

IN TOUGH TIMES, A BOOM IN CREMATIONS AS A WAY TO SAVE MONEY

From a NY Times article By Kevin Sack, December 9, 2011

As Toni Kelly battled lymphoma, first with a bone marrow transplant and then with brutal rounds of chemotherapy, she worried obsessively that her four-year struggle would destroy her family's finances.

Her husband, Doug, refused to consider her pleas to stop pursuing costly therapies. But she knew that after she died, which she did on Sept. 29, there was one way she could keep from adding to the \$200,000 in medical debt she would leave behind. Like a growing proportion of Americans, she said she wanted her body to be cremated.

"We did everything we could to cut down other costs, and one of the things that Toni said was, 'Let's find out how much it costs to be cremated,'" Mr. Kelly said. "If there was a way we could save even \$500 or \$1,000, it didn't make a difference. Her major thing was not ruining the family.

All but taboo in the United States 50 years ago, cremation is now chosen over burial in 41 percent of American deaths, up from 15 percent in 1985, according to the Cremation Association of North America. Economics is clearly one of the factors driving that change.

The percentage of bodies that are cremated has risen steadily for years, for reasons ranging from spiritual to environmental. But a recent study shows that the increase has accelerated during the downturn, and many funeral home directors say they believe the economy is leading people to look for less expensive options.

The disposition of Ms. Kelly's remains cost about \$1,600, and that total included a death notice, a death certificate and an urn bought online. It

was a fraction of the \$10,000 to \$16,000 that is typically spent on a traditional funeral and burial.

Family and friends remembered Ms. Kelly, a 54-year-old artist, at a simple memorial service at the golf course in Virginia Beach where Mr. Kelly works as an assistant pro and where she liked to walk their dogs. It was the first cremation on her side of the family, Mr. Kelly said.

“Neither of us felt that the body itself was really all that important,” said Mr. Kelly, who raised two sons with his wife during their 28-year marriage. “We had no interest in being put in the ground, no need for a memorial for the whole world to see. Her concern was the financial devastation she was bringing to the family.”

Many others share that concern, according to a national telephone survey of 858 adults conducted last year by the Funeral and Memorial Information Council. It found that one-third of those who chose cremation in 2010 said cost was a primary factor, up from 19 percent in 1990.

With the cremation rate rising one-third faster than at the middle of the last decade, the cremation association projects it will pass 50 percent by 2017 (still lagging behind Canada and much of Europe and Asia). Although state cremation rates vary widely, from 13 percent in Mississippi to 73 percent in Nevada, every state has experienced an increase since 2005.

Until recently, said Michael W. Nicodemus, president of the cremation association, concerns about cost rarely entered into his discussions about cremation with families at the Hollomon-Brown funeral homes in Virginia’s Tidewater region, where he is a vice president. The rationale for cremation in the past was more typically that the family plot had become anachronistic in today’s transient society and that cremation

afforded residents and friends more time to gather from afar for a memorial service.

Today, he said, nearly half of his consultations eventually turn to worries about money, and the cremation rate at the company's nine funeral homes has risen to 55 percent, up from 35 percent six years ago.

"People have lost money in the markets," Mr. Nicodemus said. "Their retirements aren't what they used to be. A lot are living off Social Security." Some families, he said, have reversed burial plans because life insurance has lapsed or savings have been drained by uninsured medical expenses.

"We had six families to see yesterday, and all six were cremations," Mr. Nicodemus said. "That tells me something."

African-Americans, steeped in the traditions of open-casket funerals and rousing eulogies, remain the most resistant to cremation, according to surveys. But in the Virginia Tidewater, as elsewhere, even that cultural wall is crumbling.

Kenny Alexander, owner of Metropolitan Funeral Service in Norfolk, Va., said there was enough demand in the area's black community to make him consider buying a crematory, a \$125,000 investment. He said 2 or 3 of every 10 families that come to him now asked for cremations. A decade ago, Mr. Alexander said, he did not even know how to price one.

"Unemployment, coupled with the downturn in the economy, the realities of people losing their savings and not being insured, has certainly caused African-American families to look at cremation in a different light," Mr. Alexander said.

In some instances, he added, families do not want friends to know because it may carry the stigma of financial hardship. “We just say the burial is going to be private,” he said.

Most mainstream religions have relaxed objections to cremation, which were tied to biblically based views of the body as a vessel for the soul and of a heaven populated by human forms.

“America is becoming Hinduized in this way,” said Stephen Prothero, a professor of religion at Boston University and the author of “Purified by Fire: A History of Cremation in America,” “We’re increasingly seeing the human as essentially spiritual and gradually giving up on the Judeo-Christian idea of the person in the afterlife.”

Still, Lorice L. Ottenbacher of Virginia Beach explained that her husband’s choice to be cremated, while largely motivated by his beliefs, also had an economic component.

“We talked about how expensive funerals were,” said Mrs. Ottenbacher, whose husband, Charles, died on Oct. 29 after a six-year struggle with Alzheimer’s disease. “He said, ‘Well, just take me out to sea and let me swim with the dolphins and I’ll be happy.’ So that’s what he’s going to get.”

Whatever the precise cause for the shift, the funeral industry is having to adapt, making up for lost revenue with higher volume and more services, like catered receptions and ash pendants.

Sales of crematories—there are about 2,200 across the nation, according to the cremation association—are growing steadily as funeral home directors decide to perform cremations themselves rather than paying others to do so, said Paul F. Rahill, president of the cremation division at Matthews International, a major manufacturer. The ovens

burn at 1,800 degrees for 90 to 120 minutes, and a grinder crushes the remaining bone into powder.

To broaden cremation's appeal to the environmentally minded, and to comfort people fearful of fire, the company is marketing a new "biocremation" process that dissolves the body with chemicals.

Families seem intrigued. "In their minds," Mr. Rahill said, "it's a gentler process."