

FUNERAL PLANNING / FAMILY EDUCATION SERIES

The Conversation We Keep Putting Off

How to Talk with Aging Parents About Their Funeral Wishes, Financial Responsibility, and the Gift of Planning Ahead

By Ron L. Germann

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By Ron L. Germann
Preplanning Specialist
45 years of experience serving families through funeral service.

There are conversations we know we should have with our parents, yet somehow never find the right moment to begin. We talk about their health, their medications, their home, and whether they should still be driving. But one subject often remains unspoken: what they want to happen when their life comes to an end.

Perhaps we avoid the conversation because it feels uncomfortable, or because we fear upsetting them. Sometimes, we simply cannot imagine life without them. And sometimes, our parents are the ones who refuse to discuss it.

Yet avoiding the subject does not prevent the inevitable. It simply leaves important decisions for another day, often a day when grief makes those decisions far more difficult.

Talking about funeral wishes is not about anticipating someone’s death. It is about respecting their life, honoring their preferences, and protecting the family they will someday leave behind.

Finding the Right Way to Begin

One of the greatest obstacles to funeral preplanning is simply knowing how to introduce the subject without making a parent feel that their children are preparing for them to die.

The approach matters.

Rather than beginning with questions about death or funeral expenses, consider opening a conversation about family responsibility and peace of mind.

You might say:

“Mom, I’ve been thinking about how much you’ve always done for our family. I realized I don’t really know what you would want us to do when that time eventually comes. I’d hate to make decisions without knowing what would make you happy.”

Or perhaps:

“Dad, you’ve always been the one who made sure things were taken care of. Have you ever thought about what kind of funeral you’d want? I’d really like to know, so we can make sure we do things your way.”

These conversations should feel like an invitation, not an interrogation. Choose a quiet, comfortable setting, preferably when there is no immediate health crisis or family disagreement.

And remember that the entire conversation does not have to happen at once. Sometimes, simply opening the door is enough.

When Parents Don’t Want to Talk About It

Some parents will immediately welcome the discussion. Others may respond with familiar phrases:

“I’m not going anywhere anytime soon.”

“You kids can figure that out when the time comes.”

Or perhaps the most common:

“Just put me in a pine box and bury me in the backyard.”

Humor is often a way of avoiding an uncomfortable subject. Rather than challenging their response, acknowledge it gently.

“I certainly hope you’re around for many more years. That’s exactly why I’d rather talk about it now, while we can laugh about it together, instead of trying to figure everything out when we’re upset.”

If a parent remains resistant, respect that boundary. Forcing the conversation may make future discussions more difficult. Instead, revisit the subject another day, perhaps after attending a funeral together or hearing about another family’s experience.

Patience and reassurance often accomplish more than persistence.

Understanding What They Really Want

When a parent becomes comfortable discussing their wishes, begin with the personal details rather than the financial ones.

Would they prefer burial or cremation? A traditional funeral service or a simple gathering? Would they want visitation, religious readings, particular music, military honors, or a celebration reflecting their personality?

Ask about the things that made other funerals meaningful to them.

“When we attended Uncle John’s funeral, you mentioned how beautiful the service was. Was there something about it you would want for yourself?”

These questions can reveal preferences that might otherwise remain unknown.

They can also create surprisingly meaningful moments. A parent may share memories, beliefs, family traditions, or personal wishes that their children have never heard before.

What begins as a difficult conversation can become an opportunity to understand someone you love more deeply.

The More Delicate Conversation: Who Will Pay for It?

Discussing funeral preferences is one thing. Discussing how those preferences will be paid for can be considerably more uncomfortable.

Many aging parents have given little thought to the actual cost of the funeral they envision. Others assume their life insurance will cover everything, that sufficient money will remain in their estate, or that their children will somehow manage.

Unfortunately, those assumptions can leave surviving family members facing difficult financial choices at precisely the time they are least prepared to make them.

Imagine a mother who has always expressed her desire for a traditional funeral, visitation, and burial beside her husband. When she dies, her children discover that there are no funds specifically available for those arrangements.

They love their mother and desperately want to honor her wishes. But the cost exceeds what they can reasonably afford.

One child suggests borrowing money. Another believes cremation is the only practical choice. A third feels guilty even discussing a less expensive alternative.

Suddenly, a family already struggling with grief is facing financial pressure, disagreement, and the painful question of whether they are somehow failing their mother.

No family should have to measure its love for a parent by how much money it can afford to spend on a funeral.

This is where thoughtful preplanning can make an extraordinary difference.

How to Discuss Financial Responsibility Without Causing Offense For many older adults, financial independence is deeply connected to dignity. A suggestion that they should pay for their own funeral may sound like their children are unwilling to help, or worse, that they have become a burden.

That is why the conversation should focus on preserving their independence and choices rather than assigning an obligation.

Consider saying:

“Dad, I know you’ve worked hard your entire life to make your own decisions. One thing I worry about is not being able to give you the funeral you would want. Have you thought about setting something aside so those decisions can be yours, rather than depending on what we can afford at the time?”

Or:

“Mom, I want to honor whatever wishes you have. But I’d feel terrible if you wanted something that none of us could financially manage. Could we look at what your preferences might cost and whether there’s a way to plan for them now?”

Notice that neither approach accuses the parent of failing to prepare.

Instead, both communicate love, respect, and a desire to preserve their wishes.

It is also important to listen. Some parents may genuinely lack the resources to fund their funeral. Others may have adequate savings but have never considered setting money aside specifically for that purpose.

The goal is not to pressure a parent into spending money they need for everyday living. It is to understand what is realistic and make informed decisions together.

When Their Wishes Exceed Their Financial Resources

Perhaps the most emotionally challenging situation arises when a parent wants a particular type of funeral but does not have the resources to pay for it.

A father may insist on a traditional burial with a beautiful casket, visitation, and a graveside service. His adult children may know that paying for those arrangements would create serious financial hardship.

How can they address that reality without appearing disrespectful?

Begin by acknowledging the importance of the parent's wishes.

"Dad, I understand why having a traditional funeral matters to you, and I want to respect that. But I also think we should understand what those arrangements would cost. I'd rather work through the options together now than have to make changes later without being able to ask you."

A licensed funeral professional can help explain the costs of different arrangements and identify ways to preserve the elements most important to the parent.

Perhaps a smaller visitation, a different casket selection, or other thoughtful adjustments could make the desired service more affordable.

Sometimes the discussion may reveal that certain traditions are essential to the parent, while others are not nearly as important as the family assumed.

The objective is not to diminish the funeral. It is to create an arrangement that is meaningful, financially realistic, and consistent with the parent's priorities.

And when resources are truly limited, parents and children can discuss alternatives openly, without leaving survivors to struggle with guilt over decisions made out of necessity.

Turning Wishes Into a Practical Plan

Once the conversation has begun, encourage your parent to take the next step: documenting their preferences and understanding the financial options available.

A funeral preplanning appointment can provide an opportunity to explore arrangements without the urgency that follows a death.

Depending on the family's circumstances, options may include setting aside dedicated savings, reviewing existing life insurance, or considering a funded preneed funeral contract that may offer certain price guarantees.

Each approach has advantages and limitations. Insurance benefits may not be immediately available, ordinary savings may be needed for other expenses, and preneed contract protections and cancellation provisions vary by state and provider.

For parents who may eventually need Medicaid-funded long-term care, properly structured funeral arrangements can sometimes play an important role in financial planning. Because Medicaid rules vary by state and individual circumstances, those decisions should be reviewed with a qualified professional before funds are committed.

Whatever approach is chosen, the family should understand where the money will come from, who will have access to it, what expenses are covered, and whether additional costs might remain.

It is equally important that written wishes are accessible and that the person legally authorized to make funeral decisions knows where to find them.

A plan that no one can locate when it is needed offers little comfort.

When Several Children Are Involved

Conversations about funeral planning can become more complicated when multiple adult children are involved, particularly when siblings have different financial circumstances or opinions.

One child may believe a traditional funeral is essential. Another may favor simplicity. A third may live far away and have little understanding of the parent's preferences.

Whenever possible, let the parent express their wishes directly to everyone involved.

A family conversation, even one held by telephone or video call, can help prevent misunderstandings later.

It may also be wise to discuss who will be legally authorized to make final arrangements. The person named in a will or holding a power of attorney is not necessarily the person authorized to control funeral arrangements. State laws differ, and a properly executed designation of a funeral representative may help avoid future disputes.

These discussions are not always easy, but they are generally much easier while the parent is alive and able to speak for themselves.

What If Your Parent Simply Refuses?

Not every conversation will result in a completed funeral plan.

Some parents are uncomfortable confronting their mortality. Others believe planning is unnecessary or prefer to leave decisions entirely to their children.

If that happens, avoid turning the subject into an ongoing argument.

You might gently explain:

“I respect that you don’t want to make all these decisions right now. Could you at least tell me the two or three things that would matter most to you? That would help us more than you know.”

Even a few basic answers can be valuable.

If a parent is unwilling to discuss finances, adult children may still benefit from learning about funeral costs and discussing among themselves what they could realistically afford.

Respecting a parent’s independence does not require children to make financial commitments beyond their means.

Love and responsibility should never be confused with an obligation to create financial hardship.

One of the Most Loving Conversations a Family Can Have

There is something profoundly meaningful about a parent taking the time to consider what their children will face after they are gone.

Throughout their lives, parents make countless decisions intended to protect their families. They provide homes, education, guidance, encouragement, and support.

Planning for their final arrangements can be one more expression of that lifelong care.

For adult children, initiating the conversation is an opportunity to return some of that consideration. It communicates that their parent’s wishes matter, that their independence deserves respect, and that their life deserves to be remembered in a meaningful way.

Funeral preplanning is not simply about selecting a casket, choosing music, or arranging a service. It is about removing uncertainty, reducing financial pressure, and allowing a family to focus on remembering someone they love rather than struggling with decisions they were never prepared to make.

The greatest gift may not be the funeral itself, but the peace of mind that comes from knowing it reflects a loved one’s wishes—and that those wishes can be honored without placing an impossible burden on the people left behind.

The conversation may feel uncomfortable today.

But someday, your family may be extraordinarily grateful that you had it.

At MyPrePlanning.com, we believe meaningful funeral planning begins with understanding, compassionate conversations, and informed choices. Whether you are planning for yourself or helping an aging parent explore their wishes, our goal is to provide education and guidance that protect families, preserve personal dignity, and honor the value of a meaningful farewell.

Start the conversation today. The decisions you make together can become a lasting gift of love.