

FEMA COVID-19 Funeral Assistance Data Fails to Substantiate the New York City Death Spike

Jessica Hockett, PhD | 20 May 2024 | Edited 18 January 2026

<https://woodhouse76.com/2024/05/20/fema-covid-19-funeral-assistance-data-fails-to-substantiate-the-new-york-city-death-spike/>

Summary: Less than half of NYC's spring 2020 COVID deaths are connected to a FEMA funeral assistance application - and a little over a third of those deaths received/were approved for the aid. That's a pretty big red flag for an event used to "sell" Americans and the world on a pandemic declaration and spreading deadly coronavirus.

Various Twitter conversations last year inspired me to think about how data from the FEMA COVID-19 Funeral Assistance program might help corroborate the New York City's spring 2020 death spike.

The program was created in March 2021 to provide financial assistance up to \$9,000 for qualified expenses incurred in the burial or cremation of someone whose death happened in the U.S. and involved COVID-19. As of January 1, 2024, the program had disbursed [\\$3.15 billion](#) in federal aid.¹

Because applicants must submit a death certificate, I felt the number of applications and disbursements could be a “back-door” way to corroborate the death toll.² I wondered: *What percentage of all deaths, excess deaths, and COVID deaths during the mass casualty event are associated with an application and disbursement, respectively? Are the totals higher or lower than expected? Do they substantiate the death toll?*

I was less concerned about what those death certificates say about what New Yorkers died from than I was about how many were reviewed and accepted as “proof” that the person actually died on a given date and in a specific place, irrespective of cause (e.g., John Smith died on April 2, 2020, at Elmhurst Hospital in Queens, New York City).

To find out, I asked FEMA for two sets of time-series data:

- dates of death among New York City residents for whom the COVID-19 funeral assistance has been disbursed,
- dates of death among New York City residents for whom the COVID-19 funeral assistance was applied for - regardless of whether the assistance was approved and disbursed.

I expected the number of deaths associated with applications and disbursements to be at least 50%-60% of the city's COVID death toll.

Unfortunately, the data I received from FEMA don't reach this threshold and are yet another sign that the city's 2020 all-cause curve is falsely presented, if not fraudulent.

The New York City Spring 2020 “Disaster”

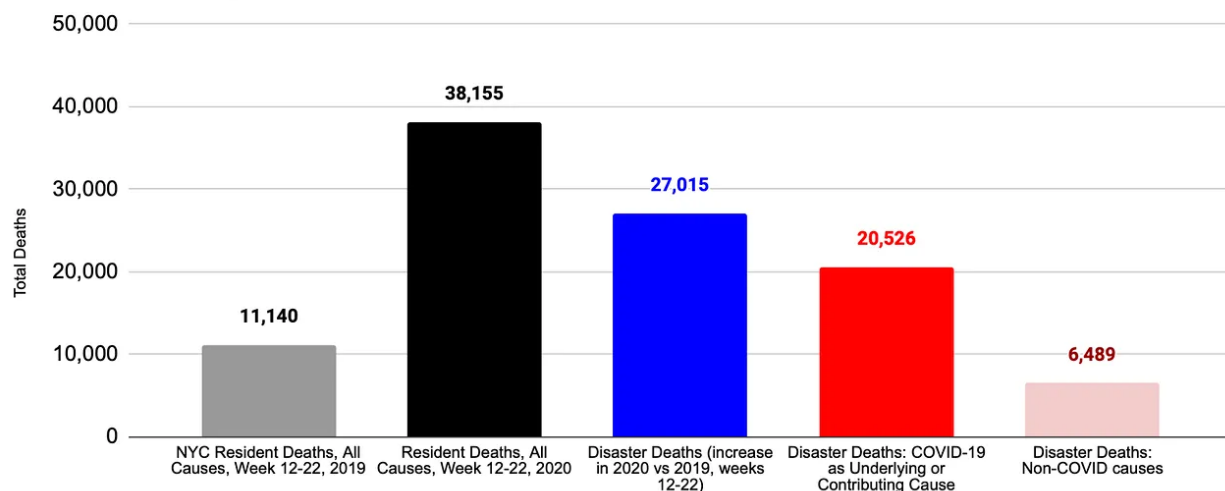
FEMA is a disaster-response agency. Therefore, in this analysis I refer to the New York City mass casualty event of spring 2020 as a *disaster*.

New York City reported 38,155 resident deaths for the disaster period (March 15 - May 30, 2020).³ As shown in Figure 1, this was a 27,015-death increase from the same weeks in 2019.⁴ Over half of all deaths and three-fourths of the increase in deaths list COVID-19 as underlying or contributing cause (n=20,526).⁵

Figure 1

New York City Spring 2020 Disaster Event

Sources: CDC WONDER | Jessica Hockett, PhD



A death certificate with COVID-19 on it was the basic requirement for proof that COVID was a cause of death when the FEMA program was initiated. Therefore, the **20,526** “COVID deaths” can be considered the **minimum** number of disaster deaths eligible for federal funeral assistance.

FEMA amended the requirements slightly in June 2021 such that, for deaths occurring between January 20 and May 16, 2020 only, applicants can submit a statement or letter from a certifying official, medical examiner, or coroner linking the death to COVID-19.⁶

Since nearly 20% of all COVID-19 deaths in the U.S. during that timeframe were in New York City, and over 90% of the city's 2020 COVID deaths happened in the spring, the amendment was tailor-made for anyone who paid funeral expenses for a New Yorker that died during the death spike.

The change also helps establish a **maximum** number of disaster deaths eligible for the funeral assistance at ~**27,000**, should anyone want to say the 6,489 excess deaths that don't list COVID-19 as a cause were all "missed" COVID deaths.

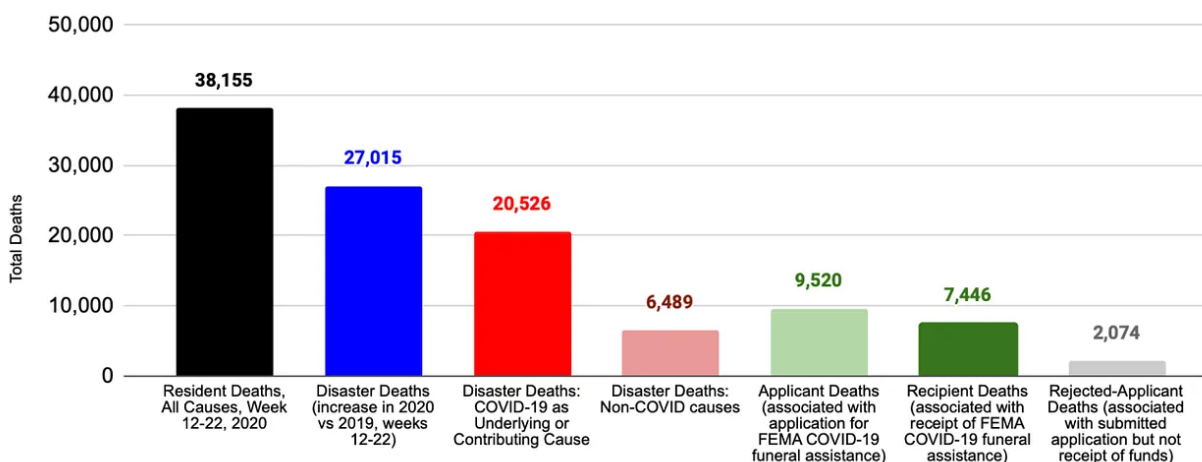
FEMA Funeral Assistance Data for 2020

In the March 15-May 30 disaster period, there were 9,520 deaths associated with an application for FEMA funeral assistance ("applicant deaths") and 7,466 deaths connected to someone receiving funds ("recipient deaths"), which implies a 78% approval rate.⁷ Figure 2 shows these numbers alongside the all-cause and disaster totals.

Figure 2

New York City Spring 2020 Disaster Event: All Deaths, Disaster Deaths, & FEMA Funeral Assistance Applicant/Recipient Deaths

Sources: CDC WONDER | FEMA | Jessica Hockett, PhD



Notably, the number of recipient deaths is closer to the number of *non-COVID* excess deaths in the timeframe (n=6,489 of 27,015) than to the number of deaths for which COVID-19 is listed as a cause (n=20,586).

Although the 2,074 rejected-applicant deaths probably includes many genuine death certificates, only the 7,446 deaths associated with receipt of funds can be inferred as verified by FEMA.

Table 1 shows applicant deaths and recipient deaths as ratios of all deaths, disaster deaths and COVID-19 deaths. None reaches the 50% threshold I expected.

Table 1

Period: March 15 - May 30, 2020			
	All Deaths (n=38,155)	Disaster Deaths (n=27,015)	COVID-19 Deaths (n=20,526)
APPLICANT DEATHS (n=9,520)	24.95%	35.24%	46.38%
RECIPIENT DEATHS (n=7,446)	19.52%	27.56%	36.28%

A monthly view of data for the full 2020 calendar year is shown in Table 2. The monthly ratio of recipient deaths to COVID-19 deaths did not exceed 50%.

There were 28 recipient deaths in January and February, all of which occurred on or after Jan 20, 2020, the earliest date a death can qualify for program funds. None of those deaths appear in the CDC WONDER database, which suggests those applicants obtained signed statements from a medical examiner, coroner, etc., as permitted by the expanded cause of death criteria.

Table 2

Month	NYC Resident Deaths, All Causes	NYC Resident Deaths with COVID-19 listed as a cause of death	NYC Resident Deaths, COVID-19 NOT listed as a cause of death	Applicant Deaths	Recipient Deaths	Approval Rate	Ratio of Applicant Deaths to COVID-19 Deaths	Ratio of Recipient Deaths to COVID-19 Deaths
Jan., 2020	5,033	0	5,033	85	18	21.18%	ERROR	ERROR
Feb., 2020	4,614	0	4,614	61	10	16.39%	ERROR	ERROR
Mar., 2020	8,632	2,204	6,428	1,164	855	73.45%	52.81%	38.79%
Apr., 2020	24,687	15,519	9,168	6,988	5,573	79.75%	45.03%	35.91%
May, 2020	7,222	2,968	4,254	1,426	1,038	72.79%	48.05%	34.97%
Jun., 2020	4,577	524	4,053	327	182	55.66%	62.40%	34.73%
Jul., 2020	4,441	205	4,236	143	66	46.15%	69.76%	32.20%
Aug., 2020	4,359	117	4,242	101	45	44.55%	86.32%	38.46%
Sep., 2020	4,246	104	4,142	99	38	38.38%	95.19%	36.54%
Oct., 2020	4,554	149	4,405	132	72	54.55%	88.59%	48.32%
Nov., 2020	4,729	302	4,427	183	137	74.86%	60.60%	45.36%
Dec., 2020	5,846	1,003	4,843	519	402	77.46%	51.74%	40.08%
TOTAL/CUM	82,940	23,095	59,845	11,228	8,436	75.13%	48.62%	36.53%

March and April raw-number differences between applicant & recipient deaths and both all cause & disaster deaths are substantial.

At the federal level, two events are important to note: The executive branch announcing “[15 Days to Slow the Spread](#)” on March 16 and the legislative branch passing the CARES Act on March 25, 2020 (which activated numerous incentives for hospitals, among other things).

On the local level, April is when NYC Department of Health announced ~3,700 [probable COVID deaths](#) were being added to the running total (which grew to 4,516 by June 1, 2020).⁸ It was also when the NYC Medical Examiner [suddenly processed](#) 11,000 deaths in three days at the end of the month, roughly 10,000 of those deaths from hospitals.

A weekly view of March 22 –May 2, 2020 (Table 3) is even more striking. Less than 30% of all deaths each week are associated with an application for funeral aid. Applicant and recipient death totals are closer to the number of non-COVID deaths than the number of deaths with COVID-19 listed as a cause, which is unexpected if new cause of death created the disaster necessitated the funeral aid.

Table 3 ([Supplemental Graph](#))

MMWR Week	ALL DEATHS, 2019	ALL DEATHS, 2020	COVID-19 as a cause of death	Non-COVID causes of death	Applicant Deaths	Recipient Deaths	Applicant/All Deaths	Applicant/COVID Deaths	Recipient/All Deaths	Recipient/COVID deaths
Week 13	1,093	2,802	996	1,806	499	379	17.81%	50.10%	13.53%	38.05%
Week 14	1,025	6,387	3,403	2,984	1,587	1,261	24.85%	46.64%	19.74%	37.06%
Week 15	1,079	8,033	5,027	3,006	2,235	1,815	27.82%	44.46%	22.59%	36.11%
Week 16	966	6,097	4,087	2,010	1,783	1,436	29.24%	43.63%	23.55%	35.14%
Week 17	946	4,175	2,740	1,435	1,214	939	29.08%	44.31%	22.49%	34.27%
Week 18	999	2,949	1,803	1,146	874	672	29.64%	48.47%	22.79%	37.27%
Total	6,108	30,443	18,056	12,387	8,192	6,502	26.91%	45.37%	21.36%	36.01%

Why Didn't More People Apply?

My primary interest in obtaining the FEMA data was in the number of recipient deaths as a proxy for proof of deaths regardless of cause.

However, the number of New Yorker deaths associated with an application for FEMA funeral assistance is lower than I expected and raise an obvious question that is related to the issue of proving the event occurred: *Why weren't there more applicants for this kind of disaster aid in biggest death-event disaster in New York City history?*

The low ratios could be attributable to or one more or the following explanations:

1. The program was activated a year after the spring death wave. Perhaps people were not aware of the program, had misplaced/lost track of receipts and other documents required for submission, or simply didn't want the hassle and had moved on? Or they
2. Expenses covered by insurance and other kinds of policies are ineligible for reimbursement, so deaths of New Yorkers with such sufficient coverage to would not have applied for or received funds (unless they [committed fraud](#)).

3. Considering the general demographic profile of decedents, many potential applicants could've been limited or deterred by English not being their first language. Some could have lacked the resources to apply readily or easily.
4. The ancestral profile for New York City 2020 excess deaths suggests that some decedents' expenses could have been paid for by relatives or friends living outside of the U.S.⁹ If funerary expenses were paid for by a relative in Mexico via wire transfer, for example, that person would not have been eligible to apply for reimbursement of expenses incurred.
5. Some qualified applicants may not have wanted government money due to their political ideology or religious/personal convictions.

While these and many other factors doubtless influenced the number of applicants and recipients, I can't ignore the flipside:

1. The push to activate FEMA funeral assistance for COVID deaths came as the event was still occurring. Like much of the political show in those weeks, it was framed "Trump versus Big Blue State Leaders."¹⁰ Unsurprisingly, it was New York Senators Alexandria Ocasio-Cortez (AOC) and Chuck Schumer who led the political charge for the federal government to provide funeral assistance. When the program was activated, AOC, Schumer, and numerous officials at state and local levels were motivated to trumpet the legislative victory and promote the program to constituents. For that reason alone, it's hard to believe most qualified applicants weren't aware of the program.
2. The New York City spring 2020 disaster was unexpected, psychologically taxing, and well-publicized by national media and on social media. In theory, the applicant/recipient rates should be highest for New York City residents than anyplace else. Does *any* American – let alone any New Yorker – *not* know the country's most populous city claims to have been hit harder than anyplace else by a spreading deadly coronavirus? (Probably not.)
3. The socioeconomic profile of New York City, distribution of excess deaths by zip code, and common sense says most decedents were not wealthy.¹¹ Income level notwithstanding, it's hard to imagine next of-kin for 10,000 city-dwellers ignoring (up to) \$9,000 in free money. Even if a decedent's estate took care of expenses, it behooves the beneficiaries of the estate to apply for reimbursement if they are otherwise qualified.
4. Roughly 18,000 of the 27,000 disaster deaths were over age 70; the rest were under age 69. Therefore, explanations for the low applicant & recipient ratios which might be true of elderly decedents are insufficient.
5. It's hard to argue that cause-of-death criteria were too restrictive when doctors and medical examiner staff in NYC should be more (not less) likely to provide statements/letters allowing people to apply for the assistance under the June 2021 revised guidelines.¹²
6. The program is still in effect and the deadline has been extended multiple times, so potential applicants missing the application window isn't an excuse for the low ratios.
7. Decedents for whom no next-of-kin was identified, or whose next-of-kin opted for a (free) city burial, would not be in the applicant or recipient data. There were 1,496 deaths between March 15 - May 30, 2020 of New Yorkers who are buried on Hart Island - and another 100+ burials provided by [Hebrew Free Burial](#). Obviously, the burials of those

~1,600 people would not have been eligible for the funeral assistance, but (notably) comprise a small proportion of the all-cause, increase, and COVID-19 tolls.

8. Data for 2021 and 2022 show higher proportions of applicants & recipients than in 2020 (see Table 4). While the 2021 figures could be attributed to the program taking effect and receiving much news coverage in 2021, it's still hard to explain why so few deaths during the main disaster event are associated with applications and disbursements.

Table 4

Year	COVID-19 DEATHS: NYC Resident Deaths with COVID-19 on the Death Certificate	APPLICANT DEATHS: NYC Resident Deaths that Applied for FEMA COVID-19 Funeral Assistance	RECIPIENT DEATHS: NYC Resident Deaths that Received FEMA COVID-19 Funeral Assistance	Approval Rate	APPLICANT DEATHS AS % OF COVID-19 DEATHS	RECIPIENT DEATHS AS % OF COVID-19 DEATHS
2020	23,095	11,248	8,440	75.04%	48.70%	75.04%
2021	9,305	5,873	4,778	81.36%	63.12%	81.36%
2022	5,996	3,191	2,560	80.23%	53.22%	80.23%
Totals	38,396	20,312	15,778	78.87%	55.01%	77.68%

NYC Spring 2020 “Verified” Death Toll: Not Enough Dead People

I requested the FEMA Funeral data in order to get a bottom-line number of NYC resident deaths that occurred during spring 2020 and were associated with a federal employee seeing and/or verifying a death certificate.

Applicant deaths plus Hart Island/Hebrew Free Burial deaths, plus the 2019 baseline number equals what I consider to be a “verified” death toll.

7,446 deaths that received FEMA funeral assistance + **~1,600** city/free burials exempt from FEMA assistance + **11,140** “normal” deaths (weeks 12-22, 2019)

= 20,186 deaths, which is 53% of the all-cause death total and 75% of the disaster (“excess”) toll

If I’m generous and assume nearly all of the 9,520 applicant deaths submitted genuine death certificates, the formula is

9,520 deaths associated with application for FEMA funeral assistance + **~1,600** city/free burials exempt from FEMA assistance + **11,140** “normal” deaths (weeks 12-22, 2019)

= 22,260 deaths, or 58% of the all-cause death total and 82% of the disaster (“excess”) toll

More generous still would be assuming all non-COVID disaster deaths are substantiated by legitimate death records.

9,520 deaths associated with application for FEMA funeral assistance + ~1,600 city/free burials exempt from FEMA assistance + 11,140 “normal” deaths (weeks 12-22, 2019) + 6,489 non-COVID disaster deaths

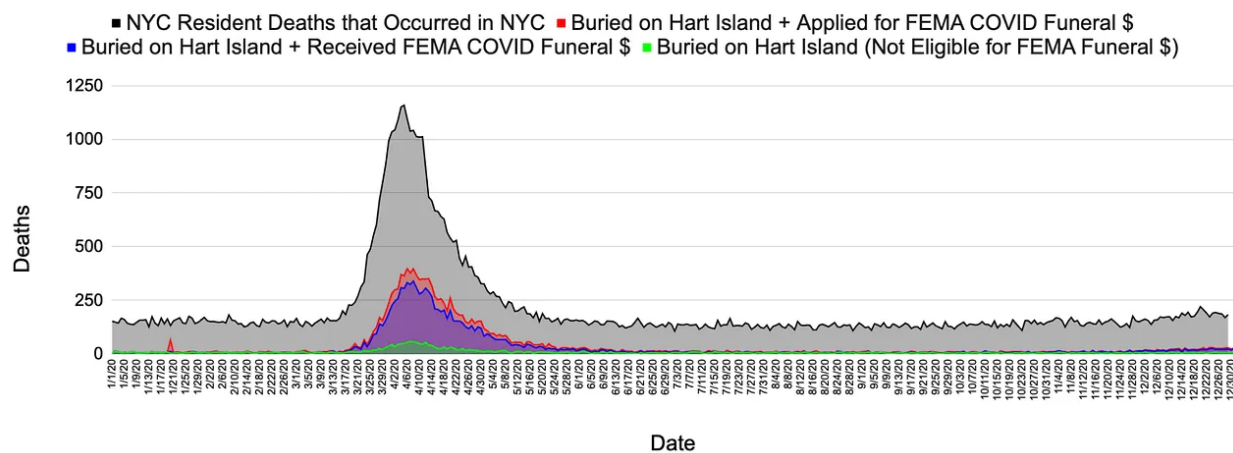
= 28,749, which is 75% of the all-cause total and 106% of the disaster total

All three methods come up short and make the probable deaths [fiasco](#) and [medical examiner's processing event](#) look even more suspicious than they already do.

A visual illustrates my attempt to show the proportion of “verifiable” deaths by graphing daily Hart Island deaths with & without applicant and recipient deaths, relative to the daily number of NYC resident deaths occurring in New York City.^{[13](#)}

Attempt to "Verify" New York City Resident Deaths: January 1, 2020 - December 31, 2020

CDC WONDER | Hartisland.net | FEMA | Jessica Hockett, PhD



In summary, information and data from the FEMA COVID-19 Funeral Assistance program aren't “enough” to substantiate the New York City spring 2020 disaster.

I don't see enough dead people and continue to suspect the official all-cause death curve is [fraudulent](#).

References and Footnotes

1. Disclosure: I've never been a fan of the FEMA COVID funeral assistance program and [have called it](#) a “racket,” “hush money,” and “anticipatory bribes” insofar as the government's purposes are concerned. However, I have no criticism for people who decide to apply for the funds or those who are legal recipients of the funds. [↻](#)
2. New York City doesn't publish recent death records or allow them to be obtained by the general public. Review of applications for the FEMA assistance presumably involves

human eyes looking at a scanned death certificate image and deciding whether it is valid. [↗](#)

3. FEMA provided me with the funeral assistance data through the end of 2023, but the spring 2020 event is the period of interest for this analysis. [↗](#)
4. I prefer to say “increase” rather than “excess” when dealing with an *event* and when simple comparisons with the same period in the previous year. “Excess” is based on models and is most often calculated on a yearly basis. [↗](#)
5. Disclosure: I don’t believe there was a new cause of death in 2020. On Feb 11, 2020, there was a WHO announcement about a newly named coronavirus and a newly-named disease, completely divorced from clinical patterns or scientific observation. [↗](#)
6. The statement *did not* replace the death certificate; it allowed for the death certificate not to be changed or list COVID-19. [↗](#)
7. The 78% acceptance rate is lower the 82% overall program acceptance rate, which is also the rate for New York State. ([Data source](#)) I have not obtained data regarding the reasons 2,074 submitted applications for deaths in the spring didn’t receive funds. I don’t see a basis to say a significant portion were due to applicants submitting death certificates for people who never existed, died long ago, or died outside of the United States. However, it does strike me as odd that the number of NYC deaths in this timeframe which CDC WONDER shows list COVID-19 as underlying cause of death and *no other cause of death* (e.g., an incomplete death certificate) is 2,121. NYC DOH gave me a similar COVID-only number for the spring months (via FOIL request): 2,034. **Jan 18, 2026 update:** See ["NYC's COVID Only Deaths in Spring 2020"](#) [↗](#)
8. Thompson CN, Baumgartner J, Pichardo C, et al. COVID-19 Outbreak — New York City, February 29–June 1, 2020. MMWR Morb Mortal Wkly Rep 2020;69:1725–1729. DOI: <http://dx.doi.org/10.15585/mmwr.mm6946a2> [↗](#)
9. [Summary of Vital Statistics 2020, The City of New York](#) (p. 101) [↗](#)
10. e.g., [“Grieving Families Need Help Paying for COVID-19 Burials, but Trump Hasn’t Released the Money”](#) (L. Song & Y. Torbati, *ProPublica*) [↗](#)
11. Bill Maher saying [“the poor people get COVID”](#) while sitting next to Andrew Cuomo may turn out to be more ironic than Maher intended. [↗](#)
12. That said, strong arguments could be made for all 27,000 disaster deaths or even all 38,000+ in New York City in spring of 2020 to receive federal funeral assistance. Whatever the causes, a disaster occurred. [↗](#)
13. The all-cause resident data is from NYC Department of Health and does not include residents who died outside of the five boroughs. I switched to NYC DOH data for this visual because daily data aren’t available via CDC WONDER. [↗](#)