTAINER</b>				
16	Lowest price OBC	925	925	855	855
17	Highest price OBC	3,025	3,025	5,295	5,295
18	Forward remains to FH	1,995	1,995	2,495	2,495
19	Receive remains from FH	1,295	1,295	2,095	2,095
20	Direct cremation (in alternative cont)	2,395	2,395	1,995	1,995
21	Cremation fee	295	295	300	300
22	Immediate burial in minimum casket	Not listed	Not listed	3,995	3,995
23	Body donation	600	600	1,495	1,495

Please check with the funeral home directly before making any decisions. Prices and options may have changed, or we may have unintentionally made a mistake when interpreting the GPL.

Iowa City & Cedar Rapids  
SUMMER 2016

		21	22	23
		Stewart Baxter Funeral & Memorial Services	Teahen Funeral Home	Van Steenhuyse- Russell Funeral Home
		Mt. Vernon (319) 895-8425	Cedar Rapids (319) 396-2616	Vinton (319) 472-2233
General Price List on website in July 2016?		No	No	No
1	Basic Services of the Staff	3,195	2,965	2,495
2	Embalming	795	895	795
3	Other body preparation	395	500	150
4	Transfer body to FH	430	490	200
5	Viewing/visitation at FH	495	550	475
6	Funeral Service at FH	495	600	575
7	Funeral Service-off premise	495	600	575
8	Memorial Service at FH	495	Not Listed	575
9	Graveside Service	395	400	295
10	Hearse (funeral coach)	295	325	225
11	Limousine (family car)	250	100	Not Listed
<b>CASKETS</b>				
12	Lowest price	995	100	950
13	Highest price	16,995	10,395	6,625
14	Casket rental	Not listed	Not Listed	Not Listed
15	Alternative container	Not listed	100	100
<b>OUTER BURIAL CONTAINER</b>				
16	Lowest price OBC	855	450	950
17	Highest price OBC	5,295	10,250	3,795
18	Forward remains to FH	2,495	2,540	2,150
19	Receive remains from FH	2,095	2,045	1,425
20	Direct cremation (in alternative cont)	1,995	2,395	3,410
21	Cremation fee	300	Not Listed	Not Listed
22	Immediate burial in minimum casket	3,995	3,195	3,040
23	Body donation	1,495	1,495	1,595

Please check with the funeral home directly before making any decisions. Prices and options may have changed, or we may have unintentionally made a mistake when interpreting the GPL.

## Iowa City & Cedar Rapids Summary Table

	Iowa City & Cedar Rapids: 2016					
		Min	Max	Diff	Mean	Median
1	Basic Services of the Staff	957	3,750	2,793	2,864	2,808
2	Embalming	550	1,250	700	884	895
3	Other body preparation	150	575	425	404	395
4	Transfer body to FH	200	600	400	439	445
5	Viewing/visitation at FH	325	795	470	499	495
6	Funeral Service at FH	370	895	525	557	495
7	Funeral Service-off premise	370	895	525	557	495
8	Memorial Service at FH	370	895	525	546	495
9	Graveside Service	200	630	430	406	395
10	Hearse (funeral coach)	145	525	380	302	295
11	Limousine (family car)	95	250	155	179	175
	<b>CASKETS</b>					
12	Lowest price	100	1,175	1,075	782	950
13	Highest price	6,625	41,995	35,370	21,408	16,995
14	Casket rental	1,000	1,000	-	1,000	1,000
15	Alternative container	75	450	375	210	100
	<b>OUTER BURIAL CONTAINER</b>					
16	Lowest price OBC	450	1,025	575	883	895
17	Highest price OBC	3,025	12,995	9,970	9,198	10,945
18	Forward remains to FH	1,995	3,590	1,595	2,751	2,720
19	Receive remains from FH	1,295	3,095	1,800	2,157	2,145
20	Direct cremation (in alternative	1,995	4,285	2,290	2,854	2,825
21	Cremation fee	290	605	315	375	300
22	Immediate burial (in min. casket)	2,980	4,895	1,915	3,981	3,995
23	Body donation	600	2,450	1,850	1,553	1,530

*This table was compiled from General Price Lists (GPLs) collected during the summer of 2016 by students at the University of Iowa School of Social Work. People are encouraged to check the GPL from at least two funeral homes before making final decisions. Some funeral homes post the GPL on their website. All funeral homes are required by the Federal Trade Commission to give a written copy of their GPL to anyone who asks for it in-person.*

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## DES MOINES

### SUMMER 2016

	Brooks Funeral Care	Brooks Funeral Care - Merle Hay Chapel	Brooks Funeral Care - South Town Chapel	Brooks Funeral Care - Tonini Chapel
	Clive 515-277-8700	Des Moines 515-278-4633	Des Moines 515-277-8700	Des Moines 515-277-8700

	<i>Price List on website in July 2016?</i>	<i>No</i>	<i>No</i>	<i>No</i>	<i>No</i>
1	Basic Services of the Staff	1,990	1,990	1,990	1,990
2	Embalming	525	525	525	525
3	Other body preparation	140	140	140	140
4	Transfer body to FH	695	695	695	695
5	Viewing/visitation at FH	325	595	325	325
6	Funeral Service at FH	325	595	325	325
7	Funeral Service-off premise	325	595	325	325
8	Memorial Service at FH	325	595	325	325
9	Graveside Service	195	195	195	195
10	Hearse (funeral coach)	225	225	225	225
11	Limousine (family car)	not listed	not listed	not listed	not listed
	<b>CASKETS</b>				
12	Lowest price	970	970	970	970
13	Highest price	53,600	53,600	53,600	53,600
14	Casket rental	995	995	995	995
15	Alternative container	185	185	185	185
	<b>OUTER BURIAL CONTAINER</b>				
16	Lowest price OBC	995	995	995	995
17	Highest price OBC	15,900	15,900	15,900	15,900
18	Forward remains to FH	2,410	2,605	2,410	2,410
19	Receive remains from FH	1,190	1,385	1,190	1,190
20	Direct cremation (in alternative cont)	2,315	2,565	2,315	2,315
21	Cremation fee	not listed	not listed	not listed	not listed
22	Immediate burial (in min. casket)	3,575	3,575	3,575	3,575
23	Body donation	750	750	750	750

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## DES MOINES SUMMER 2016

Caldwell Parrish Funeral Home & Crematory	Cannon Mortuary	Celebrate Life Iowa West Des Moines	Cremation Society of Iowa Clive
Urbandale	Des Moines	West Des Moines	Clive
515-276-0551	515-244-5253	515-689-5522	515-277-8700

	<i>Price List on website in July 2016?</i>	No	No	No	No
1	Basic Services of the Staff	1,595		1,885	245
2	Embalming	550		895	not listed
3	Other body preparation	200		510	125
4	Transfer body to FH	325		215	550
5	Viewing/visitation at FH	425	Not	415	150
6	Funeral Service at FH	425	Available	415	not listed
7	Funeral Service-off premise	425		415	not listed
8	Memorial Service at FH	425		415	not listed
9	Graveside Service	250		395	not listed
10	Hearse (funeral coach)	250		299	not listed
11	Limousine (family car)	200		not listed	not listed
	<b>CASKETS</b>				
12	Lowest price	1,495		815	not listed
13	Highest price	13,995		16,260	not listed
14	Casket rental	not listed		not listed	not listed
15	Alternative container	75		35	185
	<b>OUTER BURIAL CONTAINER</b>				
16	Lowest price OBC	950		325	not listed
17	Highest price OBC	4,395		9,800	not listed
18	Forward remains to FH	1,625	Not	not provided	not listed
19	Receive remains from FH	1,075	Available	895	not listed
20	Direct cremation (in alternative cont)	1,560		930	980
21	Cremation fee	300		265	not listed
22	Immediate burial (in min. casket)	3,070		1,420	not listed
23	Body donation	1,050		1,105	750

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**DES MOINES SUMMER 2016**

	9	10	11	12
	Dignity Memorial - Ankeny Funeral Home and Crematory	Dignity Memorial - McLaren's Resthaven Chapel & Mortuary	Diamond Memorial	Ernst Funeral Home
	Ankeny 515-964-4674	West Des Moines 515-225-7225	Ankeny 515-964-7543	Waukee 515-987-6881
	No	No	No	No
1 Basic Services of the Staff	2,895	2,895	1,280	1,995
2 Embalming	995	995	565	695
3 Other body preparation	740	740	unclear	315
4 Transfer body to FH	595	595	220	425
5 Viewing/visitation at FH	245	245	405	450
6 Funeral Service at FH	595	595	480	725
7 Funeral Service-off premise	595	595	480	700
8 Memorial Service at FH	595	595	480	725
9 Graveside Service	595	595	225	650
10 Hearse (funeral coach)	245	245	250	295
11 Limousine (family car)	195	195	200	225
<b>CASKETS</b>				
12 Lowest price	795	795	695	695
13 Highest price	9,595	9,595	9,800	22,900
14 Casket rental	1,000	1,000	not listed	not listed
15 Alternative container	145	145	45	395
<b>OUTER BURIAL CONTAINER</b>				
16 Lowest price OBC	995	995	570	995
17 Highest price OBC	5,295	5,295	10,200	9,995
18 Forward remains to FH	3,195	3,195	1,407	2,595
19 Receive remains from FH	1,945	1,945	951	1,995
20 Direct cremation (in alternative cont)	2,895	2,895	1,400	2,895
21 Cremation fee	570	570	not listed	625
22 Immediate burial (in min. casket)	3,540	3,540	1,250	3,290
23 Body donation	1,070	1,070	not clear	not listed

13	14	15	16
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## DES MOINES SUMMER 2016

Hamilton's Funeral Home	Hamilton's Near Highland Memory Gardens	Hamilton's on Westtown Parkway	Hamilton's Southtown Funeral Home
Des Moines 515-243-5221	Des Moines 515-289-2442	West Des Moines 515-224-0078	Des Moines 515-285-3911

	<i>Price List on website in July 2016?</i>	Yes	Yes	Yes	Yes
1	Basic Services of the Staff	1,845	1,845	1,845	1,845
2	Embalming	600	600	600	600
3	Other body preparation	325	325	325	325
4	Transfer body to FH	310	310	310	310
5	Viewing/visitation at FH	430	430	430	430
6	Funeral Service at FH	450	450	450	450
7	Funeral Service-off premise	450	450	450	450
8	Memorial Service at FH	450	450	450	450
9	Graveside Service	110	110	110	110
10	Hearse (funeral coach)	195	195	195	195
11	Limousine (family car)	120	120	120	120
	<b>CASKETS</b>				
12	Lowest price	875	875	875	875
13	Highest price	28,695	28,695	28,695	28,695
14	Casket rental	not listed	not listed	not listed	not listed
15	Alternative container	60	60	60	60
	<b>OUTER BURIAL CONTAINER</b>				
16	Lowest price OBC	800	800	800	800
17	Highest price OBC	3,775	3,775	3,775	3,775
18	Forward remains to FH	1,310	1,310	1,310	1,310
19	Receive remains from FH	1,260	1,260	1,260	1,260
20	Direct cremation (in alternative cont)	1,400	1,400	1,400	1,400
21	Cremation fee	380	380	380	380
22	Immediate burial (in min. casket)	2,350	2,350	2,350	2,350
23	Body donation	470	470	470	470

*Please check with the funeral home directly before making any decisions. Prices and options may have changed, or we may have unintentionally made a mistake when interpreting the GPL.*



17	18	19	20
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## DES MOINES SUMMER 2016

Hamilton's Altoona Funeral Home      Hamilton's Mitchellville Funeral Home      Henderson's Highland Park      Iles - Dunn's Chapel

Altoona 515-967-4272      Mitchellville 515-967-0778      Des Moines 515-309-6550      Des Moines 515-244-2121

	<i>Price List on website in July 2016?</i>	Yes	Yes	No	No
1	Basic Services of the Staff	1,845	1,845	2,295	2,195
2	Embalming	600	600	750	570
3	Other body preparation	325	325	300	375
4	Transfer body to FH	310	310	225	375
5	Viewing/visitation at FH	430	430	295	525
6	Funeral Service at FH	450	450	695	650
7	Funeral Service-off premise	450	450	695	650
8	Memorial Service at FH	450	450	695	650
9	Graveside Service	110	110	3,565	395
10	Hearse (funeral coach)	195	195	295	275
11	Limousine (family car)	120	120	100	225
	<b>CASKETS</b>				
12	Lowest price	875	875	895	795
13	Highest price	28,695	28,695	6,800	17,495
14	Casket rental	not listed	not listed	695	1,195
15	Alternative container	60	60	695	295
	<b>OUTER BURIAL CONTAINER</b>				
16	Lowest price OBC	800	800	995	695
17	Highest price OBC	3,775	3,775	3,895	12,995
18	Forward remains to FH	1,310	1,310	1,820	1,710
19	Receive remains from FH	1,260	1,260	2,120	3,490
20	Direct cremation (in alternative cont)	1,400	1,400	1,625	2,735
21	Cremation fee	380	380	not listed	645
22	Immediate burial (in min. casket)	2,350	2,350	2,590	2,865
23	Body donation	470	470	500	1,440

*Please check with the funeral home directly before making any decisions. Prices and options may have changed, or we may have unintentionally made a mistake when interpreting the GPL.*

21	22	23	24
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## DES MOINES SUMMER 2016

		Iles - Grandview Park Chapel	Iles - Westover Chapel	McCalley Funeral Home	Memorial Services of Iowa
		Des Moines 515-265-1652	Des Moines 515-276-4567	Adel 515-993-4240	Ankeny 515-964-0592
	<i>Price List on website in July 2016?</i>	No	No	No	No
1	Basic Services of the Staff	1,595	1,925	2,195	2,635
2	Embalming	570	570	695	1,295
3	Other body preparation	375	375	495	175
4	Transfer body to FH	375	375	295	395
5	Viewing/visitation at FH	395	495	695	950
6	Funeral Service at FH	495	575	695	950
7	Funeral Service-off premise	495	575	695	950
8	Memorial Service at FH	495	495	695	950
9	Graveside Service	395	395	695	390
10	Hearse (funeral coach)	275	275	295	250
11	Limousine (family car)	225	225	295	250
	<b>CASKETS</b>				
12	Lowest price	795	795	295	750
13	Highest price	17,495	17,495	9,995	23,640
14	Casket rental	1,195	1,195	not listed	950
15	Alternative container	295	295	95	45
	<b>OUTER BURIAL CONTAINER</b>				
16	Lowest price OBC	695	695	795	895
17	Highest price OBC	12,995	12,995	17,595	9,744
18	Forward remains to FH	1,710	1,710	2,360	1,898
19	Receive remains from FH	3,100	3,360	2,380	1,650
20	Direct cremation (in alternative cont)	2,535	2,685	2,995	1,999
21	Cremation fee	645	645	895	525
22	Immediate burial (in min. casket)	2,670	2,815	2,805	2,748
23	Body donation	1,440	1,440	1,920	550

*Please check with the funeral home directly before making any decisions. Prices and options may have changed, or we may have unintentionally made a mistake when interpreting the GPL.*

## DES MOINES SUMMER 2016

		25	26	27	28
		Overton Funeral Home	Peterson Funeral Home - Highland Park (Arnolds)	Peterson Funeral Home	Peterson Funeral Home
		Indianola 515-961-5121	Des Moines 515-288-6551	Carlisle 515-989-3510	Indianola 515-961-2215
	<i>Price List on website in July 2016?</i>	No	No	No	No
1	Basic Services of the Staff	2,190	1,950	1,950	1,950
2	Embalming	895	850	850	850
3	Other body preparation	225	375	375	375
4	Transfer body to FH	395	325	325	325
5	Viewing/visitation at FH	525	550	550	550
6	Funeral Service at FH	525	750	750	750
7	Funeral Service-off premise	525	750	750	750
8	Memorial Service at FH	525	600	600	600
9	Graveside Service	300	600	600	600
10	Hearse (funeral coach)	265	400	400	400
11	Limousine (family car)	100	175	175	175
	<b>CASKETS</b>				
12	Lowest price	1,025	995	995	995
13	Highest price	6,990	38,000	38,000	38,000
14	Casket rental	995	not listed	not listed	not listed
15	Alternative container	150	100	100	100
	<b>OUTER BURIAL CONTAINER</b>				
16	Lowest price OBC	775	990	990	990
17	Highest price OBC	15,000	14,800	14,800	14,800
18	Forward remains to FH	2,460	1,400	1,400	1,400
19	Receive remains from FH	1,780	1,600	1,600	1,600
20	Direct cremation (in alternative cont)	2,145	1,850	1,850	1,850
21	Cremation fee	600	595	595	595
22	Immediate burial (in min. casket)	3,771.50	4,065	4,065	4,065
23	Body donation	1,100	850	850	850

*Please check with the funeral home directly before making any decisions. Prices and options may have changed, or we may have unintentionally made a mistake when interpreting the GPL.*

## Des Moines Summer 2016

### Summary of Funeral Home General Price Lists

		<i>Min</i>	<i>Max</i>	<i>Difference</i>	<i>Mean</i>	<i>Median</i>
1	Basic Services of the Staff	245	2,895	<b>2,650</b>	1,952	1,950
2	Embalming	525	1,295	<b>770</b>	703	600
3	Other body preparation	125	740	<b>615</b>	330	325
4	Transfer body to FH	215	695	<b>480</b>	406	325
5	Viewing/visitation at FH	150	950	<b>800</b>	445	430
6	Funeral Service at FH	325	950	<b>625</b>	552	488
7	Funeral Service-off premise	325	950	<b>625</b>	551	488
8	Memorial Service at FH	325	950	<b>625</b>	531	488
9	Graveside Service	110	3,565	<b>3,455</b>	465	275
10	Hearse (funeral coach)	195	400	<b>205</b>	261	248
11	Limousine (family car)	100	295	<b>195</b>	175	175
	<b>CASKETS</b>					
12	Lowest price	295	1,495	<b>1,200</b>	875	875
13	Highest price	6,800	53,600	<b>46,800</b>	26,255	23,270
14	Casket rental	695	1,195	<b>500</b>	1,017	995
15	Alternative container	35	695	<b>660</b>	159	100
	<b>OUTER BURIAL CONTAINER</b>					
16	Lowest price OBC	325	995	<b>670</b>	851	800
17	Highest price OBC	3,775	17,595	<b>13,820</b>	10,033	9,898
18	Forward remains to FH	1,310	3,195	<b>1,885</b>	1,903	1,710
19	Receive remains from FH	895	3,490	<b>2,595</b>	1,692	1,323
20	Direct cremation (in alternative cont)	930	2,995	<b>2,065</b>	1,990	1,850
21	Cremation fee	265	895	<b>630</b>	518	548
22	Immediate burial (in min. casket)	1,250	4,065	<b>2,815</b>	2,960	2,810
23	Body donation	470	1,920	<b>1,450</b>	872	750

*This table was compiled from General Price Lists (GPLs) collected during the summer of 2016 by students at the University of Iowa School of Social Work. People are encouraged to check the GPL from at least two funeral homes before making final decisions. Some funeral homes post the GPL on their website. All funeral homes are required by the Federal Trade Commission to give a written copy of their GPL to anyone who asks for it in-person.*