

I cannot pay the Mortuary Bill. Wwhat do in California? Sep 5, 2025

Info regarding "what happens if I cannot pay the mortuary bill for my deceased husband?"

In California, if you cannot pay the mortuary fees for your deceased husband, the responsibility falls to the county. The county coroner or public administrator will handle the disposition of the remains through an indigent cremation or burial program. This provides a final arrangement at no cost to you, but with limitations.

County indigent burial or cremation

What happens: You must sign a form releasing the body to the county coroner's office. The county will then cremate or bury the remains. The specific process varies by county.

What you give up: When you turn over the responsibility to the county, you lose the right to choose the type of service, the timing, and the burial location.

Final disposition: The deceased is typically cremated or buried in an unmarked or communally-marked grave. The cremated remains may be available to the family for a fee, depending on the county.

Potential consequences if you signed a contract

If you signed a contract with a mortuary for services you cannot pay for, the situation is different.

Mortuary's actions: The funeral home is not obligated to accept or continue services if payment is refused. They may pause all arrangements and can begin charging storage fees for the body.

Lawsuit against the estate: The funeral home can file a claim against your husband's estate to recover their costs. If the estate lacks sufficient funds, the funeral home may sue the person who signed the contract.

Ways to cover or reduce funeral costs

Before releasing the body to the county, you can explore other options to pay for or lower the cost of arrangements.

Search for assistance programs: Inquire with your county's Health and Human Services Agency or coroner's office about specific indigent programs. Some counties offer financial assistance for low-income residents for basic cremations.

Explore federal benefits: If your husband was a veteran or received Social Security benefits, you may be eligible for a one-time death benefit.

Look for lower-cost alternatives: Choose a "direct cremation" or "direct burial" which are the least expensive options. This removes costly services like embalming, viewing, or a funeral service.

Consider body donation: Donating a body to a medical school or research facility often covers the cost of cremation or burial, as it is handled at no charge to the family.

Reach out to consumer advocacy groups: Non-profits like the **Funeral Consumers Alliance of California** can help you find affordable funeral services.

Placer County provides burial assistance through **Placer County Health and Human Services for deceased residents** who are unable to afford the costs and have no assets to cover them, such as recipients of General Relief or Supplemental Security Income (SSI). Assistance is limited to cremation expenses for adults, and families should contact the Health and Human Services department to determine eligibility and apply for benefits.

How to Apply

Contact Placer County Health and Human Services: This department oversees the indigent burial assistance program.

Determine Eligibility: The county determines eligibility based on the decedent's and the person responsible for disposition's financial status, typically through assets and income verification.

Apply: You will need to submit an application to the department to process your claim.

What to Expect

Limited Scope:

The program generally covers only cremation expenses for adults, unless the decedent is a child or there are other special circumstances.

No Service or Viewing:

The county's assistance does not include provisions for funeral services, a viewing, or the return of remains to the family.

Limited Financial Support:

Assistance is provided for those with genuinely insufficient assets, often aligning with recipients of government assistance like SSI or General Relief.

Other Options

FEMA Assistance:

You may be eligible for funeral cost reimbursement from FEMA if the death was related to COVID-19.

County Coroner:

The Placer County Coroner's Office can provide information on arranging final disposition when you are unable to afford it, although they do not recommend specific funeral homes.

Science Care:

A service exists that offers no-cost cremation in exchange for body donation to medical science for researchers and educators.

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