Study on Individual County Policies and Indigent Burial Cost

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Introduction

Death is destiny for all of us; for most of humanity, there seems to be an almost universal impulse to attend the final mystery, the final journey, of death with ceremonies of respect and remembrance, implementing local traditions and commonly seeking religious or spiritual guidance and solace (Kastenbaum, 2004).

In the United States, people planning a funeral seem to have many choices when selecting a respectful final disposition. For example, one may be buried in the earth, buried at sea, cremated, or entombed. Eventually, the final remains may be kept in a plot, crypt, niche, urn, or tomb. Objects commonly merchandized for funerary use include caskets, clothing, grave liners, guest books, flowers, memorial jewelry, balloons, grave markers, and so forth, depending on the customs and belief systems of the deceased and his or her family. However, the characteristic of the indigent burial is lack of choice.

Under §694.002, Texas Health and Safety Code, the commissioners court of each county shall provide for the disposition of the body of a deceased pauper.

"Indigent," is a legal term often used in reference to people whose estates lack the resources to pay for final arrangements independently (Castex, 2007). "Burial" here refers to any form of final disposition: interment, burial at sea, and so forth (Castex, 2007) except cremation.

Under §694.002, in addition, the commissioners court of each County may adopt rules to implement this section. So, there are a variety of individual County policies and indigent burial costs according to the rules of each county.

Therefore, this essay will focus on the relationship between individual County policy and indigent burial cost.

Literature Review and Research Question

Although little discussed in the professional literature, social workers have long been involved in identifying resources and making final arrangements for clients who die without an estate or heirs to assume economic responsibility; who may have been institutionalized; who are unknown to the community; or whose body may be unclaimed for burial (Castex, 2007).

Absent substantial policy reform at state and national levels, the need for “preventive” services to ensure respectful burials for all people may increase dramatically in the future. In part, an increase in indigent burials is a result of population increase, especially among the older-age cohorts. But the primary cause of an indigent burial is poverty at death (Castex, 2007).

Funeral and burial expenses in the United States are customarily the responsibility of the estate of the deceased or of the deceased's family. However, there may be no estate or family or the family may be unable or unwilling to pay the final expenses. Yet, the remains must be disposed of, and some government entity must ultimately assume the responsibility of ensuring a proper disposal.

To take the responsibility of ensuring a proper disposal, each county shall provide for the burial or cremation of a deceased pauper under §694.002, Texas Health and Safety Code. And under §711.002(d) and (e), Texas Health and Safety Code, the county in which the death occurred is responsible for the cost of interment only if there is no person with a higher priority of responsibility.

So, if anyone or a loved one is in the process of dying, and anyone has no money, and no insurance, then consider contacting her, or his, county for an indigent burial. According to eHow.com, how to plan for an indigent burial is as follows.

Step 1: Contact your county, and inquire about their indigent burial process. Most Counties

have a department that handles these types of crisis, and are will tell you everything you need to know to get your application started. For the most part, both the dying person, and the next of kin are responsible for disposing of the remains. In some counties, it is a criminal misdemeanor violation if you don't dispose of the remains in a timely manner, and these persons could be required to pay as much as three times the cost it would take to dispose of the remains had they had insurance.

Step 2: Determine who is responsible for the disposition of the remains. Usually the order of responsibility for burying a person goes to the durable power of attorney, then the spouse, then any adult children, then the parent, then any adult siblings, and finally a public administrator.

Step 3: Schedule an interview with the Coroner's Office, and have proof of financial status. Every county is different, so be prepared to prove you cannot afford to pay to bury your next of kin. This means you will need to have a copy of your last paycheck stub, and last year's tax return. They will also most likely run a credit check as well. This goes for the person dying, as well as the next person in line who is responsible for burying them.

Step 4: Get approved. Once your application is approved the county will take care of the final disposition and burial. The family will not be able to view the body, or get the remains back, and the burial site will be located by a reference number, and no tombstone. If the deceased was honorably discharged from the military, you may want to contact the Veteran's Administration for more details.

However, the precise number of indigent burials in the United States, or of those who are unclaimed or unknown, is undetermined because the data are not collected (Centers for Disease Control and Prevention [CDC], 2003; Miniiio, Heron, & Smith, 2006; National Institutes of Health [NIH], 2003).

Furthermore, there has been limited research on the relationship between individual County policy and indigent burial cost.

Therefore, this study will explore the following research question regarding indigent burial: *How do individual County policies affect indigent burial cost and how does population of each County affect indigent burial cost in Texas.*

Our hypotheses are as follows:

1. *There is strong relationship between County policy requiring financial profile and indigent burial cost.*
2. *There is strong relationship between County that has cost limits and indigent burial cost.*
3. *There is strong relationship between population of each County and indigent burial cost.*

Methodology

As noted, there has been limited research on the relationship between individual County policy and indigent burial cost.

To remedy this lack of data and to provide answers to questions about how individual County policies affect indigent burial cost and how population of each County affects indigent burial cost, we conducted e-mailing survey.

Questionnaires were sent to the directors, or employees involved, of 54 Counties in Texas. From this e-mailing, 38 surveys were returned, for a total response rate of 70.37 percent.

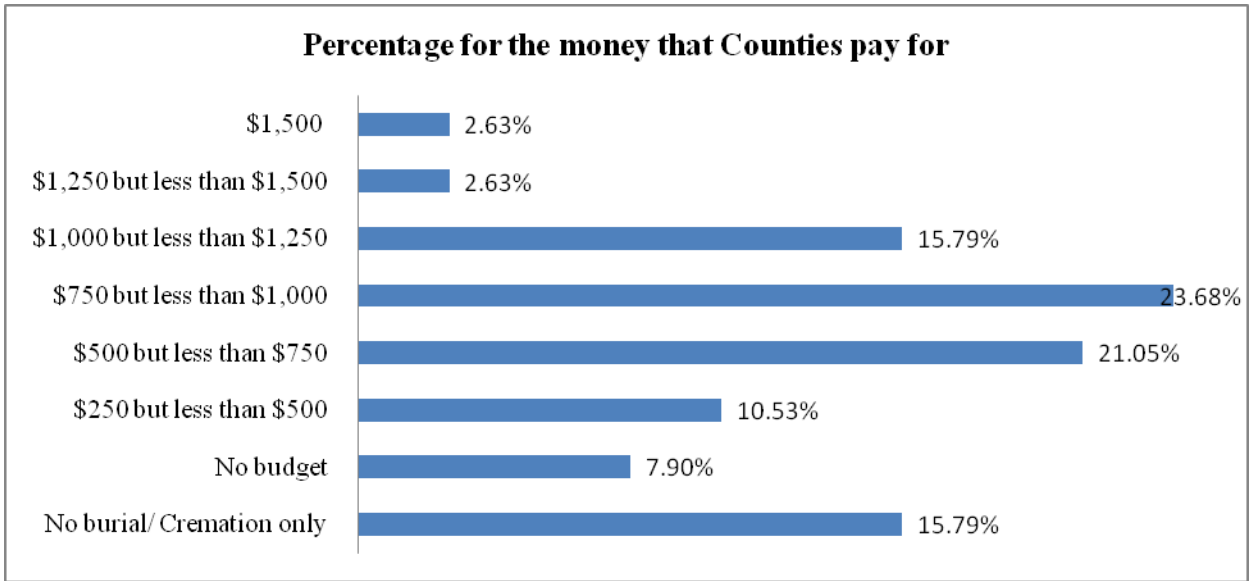
The 14 item survey collected, or assessed, data about indigent burial cost, services for a regular indigent burial, distinction between a pauper and an indigent burial, how to determine indigent and pauper status, and specific financial profiles before consideration for an indigent burial.

Survey Results

How much Each County Pay for an Indigent Burial in Average?

Most of the survey respondents (76.3%) replied that their Counties offer and pay for an indigent burial. Among all respondents, however, 23.7% do not pay for indigent burials due to the offering only cremation or no budget.

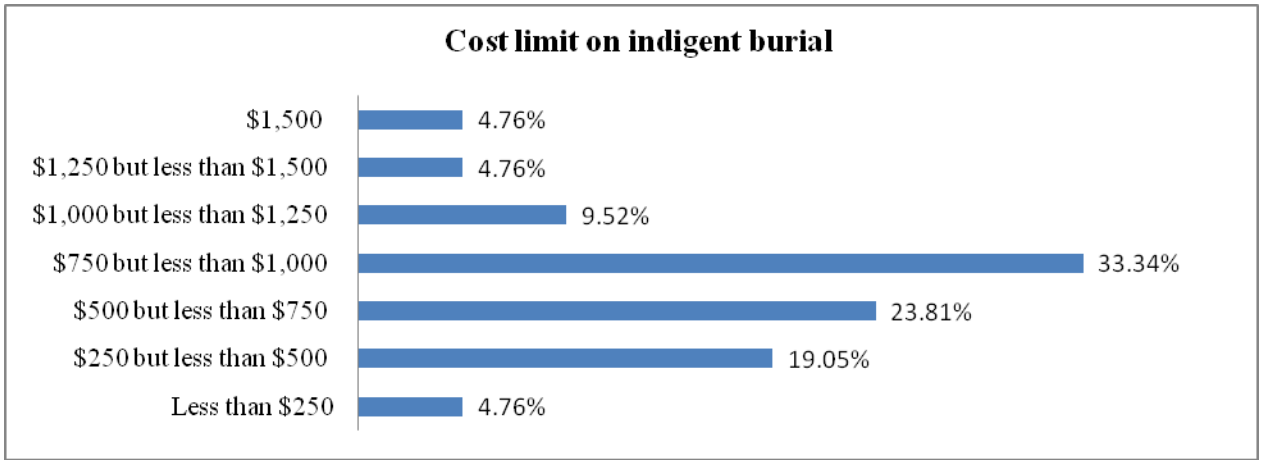
According to the survey data, an amount of money that each county can pay for an indigent burial varies. The minimum is $300 and maximum is $1,500. The mean money that counties pay for is $779.05 and the median is $775. In addition, dollar amounts that counties pay for an indigent burial highly concentrate between $500 and $1,000



Cost Limits on Indigent Burial

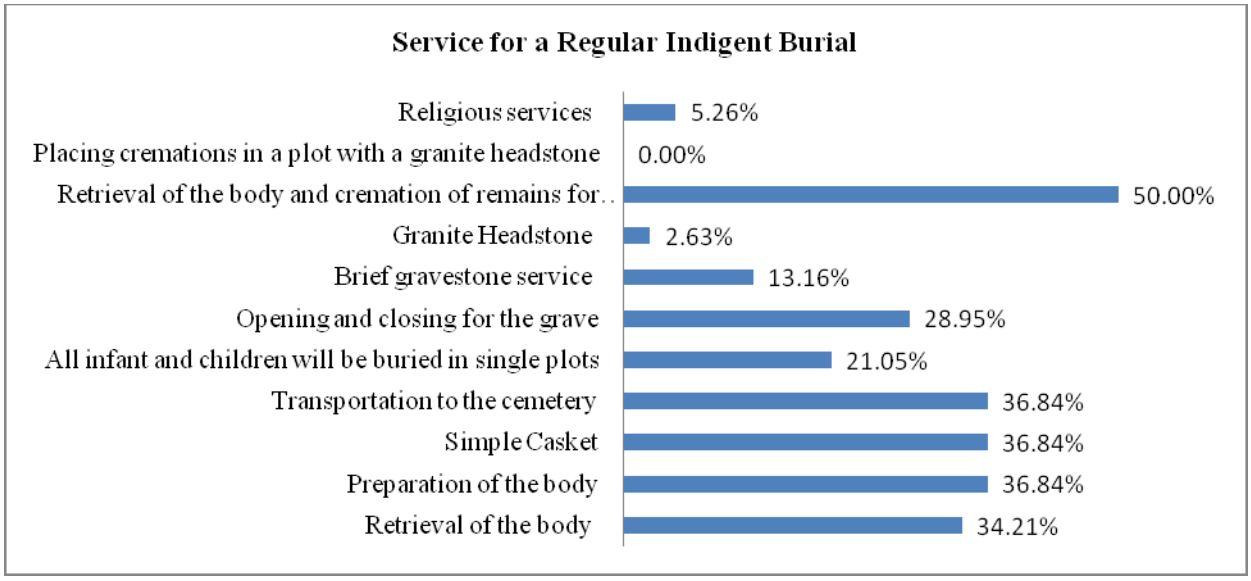
Most of the survey respondents (83.33%) replied that their Counties have cost limits on indigent burial. Only 16.67% of the respondents have no cost limits. All respondents of the Counties that have cost limits also replied that cost limit is the same amount as the money each

County pays for an indigent burial in average. This means that all Counties provide insufficient money for the funeral.

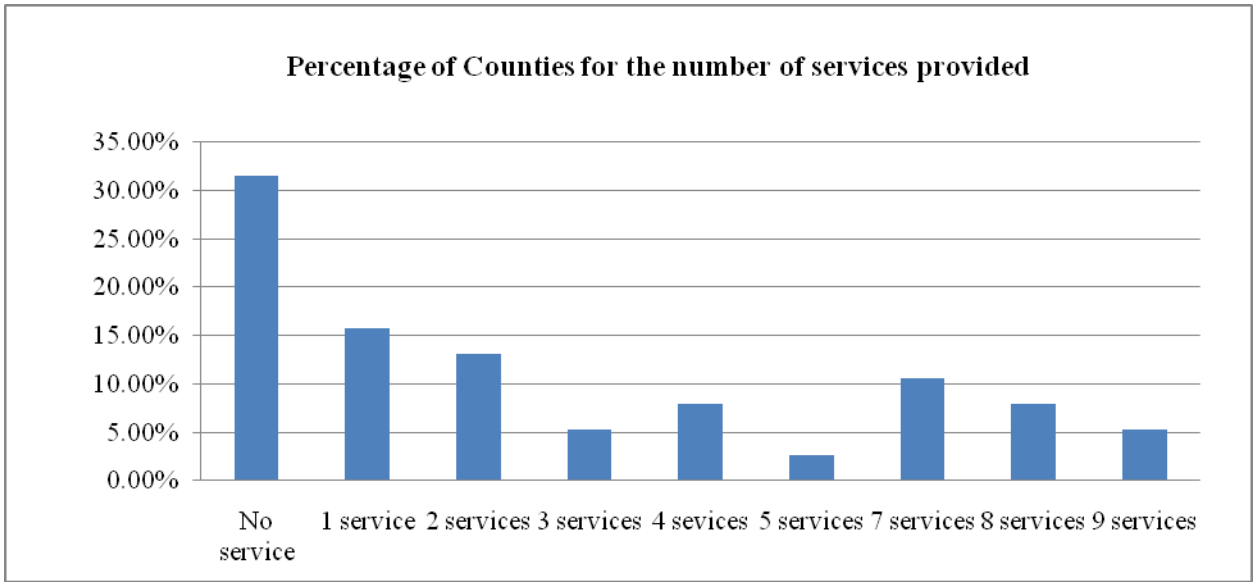


What Each County Provides for a Regular Indigent Burial

Services each County provides for a regular indigent burial also vary. No County provides service for placing cremations in a plot with a granite headstone. Only a County out of 38 Counties provides granite headstone service and two Counties provide religious services. On the other hand, half of the respondents replied that their Counties provide service for retrieval of the body and cremation of remains for cremation.



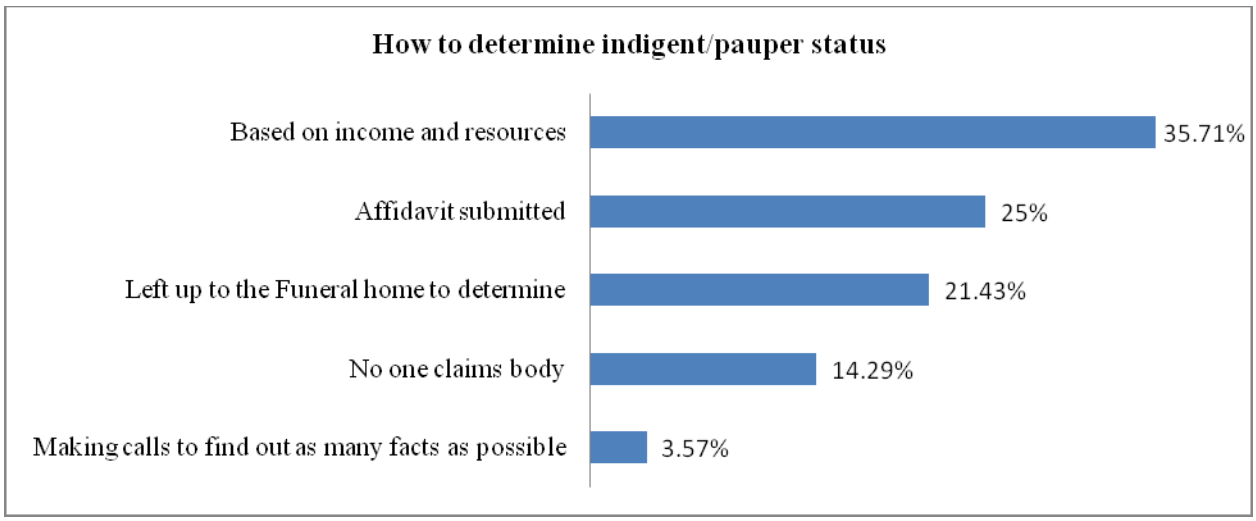
Among all respondents, 31.58% replied that their Counties do not provide any service listed above. On the other hand, 5.26% of the respondents provide 9 services for a regular indigent burial. The mean number that Counties provide services listed above is 2.87 and the median is 2



Distinction between Pauper and Indigent Burial

Most of the survey respondents (94.59%) replied that their Counties do not distinguish between pauper and indigent burial. Only 2 Counties replied that paupers are bodies where there are no families that are no next to kin, and indigents are cases where there are families but no financial means to bury.

Among all respondents replied that their Counties do not distinguish between pauper and indigent burial, 25% replied that their Counties determine indigent and pauper status as affidavit submitted. Based on income and resources, 35.71% of the respondents determine indigent or pauper status. And 14.29% of the respondents replied that if no one claims body, she or he is considered an indigent or pauper. On the other hand, 21.43% of the respondents let the funeral home determine.



Financial Profile before Consideration for an Indigent Burial

51.35% of the respondents replied that their Counties do not require a specific financial profile before consideration for an indigent burial. On the other hand, 48.65% require a specific financial profile.

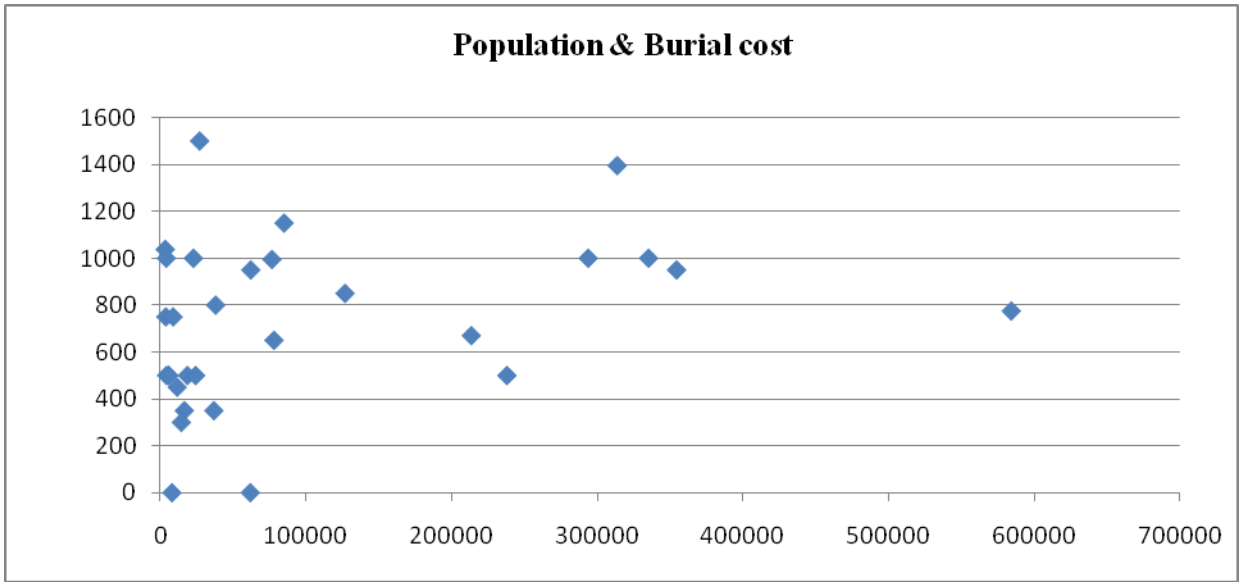
Relationship between Population and Indigent Burial Cost

The coefficient of correlation measures the relative strength of a linear relationship between two numerical variables. The values of the coefficient of correlation range from -1 for a perfect negative correlation to +1 for a perfect positive. If the value of the coefficient of correlation equals 0, there is no relationship between variables.

As the result of analyzing data, the value of the coefficient of correlation is 0.16, which means that there is also weak relationship between population of each County and indigent burial cost.

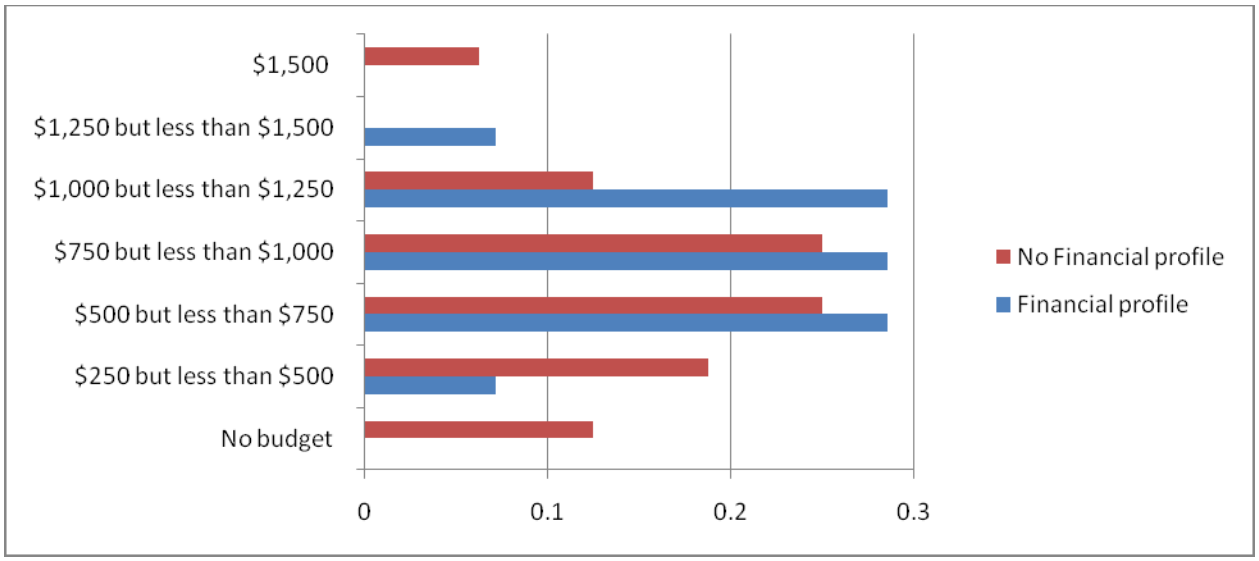
	Population	*Indigent burial cost*
Population	1	
Indigent burial cost	0.162643	1

Scatter plot also shows that there is no tendency for indigent burial cost to increase or decrease as population number increase



Relationship between County Policy Requiring Financial Profile and Indigent Burial Cost

The patterns that exist between two or more variables can be explained by cross-tabulating the data. The side- by-side chart below displays the relationship between County policy requiring financial profiles and indigent burial cost.



This side- by-side chart shows that there is no big change of indigent burial cost even though individual County requires a specific financial profile before consideration for an indigent burial, or not.

In addition, the value of the coefficient of correlation is –0.29, which means that there is weak relationship between County requiring financial profile and indigent burial cost.

	Indigent burial cost	*Financial profile*
Indigent burial cost	1	
Financial profile	-0.287759118	1

Relationship between County that has Cost Limit and Indigent Burial Cost

As the result of analyzing data, the value of the coefficient of correlation between Counties that have cost limits and indigent burial cost is –0.12, which means that there is also weak relationship between County that has cost limits and indigent burial cost.

	Cost limits on indigent burial	*Indigent burial cost*
Cost limits on indigent burial	1	
Indigent burial cost	-0.122546574	1

Summary and Conclusions

Although social workers have long been involved in identifying resources and making final arrangements for clients who die without an estate or heirs, the precise number of indigent burials is undetermined because the data are not collected. Furthermore, there has been limited research on the relationship between individual County policy and indigent burial cost.

To remedy this lack of data and to provide answers to questions about how individual County policies affect indigent burial cost and how population of each County affects indigent burial cost, we conducted e-mailing survey and analyzed its data.

A number of conclusions emerge from this study.

First, most of the survey respondents (76.3%) replied that their Counties offer and pay for an indigent burial. According to the survey data, an amount of money that each county can pay for an indigent burial varies. The minimum is $300 and maximum is $1,500. The mean money that counties pay for is $779.05 and the median is $775. In addition, dollar amounts that counties pay for an indigent burial highly concentrate between $500 and $1,000.

Second, most of the survey respondents (83.33%) replied that their Counties have cost limits on indigent burial. All respondents of the Counties that have cost limits also replied that cost limit is the same amount as the money each County pays for an indigent burial in average.

Third, Most of the survey respondents (94.59%) replied that their Counties do not distinguish between pauper and indigent burial.

Fourth, 51.35% of the respondents replied that their Counties do not require a specific financial profile before consideration for an indigent burial. On the other hand, 48.65% require a specific financial profile.

Fifth, there is no relationship between individual County policy and indigent burial cost. There is also no relationship between population and indigent burial cost.

Finally, it must be emphasized that this study focused on individual County policy and indigent burial cost. What was not studied was the precise number of indigent burials. More nation-wide comparative study would also be useful to provide an overview of societal responses to the need for a final disposition of all people.

Data Appendix

1. Your County? (n = 38)

2. How much does your County pay for an indigent burial in average? (n = 38)

No burial/ Cremation only	15.79% (n = 6)
No budget	7.90% (n = 3)
Less than $250	0.00% (n = 0)
$250 but less than $500	10.53% (n = 4)
$500 but less than $750	21.05% (n = 8)
$750 but less than $1,000	23.68% (n = 9)
$1,000 but less than $1,250	15.79% (n = 6)
$1,250 but less than $1,500	2.63% (n = 1)
$1,500	2.63% (n = 1)

3. Does your County have cost limits on indigent burial? (n= 36)

Yes	83.33% (n = 30)
No	16.67% (n = 6)

4. If yes, please specify how much (n = 21)

Less than $250	4.76% (n = 1)
$250 but less than $500	19.05% (n = 4)
$500 but less than $750	23.81% (n = 5)
$750 but less than $1,000	33.34% (n = 7)
$1,000 but less than $1,250	9.52% (n = 2)
$1,250 but less than $1,500	4.76% (n = 1)
$1,500	4.76% (n = 1)

5. What does your County provide for a regular indigent burial? (n = 38)

Retrieval of the body	34.21% (n = 13)
Preparation of the body.....	36.84% (n = 14)
Simple Casket	36.84% (n = 14)
Transportation to the cemetery	36.84% (n = 14)
All infant and children will be buried in single plots	21.05% (n = 8)
Opening and closing for the grave.....	28.95% (n = 11)
Brief gravestone service	13.16% (n = 5)
Granite Headstone	2.63% (n = 1)
Retrieval of the body and cremation of remains for cremation	50.00% (n = 19)
Placing cremations in a plot with a granite headstone	0.00% (n = 0)
Religious services	5.26% (n = 2)

6. What does not your County provide for a regular indigent burial? (n = 38)

Limousine or transportation for families ..	39.47% (n = 15)
Obituary	39.47% (n = 15)
Police escort.....	39.47% (n = 15)
Funeral procession to the cemetery.....	39.47% (n = 15)
Flowers.....	39.47% (n = 15)
Prayer Cards.....	39.47% (n = 15)
Guest Books.....	39.47% (n = 15)
Viewing for cremations.....	34.21% (n = 13)
Urn for cremated remains	44.74% (n = 17)
Tent or Chairs at cemetery.....	34.21% (n = 13)

7. How much does your County pay for a regular burial? (n = 34)

N/A	50.00% (n = 17)
Less than $250	0.00% (n = 0)
$250 but less than $500	8.82% (n = 3)
$500 but less than $750	11.76% (n = 4)
$750 but less than $1,000	17.65% (n = 6)
$1,000 but less than $1,250	2.94% (n = 1)
$1,250 but less than $1,500	2.94% (n = 1)
$1,500	5.88% (n = 2)

8. How much does your County pay for a regular cremation? (n = 34)

N/A	23.53% (n = 8)
Less than $250	2.94% (n = 1)
$250 but less than $500	20.59% (n = 7)
$500 but less than $750	20.59% (n = 7)
$750 but less than $1,000	17.65% (n = 6)
$1,000 but less than $1,250	11.76% (n = 4)
$1,250 but less than $1,500	0.00% (n = 0)
$1,500	2.94% (n = 1)

9. Does your County distinguish between pauper and indigent burial? (n = 37)

Yes	5.41% (n = 2)
No	94.59% (n = 35)

10. If yes, please specify (n = 2)

- Paupers are bodies where there are no families that are no next to kin. Indigents are cases where there are families but no financial means to bury.
- For indigent a next a kin will come in to apply. Verses a pauper does not have any one come in.

11. If no, please explain how your County determines indigent/pauper status (n = 28)

Affidavit submitted	25.00% (n = 7)
Based on income and resources	35.71% (n = 10)
No one claims body	14.29% (n = 4)
Left up to the Funeral home to determine.	21.43% (n = 6)
Making calls to find out as many facts as possible	3.57% (n = 1)

12. Does your County require a specific financial profile before consideration for an indigent burial? (n = 37)

Yes	48.65% (n = 18)
No	51.35% (n = 19)

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