



Paying for Goodbye

Membayar Perpisahan

How Indonesian families bear the cost of a funeral, and who is left to carry it alone.

Bagaimana keluarga Indonesia menanggung biaya sebuah pemakaman, dan siapa yang akhirnya menanggungnya sendirian.

A funeral costs more than most families hold

Biaya pemakaman sering lebih besar dari yang dipunya keluarga

ENGLISH

When someone dies, grief comes first. Close behind it comes a bill, and for most Indonesian families it is one they were never able to prepare for.

A modest, dignified send-off in Solo comes to roughly Rp31.6 million once the funeral service, the seven-day tahlilan, and the small cemetery fee are counted. At the city's minimum wage, that is about thirteen months of income, due all at once, in the same week as the loss. And the wage flatters the picture: measured against what a Solo resident actually spends in a month, the shopper's basket of Rp1.7 million, the bill is closer to nineteen months. Nor does climbing the ladder dissolve it: even a family entering the middle class would need almost three years of steady saving to pre-fund it.

The safety nets are thin. Health insurance ends at death and pays nothing toward a burial. The one real death benefit reaches only enrolled workers, while nearly six in ten Indonesians work informally and sit outside it. What is left is community, savings, and, too often, debt. This report traces that cost, and how it can be shared.

BAHASA INDONESIA

Waktu seseorang meninggal, yang datang duluan adalah duka. Tepat di belakangnya datang biaya, dan buat kebanyakan keluarga Indonesia, itu biaya yang tak pernah sempat mereka siapkan.

Sebuah pemakaman yang sederhana tapi layak di Solo kira-kira menghabiskan Rp31,6 juta kalau jasa pemakaman, tahlilan tujuh hari, dan retribusi makam dihitung semua. Dengan upah minimum kota, itu sekitar tiga belas bulan penghasilan, harus keluar sekaligus, di minggu yang sama dengan kehilangan. Dan upah pun masih terlalu manis gambarannya: kalau diukur dari isi keranjang belanja warga Solo yang cuma Rp1,7 juta sebulan, tagihannya jadi hampir sembilan belas bulan. Naik kelas pun tidak otomatis menolong: keluarga yang baru masuk kelas menengah saja butuh hampir tiga tahun menabung untuk menyiapkannya.

Jaring pengamannya tipis. Jaminan kesehatan berhenti saat orang meninggal dan tak membayar apa pun untuk pemakaman. Satu-satunya santunan kematian yang nyata cuma sampai ke pekerja terdaftar, sementara hampir enam dari sepuluh orang Indonesia bekerja informal dan ada di luarnya. Sisanya ditanggung gotong royong, tabungan, dan sering kali utang. Laporan ini menelusuri biaya itu, dan bagaimana ia bisa dibagi.

~Rp31.6M

a modest send-off in Solo
pemakaman sederhana di Solo

13–19×

months of wage, or of the
basket
bulan upah, atau isi keranjang

~59%

of workers informal, uncovered
pekerja informal, tanpa jaminan

Rpo

health cover pays for a burial
yang dibayar BPJS Kesehatan

The cost of a death

Biaya sebuah kematian

ENGLISH

A funeral is rarely a single price. It is a stack of them. Start with the send-off itself: Sekar's simplest package is about Rp17.5 million, covering the essentials from the first call to the burial.

On top sits the seven-day tahlilan, the nightly prayer gathering, where feeding around a hundred guests each evening can reach Rp14 million on its own, almost as much as the funeral service. The public-cemetery fee, by contrast, is small, about Rp150,000 in Solo. Together, a representative send-off comes to roughly Rp31.6 million, and that is before anyone chooses a private plot.

BAHASA INDONESIA

Sebuah pemakaman jarang cuma satu harga. Ia tumpukan beberapa harga. Mulai dari pemberangkatannya sendiri: paket paling sederhana dari Sekar sekitar Rp17,5 juta, sudah mencakup hal-hal pokok dari telepon pertama sampai pemakaman.

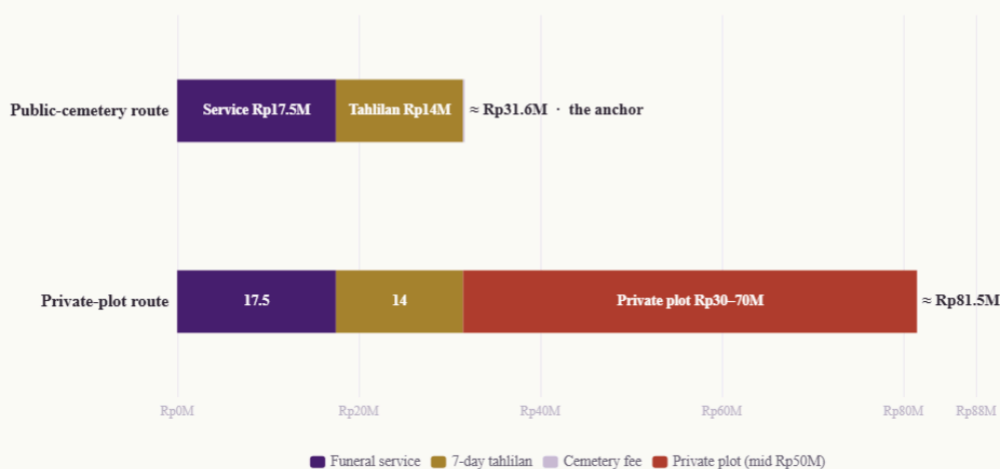
Di atasnya ada tahlilan tujuh hari, doa bersama tiap malam, yang biaya menjamu sekitar seratus tamu tiap malam saja bisa mencapai Rp14 juta, nyaris sebesar jasa pemakamannya. Retribusi makam umum justru kecil, sekitar Rp150.000 di Solo. Digabung, sebuah pemakaman yang mewakili keadaan umum kira-kira Rp31,6 juta, dan itu belum kalau keluarga memilih kavling swasta.

EXHIBIT 1

The burial is only part of the bill

What a modest send-off in Solo is made of, and what a private plot does to it (Rp million)

■ The seven-day tahlilan costs almost as much as the funeral service itself; choosing a private park plot nearly triples the whole bill.



Representative. Funeral service = Sekar simplest package (~Rp17.5M). Seven-day tahlilan ~Rp2M/day x 7 (100 guests x ~Rp20k meals; Finansialku; selamatn calculators). Public-cemetery fee ~Rp150k (Espos). Private plot Rp30-70M, midpoint Rp50M (San Diego Hills via Kompas Parapuan, 2024).

The wage is not the whole story

Upah bukan satu-satunya ukuran

ENGLISH

Numbers only mean something beside an income. Solo's minimum wage in 2025 is Rp2.42 million a month. Set the representative Rp31.6 million funeral next to it and the gap is stark: about thirteen months of income, spent in a single week.

But the wage is only one yardstick. Solo's economy turns over about Rp10.2 million per resident a month, the mark of a busy trading city. What a resident actually spends, the shopper's basket, is Rp1.7 million. By the city's output, a funeral costs three months; by the wage, thirteen; by the basket, nineteen. The closer the yardstick gets to daily life, the further the goodbye moves out of reach.

BAHASA INDONESIA

Angka baru punya arti kalau ditaruh di samping penghasilan. Upah minimum Solo pada 2025 adalah Rp2,42 juta sebulan. Sandingkan dengan pemakaman Rp31,6 juta tadi, dan jaraknya menganga: sekitar tiga belas bulan penghasilan, keluar dalam satu minggu.

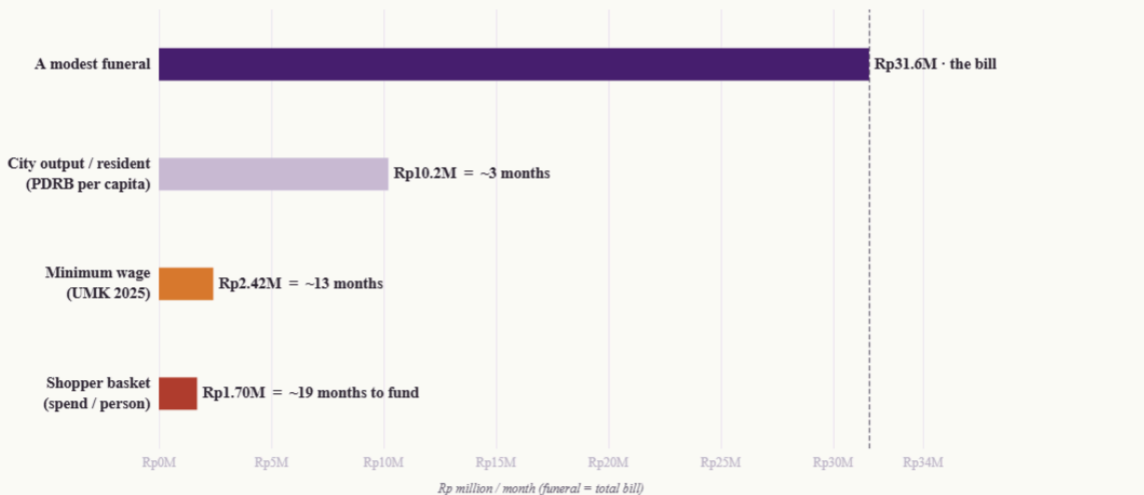
Tapi upah cuma satu penggaris. Ekonomi Solo memutar sekitar Rp10,2 juta per penduduk tiap bulan, ciri kota dagang yang ramai. Sementara yang benar-benar dibelanjakan warganya, isi keranjang belanja, cuma Rp1,7 juta sebulan. Diukur dari putaran ekonomi kota, sebuah pemakaman itu tiga bulan; dari upah, tiga belas; dari keranjang belanja, sembilan belas. Makin dekat penggarisnya ke hidup sehari-hari, makin jauh perpisahan itu dari jangkauan.

EXHIBIT 2

The wage is not the whole story

A modest send-off (~Rp31.6M) against what one month carries in Solo (Rp million)

■ Solo turns over ~Rp10.2M per resident a month, yet the shopper basket holds just Rp1.70M; by that yardstick a funeral costs ~19 months, not 13.



Funeral ~Rp31.6M (Exhibit 1). City output = PDRB ADHB per capita 2024 Rp122.53M/yr = Rp10.2M/mo (BPS via Databoks). UMK 2025 = Rp2,416,560/mo (Pemkot Surakarta). Shopper basket = per-capita expenditure Rp1,702,178/mo, non-food down 3.7% y/y (BPS Kota Surakarta, Susenas 2024). Months-to-fund are derived.

A busy city, a thin basket

Kota ramai, keranjang tipis

ENGLISH

Solo looks prosperous, and in one sense it is. Construction and trade dominate its economy, and money visibly churns through the city. But a city's turnover is not a person's pay, and pay is not spending money. What the average resident actually puts in the shopper's basket is Rp1.7 million a month, and the non-food half of that basket shrank 3.7 percent in 2024. Purchasing power is thinner than the streets suggest.

Picture the funeral bill as a bucket of 126 marbles, each worth Rp250,000. A full month at the minimum wage drops in ten marbles, a single layer at the bottom. A month of the shopper's basket adds seven. The rest of the bucket, more than nine-tenths of it, is the gap a grieving family must somehow fill within a week.

BAHASA INDONESIA

Solo kelihatan makmur, dan dari satu sisi memang iya. Konstruksi dan perdagangan mendominasi ekonominya, dan uang jelas berputar deras di kota ini. Tapi omzet kota bukan gaji orang, dan gaji pun bukan uang belanja. Isi keranjang belanja warga rata-rata cuma Rp1,7 juta sebulan, dan bagian non-makanannya malah menyusut 3,7 persen di 2024. Daya beli lebih tipis dari yang kelihatan di jalanan.

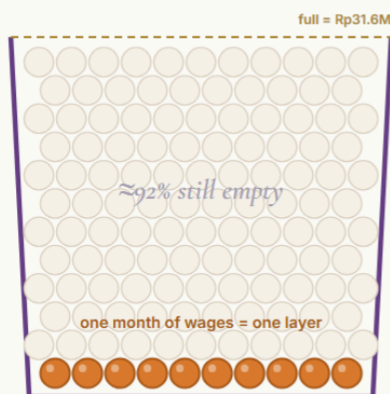
Bayangkan biaya pemakaman sebagai ember berisi 126 kelereng, satu kelereng Rp250 ribu. Sebulan penuh kerja dengan upah minimum cuma memasukkan sepuluh kelereng, satu lapis di dasar ember. Sebulan isi keranjang belanja menambah tujuh. Sisanya, lebih dari sembilan persepuluh ember, itulah jarak yang harus diisi keluarga yang sedang berduka, dalam waktu seminggu.

EXHIBIT 3

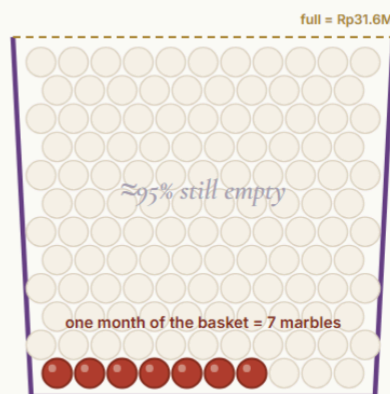
A month of marbles barely covers the bottom

A modest Solo funeral (~Rp31.6M) as a bucket of 126 marbles, Rp250k each

■ One month at the minimum wage lays a single layer at the bottom of the bucket; a month of the shopper basket does not even finish that row.



One month at the minimum wage
UMK 2025 · Rp2.42M ≈ 10 marbles · fills ~8%



One month of the shopper basket
Spending / person · Rp1.70M ≈ 7 marbles · fills ~5%

Derived: funeral ≈Rp31.6M (Exhibit 1) = ~126 marbles of Rp250k. UMK 2025 Rp2,416,560 ≈9.7 marbles, drawn as 10 (Pemkot Surakarta). Shopper basket = per-capita monthly expenditure Rp1,702,178 ≈6.8 marbles, drawn as 7 (BPS Kota Surakarta, Susenas 2024). A modeled scenario, not a forecast.

Not everyone earns the minimum, and it is still not enough

Bukan semua orang bergaji UMK, dan tetap saja belum cukup

ENGLISH

A fair objection: Solo is a city of traders and business owners, and many families live well above the minimum wage. To measure them, economists do not ask what people earn, which surveys capture poorly, but what they spend, following Deaton's household-survey tradition. Statistics Indonesia, using the World Bank's framework, sorts the population by monthly spending per person: poor below Rp583 thousand, aspiring middle from Rp874 thousand to Rp2.04 million (where 49 percent of Indonesians live), middle class from Rp2.04 to Rp9.91 million (17 percent), and the upper class above that, roughly 0.4 percent.

Pour a whole family's month into the bucket, three people's spending combined, and the ladder becomes visible. A family at the poverty line manages 7 marbles. An aspiring-middle family, the most common Indonesian household, about 10. A family just entering the middle class, 24. Only a family at the doorway of the upper class, spending Rp29.7 million a month, nearly fills it. The question is not whether to plan, but how long the plan must be.

BAHASA INDONESIA

Keberatan yang masuk akal: Solo itu kota pedagang dan pengusaha, banyak keluarga hidup jauh di atas UMK. Untuk mengukur mereka, ekonom justru tidak bertanya berapa gajinya, yang di survei sering tidak jujur atau tidak tentu, tapi berapa belanjanya, mengikuti tradisi survei rumah tangga Deaton. BPS, memakai kerangka Bank Dunia, membagi penduduk berdasarkan pengeluaran per orang sebulan: miskin di bawah Rp583 ribu, menuju kelas menengah Rp874 ribu sampai Rp2,04 juta (di sinilah 49 persen orang Indonesia berada), kelas menengah Rp2,04 sampai Rp9,91 juta (17 persen), dan kelas atas di atasnya, cuma sekitar 0,4 persen.

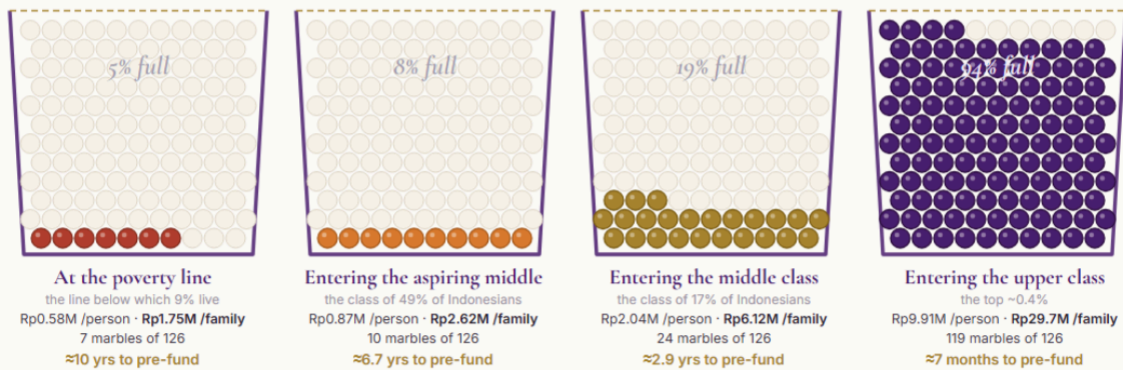
Tuangkan belanja sebulan satu keluarga, tiga orang digabung, dan tangganya kelihatan. Keluarga di garis kemiskinan sanggup 7 kelereng. Keluarga yang baru menuju kelas menengah, rumah tangga paling umum di Indonesia, sekitar 10. Keluarga yang baru masuk kelas menengah, 24. Cuma keluarga di ambang kelas atas, dengan belanja Rp29,7 juta sebulan, yang hampir memenuhi ember. Jadi pertanyaannya bukan perlu rencana atau tidak, tapi berapa panjang rencananya.

EXHIBIT 4

Even the middle class needs years, not months

One month of a family's spending vs the Rp31.6M funeral bucket, by economic class (household of three; 1 marble = Rp250k)

- Only a family at the doorway of the upper class, the top ~0.4% of Indonesians, nearly fills the bucket in one month; every other family is planning in years.



The math · Months to pre-fund = C ÷ (s × n × e) = Rp31.6M ÷ (14.9% × 3 × e). C = funeral bill (Exhibit 1); s = household saving share of income, 14.9% (Bank Indonesia Consumer Survey, Dec 2025); n = 3 household members (stated assumption); e = spending per person at each class boundary (BPS, Susenas Mar 2024). Redirecting 100% of spending instead, the middle-class family still needs ~5 months. Savings interest and funeral-cost inflation are taken to roughly offset.

Source: World Bank class framework ("Aspiring Indonesia", 2019) as applied by BPS, Susenas Mar 2024: poor <Rp582,932/person/mo; aspiring middle Rp874,398–2,040,262 (49.22%); middle class Rp2,040,262–9,909,844 (17.13%, median Rp2,846,440); upper class >Rp9,909,844 (~0.4%). Saving ratio: BI Survei Konsumen. A modeled scenario, not a forecast.

The cost keeps coming after the burial

Biayanya masih jalan setelah dimakamkan

ENGLISH

The bill does not close on the day of the burial. Javanese mourning follows a cycle: gatherings on the 7th day, then the 40th, the 100th, and the 1000th, each with prayers and a meal for guests.

The seven-day tahlilan is the heaviest, but the later gatherings add roughly Rp3 million each. Not every family observes every round, yet for those who do, the true cost of a farewell climbs past Rp23 million spread over nearly three years. Grief has a long tail, and so does its expense.

BAHASA INDONESIA

Tagihan tidak tutup di hari pemakaman. Masa berkabung Jawa punya siklus: berkumpul di hari ketujuh, lalu keempat puluh, keseratus, dan keseribu, masing-masing dengan doa dan jamuan untuk tamu.

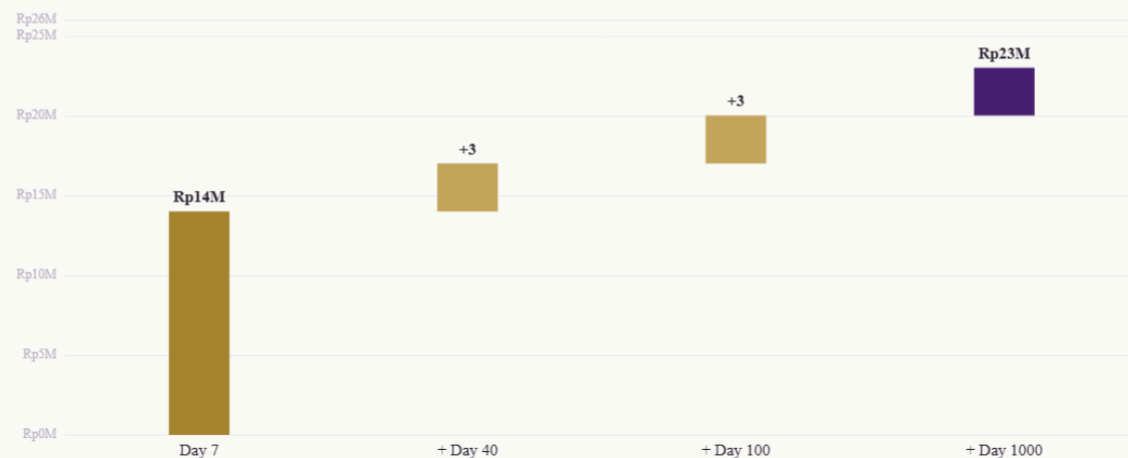
Tahlilan tujuh hari yang paling berat, tapi kumpul-kumpul berikutnya menambah sekitar Rp3 juta tiap kali. Tidak semua keluarga menjalani semua putaran, tapi buat yang menjalaninya, biaya sesungguhnya sebuah perpisahan naik melewati Rp23 juta, tersebar hampir tiga tahun. Duka punya ekor yang panjang, dan biayanya juga.

EXHIBIT 5

The cost keeps coming long after the burial

Cumulative selamatan spending through the mourning cycle (representative)

■ Repeated remembrance gatherings push the true cost past Rp23M over roughly three years.



Representative. Selamatan gatherings at day 7 (tahlilan ~Rp14M), 40, 100 and 1000 (~Rp3M each; 100 guests x ~Rp20k). Not every family observes all rounds. A modeled scenario, not a forecast. Source: Finansialku; selamatan calculators; Tahlilan (Wikipedia).

Health cover ends the moment life does

Jaminan kesehatan berhenti begitu napas berhenti

ENGLISH

Most Indonesians are covered through BPJS Kesehatan, the national health scheme. But it is health insurance: its cover ends at the moment of death, and it pays nothing toward a burial.

One public scheme does help. BPJS Ketenagakerjaan's death benefit (JKM) pays a Rp42 million lump sum, made up of a Rp20 million death benefit, Rp10 million for the funeral, and Rp12 million in periodic support, plus education aid for children. But it reaches only those enrolled as workers. For everyone else, the state pays nothing toward the goodbye.

BAHASA INDONESIA

Sebagian besar orang Indonesia terlindungi lewat BPJS Kesehatan, jaminan kesehatan nasional. Tapi itu asuransi kesehatan: perlindungannya berhenti saat orang meninggal, dan tidak membayar sepeser pun untuk pemakaman.

Ada satu program negara yang memang membantu. Santunan kematian BPJS Ketenagakerjaan (JKM) memberi Rp42 juta sekaligus, terdiri dari santunan kematian Rp20 juta, biaya pemakaman Rp10 juta, dan santunan berkala Rp12 juta, plus beasiswa anak. Tapi ia cuma sampai ke yang terdaftar sebagai pekerja. Untuk yang lain, negara tidak membayar apa pun untuk perpisahan itu.

EXHIBIT 6

Health cover ends the moment life does

Anatomy of what each public scheme pays when someone dies (Rp million)

■ BPJS Kesehatan stops at Rp0; JKM stacks Rp20M + Rp10M + Rp12M into a Rp42M benefit, but only for enrolled workers.



BPJS Kesehatan (JKN) is health insurance and ends at death; it carries no funeral benefit. BPJS Ketenagakerjaan JKM = Rp20M death benefit + Rp10M funeral grant + Rp12M periodic support (plus education aid up to Rp174M) for enrolled members; self-employed can join for ~Rp6,800/month. Source: BPJS Ketenagakerjaan; PP 82/2019.

Most workers have no death benefit at all

Sebagian besar pekerja tak punya santunan apa pun

ENGLISH

Enrolment is exactly where the system thins out. In February 2024, 84.13 million Indonesians, about 59 percent of all workers, were in informal work: farmers, drivers, traders, day labourers. Informal workers have the lowest social-security enrolment of any group.

And the picture is worse than the chart shows, because the people who die are disproportionately elderly, retired, or homemakers, outside the workforce entirely and so outside JKM. The benefit that exists is real, but it lands on the few, not the many.

BAHASA INDONESIA

Justru di soal pendaftaran inilah sistemnya menipis. Pada Februari 2024, 84,13 juta orang Indonesia, sekitar 59 persen dari semua pekerja, ada di pekerjaan informal: petani, sopir, pedagang, buruh harian. Pekerja informal punya angka kepesertaan jaminan sosial paling rendah dibanding kelompok mana pun.

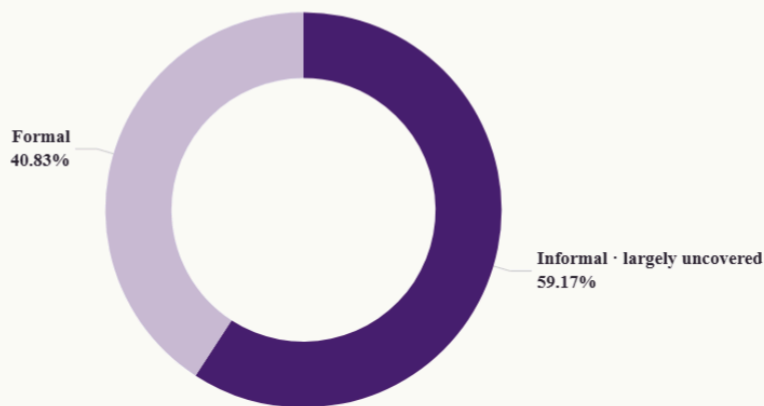
Dan kenyataannya lebih berat dari yang terlihat di grafik, karena yang meninggal justru lebih banyak lansia, pensiunan, atau ibu rumah tangga, yang sama sekali di luar angkatan kerja, jadi di luar JKM juga. Santunan itu nyata, tapi jatuhnya ke sedikit orang, bukan ke banyak orang.

EXHIBIT 7

Most workers have no death benefit at all

Indonesian workforce by formality, Feb 2024

- Nearly 6 in 10 workers are informal (84M) and largely outside JKM; retirees and homemakers are not covered either.



Informal workers 84.13M = 59.17% of the working population (BPS, Feb 2024); informal workers have the lowest social-security enrolment. Formal-sector share ~40.8%. The deceased are disproportionately elderly and outside the workforce.

How families actually pay

Bagaimana keluarga benar-benar membayar

ENGLISH

So how is the bill met? First, by hands. Gotong-royong is the oldest answer: neighbours arrive to wash and carry the body, dig the grave, cook for guests, and pray. It is real help, but it is labour, not cash, and in the cities it is fading.

Then by small communal funds: jimpitan or beas perelek, a few coins or a scoop of rice collected daily; arisan kematian, a death-savings pool that pays out to whoever is grieving. These soften the blow but rarely cover it.

When they fall short, families reach for what is left: savings meant for something else, a sold motorbike or a piece of land, or a loan. A goodbye financed by debt is common, and it is the quietest cost of all, because it outlives the mourning.

BAHASA INDONESIA

Jadi bagaimana tagihannya dipenuhi? Pertama, lewat tangan. Gotong royong adalah jawaban paling tua: tetangga datang memandikan dan mengusung jenazah, menggali makam, memasak untuk tamu, dan berdoa. Itu bantuan nyata, tapi berupa tenaga, bukan uang, dan di kota mulai memudar.

Lalu lewat dana bersama yang kecil: jimpitan atau beas perelek, beberapa keping uang atau secentong beras yang dikumpulkan tiap hari; arisan kematian, tabungan bersama yang cair ke siapa pun yang sedang berduka. Ini meringankan, tapi jarang menutup semuanya.

Waktu itu semua kurang, keluarga meraih apa yang tersisa: tabungan yang sebenarnya buat hal lain, motor atau sepetak tanah yang dijual, atau pinjaman. Perpisahan yang dibiayai utang itu biasa, dan ia biaya yang paling sunyi, karena ia hidup lebih lama dari masa berkabungnya.

DISCUSSION: THE ECONOMICS BENEATH IT / TEORI DI BALIKNYA

EN. What these families are attempting has names in economics. Spreading a large, sudden cost over time instead of letting it crush a single month is consumption smoothing, the heart of Friedman's permanent-income theory (1957). Arisan kematian and jimpitan are informal risk-sharing, neighbours insuring one another where formal insurance is missing, documented by Townsend in village economies (1994). And measuring families by what they spend rather than what they say they earn follows Deaton's household-survey tradition: in a largely informal economy, spending is the honest signal of capacity. All three point the same way: the burden is real, and the tools that spread it only work when joined in advance.

ID. Yang dilakukan keluarga-keluarga ini ada namanya di ilmu ekonomi. Menyebarkan biaya besar yang mendadak supaya tidak menghancurkan satu bulan itu namanya consumption smoothing, inti teori permanent income Friedman (1957). Arisan kematian dan jimpitan itu bentuk asuransi informal antartetangga, yang didokumentasikan Townsend di ekonomi pedesaan (1994). Dan mengukur keluarga dari belanjanya, bukan dari pengakuan gajinya, mengikuti tradisi survei rumah tangga Deaton: di ekonomi yang serba informal, belanja itu sinyal paling jujur soal kemampuan. Ketiganya menunjuk arah yang sama: bebannya nyata, dan alat untuk menyebarnya cuma berguna kalau diikuti sebelum harinya tiba.

The safety nets, and where they leak

Jaring pengaman, dan di mana bocornya

ENGLISH

Put the options side by side and a pattern appears. Every safety net Indonesian families rely on has a hole in it. Community help gives time and hands, not money. Communal funds are tiny. The death-savings pools and the JKM benefit only reach those who joined in advance.

The one net with no hole is the one that must be woven early: planning ahead. It is also the one fewest families reach for, because it asks them to think about the day before it comes.

BAHASA INDONESIA

Taruh semua pilihan bersebelahan, dan sebuah pola muncul. Tiap jaring pengaman yang diandalkan keluarga Indonesia punya lubangnya sendiri. Bantuan komunitas memberi waktu dan tenaga, bukan uang. Dana bersama jumlahnya kecil. Arisan kematian dan santunan JKM cuma sampai ke yang sudah ikut lebih dulu.

Satu-satunya jaring yang tak berlubang justru yang harus dianyam jauh-jauh hari: menyiapkan sejak awal. Dan itu pula yang paling jarang diambil keluarga, karena ia menuntut kita memikirkan hari itu sebelum ia datang.

EXHIBIT 8

The safety nets, and what each really covers

How Indonesian families actually meet the cost

■ **Every net has a hole; only planning ahead reaches a family before the bill arrives.**

SAFETY NET	WHAT IT GIVES	WHO IT REACHES	THE GAP
Gotong-royong	Hands, not cash: body care, grave, meals, prayers	Neighbours, everyone	Fading in cities; gives labour, not money
Jimpitan / beas perelek	A small communal fund from daily rice/coins	Village / RT members	Tiny amounts; covers a fraction
Arisan / kongsi kematian	Members pay in; the bereaved receive a payout	Association members	Only if you joined beforehand
BPJS Ketenagakerjaan (JKM)	Rp42M lump sum + education benefit	Enrolled workers only	~59% informal; retirees not covered
BPJS Kesehatan (JKN)	Nothing toward a funeral	Everyone insured	Health cover ends at death
Plan ahead (pre-need)	Locks the cost and spreads it over time	Any family that prepares	Requires acting before the day comes

Source: BPJS Ketenagakerjaan (JKM, PP 82/2019); BPS (informal workers 59.17%, Feb 2024); ANTARA & NU (gotong-royong, jimpitan/beas perelek, kongsi kematian); Finansialku (tahlilan). Compiled by Sekar, July 2026.

Small and steady beats a sudden shock

Rutin sedikit demi sedikit, bukan kaget sekaligus

ENGLISH

The most powerful tool is also the cheapest. A self-employed Indonesian can enrol in BPJS Ketenagakerjaan for about Rp6,800 a month, and unlock the same Rp42 million benefit that formal workers receive. It is one of the best-value protections in the country, and most eligible people have never heard of it.

Beyond enrolment, the principle is simple: turn one shock into many small, manageable moments. Setting aside Rp250,000 a month for five years builds Rp15 million, quietly, in calm. It will not cover everything, but it turns the day of the loss from a scramble into something a family can carry.

BAHASA INDONESIA

Alat yang paling ampuh justru yang paling murah. Seorang pekerja mandiri bisa ikut BPJS Ketenagakerjaan sekitar Rp6.800 sebulan, dan membuka santunan Rp42 juta yang sama seperti yang diterima pekerja formal. Ini salah satu perlindungan paling berharga di negeri ini, dan kebanyakan orang yang berhak belum pernah mendengarnya.

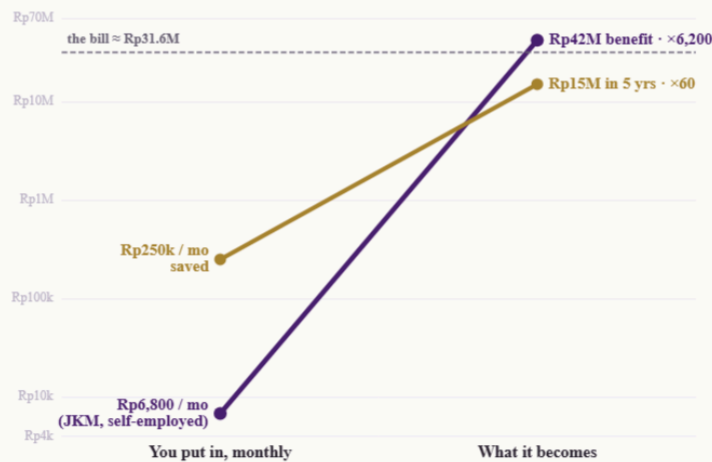
Selain mendaftarkan, prinsipnya sederhana: ubah satu kaget besar jadi banyak langkah kecil yang terjangkau. Menyisihkan Rp250.000 sebulan selama lima tahun mengumpulkan Rp15 juta, diam-diam, dalam keadaan tenang. Itu tak menutup semuanya, tapi ia mengubah hari kehilangan dari panik jadi sesuatu yang masih bisa dipikul keluarga.

EXHIBIT 9

Small and steady beats a sudden shock

What a small monthly amount becomes (log scale)

- Rp6,800 a month into JKM unlocks a Rp42M benefit, roughly a 6,200-fold leverage no savings account can match; a Rp250k set-aside builds Rp15M in five years.



BPJS Ketenagakerjaan JKM for self-employed (BPU) ~Rp6,800/month → Rp42M benefit (PP 82/2019). Illustrative set-aside: Rp250k/month × 60 months = Rp15M (×60). Leverage = benefit ÷ monthly amount. Dashed line: the ~Rp31.6M bill (Exhibit 1). A modeled scenario, not a forecast.

From data to action

Dari data ke tindakan

ENGLISH

This is a cost that can be shared and softened, not just endured. Three parties can move now, each with its own role.

BAHASA INDONESIA

Ini biaya yang bisa dibagi dan diringankan, bukan sekadar dipikul. Tiga pihak bisa mulai bergerak sekarang, masing-masing dengan perannya.

Government & BPJS

Pemerintah & BPJS

Make JKM enrolment easy and automatic for informal workers. *Bikin daftar JKM gampang dan otomatis buat pekerja informal.*

Subsidise the ~Rp6,800 premium for the poorest, and keep a real funeral benefit. *Subsidi iuran ~Rp6.800 buat yang paling tak mampu, dan pertahankan santunan pemakaman yang nyata.*

Tell people the benefit exists. *Kasih tahu orang kalau santunan ini ada.*

Outcome: a death that does not start a debt.

Service providers

Penyedia layanan

One clear, written, all-in price from the start. *Satu harga jelas dan tertulis, semua termasuk, sejak awal.*

Offer pre-need plans and gentle instalments. *Sediakan rencana sejak dini dan cicilan yang ringan.*

Count the tahlilan honestly, not just the burial. *Hitung juga tahlilan dengan jujur, bukan cuma pemakamannya.*

Outcome: families see the whole cost early.

Families & community

Keluarga & komunitas

Enrol in JKM now; Rp6,800 is well spent. *Daftar JKM sekarang; Rp6.800 yang sangat berharga.*

Keep the arisan kematian alive, and set aside a little each month. *Jaga arisan kematian tetap hidup, dan sisihkan sedikit tiap bulan.*

Understand the full cost before grief arrives. *Pahami seluruh biayanya sebelum masa berduka.*

Outcome: a goodbye met with calm, not borrowing.

No family should have to choose between grieving well and paying for years. The cost of a goodbye is real, but with a little foresight it need not be crushing.

Tak ada keluarga yang seharusnya memilih antara berduka dengan layak atau membayar bertahun-tahun. Biaya perpisahan itu nyata, tapi dengan sedikit persiapan, ia tak harus mencekik.

Does the math survive scrutiny?

Tahankah hitungannya diuji?

ENGLISH

Numbers this important deserve to be doubted, so we doubted them ourselves. Instead of trusting one set of assumptions, we simulated twenty thousand families in every class, letting each parameter range over its plausible values: the funeral bill rebuilt from its parts (Rp23–49 million), the saving rate across Bank Indonesia's 2025 readings (13.0–16.0%), households of two to five people, and spending sampled across each class's full band, calibrated to the published middle-class median.

The conclusion refuses to move. Even the luckiest middle-class family needs more than a year of steady saving; four in five aspiring-middle families need more than three. And the answer depends least on the saving rate, the most contestable assumption, and most on how many people share the load, which is precisely the case for arisan, gotong royong, and JKM.

BAHASA INDONESIA

Angka sepeenting ini pantas diragukan, jadi kami ragukan sendiri. Alih-alih percaya pada satu set asumsi, kami simulasikan dua puluh ribu keluarga di tiap kelas, dengan tiap parameter bergerak di rentang wajarnya: biaya pemakaman dibongkar dari komponennya (Rp23–49 juta), porsi tabungan mengikuti rentang BI sepanjang 2025 (13,0–16,0%), keluarga berisi dua sampai lima orang, dan belanja diambil dari seluruh rentang kelasnya, dikalibrasi ke median kelas menengah versi BPS.

Kesimpulannya tidak mau bergeser. Keluarga kelas menengah yang paling beruntung pun butuh lebih dari setahun menabung; empat dari lima keluarga menuju kelas menengah butuh lebih dari tiga tahun. Dan jawabannya paling tidak terpengaruh porsi tabungan, asumsi yang paling bisa diperdebatkan, tapi paling terpengaruh jumlah orang yang ikut menanggung. Justru itu alasan kenapa arisan, gotong royong, dan JKM penting.

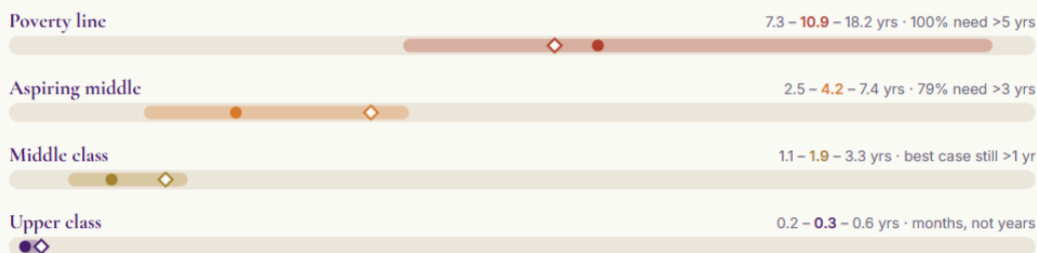
EXHIBIT 10

The claim survives twenty thousand what-ifs

Monte Carlo: years to pre-fund across each class's full range · 20,000 simulated families per class

■ Even the luckiest middle-class family needs more than a year; the answer barely moves with the saving rate, and moves most with how many people share the load.

YEARS TO PRE-FUND · BAND = P10-P90 · DOT = MEDIAN · DIAMOND = THE FIGURE PUBLISHED IN THIS JOURNAL



SENSITIVITY (TORNAO) · MIDDLE-CLASS BASE ≈2.9 YRS, ONE PARAMETER SWUNG AT A TIME



Method: seeded Monte Carlo, 20,000 draws/class. C rebuilt from components (guests 50–150 × Rp15–30k × 7 days + service + fee → Rp23–49M); s = 13.0–16.0% (BI Survei Konsumen 2025 range); n = 2–5; e sampled across each class band, middle class calibrated to the BPS median (Rp2,846,440). Reproducible (marketing/laporan2/data). A modeled scenario, not a forecast.

Why Sekar wrote this

Kenapa Sekar menulis ini

ENGLISH

We sit with families on the hardest days, and we see the second weight that arrives behind grief: the cost. This journal exists so that families can understand that cost in calm, and prepare for it, long before the day comes.

We are not here to sell fear, or to sell a funeral. We are here to make the goodbye clear, and gentle, and possible.

BAHASA INDONESIA

Kami menemani keluarga di hari-hari paling berat, dan kami melihat beban kedua yang datang di belakang duka: biaya. Jurnal ini ada supaya keluarga bisa memahami biaya itu dengan tenang, dan menyiapkannya, jauh sebelum harinya tiba.

Kami tidak di sini untuk menjual ketakutan, atau menjual pemakaman. Kami di sini untuk membuat perpisahan itu jelas, lembut, dan bisa dijalani.



*Sekar does not sell funerals.
Sekar offers peace of mind.*

Sekar tidak menjual pemakaman. Sekar menjual ketenangan.

A funeral companion in Solo Raya, for Muslim and non-Muslim families, from the first call to the final farewell.

Pendamping pemakaman di Solo Raya, dari telepon pertama sampai prosesi usai.

Reach us · **0877-7111-1177** · sekarfuneral.com

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METHODOLOGY / METODOLOGI

EN. All figures are drawn from public data as of July 2026 and cited above. The ~Rp31.6M send-off is a representative Solo scenario (funeral service + seven-day tahlilan + public-cemetery fee), a modeled scenario, not a forecast; families and observances differ. Months-to-fund and marble counts are derived comparisons: the shopper's basket is measured per person while a funeral is borne by a household, so these are yardsticks of purchasing power, not a household budget model. Set-aside and instalment figures are illustrative of the principle, based on stated assumptions. Class financing arithmetic: months to pre-fund = $C \div (s \times n \times e)$, with $C = \text{Rp}31.6\text{M}$, $s = 14.9\%$ saving share of income (BI Consumer Survey, Dec 2025), $n = 3$ household members (a stated assumption for a small urban family), and $e =$ per-capita spending at each class boundary; savings interest and funeral-cost inflation are assumed to roughly offset. Robustness: a seeded 20,000-draw Monte Carlo per class over the stated ranges is reported in the Appendix (Exhibit 10); every published figure sits within its simulated P10–P90 band. Geography: price and income anchors (UMK, per-capita spending, PDRB, cemetery fee) are Kota Surakarta; economic-class bands, enrolment and saving figures are national (BPS/BI), since city-level equivalents are not published; tahlilan and private-plot figures are Java-wide representative benchmarks. Regencies around Solo have lower minimum wages, so across Solo Raya the gap shown here is, if anything, understated. A private cemetery plot (Rp30–70M) would raise the total substantially.

ID. Semua angka diambil dari data publik per Juli 2026 dan dikutip di atas. Pemakaman ~Rp31,6 jt adalah skenario yang mewakili keadaan di Solo (jasa pemakaman + tahlilan tujuh hari + retribusi makam), sebuah skenario, bukan ramalan pasti; tiap keluarga dan tradisinya berbeda. Hitungan bulan dan kelereng adalah perbandingan turunan: keranjang belanja dihitung per orang, sementara pemakaman ditanggung satu keluarga, jadi ini penggaris daya beli, bukan model anggaran rumah tangga. Angka tabungan dan cicilan sifatnya menggambarkan prinsipnya, berdasarkan asumsi yang disebutkan. Hitungan pendanaan per kelas: bulan untuk menyiapkan = $C \div (s \times n \times e)$, dengan $C = \text{Rp}31,6 \text{ jt}$, $s =$ porsi tabungan 14,9% (Survei Konsumen BI, Des 2025), $n = 3$ anggota keluarga (asumsi yang disebutkan untuk keluarga kecil perkotaan), dan $e =$ pengeluaran per orang di batas tiap kelas; bunga tabungan dan inflasi biaya pemakaman dianggap saling menutup. Uji ketahanan: simulasi Monte Carlo 20.000 keluarga per kelas atas rentang asumsi yang disebutkan dilaporkan di Lampiran (Exhibit 10); semua angka yang diterbitkan berada dalam rentang simulasi P10–P90. Soal wilayah: angka harga dan penghasilan (UMK, pengeluaran per kapita, PDRB, retribusi) adalah Kota Surakarta; batas kelas ekonomi, kepesertaan, dan porsi tabungan adalah angka nasional (BPS/BI), karena versi per kota tidak diterbitkan; angka tahlilan dan kavling swasta adalah acuan umum se-Jawa. Kabupaten di sekitar Solo upah minimumnya lebih rendah, jadi untuk Solo Raya jarak yang digambarkan di sini kalau pun meleset, justru terlalu ringan. Kavling pemakaman swasta (Rp30–70 jt) akan menaikkan totalnya jauh lebih besar.