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**An Assessment of Death of a Family Member and Family Economy:  
The Causes and Effects**

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**ABSTRACT**

*Death is the greatest enemy of man. It affects the family psychologically, physically, physiologically, socially, spiritually and economically. Death of a family member can have great and substantial financial and economic impacts on the family. It places serious financial burden, stress and much suffering on the family. The financial burden and economic impact is concerned with serious management of the family resources following the death of a family member. Death of a family member generally enormous challenges on the family economy. It has been expounded that death, funeral ceremonies and cost of dying were outrageously expensive with high economic impact on the family income. Economic disruption compounds the emotional shock of death of a loved one in the family. Economic burden on the family during the death of a member arises from different types of expenses such as: hospital bills/expenses, corpse transportation expenses, embalment expenses, funeral expenses, religious rites expenses, cultural and traditional rites expenses, self-inflicted expenses, sudden death and burial expenses, after burial experience. Another economic burden is in the area of entertainment of guests during the ceremony. Assorted food item, alcoholic and non-alcoholic drinks and bottled or sachet water are bought. People are made to cook or sometimes, depending on the family, professional caterers are paid to prepare the different food items to be saved. Gift items are also purchased to be distributed to guests during the funeral/burial ceremony. This also pose huge economic burden on the family. The study concluded that though death of a family member especially the breadwinner poses economic hardship on the family, with the support of well-wishers, most families go through this period with ease if they were not deeply in debt during the burial ceremony. The study therefore recommended amongst others that churches should place tougher restrictions on expenditure during funeral irrespective of family status.*

**KEYWORDS: Death, family members, Economic Burden**

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**Introduction**

Death is the greatest enemy of man. It affects the family psychologically, physically, physiologically, socially, spiritually and economically. Death of a family member can have great and substantial financial and economic impacts on the family. It places serious financial burden, stress and much suffering on the family. The financial burden and economic impact is concerned with serious management of the family resources following the death of a family member. Regardless of household wealth, families that experience death of member especially father or mother, are exposed to serious spending during the funeral rites and burial ceremonies, World Health Organisation (WHO), (2014) refers to this type of spending

as ‘catastrophic cost’. A majority of families experience significant long-term impacts on their economic activities during this period. The financial costs can have devastating impact on households’ and families’ budgets and resource allocations.

Many factors and events are associated with the financial spending following the deaths of a family member. They include the cost of medical expenses during the course of illness prior to the death of the family member, costs of embalment, costs of burial, costs of items placed on the family by their community, costs of traditional and cultural funeral rites, societal demands and some churches place demands on the family. Some rich families believe in exorbitant spending during burial ceremonies. Funeral costs are additional economic strain for low income poor families. Most of them go a borrowing to fulfill these funeral rites. Economics of death relates to the financial impact following death of a person on households and it involves the total expenditure and income before and after death of an individual in the society.

### **Economics of Death on the family**

Death of a family member generally enormous challenges on the family economy. It has been expounded that death, funeral ceremonies and cost of dying were outrageously expensive with high economic impact on the family income. Economic disruption compounds the emotional shock of death of a loved one in the family. For many families, funerals were of immediate financial concern, generating anxieties and practical economic difficulties at a time of grief since they have to arrange a funeral ceremony (Woodthrope, 2012). McManus and Schafer (2009) reported family poverty associated with burial rites and funeral arrangements and ceremonies. In some families, paying funeral expenses were not an issue since they are financially secured (Woodthrope, 2012).

During the death of a loved one, some family members may suffer great financial burden arising from the expenses (expenditure) associated with death, burial rites and funeral arrangements. While some family members and particularly some individuals may gain or benefit from the death through gift items and monetary donations from people, groups, associations, colleagues at workplace churches and government groups/personnel where applicable.

### **Causes of Economic Burden**

Economic burden on the family during the death of a member arises from different types of expenses as follows:

- 1) *Hospital bills/expenses*: In this time of advanced medical care, hospital bills are unduly exorbitant. Albertson (2014) posited that dying was not cheap, it was getting more expensive. This writer noted that despite this fact, families do not feel the costs of elaborate medical treatment in the same way that they feel the costs of preparing for the final resting place of a loved one.

When a person dies, the hospital bill has to be settled before the corpse is released to the family. May be the person did not die in the hospital, but wherever the family had taken the person to for treatment for example, prayer house, herbalist or soothsayer, the bill must be settled before the family is allowed to take the corpse away. Prior to the death of the person, depending on the duration of the disease (protracted illnesses like cancer, stroke), the family must have spent a huge amount of money for treatment in trying to save their loved one’s lives. At times, a sick person is taken outside the country for medical treatment where a lot of money is spent, but unfortunately, the person still dies

after all the expenses. The family needs to get a legal pronouncement of death (certificate) from a doctor and arrange to pick the body to a funeral home. All these require a lot of money from the family (Mayer, 2012).

- 2) *Copse transportation expenses:* immediately a person dies, the first thing the survivor thinks of is how to transport the corpse from the place of death to the place of embalmment, that is mortuary, if burial does not take place within 24 hours after death. Transporting a corpse from one point to the other is an expensive take that requires a lot of money. In some cases, a second transfer may be required either locally to another funeral home or to another city/country for funeral ceremonies and burial (FuneralWise, 2017). Where a person dies in another country, a huge amount is needed for the air fare to transport the corpse back to the country, then to the funeral home where it is preserved until the final burial day.
- 3) *Embalmmment expenses:* Many mortuaries and funeral homes offer packages of products and services that may be expensive and increase the financial burden of the family. Members of the family need to understand what they were getting as part of a package and know that they do not have to accept a funeral package that includes items not needed since they have the right to purchase cheaper funeral goods and package separately (Regions, 2017). Apart from spending money on the funeral package, the funeral home attendants also place demands on the family of the deceased for their own personal use. The longer the corpse stays at the mortuary, the higher and more expensive the bill will be for the family to settle before removing the corpse for burial. All these place a huge economic burden on the family.
- 4) *Funeral expenses:* This is where a greater impact of expenditure is on the family. Depending on the family, decisions made could be quite costly. Mayer (2012) quoting the Federal Trade Commission, noted that funerals ranked among the most expensive purchases many customers would ever make. Morton (2016) in a similar manner stated that funerals were occasions where people make some cash from the bereaved family and some people even become employed.

When a person dies, before the burial, the immediate family has to officially inform the extended family members. If the person was a married woman, both the husband's, her paternal and maternal families would be informed. The bereaved family is always given long lists of items to buy and present to the different families they had gone to notify. It is mandatory that they must present the listed items. Nobody is interested whether they were financially buoyant or not. Funerals are of immediate financial concern for families, generating anxieties and practical economic difficulties at a time of grief.

Funeral expenses also include buying of casket and for traditional funeral ceremonies, a casket is typically of great expense. Marketers of caskets may not put their lower-priced models on display and families may be talked into buying expensive ones (Regions, 2017). This further puts economic pressure on the family.

Another burden of funeral expenses is announcement in both electronic and print medium. Gilles (2012) noted that radio/television announcement and newspaper notification expenses all together place economic burdens on the family.

During the funeral ceremony of an adult, that is mother, father or grandparents, the family would purchase clothing materials to use as uniform, "Aso-ebi" for the funeral. This is

not mandatory, but most families, irrespective of economic status see this as the in-thing nowadays. Some people who collect the uniform may not even pay for them. This continues to put financial pressure on the family.

Some families go as far as building new houses or painting the old ones, even when money was not available. Woodthorpe, Tyrrell and Cox (2011) wrote that these families, in the bid to solve the immediate financial difficulty, borrow money from relatives, money lenders and take loans from banks of which they would have to pay with interest after the burial and funeral ceremonies. This is a huge economic burden on the family since these loans are paid back with a lot of interest rates within the agreed period.

Another economic burden is in the area of entertainment of guests during the ceremony. Assorted food item, alcoholic and non-alcoholic drinks and bottled or sachet water are bought. People are made to cook or sometimes, depending on the family, professional caterers are paid to prepare the different food items to be served. Gift items are also purchased to be distributed to guests during the funeral/burial ceremony. This also pose huge economic burden on the family. Tables, chairs and canopies are rented to be used on that day, adding to the economic burden of the family.

Other factors that pose economic burden on families during burial ceremonies are the engagement of the services of cameramen (photograph and video), decorators, public address system/disco/band stand, printing of programmes/banners, transportation, digging and casting of the grave side.

- 5) *Religious rites expenses*: The church in agreement with the family organize a wake-keeping (vigil) night where people gather to sing hymns, prayers offered and word of God preached. Thereafter the family will entertain the church and other present. This is an economic burden on the family.

During the day of burial, some churches give the family a list of food items to serve the head, leaders and other members of the church.

Memorial service is held on Sunday after the day of burial. In some families, it is done a week, a month or more after the burial. The financial burden here is that the family will have to spend money on entertainment again, which is a financial burden on the family.

In Nigeria, Muslims bury their dead within 24 hours, devoid of elaborate ceremonies, but after 40 days of mourning, during which prayers were offered for the deceased, the mourning house is disbanded with elaborate entertainment (Uche, 2013). This also has huge economic impact on the bereaved family.

- 6) *Cultural and traditional rites expenses*: the moment the family announces the death of their loved ones, most members of the community will leave their homes and stay with them through, till the burial is over. This means that they will feed from that bereaved family, which poses a huge financial burden. During the mourning periods/ burial week, several groups visit the bereaved family and they will be sumptuously entertained, which is financially demanding.

Uche (2013) noted that culture and tradition play significant role in stipulating rules and regulations governing funeral rites and rituals; in some culture in Nigeria, “ceremonial

meal” is held after death, where the bereaved family cooks choice meals for the community and this is an economic loss to the bereaved family.

It is also expected that the bereaved family informed the chiefs especially if the deceased was a member of the village council of chiefs. This group are informed in a special way with exotic drinks, money and food items. Still the money for all these comes from family purse. The people preparing the grave side are not left behind in making their own exorbitant demand from the family.

In some communities in Cross River State, there are always arrays of professional mourners who are ever present mounting their own pressure of demands on the family. Appraisals of funeral rites reveal that people gulp a lot of money from the families, which results in poverty and indebtedness of the bereaved family (Uche, 2013).

- 7) *Self-inflicted expenses:* Most families spend a lot of resources on funeral, but clearly this is not always necessary. They often feel they have no choice with reasons to have a standard funeral in order to document for themselves, that they were good people, that the dead person was loved and appreciated, that they were respectable people and that they have resources. They do not want to be seen as cheap families. They feel it was a sign of affluence. Albertson (2014) observed that death dying was becoming more and more expensive due to unnecessary expenses by families and that at even what they assume as the cheapest, funeral nowadays is ten times the cost it was in 1960. People spend stupendous amounts of money burying the dead such that after the event, some find themselves deep in debt (Uche, 2013).
- 8) *Sudden death and burial expenses:* Death can strike suddenly and burial is hurried upon the family members. This may force upon them a magnitude of decisions, which due to unexpected trauma, they were ill-prepared to make preparation within the few days that were available to them. Frequently, they are intimidated by custom, they do not want to appear as if they do not sincerely care for their deceased member and so make rash decision, unwise planning and spending and therefore have to suffer the consequences of economic burden for a long time (Jackson, 2017).
- 9) *After burial experience:* In most families that were into exorbitant, unnecessary spending during burials, whatever income that comes into family would be used to settle debts and the family will continue to face economic difficulty.

In some families where the husband was deceased, his relations may forcefully take everything away from the wife, including the house and she is left homeless with the children. Paying for rented house, feeding, school fees, hospital bills and general care of the children pose a huge economic burden on this widow.

In the case where the deceased husband was a polygamist, the assets shared may not be enough for each wife to take care of herself and the children. Other extended family members may be interested and want to share in the assets that were not even enough for the wife or wives and children. In some families where the man dies, the in-laws are never interested in the welfare of their late brother’s wife and children. This throws them into serious hardship.

### **Support following death**

During the course of funerals, well-wishers and sympathizers assist the bereaved family financially or in kind, that is food items and drinks. Sometime these gifts come before, during, or after conclusion of the funeral. Morton (2016) noted that the donations from different groups help defray of the expenditure incurred by families.

The different groups that support families following death are as follows:

- Churches
- Workplaces
- Community
- Social organizations and clubs
- Friends
- Relatives
- Individuals

On the burial day, all the offerings received by the church are always handed over to the bereaved family to further assist them financially. Some workplaces may employ the wife if she was jobless and some may employ one of the children if he or she was up to employment age (18 years). Some churches now discourage wake keeping and elaborate spending to further help families to save money.

### **Effects of Economic Burden on the Family Members**

The effects come in different ways depending on the family member that was deceased. Following the death of the breadwinner of the family (husband or wife) the family will experience the following:

- Difficulty in paying children's school fees. Some may need to change the children's school to where the fees were cheaper or from private to public schools. They may withdraw from school which may affect their literacy standard;
- Difficulty in paying house rent and other bills like electricity, water and healthcare;
- Children may be sent to hawk and this exposes them to being abused;
- Children may become house helps in order to earn income for the family. They may be exposed to torture and abuse;
- A widow may become promiscuous in the bid to make ends meet. This will expose her to contracting sexually transmitted infections including HIV/AIDS;
- The girl-child may also become promiscuous in trying to earn money, she may be forced into early marriage;
- The male child may join bad company and become an armed robber which will eventually lead to premature death from being caught during robbery operation;
- The widow may become worn-out, stressed and age quickly from indulging in many businesses in the bid to make ends meet;
- The family may begin to sell some of their properties in order to have money for their daily living; and

- Problems of setting debts for a long period after burial.

### **Conclusion**

Death of a family member can have great and substantial burden on the family economy. Many factors are associated with financial expenses following the death of a family member like the hospital expenses, transporting the corpse, embalment, funeral expenses, cultural/traditional rites expenses, self-inflicted expenses and after burial experiences. Though death of a family member especially the breadwinner poses economic hardship on the family, with the support of well-wishers, most families go through this period with ease if they were not deeply in debt during the burial ceremony.

### **Recommendation**

The following recommendation are made:

- Churches should place tougher restrictions on expenditure during funeral irrespective of family status;
- Elaborate memorial service unnecessary prolonging of funeral week and events should be discouraged;
- Funeral/death education and guidance should form part of school curriculum, so that the younger generations would learn not to be extravagant during funeral;
- Enlightenment and orientation should be carried out through seminars, workshops, symposia, debates, in both print and electronic media to further discourage exorbitant funerals and place less emphasis on the so-called befitting burials.

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