

STATE

Why are there more unclaimed bodies in MA than ever before? Experts offer two reasons

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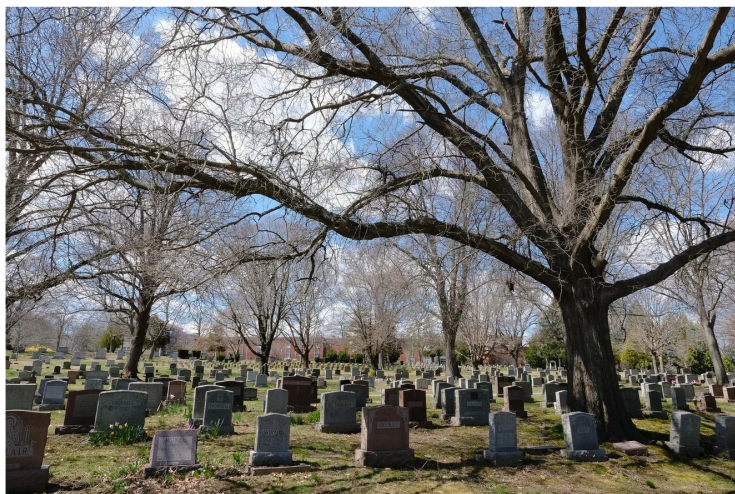
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James Avery's body sat in a hospital morgue for four months after his passing, as his friend Jane Chaplain called 17 funeral homes and spoke with multiple [Department of Transitional Assistance](#) employees, trying to get funding for Avery's cremation last summer.

Chaplain recalls the experience as being a "nightmare," as funeral homes tend to avoid cases that depend on reimbursement from the DTA, a state agency that offers payment assistance for eligible families who cannot afford funeral services.

"It was the emotional part that really got to me," Chaplain said. "Funeral homes would not even speak with me as soon as they found out that he was homeless and had no money."



Greenlawn Cemetery in Salem, which is listed on the National Register of Historic Places, has more than 6,000 burial spaces. [WICKED LOCAL STAFF PHOTO / DAVID SOKOL]

Chaplain had known Avery for 10 years, and allowed him to spend many nights at her house when he had nowhere else to go. After being assigned his medical proxy, she attempted to reach out to estranged family members, but they wanted nothing to do with the situation.

'Last piece of life': [Milford nonprofit assists families, others with high funeral costs](#)

Avery died of advanced liver cancer. With no next of kin or family members willing to take on his funerary services, he became an unclaimed body.

'You judge a society by how they treat their dead'

It was Bill Spencer, the funeral director of the [WM. F. Spencer Funeral Service](#) in South Boston, who guided Chaplain through the process. Although he regularly declines similar situations, Spencer said that after listening to her story, he sensed Chaplain's "forthright" attitude would

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ensure the DTA covered Avery's cremation.

"No one's gone into this business to tell people that we can't help them," Spencer said. "(But) I can't just go out and do it and put all this money out like I have before, and not be reimbursed."

For Spencer, the trauma of this issue falls on the living.

"It is not so much the person who died, it's the family," he said, emphasizing the difficulty in getting help from the state while imagining one's loved one sitting in a morgue. "They say you judge a society by how you treat your dead. If that's the case in Massachusetts, we're in a pretty bad society."

Avery's story is not unique. Across the state, unclaimed bodies are becoming increasingly common due to both poverty and social disconnection.

Why are there so many unclaimed bodies?

Massachusetts is among the top 10 states in the nation in terms of unresolved unclaimed persons cases, totaling 673, according to the [January 2025 Bi-Annual Report](#) by the [National Missing and Unidentified Persons System](#).

Matthew Mazzuchelli, an advocate from the [Black Tie Coalition](#), a Milford nonprofit committed to ensuring every individual receives a respectful and dignified burial, said the report likely undercounts the number of unclaimed bodies. He said it reports only on cases that went through the Office of the Chief Medical Examiner, and fails to include those that go directly through funeral homes.

"A lot of it goes unaccounted for, and it's not tracked, and it's not anything that would ever catch the public's attention unless you look at it underneath a microscope," Mazzuchelli said.



Funeral Director Nicole Consigli-Kamishlian and Black Tie Coalition President Matt Mazzuchelli at the Consigli Ruggerio Funeral Home in Milford. The nonprofit Black Tie Coalition is committed to ensuring every individual receives a respectful and dignified burial, regardless of ability to pay. *Daily News And Wicked Local Staff Photo/Art Illman*

[Deborah Carr](#), director at the [Center for Innovation in Social Science](#) and distinguished professor of sociology at Boston University, said unclaimed bodies tend to "overwhelmingly" be from people who were low income, homeless and/or had high levels of substance abuse. Yet, the biggest trend she has seen is that they tend to be estranged from their families.

"Just because you have a child or a niece or a nephew doesn't mean that they will be there to support you," she said. "We have a lot of really large social problems that kind of underlie the conditions that put someone out

there to die alone, potentially.”

Societal shifts have led to more unclaimed bodies, expert says

The number of unclaimed bodies in the U.S. has increased over time, driven by a surge of “untreated” mental health issues and a “national epidemic of loneliness and isolation,” Carr said.

This disconnect is fed by multiple societal shifts: smaller family sizes due to divorce and lower birth rates, increased life expectancy, greater migration, a surge in funerary service prices, and the reduced financial dependence of older adults on their families due to Social Security.

'An admirable life': [Worcester mortician Peter Stefan was champion of the poor](#)

Yet, even families who want to bury their loved ones encounter issues with the price of services, making the grieving process more difficult than it already is, Carr said. This blurs the line between situations of abandonment and inability to pay.

“People don't just drop dead. Usually, they die after a very difficult period of caregiving, so by the time they die, you are already worn out,” she said. “Adding to that, a layer of negotiating prices, worrying about not being able to afford it, feeling that you're not doing well by your loved one ... it's absolutely a new layer of stress, and it just continues to stigmatize those with low income.”

By the time someone dies, their families have already invested money into end-of-life care, leaving them financially compromised, Carr said.

The addition of funeral debt onto the pre-existing medical debt of many Americans evidences the “cumulative disadvantage” that exists in society, where “adversity seems to keep accumulating for those who are in a rough shape financially.”

For nonprofit founder, dignity in death is about timeliness

Mazzuchelli first became aware of the magnitude of the issue when working as a decedent affairs coordinator at a hospital, where he saw morgue spaces taken up by bodies for months, some for more than 100 days. For him, dignity in death is about timeliness, ensuring no one is left waiting in a morgue and treated as a burden rather than a person deserving closure.

“This isn't something that previous lawmakers saw as being an issue,” he said. “I think now we're kind of seeing the effects of funerals that are just too expensive to pay for.”



Matthew Mazzuchelli, president of the Black Tie Coalition, became aware of the magnitude of the issue of unclaimed bodies when working as a decedent affairs coordinator at a hospital. *Courtesy Photo / Joe Marcella*

As a consequence, [in 2024 he founded the Black Tie Coalition](#), a nonprofit focused on providing financial assistance to families struggling to pay for their loved one's funeral arrangements to ensure everyone — including unclaimed bodies — has a dignified burial.

Grave and burial fees can be up to \$6,500, and cremation has a minimum cost of \$1,500, Mazzuchelli said. These prices are driven by competition among funeral homes and the influence of private corporate ownership that aims to satisfy shareholders, he said, adding the lack of regulation in cemetery prices leads to an increase in prices in funeral homes as well.

"It's a sort of relationship between funeral homes and cemeteries within Massachusetts that, in one way or another, feed off of each other in setting their prices and making it competitive," he explained.

Although cremation is cheaper, funeral homes tend to avoid cremating unclaimed bodies as its irreversible nature presents a liability, Mazzuchelli added.

A state [law passed in 2018](#) allows local board of health representatives to sign off on the cremation of unclaimed individuals if no relatives claim the body within 30 days. However, the way the law is written still gives too much room for litigation, especially for funeral directors, he said.

"It's written into law, but it's not recognized," Mazzuchelli said. "In fact, a lot of towns don't know about this rule because funeral directors haven't been taking them up on it."

Without the possibility of a cheaper cremation, burial becomes the only option for unclaimed bodies.

How the DTA assists Massachusetts families

If a person lived in Massachusetts at the time of their death and lacks sufficient resources for funeral and burial costs, their family can apply for assistance through the DTA, which provides assistance of up to \$1,100, as long as total services do not exceed \$3,500.

Sandy Ward, a volunteer on the board of trustees of the [Funeral Consumers Alliance of Western Massachusetts](#), said although this stipend seems "generous," there are many "difficulties" in the offer, as some basic services surpass the \$3,500 maximum cost.

"Many of the funeral homes in this area, even for those very basic burials and cremations, are \$4,000 or \$5,000," she said. "Any of those arrangements would negate the possibility of getting DTA assistance."

'Every funeral can be individualized': [After COVID-19, how we memorialize our loved ones has changed](#)

The [Massachusetts Funeral Directors Association](#) has raised concerns with DTA operations, specifically its reimbursement policies, which deters funeral homes from assisting low-income families due to the risk that payment may be denied after services have been rendered.

"Policies are inconsistent, impractical and unreasonable, considering the many issues surrounding the disposition of the dead, which must be addressed promptly at a highly sensitive and emotional time," said a March 2024 statement from the funeral directors association. "DTA does everything possible to deny a claim, making funeral establishments reluctant to use its program."

DTA responded that the agency is unaware of any issues regarding reimbursement for eligible individuals. The costs covered by DTA are

legislatively mandated and dictated by Massachusetts law, and are therefore not at the discretion of the agency.

Ward said there are other ways for consumers to get “dignified, affordable and meaningful” end-of-life options, mostly by accessing education and by planning ahead of time. She mentioned [benefit resources](#), such as veteran death benefits, assistance and insurance policies from unions and fraternal or membership organizations, additional reimbursement for victims of crime, whole body donations to hospitals, social security death benefits, and relief from religious organizations.

“Our role is educational,” Ward said of the alliance. “To educate the public about how to deal with the funeral industry, we remind people, or educate them, that there are some helping possibilities.”

She also encouraged price awareness and urged individuals to consult FCAWM’s biennial [general price list](#) of funeral homes, used to enforce the Federal Trade Commission’s 1984 [Funeral Rule](#) that obligates funeral homes to provide a general price list to families making arrangements. Ward also said individuals should communicate and leave a record of what they would consider a dignified burial.

“There’s not one proper way that this death care must be done,” she said. “If you can leave behind some record like that for your family, it will make whoever’s doing the ultimate funeral planning their job so much easier.”

Why is it important to die with dignity?

Evelyn Abreu, director of operations at [Miracle Mile Ministries, which provides a street outreach program](#), explained that providing homeless individuals with dignified deaths is important for the community’s health and morale.

“It affects the rest of the population that’s out there, that already feels not important, to know that one of them will die and just nothing will happen, they’ll just disappear in a morgue, unidentified,” Abreu said. “This is not so much a problem of homelessness, but of namelessness or lack of identity, lack of connection with other people.”

The idea that one of them could become another unclaimed body produces a “fear of dying” that only adds to this namelessness throughout the community, she added.

Chaplain looks back at her fight last summer to honor her friend’s end-of-life wishes, a fight she won when the DTA agreed to cover Avery’s cremation four months after his death. What motivated her, she said, was the belief that everyone deserves to die with dignity.

“He knew he was dying, and he wanted somebody that he knew would speak to his wishes,” she said. “If I was in the same position, I would be pretty glad that somebody would do the same for me.”



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