

Federal program offers cash to cover COVID-19 funeral costs

By Steve LeBlanc
The Associated Press

BOSTON — When Wanda Olson’s son-in-law died in March after contracting COVID-19, she and her daughter had to grapple with more than just their sudden grief. They had to come up with money for a cremation.

Even without a funeral, the bill came to nearly \$2,000, a hefty sum that Olson initially covered. She and her daughter then learned of a federal program that reimburses families up to \$9,000 for funeral costs for loved ones who died of COVID-19.

Olson’s daughter submitted an application to the Federal Emergency Management Agency (FEMA), received a deposit by June, and was able to reimburse her mother the \$1,974.

“Had this not been available, we would have been paying the money ourselves,” said Olson, 80, of Villa Rica, Georgia. “There wasn’t any red tape. This was a very easy, well-handled process.”

As of December 6, about 226,000 people had shared in the nearly \$1.5 billion that FEMA has spent on funeral costs that occurred after January 20, 2020, the date of the first confirmed case of COVID-19 in the U.S. With the nation’s coronavirus death toll topping 825,000, it’s clear that many families who are eligible for reimbursement have yet to take advantage of the funeral benefit.

Her son-in-law was travelling a lot, working on air conditioning systems in theaters, restaurants, and businesses, when he began feeling ill, Olson said. After a few days at home, he went to the hospital and was put on a ventilator. He died several weeks later.

“He could never overcome it,” she said. To be eligible for reimbursement, death certificates for those who died after May 16, 2020, must indicate that the death was attributed to COVID-19.

For deaths that occurred in the early



FUNERALS FUNDED. A heart memorial on the north side of Center Congregational Church for those lost during the COVID-19 pandemic is seen in Meriden, Connecticut, in this November 5, 2021 file photo. A federal program is reimbursing families up to \$9,000 for funeral costs for loved ones who died of COVID-19. As of December 6, only about 226,000 people had been issued reimbursements for funeral costs from the Federal Emergency Management Agency. (Dave Zajac/Record-Journal via AP, File)

have occurred in Vermont, where 123 people were awarded a total of about \$704,000.

Expenses covered under the FEMA program include funeral services, cremation, and interment, as well as the costs for caskets or urns, burial plots, or cremation niches, markers or headstones, transportation or transfer of remains, clergy or officiant services, and the use of funeral home equipment or staff.

The program has been funded using federal stimulus funds, and money remains available. No online applications are allowed.

After all required documents are received and verified, it typically takes fewer than 30 days to determine if an individual is eligible, according to FEMA. Once eligibility is confirmed, applicants who request direct deposit may receive the money in a matter of days. It may take longer for applicants who request a check.

The reimbursement is one way of helping ease the emotional and financial burden that the pandemic has wreaked on communities across the country, according to Ellen Wynn McBrayer, president of Jones-Wynn Funeral Homes & Crematory in Villa Rica, Georgia.

She recalled one woman who lost her mother, husband, and one of her children to the disease in the span of six months. One of the workers at the funeral home also succumbed to the virus.

“To have to help a grieving family is hard on a normal day, but to see so many deaths,” she said. “COVID has just broken a lot of hearts and taken a lot of lives.”

months of the pandemic — from January 20 to May 16, 2020 — death certificates must be accompanied with a signed statement from a medical examiner, coroner, or the certifying official listed on the certificate indicating that COVID-19 was the cause or a contributing cause of death.

The percentage of individuals who have been reimbursed varies dramatically from state to state — from nearly 40% in North Carolina and Maryland to fewer than 15% in Idaho and Oregon, according to state-by-state data compiled by FEMA.

While the reimbursement must go directly to individuals, some funeral directors have taken on the task of informing grieving families of the benefit.

After the benefit was first announced, David Shipper, owner of the Sunset Funeral Home, Cremation Center & Cemetery in Evansville, Indiana, took out ads to let people know that help was available if they qualified.

“Nine thousand dollars — that’s a lot of money. We wanted to find a way to tell people about it,” he said. “We stopped advertising some time ago, but when we

have a new family with a death from COVID, we tell them about the program.”

Workers at the home will sit down with families, gather the needed paperwork, contact FEMA on the phone, and help walk them through the process if they ask, he said.

Many families may simply be unaware of the benefit, but others may opt against seeking the cash out of reluctance to revisit the pain of the death, Shipper said. He said the better time to seek the help is when planning the funeral.

“They’re much more likely to take advantage right then than if they’ve already spent the money and don’t want to open it up again,” Shipper said.

The largest states account for some of the biggest shares of the FEMA reimbursement money.

The program has paid out more than 21,000 reimbursements in California and Texas, which have both reported more than 74,000 COVID-19 deaths. Residents applied for more than \$141 million in each state.

The fewest number of reimbursements

Pandemic mystery: Scientists focus on COVID’s animal origins

By Laura Ungar
AP Science Writer

Nearly two years into the COVID-19 pandemic, the origin of the virus tormenting the world remains shrouded in mystery.

Most scientists believe it emerged in the wild and jumped from bats to humans, either directly or through another animal. Others theorize it escaped from a Chinese lab.

Now, with the global COVID-19 death toll surpassing 5.2 million on the second anniversary of the earliest human cases, a growing chorus of scientists is trying to keep the focus on what they regard as the more plausible “zoonotic,” or animal-to-human, theory, in the hope that what’s learned will help humankind fend off new viruses and variants.

“The lab-leak scenario gets a lot of attention, you know,

on places like Twitter,” but “there’s no evidence that this virus was in a lab,” said University of Utah scientist Stephen Goldstein, who with 20 others wrote an article in the journal *Cell* in August laying out evidence for animal origin.

Michael Worobey, an evolutionary biologist at the University of Arizona who contributed to the article, had signed a letter with other scientists last spring saying both theories were viable. Since then, he said, his own and others’ research has made him even more confident than he had been about the animal hypothesis, which is “just way more supported by the data.”

Worobey in November published a COVID-19 timeline linking the first known human case to the Huanan Seafood Wholesale Market in Wuhan, China, where live animals were sold.

“The lab-leak idea is almost certainly a huge distraction that’s taking focus away from what actually happened,” he said.

Others aren’t so sure. Over the summer, a review ordered by President Joe Biden showed that four U.S. intelligence agencies believed with low confidence that the virus was initially transmitted from an animal to a human, and one agency believed with moderate confidence that the first infection was linked to a lab.

Some supporters of the lab-leak hypothesis have theorized that researchers were accidentally exposed because of inadequate safety practices while working with samples from the wild, or perhaps after creating the virus in the laboratory. U.S. intelligence officials have rejected suspicions China developed the virus as a bioweapon.

The continuing search for answers has inflamed tensions between the U.S. and China, which has accused the U.S. of making it the scapegoat for the disaster. Some experts fear the pandemic’s origins may never be known.

From bats to people

Scientists said in the *Cell* paper that SARS-CoV-2, which causes COVID-19, is the ninth documented coronavirus to infect humans. All previous ones originated in animals.

That includes the virus that caused the 2003 SARS epidemic, which also has been associated with markets

selling live animals in China.

Many researchers believe wild animals were intermediate hosts for SARS-CoV-2, meaning they were infected with a bat coronavirus that then evolved. Scientists have been looking for the exact bat coronavirus involved, and in September identified three viruses in bats in Laos more similar to SARS-CoV-2 than any known viruses.

Worobey suspects raccoon dogs were the intermediate host. The fox-like mammals are susceptible to coronaviruses and were being sold live at the Huanan market, he said.

“The gold-standard piece of evidence for an animal origin” would be an infected animal from there, Goldstein said. “But as far as we know, the market was cleared out.”

Earlier this year, a joint report by the World Health Organization (WHO) and China called the transmission of the virus from bats to humans through another animal the most likely scenario and a lab leak “extremely unlikely.”

But that report also sowed doubt by pegging the first known COVID-19 case as an accountant who had no connection to the Huanan market and first showed symptoms on December 8, 2019. Worobey said proponents of the lab-leak theory point to that case in claiming the virus escaped from a Wuhan Institute of Virology facility near where the man lived.

According to Worobey’s research, however, the man said in an interview that his December 8 illness was actually a dental problem, and his COVID-19 symptoms began on December 16, a date confirmed in hospital records.

Worobey’s analysis identifies an earlier case: a vendor in the Huanan market who came down with COVID-19 on December 11.

Animal threats

Experts worry the same sort of animal-to-human transmission of viruses could spark new pandemics — and worsen this one.

Since COVID-19 emerged, many types of animals have gotten infected, including pet cats, dogs, and ferrets; zoo

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