

The Death Certificate: A Vital Document

By Jeanette Stehr-Green

A death certificate is a legal document issued by a government authority that serves as official proof of a person's death.

While it might seem like just another piece of paper, the death certificate is essential for making funeral arrangements, settling a person's estate, and claiming survivor benefits. It also provides valuable information for public health research and historical record-keeping.

Uses of the Death Certificate

Making funeral arrangements. Many states mandate the issuance of a death certificate before disposition of the body to confirm the identity of the decedent, address public health concerns, and make sure no further investigation of the death is necessary.

Settling a deceased person's estate. The death certificate is required to distribute the deceased person's assets including paying their debts and taxes and allocating their remaining assets to heirs or beneficiaries. A death certificate must be presented to transfer ownership of real estate, vehicle titles, and stocks and bonds. A death certificate is also needed to close accounts held by the deceased person (e.g., bank, utilities, credit cards) or change names on joint ownership accounts.

Claiming survivor benefits. Although funeral directors often notify the Social Security Administration to stop monthly payments to the deceased, family members may need the death certificate to apply for survivor benefits. Beneficiaries will also need the death certificate to claim life insurance settlements, veteran benefits, or pensions.

Public health research. Data from death certificates is used to understand patterns of mortality, estimate life expectancy, and study disease risk factors. This information is also used to identify emerging health issues and implement appropriate public health strategies.

Genealogical or historical record-keeping. Death certificates provide details about an individual's life – including parents' and spouse's names and date of birth and death – that are invaluable when tracing a family's lineage.

Information on the Death Certificate

Each state decides what information to collect on death certificates completed in their state; however, all states follow the U.S. Standard Death Certificate with minor adaptations to receive federal funding.

The standardized death certificate includes personal information, death-specific information, information on disposition of the body, and the names of the informants. (See Sidebar.)

Use of the standard form increases the consistency of data collection across the country, allowing comparisons of mortality trends between different populations and geographic locations.

Process of Completion

When a person dies, a licensed medical professional (e.g., a physician or registered nurse) or coroner “pronounces” the death, confirming the cessation of life and establishing the date, time, and place of death.

If the body is transferred to a funeral facility (e.g., funeral home, mortuary, crematorium), the facility director consults with family members to complete the non-medical portions of the death certificate.

Some families fill out a worksheet before the death occurs. A fillable worksheet is available at <https://doh.wa.gov/sites/default/files/2024-08/422-259-WADemographicsWorksheet.pdf>.

The funeral facility director then enters the data into the Washington Health and Life Event System (WHALES), a secure web application for vital events reporting.

A medical certifier electronically certifies the cause and manner of death. The cause of death identifies why the death occurred, detailing the disease, injury, or sequence of events that led to the cessation of life. The manner of death explains how the death occurred (e.g., natural, accidental, or suicide).

The medical certifier is usually the hospice provider or the physician who was treating the deceased for the illness that led to their death. In the case of a sudden, violent, or unexplained death, a coroner (an elected official) or medical examiner (a licensed forensic pathologist) might be the medical certifier.

The medical certifier must enter their digital signature to complete their portion of the certificate.

If a person dies at home and a funeral director is not involved in disposition of the body, the next-of-kin or a designated agent is responsible for working with the medical certifier and the local vital records office to complete and submit a paper report of the death.

Regardless of who completes the death certificate, Washington state requires that all portions of the death certificate be completed and filed within five calendar days after the death.

Obtaining Copies of the Death Certificate

Certified copies of death certificates – printed on special security paper with an official registrar’s raised seal and signature – are often needed to settle a deceased person’s estate and claim survivor benefits.

Only persons with a direct relationship to the deceased (e.g., spouse, parent, child), legal representatives, and government agencies or courts can request certified copies of death certificates in Washington state.

Funeral homes usually assist families in obtaining certified copies of the death certificate. Copies also can be requested from the state or county vital records office where the death occurred or from an authorized third-party online service like VitalChek.

In Washington state certified copies of death certificates cost \$25 each plus fees depending on the source of the certificate and method of shipping.

How many copies of a certified death certificate should a family request? The number needed depends on the deceased person's assets and insurance policies and whether their investment and insurance companies allow documents to be uploaded to a secure website portal, obviating the submission of a hard copy.

Most sources suggest ordering 5 to 10 certified copies. Although this number may be more than families need, ordering more initially may be easier (and sometimes cheaper) than finding that more are needed and requesting additional copies later.

Jeanette Stehr-Green volunteers at Volunteer Hospice of Clallam County along with a host of other community members who provide respite care, grief and bereavement support, and access to free medical equipment.

SIDEBAR

U.S. Standard Death Certificate

The U.S. Standard Death Certificate is developed by CDC's National Center for Health Statistics. The last major revision occurred in 2003 and includes the following information:

- Personal information about the deceased (e.g., full name, date of birth, place of birth, names of deceased person's spouse and parents, occupation, education, veteran status).
- Specifics about the death (e.g., date, time, location, cause, and circumstances surrounding the death),
- Method of body disposition (e.g., burial, cremation, alkaline hydrolysis, or terramation), place of body preparation, and place of final disposition, and
- Names of people supplying the information.