

THE ROLES OF CREMATION WELFARE ASSOCIATIONS IN THAILAND

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***Abstract:** Funeral expenditures can take up a large proportion or even exceed household's monthly income. Because of the significance and magnitude of making end-of-life decisions, a number of consumer protection and government groups have attempted to encourage consumers to plan ahead and consider death care alternatives. As a developing country, Thailand requires a strong community of non-profit organizations. One way of obtaining funeral insurance is by joining Cremation welfare association, the third largest type of nonprofit organization. Cremation welfare associations can be seen as crucial intermediate pathways for helping the government to increase the number of ensured people without putting burdens on the government budget.*

1. INTRODUCTION

Money does not necessarily make people happier, but prosperity gives people more options to choose from, allowing them the better command over their lives as well as death care (Kangas, 2010). In the context of human life, funeral expenditures represent an important item for an individual or a family to consider. This is even more so for less developed societies, where these expenditures can undermine the sometimes very brittle financial stability of a family.

Because of the significance and magnitude of making end-of-life decisions, a number of consumer protection and government groups have attempted to encourage consumers to plan ahead and consider death care alternatives. Bernheim *et al.* (2001) quantified the extent to which the death of an individual would affect the financial status of his or her survivors, and measured the degree to which life insurance holdings moderated these consequences. On average, life insurance could sufficiently avert significant declines in the survivors' living standards. However, this average obscures a startling mismatch between insurance holdings and underlying financial vulnerabilities. The impact of life insurance on the financial security of at-risk individuals was found to be surprisingly small (Bernheim, 2001).

There are various life-insurance mechanisms that cover funerals. In Thailand, joining a cremation welfare association is one way to assure that death rituals

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are correctly followed. As a developing country, Thailand requires a strong community of non-profit organization (NPOs). Cremation welfare associations are the third largest type of non-profit organizations in Thailand, making up 5.8% of the total number of Thai NPOs. There are 3,762 cremation welfare associations, and they have a combined total of 18.7 million members (National Statistical Office, 2008). The main purpose of a cremation welfare association is to assist with the funeral expenses of deceased members. The benefits are paid directly to the families of members who have passed away. An indirect gain from this system is a community, with members who care for each other. The rules for joining, collecting, and managing money vary depending on the agreements set by the members of each association.

Cremation welfare associations are quite unique in their own ways. They have ties with the Thai culture of helping one another and showing sympathy within a village or a community. The reasons for cremation associations being attached to the Thai society even though there are other insurance mechanisms available are an interesting point to look into. Also, the relevance of the price of funerals and the factors influencing financial support for these organizations are issues that led to this study. Using Thai National Statistical Office data we also identify factors indicated by organization managers as influencing financial support of NPOs. Our analysis is based on the survey data and the review of the literature on funding, staff, management, government policies, and other related issues (e.g. public awareness) of NPOs. Our study is to provide further insights into the functioning of cremation welfare associations as a specific kind of NPOs. In the Thai context even though life insurance policies are available, the reliance upon this type of organizations is still preferred to insurance policies in rural areas. In addition, this study provides useful information that the government and NPO managers can use to make informed strategic plans for improving the management of cremation welfare associations.

2. THE COST OF DEATH AND THE INSURANCE MECHANISMS TO COVER FUNERAL COSTS IN SELECTED COUNTRIES

A funeral is not only considered a way of disposing of the corpse of a deceased person, but also a way of paying final respects to the loved one. A funeral ceremony also depicts the social and economic status of the deceased and his or her family. Thus, there are substantial costs related to death.

In Thailand, a person's religion is directly reflected in the type of the funeral ceremony performed (Longoria, 2013). There are three major religions practiced in Thailand: Buddhism (Theravada and Mahayana), Christianity, and Islam. Muslims are mainly concentrated in the southern part of the country, while Buddhist and Christians can be found more evenly distributed throughout the country. The majority of Thais are Theravada Buddhists, and a typical funeral involves praying

and the cremation of the body. In general, people arrange for funeral rituals to last between three to seven days and average funeral expenses can range from 945 USD to 12,250 USD (Suriya Funeral, 2013; Sutipan, 2012). Table 1 provides a breakdown of the costs of an average Thai funeral.

Table 1
Estimated costs for arranging a Theravada Buddhist funeral in Thailand

<i>Activity</i>	<i>Cost in USD</i>
Clothing and body makeup	10
Formalin	30-50
Rental room for the corpse	10-30
Coffin	100-6,700
Flowers	270-500
Temple use	50-600
Food/catering	200-1,200
Rental warehouse to store the coffin	20-35
Cremation	20-150
Undertaker	10-35
Requiem/candle/incense	100-250
Dakanghantns (paper flower)	5-20
Momentos for guests (e.g., books, candy)	40-2,500
Rental car	50-70
Laborers	30-100
Total expenditures	945-12,250

Source: (Suriya Funeral, 2013; Sutipan, 2012)

A Thai Mahayana Buddhist funeral, mostly held by Thai of Chinese heritage, involves Chinese prayers and a burial ceremony. The estimated costs can range from 1,340 USD to 34,900 USD. This type of funeral customarily comprises a coffin ceremony, a Chinese prayer ceremony, a burial ceremony at the cemetery, making merit, and a ceremony for the ancestors (Pholpanga, 2011). The cost of the placement of a body in a cemetery can range from 340 USD to 33,400 USD; good locations aligned with the rules of fengshui cost significantly more. The Chinese prayer ceremony can take up a substantial part of the budget, as its cost can be approximately 1,000 USD - 1,500 USD (Kasikorn research center, 2010).

In China, the funeral costs to the family are more than 23,000 CNY (2,800 USD), while the average annual family income in China in 1996 was between 4,000 and 5,000 CNY (500-600 USD) (Meng, 2002).

In comparison, in the USA an average American funeral costs between approximately 8,000 USD to 12,720 USD (E Funeral, 2012; Testo, 2013). Most people use the services of a funeral home. The funeral director serves as the family's main service provider by arranging for the funeral service. In addition to the funeral home, most families use the services of a cemetery and a headstone dealer. The

cost of funeral homeservices could range from 6,000USD to 7,720USD. Glass and Samuel (2011)reported that the cost of a funeral in the U.S. averages 6,500 USD – almost four times the cost in Great Britain (1,650 USD) and about three times what it is in France (2,200 USD) or Australia (2,100 USD).Banks (2010) estimated the average funeral costs to be over 5,000 USD per deceased, which was 25 percent higher than the average annual family welfare payment in the USA(Banks, 1998). The average traditional funeral service is followed by the burial of the body in a cemetery. While most US cemeteries used to be owned by NPOs, nowadays many of them are owned by the same forprofit corporations that own the funeral homes. The average US family will spend approximately 2,000USDfor goods and services at the cemetery. If the body is buried in a cemetery there is also the need to purchase a headstone or grave marker. A headstone costs approximately 2,000USD, and a grave marker costs around 1,000 USD (Testo, 2013).

In the USA and also in other Western countries there can be observed a trend toward cremations, which are replacing burials. Every year, in the USA about 2.5 million people die. In 2011, the latest year for which data is available, 42% of deceased people were cremated, according to the Funeral Directors Association (Mathisen, 2013). Hadders (2013) also reported a gradual acceptance of cremation in Norway during the last century. In the year 2011, 37% of all disposals in Norway were cremations. One of the reasons for the substitution of the traditional funeral by cremation is the lower cost of cremation. The estimated cost of a cremation in the USA is between 2,800 USD - 3,720 USD(EFuneral, 2012; The economist, 2007), which is well below the cost of traditional Christian funeral.

In Germany, cremations and embalming have generally been handled by the state, yet the average cost of arranging a funeral could reach up to 10,880 USD (How to Germany, 2011). Similar to the USA, the most noticeable trend these days is the transition towards cremation. According to German regulations, cemeteries are permitted to bury from two to four urns in the space needed for one casket. Moreover, in contrast to a traditional burial, no special precautions are necessary to prevent the contamination of the groundwater.

Even though in developed countries the funeral expenditures represent a substantial outlay for a family, in much of the developing world they usually represent larger fraction of the family income and tend to exceed household income earned in several months. In South Africa, for example, a family will spend approximately 15 times its average monthly income on a funeral (Roth, 2000). In Thailand, the cheapest funeral arrangements are estimated to cost 1.2 times higher than the average monthly household income.

There are many types of insurance mechanisms for funerals(Dercon, 2004; Rutherford, 1999). Rutherford (1999) has found that inthe developing worldfuneral insurance is one of the most popular products offered by more formalized

microfinance institutions. Funeral insurance is provided either as a profit or a non-profit scheme. For instance, in Southern India people can pay two rupees (0.03USD) a week into a burial fund to secure the coverage of their funeral expenditures, ten rupees (0.16USD) a week into a marriage fund for their sons or daughters, and two hundred rupees (3.20USD) a month into a rotating savings and credit association to accumulate funds for a new roof (Rutherford, 1999). Also, South Africa's developmental social welfare policy relies largely on NPOs to deliver social welfare services to poor and vulnerable persons and populations at risk (Patel, 2012). In Thailand the social democratic welfare scheme was also applied but this program was terminated due to the lack of governmental budget. Currently the majority of Thais rely on NPOs, namely the Cremation welfare associations to secure the funds to cover the cost of funeral.

In developed countries such as the USA and the EU countries the governments provide financial assistance to help to cover the funeral costs, which can significantly decrease one's burden in managing and balancing these expenses. A typical way to receive government assistance is through a pension, even though the terms and payment amounts vary by a country. Valentine and Woodthorpe (2013) grouped funeral welfare programs into three types: Liberal, Corporatist and Social democratic regimes. Liberal welfare regimes are present in Australia, Britain, Canada, and the USA. Within this type of regime, some minimal financial support in the form of means-tested grants or loans is typically available at the national and/or local level for bereaved survivors, who cannot afford a funeral. Corporatist welfare regimes exist in Belgium, France, Germany, and Spain. The governments of these countries tend to rely on most citizens having funeral costs covered through work-based social schemes, life insurance schemes or other types of pre-need insurance. Social democratic welfare regimes exist in Denmark, the Netherlands, Norway, and Sweden, where the partial state coverage is available to everyone regardless of their resources. It is provided through some form of general taxation or insurance (Valentine, 2013).

In UK the Social Fund Funeral Payment (FP) was introduced in 1988 and under the provision of a Universal Death Grant citizens unable to afford a funeral have been supported. Today, those in receipt of particular benefits can submit a claim to the scheme, which is assessed by the Department for Work and Pensions (DWP). The success rate for claims in 2012-2013 was 54.3%. The average award for successful claimants was 1,225 GBP. This figure consists of a contribution of up to 700 GBP to cover the costs of the funeral, plus burial/cremation and other associated fees. Importantly, the average award is significantly less than the average funeral and burial/cremation cost, which are around 3,500 GBP (DWP, 2012 cited in Woodthorpe, 2013). As a result, whether successful or unsuccessful in a claim, there is a likelihood that those individuals, who struggle to pay for a funeral will end up in debt (Woodthorpe, 2013).

3. GOVERNMENT POLICIES AND CREMATION WELFARE ASSOCIATIONS IN THAILAND

Government policy has been an important factor in defining the role of nonprofit organizations in Thailand. Prior to 1973 the size and the number of NPOs was limited because the government controlled the activity of nonprofit sector for the reasons of national security. During the Fifth National Development Plan (1981-1985), self-reliance and public participation became a goal. During this period NPOs became popular especially in the village communities. Since then the nonprofit sector has performed very important roles in the locations, where government implementation programs cannot reach.

A funeral is a costly occasion in the Thai society, thus, there are many agencies that provide some form of funeral insurance in Thailand such as the government (via senior welfare and social security), life insurance companies, and cremation welfare associations. Croissant (2004) compared the welfare systems in East Asia and Southeast Asia. In terms of the percentage of central government expenditures allocated towards the social security and welfare spending, Taiwan (20.75%) ranked the highest, followed by South Korea (9.60%). In comparison the Thai government placed only 3.74% towards the social security and welfare spending (Croissant, 2004). These results also align with the study by Kwon (Kwon, 2009), who reports that Thailand implemented social policy reforms towards a more inclusive society and to much less extent compared to China, Hong Kong, Japan, Malaysia, the Republic of Korea, Singapore, and Taiwan.

In 2010, the total population in Thailand was 66 million (National Statistical Office, 2010), of which 391,135 were government officers and thus, insured by the government (Office of the Civil Service Commission, 2012); **18.7 million were members of cremation welfare associations (National Statistical Office, 2008)**; 20.5 million had life insurance policies (Office of Insurance Commission, 2012); and **10.5 million were under a social security scheme (Social Security Office, 2011)**. It should be noted that an employee aged between 15 – 60 who pays 1,650–15,000 THB (55 USD to 500 USD) monthly to a social security fund, is covered by a social security program. Under this program, a funeral grant of 40,000 THB (1,333 USD) is payable to the person, who pays for the funeral expenditures (Office of Policy, 2004; Social Security Office, 2013). According to these numbers, approximately 75% of the total population had some, if not multiple, form of life coverage. Some people for instance registered both with a cremation welfare association and bought private life insurance.

In addition, the Thai government has also launched a separate policy to help people with funeral expenses. In 2005, a policy was enacted to help low income people with the costs of arranging funerals, and in 2009 the government expanded this type of benefits to all senior citizens. The family of a senior citizen will receive

2,000 THB (67 USD) within 30 days after the death for funeral expenses. However, the expansion of this policy has proven to be too demanding for the government. Between 2012-2013 the government had not paid this payment to 169,720 people (Thairat, 2013).

Instead of relying on the government, lower income people have tended to register cremation welfare associations. There were 3,762 organizations throughout the country in 2007. The North, with 1,899 associations, contains a majority of the country's cremation associations, followed by the Northeast with 879 associations, the Central region with 435 associations, Bangkok with 338 associations, and the South with 211 associations. In 2008, their average income was 190,000 USD, which represents an increase of 29.2% compared to 2002 (Table 2) (National Statistical Office, 2008).

Table 2
Total income of cremation welfare associations in Thailand in 2007

<i>Area</i>	<i>Number of organizations</i>	<i>Total number of members (million)</i>	<i>Total income (million USD)</i>	<i>Average income (thousand USD)</i>
Bangkok	338	3.87	169	501
Central	435	1.88	105	242
North	1,899	5.56	184	97
Northeast	879	6.49	226	257
South	211	0.88	29	136
Total	3,762	18.69	714	190

Source: (National Statistical Office, 2008) (1 USD=30 THB)

Some cremation associations are also attached to the Bank for Agriculture and Agricultural Cooperatives (BAAC). The BAAC is a state enterprise under the jurisdiction of the Thai Ministry of Finance. The primary objective of the Bank is to enhance the social and economic wellbeing of Thai farmers through financial services in the form of loans for agricultural production, investment and marketing. These groups were established as an organizing mechanism in rural areas, where the BAAC provided extensive services. To attract rural customers in some cases, the BAAC itself agreed to incorporate cremation associations as a part of its normal business activities.

Currently the Thai cremation welfare associations are functioning under the Cremation Welfare Association Act of 2002. Each association sets its own rules (e.g. the registration fees, payout amounts, and member qualifications). Table 3 provides details on a small sampling of different cremation welfare associations in Thailand. Although they follow the same goal of helping their members to cover funeral expenses, each organization sets its own rules for payments and payouts. For example, the Electricity Generating Authority of Thailand (EGAT) is a state enterprise and its workers can register for a membership in its cremation welfare

association to receive money from the funeral fund. Members have to help other members who pass away by donating an amount equal to the number of members who had passed away the previous year, multiplied by 1.7 USD. Also, the Cremation Association for the Thai Public Health Services and Credit Cooperative and Chiang Mai University have set up their own cremation welfare associations and set fixed

Table 3
Qualifications, fees, and payout amounts of cremation welfare associations of a sample of Thai cremation associations

Type	Cremation associations				
	State enterprise	Public organization	Public organization	Local organization	
Organizer	EGAT	Thai Public Health Services and Credit Cooperative	Chiang Mai University	A village in Tak province (in the northern region)	A village in Singburi province (in the central region)
Qualifications	-EGAT workers -Less than 40 years old	-Member of the cooperative -Less than 60 years old	-Member of the cooperative -Less than 60 years old	-	-
Registration fee for membership (US\$)	0.7 per person	0.7 per person	0.7 per person	33 per household	-
Annual fee (US\$)		0.7	0.7	-	-
Yearly payment (US\$)	number of dead members multiplied by \$1.70	135	6.7	number of deceased members multiplied by \$1.00	number of deceased members multiplied by \$3.33
Survivor benefits when a member passes away (US\$)	Cost of funeral arrangements (\$2,000) and subventions	\$0.33 multiplied by the number of members (Now, there are around 110,000 members, so a beneficiary would receive around \$44,000)	Costs of funeral arrangements and subventions (minus at least 6% for an administrative fee)	(minus at least 3% for an administrative fee)	multiplied by the number of members

annual payments of 135 USD, or 6.7 USD, respectively. A simple scheme is generally applied in a small village cremation welfare association. According to an interview with a member from a Singburi province association, when a member passes away, the headman or association committee collects 3.33 USD from each member; their members do not pay any registration or annual fees. Under this kind of scheme a person, who joins the association earlier in life, ends up contributing more than a person who joins the association later on. However, unlike life insurance schemes, members seem to be more concerned with helping one another than with their own personal benefits.

4. WHY PEOPLE CHOOSE TO PARTICIPATE IN CREMATION WELFARE ASSOCIATIONS IN THAILAND

To understand the reasons why people choose to enroll in cremation welfare associations, I developed a semi-structured in-depth interview. Eight people were interviewed; three of them were males and five were females, all with an average age of 45. The interview questions were divided into three parts. The questions in part I were related to the overview of cremation welfare associations. The interviewees were asked, for example, the following questions: What is the role of cremation welfare associations in your understanding? What are the objectives of cremation welfare associations? What are the expected benefits as a member of a cremation welfare association? How do you know about cremation welfare associations? For the questions in part II, interviewees were asked about the reasons to register as a member of a cremation welfare association. For example, what type of cremation welfare association are you a member of? Why do you choose to participate in this cremation welfare association? How long have you been a member of a cremation welfare association? What are the main reasons for participating in a cremation welfare association? Have you bought private life insurance that provides cremation/funeral welfare coverage? Why did you decide to purchase private life insurance? In your understanding, what are the differences between cremation welfare associations and private insurance? The questions in part III were related to recommendations for a cremation welfare association. The interviewees were asked, for example, to evaluate the current performance of cremation welfare associations and provide suggestions.

The results, in summary, show that most of the interviewees participate in a cremation welfare association because of friends or family, and they have been members for, on average, 20 years. The main reason for enrolling in a cremation welfare association is to help family members reduce the burden of arranging a funeral ceremony. Instead of considering their own benefits from the cremation welfare association as the first priority, they think of participating in a cremation welfare association as a kind of donation. Most of the interviewees hold private life insurance and are members of cremation welfare association. The main

differences between them are 1) being a member of a cremation welfare association can help other people besides their own family and 2) private life insurance can issue a tax deduction and have broader coverage, e.g., accident, medical care, etc. The members of cremation welfare associations recommend issuing a tax deduction, similar to donations in general. The main problem of the cremation welfare associations is the transparency of the money-collecting system. The public awareness of an agency and its policy directions are significant factors influencing the amount of financial support provided to an organization. However, next to the existence of the cremation welfare associations, the existence of additional policies is also necessary.

5. DISCUSSIONS

The results of this study show that the cremation welfare associations represent a sustainable way how to address the problems of the coverage of the cost of funerals of lower income households especially in developing countries. In much of the developing world, funeral expenditures can take up a large proportion of or even exceed a family's monthly income. The main purpose of the existence of cremation welfare associations is to help to cover the funeral expenses. The Thai example shows that the cremation welfare associations tend to be popular especially in rural areas, where there is a strong culture and norms of helping each other and showing sympathy to people in the community. Being a part of a village cremation welfare association carries different feelings, compared to e.g. buying the life insurance or funeral insurance from a private company. On the other hand, Bangkok area and the Southern region tend to have lower numbers of cremation welfare associations. This may be due to the fact that the city lifestyle is different from that of rural areas; in the city people are not as closely related and do not help or care for each other as much as they do in small towns. In the South, people tend to be related to or know one another, yet they are not as involved in their communities. Also these areas have higher GDP per capita compared to other regions. Residents in these areas may, therefore, tend to buy more frequently the life insurance instead, or they can cover the funeral expenditures from their own resources.

Of course to be able to function the cremation welfare associations need to raise adequate revenues. As the Thai example has shown the flexibility of the rules related to the functioning of an organization including the ways to collect revenues and allows reflecting upon different size of these organizations. In Thailand the existing insurance mechanisms (e.g. the social security, cremation welfare, and life insurance) cover about 75 percent of the total Thai population. With regard to the role of the funeral insurance in developing societies a country cannot completely abruptly change from being reliant on social welfare systems to relying primarily on the private insurance. Cremation welfare associations can, therefore, be seen as crucial intermediate pathways for helping the governments to increase the number

of ensured people without putting too heavy burden on the government budget. However, the existence of the cremation associations can also be relevant for developed countries, since the failure to deliver the welfare and social security policies have also pointed out that larger reliance on schemes such as prearranged funeral contributions to the funeral associations can be of benefit.

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