

## Assistance With Funeral Expenses

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### Issue

This report describes state assistance available for funeral or burial expenses when there is no estate or other resources to pay these costs.

### Summary

State law requires the Department of Social Services (DSS) to make a payment towards funeral and burial or cremation costs when someone dies in Connecticut and does not leave a sufficient estate or have a legally liable relative able to cover these costs. Similarly, by law, DSS must also make this payment for people who receive benefits under the State Administered General Assistance (SAGA) program, the State Supplement Program (SSP), and Temporary Family Assistance (TFA) ([CGS §§ 17b-84 & -131](#)).

The maximum payment amount is \$1,800. If funds are available from certain other sources, DSS must reduce this payment. Specifically, the payment must be reduced dollar-for-dollar by:

1. the amount in a revocable or irrevocable funeral fund or a prepaid funeral contract;
2. the face value of the decedent's life insurance policy (if any) if the policy names a funeral home, cemetery, or crematory as a beneficiary;
3. the net value of all liquid assets in the decedent's estate; and
4. contributions over \$3,400 towards the funeral and burial costs from all other sources, including friends, relatives, other persons, organizations, agencies, veteran's programs, and other benefit programs.

In cases where the Office of the Chief Medical Examiner is unable to locate any person (e.g., a relative or friend) who is willing to take possession of the remains, and the remains are transferred to a funeral director, cemetery, or crematory, DSS must make the maximum payment (\$1,800) to the funeral director, cemetery, or crematory.

DSS describes the funeral and burial allowance and links to an application on [its website](#). According to DSS, applications must be made within one year of the date of death and payments can only be made to the funeral director, cemetery, or crematory.

## **Related Recent Legislation**

[PA 23-204](#), §§ 286 & 287 increased the maximum benefit payment from \$1,350 to \$1,800.

[PA 22-58](#), § 58 added the requirement that DSS pay the maximum benefit amount to a funeral director, cemetery, or crematory if the Chief Medical Examiner is unable to locate anyone connected to the deceased person who is willing to take possession of the remains and the remains are transferred to the funeral director, cemetery, or crematory.

[PA 19-117](#), §§ 312 & 313 increased the maximum benefit payment from \$1,200 to \$1,350 starting in FY 20.

[PA 17-2 June Special Session](#), §§ 185 & 186 prevented DSS from subtracting the face value of a life insurance policy from the funeral benefit unless that policy names a funeral home, cemetery, or crematory as a beneficiary. It also allowed the DSS commissioner to disclose asset information to the funeral director, cemetery, or crematory providing services for the decedent when the payment is reduced due to liquid assets in the decedent's estate.

[PA 16-3 May Special Session](#), §§ 44 & 45 reduced the maximum burial benefit from \$1,400 to \$1,200 and broadened the type of deductions DSS makes from the maximum to calculate burial benefits.

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