

CONSUMER PREPAREDNESS, KNOWLEDGE, AND OPINIONS
ABOUT PRACTICES AND REGULATIONS OF
THE FUNERAL INDUSTRY,

by

Charlotte Ann Kidd //

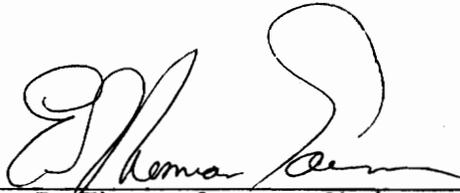
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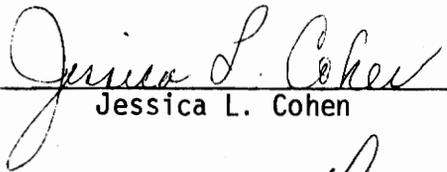
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Chapter I
The Problem

Chapter I

The Problem

The assumption that the consumer is rational and has complete knowledge is almost absurd when applied to the purchase of a funeral. There are few standards to go by and little knowledge of the practices and regulations. The consumer rarely asks questions as to what is required by law. Rather, because of the intimate nature of the service, coupled with the fact that it is an "emergency service" rendered at a time when the purchaser is in no mood to argue over costs, the consumer is at a disadvantage (The Forum & Century, November, 1963, p. 230). Unlike other purchases, the consumer seldom seeks or receives information about the persons, products, or services business with which he will deal when making funeral arrangements.

Another aspect of the funeral transaction is the almost total ignorance of the buyer as to what to expect when he goes to purchase a funeral. What to look for, what to avoid and how much to spend, are usually not considered before the consumer makes the decisions. Another factor which confronts the buyer is the need to make on-the-spot decisions. Impulse buying is almost a built-in necessity in this situation. The consumer often acts under pressure and has little time or inclination for comparison shopping (Roanoke Times & World-News, January 29, 1978, p. F-1).

The frame of mind of the consumer at the time of purchase is probably more irrational than usual. He is assailed by many nagging questions: "What is the right thing to do?" and "What will my family and friends think?": (Atlantic June, 1963, p. 59).

Information concerning the purchase of a funeral is often not readily available to the consumer, and even when it is, he is likely to ignore it due to the nature of the subject. There is not time for a trial period and most post-purchase evaluation is avoided due to the pain such a remembrance might arouse.

This distressed condition makes a susceptible target for high-pressure selling methods. The bargaining position of the consumer is weakened after one funeral home is selected because once the body is transported to a funeral establishment, all arrangements are usually made there and "comparison shopping" is no longer possible. Quite frequently, the necessary goods and services can be chosen only from among those that that business has or is willing to make available.

There appears to be an irrational desire to arrange an elaborate funeral for the departed. Funerals seem to have become a valid status symbol with the showiness reflecting the manner of living of the people involved (Changing Times, November, 1963, p. 7). Often what the funeral director says or implies can easily arouse feelings of guilt. The guilt feelings may then be exploited to increase the amount of money spent on the funeral. A funeral director, at this point, may engage in selling practices that take advantage of the family's desire to show the "proper respect" for the deceased (Stanford Law Review, May, 1963, p.424).

Feelings of confusion, guilt, and efforts to do what is socially acceptable may also be reasons for spending large amounts of money (Simmons, January, 1975, p. 2).

Unfortunately, this is a time when money may be one of the furthest things from the consumer's mind. This feeling that money is not a proper concern when a loved one dies is coupled with the fact that relatively large sums of money may soon become available to the buyer of the funeral. The consumer accustomed to purchasing most major articles over a period of time and not usually having large amounts of money to spend, suddenly finds in his possession insurance and death benefits payments from various sources (Atlantic, June, 1963, p. 61 ; Simmons, January, 1975, p.2). With all of these resources available, there seems little justification for spending money carefully.

The average consumer, unfamiliar with practices and regulations surrounding the funeral industry, has a need for objective reliable information in order to make a rational decision when purchasing a funeral. Before this type of information can be developed, the needs of the public must be determined regarding their level of knowledge of the funeral industry.

Need for the Study

The purchase of a funeral is one of the largest single expenditures in the lifetime of an average consumer. It has been found to be the most expensive purchase after a home and automobile (Charleston Daily Mail, June 19, 1978, p.1; Stanford Law Review, May, 1963, p.420) .

The costs for the average American funeral, including coffin, funeral home service, cemetery plot, and vault has steadily increased to a total of about three thousand dollars today (Presbyterian Survey, August 1978, p. 36).

Most families will have the responsibility of planning a funeral more than once in their lifetime. However, the person who makes the arrangements will probably not take the same precautions that he would if he were buying a house or automobile. The consumer is often unfamiliar with the products and services offered and uninformed about the general practices, legal requirements, and pricing policies. To further complicate matters, purchasing decisions are made during a very emotional time of life.

Information on the structure and workings of the funeral industry is now more widespread. The writings of Jessica Mitford and Ruth Harmer, which prompted public interest in the early 1960's, has been followed by numerous newspaper and magazine articles. Pamphlets concerning the funeral industry are now readily available to consumers through county Cooperative Extension Services, Memorial Societies and the National Funeral Director's Association. Many books have also been written on the subject of funerals.

The Federal Trade Commission conducted the first in-depth pricing policy study of the funeral industry in the fall of 1973 in Washington, D.C. This study, based on 76 funeral parlors, found that prices vary substantially among funeral homes. Investigators concluded that

inexpensive funerals can be obtained only by aggressive comparison shopping (Federal Trade Commission, 1974).

This type of study has been conducted by the media and private interest groups on a smaller scale throughout the country. These studies have served to stimulate greater awareness on the part of the consumer to funeral practices. But, because of the emotional stress the consumer is under when purchasing a funeral, and the lack of knowledge of the practices and regulations pertaining to the funeral industry, consumer educators need to recognize the need for providing reliable information concerning it. Before informational programs can be provided, however, one needs to better understand the level of knowledge concerning selected practices and regulations of the funeral industry held by consumers.

Only one study has been found concerning the consumer's knowledge of the funeral industry. This study, conducted in Central New York, was based on experience with funerals, knowledge of the practices and laws surrounding the funeral industry awareness of the problem area created by these practices and opinions of certain practices (Simmons, January, 1975, p.3). Therefore, a need exists to determine the current level of knowledge and opinions of the funeral industry in other sections of the country.

Statement of the Problem

The problem of this study was to determine the level of knowledge consumers have about selected practices and regulations of the funeral

industry, degree of preparedness for their own funerals, opinions on selected practices regarding the funeral industry, and examine inter-relationships among these variables.

The subproblems of this study include:

1. to determine the level of knowledge consumers have about practices and regulations concerning the funeral industry.
2. to determine the degree of preparedness of consumers for their own funerals.
3. to ascertain opinions of consumers on selected practices of the funeral industry.
4. to examine the interrelationships among the level of knowledge of practices and regulations about the funeral industry, the degree of preparedness for their own funerals, and opinions on selected practices regarding the funeral industry.

Hypotheses

The following hypotheses were examined in this study:

1. Knowledge of practices and regulations concerning the funeral industry as measured by the Consumer Funeral Test is not related to the degree of one's preparedness for his/her own funeral.
2. Knowledge of practices and regulations concerning the funeral industry as measured by the Consumer Funeral Test is not related to opinions on selected practices of the funeral industry.
3. Knowledge of practices and regulations concerning the funeral industry as measured by the Consumer Funeral Test is not related to such demographic variables as age, education, income, sex, and religion.

4. The degree of preparedness of consumers for their own funerals is not related to such demographic variables as age, education, income, sex, and religion.

5. The degree of preparedness of consumers for their own funeral is not related to opinions on selected practices of the funeral industry.

6. Opinions on selected practices of the funeral industry are not related to such demographic variables as age, education, income, sex, and religion.

Purpose of the Study

The purpose of this study of assessing consumer knowledge concerning the funeral industry was to gain insight into what the public actually knew on this subject, so that educators and other communicators might design information for the public about the practices and regulations of the funeral industry.

One way of helping consumers avoid irrationality during the emotional stress of planning a funeral is through prior education and awareness. The consumer can be informed of the practices and regulations surrounding the funeral industry. Alternatives to the traditional funeral, such as cremation and membership in Memorial Societies, can be learned. Based on this information, people may act differently or some people's attitudes may change.

The consumer can realize that discussing his wishes for his own funeral is important to his next of kin in helping them to accept the

death, and in knowing that they are truly doing what he wanted. This can also aid in the mourning process.

This study will help increase the awareness of consumer knowledge of the funeral industry. The results of this study may serve as a baseline from which consumer educators in Virginia can develop information and programs. When this information is available to the consumer, they may confront the purchase of a funeral with more rationality and knowledge.

Delimitations of the Study

This study was concerned with one area of the funeral industry; namely, that of the consumer's level of knowledge of practices and regulations in the funeral industry, their degree of preparedness for their own funerals and opinions on selected practices regarding the funeral industry. Although researching the consumption and selling practices of the funeral industry would be interesting, this study was not intended as an economic analysis of the funeral industry. This was planned because there is a lack of information about the knowledge consumers have concerning the funeral industry, and is needed to facilitate educators in knowing what information is most needed in the area of funerals.

Another delimitation of this study was that the sample population came from one university, Virginia Polytechnic Institute and State University in Blacksburg, Virginia. This particular school was

chosen for purposes of convenience and to make the best use of time and money. It was felt that this population would also supply a variation in age, education, income, sex, and religion.

Limitations of the Study

One limitation of this study was the subject of death itself. People do not often discuss funerals and death. Although this may indicate a need for such a study, for this same reason the study was difficult to construct and conduct. Therefore, the instrument that was developed had to be easy to administer and one that would not offend or upset anyone. The instrument was written in a simple, concise manner so that it could be understandable by all respondents regardless of their educational level.

The instrument developed for this study was another limitation because it could have created guessing by the respondents. Multiple choice questions were used, rather than open-ended ones, because it was felt respondents might hesitate to answer because of unfamiliarity with the subject. This format also gave respondents an opportunity to consider several possible answers.

The sample used for this study was a convenience group of Virginia Polytechnic Institute and State University faculty and staff from which a random sample was chosen. The degree of reliability of respondents cannot be measured. However, since there exists a lack of findings in this area, these data may prove useful to consumer educators in Virginia in better understanding consumer problems with the funeral industry.

Definition of Terms

The following terms are defined as they were used in the study.

CASKET--A rigid container which is designed for the encasement and burial of human remains; usually constructed of wood or metal and lined with fabric.

CONSUMER FUNERAL TEST--A questionnaire developed and administered for this study to assess the knowledge of the practices and regulations involved in the funeral industry, preparedness for a person's own funeral and opinions on selected practices of the funeral industry.

CREMATORY--Refers to an establishment which reduces human remains by a heating process.

EMBALMING--The process of preserving a body by treatment with chemicals.

FUNERAL INDUSTRY--Refers to businesses associated with funerals including funeral home, crematories and cemeteries, monument and floral shops.

MEMORIAL SOCIETY--A group of people who have joined together to obtain dignity, simplicity and economy in funeral arrangements by advance planning.

NON-STANDARD FUNERAL--Not using the standard mode accepted in this country, such as having a "do-it-yourself" funeral."

PRACTICES--Application of funeral customs habitually engaged in.

PRICE OF FUNERAL--Refers to charges made by the funeral director for professional services, use of facilities and equipment, and the casket as selected. Low, medium, and high prices vary according to the casket and services used.

PURCHASER OF FUNERAL--Any person or association who purchases, or attempts to purchase, or seeks information regarding possible future purchase of funeral services and/or merchandise, without intention of resale.

REGULATION--Authorative rule or principle in the funeral business, dealing with details or procedure.

STANDARD OR TRADITIONAL FUNERAL--Consists of services performed incident to: 1) the care and preparation of deceased human bodies for burial, cremation, or other final disposition; 2) the arrangement, supervision or conducting of the funeral ceremony and the final disposition of the deceased including, but not limited to, transporting the remains, securing necessary permits, embalming, arranging for death notices and other funeral-related items.

TOTAL ADULT FUNERAL--Refers to funeral services which are provided, at retail prices for adults, and does not include services provided for infants or small children. Persons over fifteen are considered adults.

VAULT--An outer enclosure for the body in a receptacle which prevents the ground from caving in.

VPI & SU FACULTY AND STAFF--Faculty or classified staff who are employed on a salaried basis and are listed in the Faculty-Staff Directory, 1978-79.

Organization of the Remainder of the Thesis

The remainder of the thesis consists of Chapter 2, which is the "Review of Literature," Chapter 3, titled "Procedures," Chapter 4, titled "Findings," Chapter 5, titled "Discussion of Findings," and Chapter 6, titled "Summary, Conclusions, and Recommendations."

Chapter II
Review of Literature

Chapter II

Review of Literature

The purpose of the literature review is to explore existing research and literature on knowledge consumers have about practices and regulations concerning the funeral industry, and opinions on selected practices of the funeral industry. Also examined will be the extent of their preparedness for their own funerals as well as to establish a theoretical base for this study.

Every decade in this century has witnessed a few journalists presenting criticism of the funeral industry and suggestions for its reform. However, very few formal studies have been conducted concerning the political or economic structure of the funeral industry. Studies dealing with knowledge, opinions or desires consumers hold concerning funerals are also lacking.

It was not until the investigative journalism of Ruth Mulvey Harmer's The High Cost of Dying (Harmer, 1963), and Jessica Mitford's The American Way of Death (Mitford, 1963), in the early 1960's that the public was significantly made aware of contemporary funeral practices. The interest generated by these funeral critics was achieved partly by sensationalism of their presentation rather than by objectivity of their format. However, many consumers have been sufficiently incensed during the last decade to demand information on funeral practices from the media.

A computer literature check and listings in the Reader's Guide to Periodic Literature from 1961 to 1978 confirm this idea by the number of articles written in this time period. In 1961, there were four articles written; 1962 two articles; 1963 seventeen articles; and 1964 five articles were written. From 1965 to 1972 there were three articles written each year. From 1973 to 1978 there **were** five articles written. Most of these articles are cited in the bibliography. Also, during this time period, the only three research studies were found on this subject. This recent increase in articles and studies may be attributed to the consumer movement and the government's interest in regulating the funeral industry.

The three research studies and their findings are discussed and critiqued. The periodic literature found on this subject discusses the historic background and the present day practices of the funeral industry.

Funeral Industry Research Studies

The three major research studies found which surveyed consumer knowledge, opinions, and preparedness are reviewed below. A discussion of the findings then follows.

The Cornell Study. This was a master's thesis completed at Cornell University in 1975 titled A Comparison of the Knowledge and Opinions of the Funeral Industry Held by Urban and Rural Consumers in Central New York State by Marilyn Simmons (Simmons, 1975). This study was part of a larger research project which attempted to contrast the state of

consumer well-being in urban and rural areas of central New York. Approximately five hundred area residents participated in an interviewer--administered survey. The sample compared rural and urban responses.

The urban population was defined as all adult consumers living in the urbanized areas of the Syracuse and Binghamton Standard Metropolitan Statistical areas. The rural population was defined as all adult consumers living in towns having populations of less than 2,500 which were situated outside of the counties containing the Standard Metropolitan Statistical area of Binghamton and Syracuse. Seventy towns met the rural specifications.

Cluster sampling was the technique used because of the large size of the urban and rural population. The area to be surveyed was divided into mutually exclusive groups, chosen on the basis of manageability in survey work and availability of necessary information about the groups.

The persons interviewed from each cluster were chosen in a manner that would approximate a random sampling within that cluster. For city blocks, the interviewer started at a non-corner house and interviewed in every other house until the sample size of 244 was reached. For the rural clusters, the interviewer selected every other house from a random listing of streets in the towns--a total of 248 rural respondents were interviewed.

Twelve interviewers participated in the data collection process. Each of the interviewers administered almost equal proportions of the

interviews. A training session was conducted to familiarize interviewers with the standard techniques used.

The study ascertained past exposure to and experience with funerals, knowledge of the laws and practices surrounding the funeral industry, awareness of the problem areas which these practices have created, the industry itself, and the need for consumer education concerning funerals of the respondents. The study found respondents had little knowledge of the practices and regulations surrounding the funeral industry. The respondents from both rural and urban samples had more knowledge of pricing policies, as measured by four knowledge questions in the questionnaire, than on any of the other knowledge categories (Simmons, 1975, p. 40). It was also found that most consumers did not know that the cost of a funeral was usually based solely on the price of the casket (Simmons, 1975, p. 41).

The opinions of consumers on selected practices of the funeral industry indicated that most consumers did not know the main reason for some practices or that some practices are not mandatory. For example, it was found that only 15 percent knew the main reason for the use of a vault--that of preventing the settling of the ground. Almost 90 percent thought that the body had to be embalmed if it was not immediately buried (Simmons, 1975, p. 46,49).

Regarding preparedness, the majority of respondents had never discussed the views and wishes of their family members concerning their own funerals. For example, only 1 in 10 respondents of either urban or

rural samples in the study felt that the matter had been fully discussed. A very small percentage responded that specific arrangements had been made for their own funerals (Simmons, 1975, p. 51).

Since the study took place in Central New York region, the findings cannot be generalized beyond this type of population. A random sample was used in selecting participants from the population.

The thirty-item questionnaire was not in any order as to subject matter of knowledge, opinions and preparedness. This could have confused the thinking of the respondents. The choices for the answers of the questions were partly true-false, open-ended, multiple choice, and Likert scale types. This could have distorted the interpretation of some of the findings. Some of the responses included "other," "undecided," and "don't know." This format introduced the likelihood of guessing by the respondents. Moreover, many questions were vague and too open to interpretation.

The questionnaire was administered by twelve different interviewers. Respondents may have been affected by the presence of the interviewer, which could have injected bias in the responses.

A glossary of terms concerning the funeral industry which might have been unfamiliar to respondents was available throughout the interview in this study. However, not all respondents read the glossary. Interviewers could have been instructed to read these terms to every respondent, thus giving them all equal opportunity to use this information.

The FTC Study. In 1973 the Federal Trade Commission conducted a study on funeral prices in the District of Columbia titled FTC Survey of Funeral Prices in the District of Columbia (FTC, 1974). This report was the first major attempt by the federal government to collect and publish basic information on funeral prices. The FTC ordered 76 funeral homes in the Washington, D.C. area to supply the agency detailed information on their prices and pricing policies within a 20-day period.

The specific information sought was prices of the lowest and highest priced standard funeral of each funeral home. For the purpose of this study, a standard funeral included removal of the body to the funeral home, preservation, restoration and dressing of the body, the use of the facilities and properties, some legal paperwork, care of the flowers, the use of the hearse and one limousine and the cost of the casket (FTC, 1974, p. 2).

One of the reasons for the investigation was that the FTC felt at that time it was impossible to get comparative pricing information as many funeral homes did not have established prices, but set a price for each customer according to the amount of insurance he had (Wall Street Journal, October 19, 1973, p. 14). An equally important reason for the study was the realization that buyers of funerals are particularly vulnerable because of bereavement, time and pressure, and lack of awareness (The Washington Post, October 19, 1973, c-12).

The study found that the least costly funerals range from \$210 to \$900 and cremation \$80; the average cost for a complete funeral was \$1137. When cemetery costs, burial vaults, and other expenses were included, the average price increased to \$1886. Cost variations quoted by funeral directors depended on the casket used, not the services provided. It was felt that funeral buyers in Washington would have a hard time learning of the least expensive service and merchandise available from funeral homes (FTC, 1974, p. 53).

This study was conducted in only one city of this country, and did not include all funeral homes in the area. Therefore, the findings can be generalized to other large urban areas with some caution.

Information on the procedures of this study was incomplete. Information on selection of the sample was not given, nor was the total number of funeral establishments in the area. It was assumed throughout the study that the sample was a convenience one and not a random sample.

The study appeared to be concerned with only the economic aspect of the funeral industry. Costs were reported in 1973 and are now relatively old, so it may be questionable as to how applicable the findings may be to the current market.

The New York Consumer Group Study. The New York Public Interest Research Group conducted this study of funeral home prices in April, 1974 (New York Times, April 7, 1974, p. 38). This statewide, non-profit consumer research and advocacy organization surveyed 60 funeral

homes, 20 cemeteries and 4 crematories in the New York and Long Island areas. Students from the area telephoned the participating funeral establishments asking for pricing information about funerals and burials (Consumers Union, 1977, p. 22).

The study found that a New York City funeral ranged from \$400 to \$1200 for a requested "inexpensive funeral." Cremation costs ranged from \$235 to \$687 for direct cremation through a funeral home. Cemetery graves ranged in price from \$255 to \$660. Two thirds of the funeral homes telephoned either refused to give prices or were otherwise uncooperative when researchers called (New York Times, April 7, 1974, p. 38).

This study was conducted in only one area of the state and did not include all funeral homes in the area. Therefore, the findings can be generalized to other highly urbanized cities with great caution. Information on procedures of this study was not complete.

Information as to training the interviewers was not given. Their approach in asking questions over the telephone could have affected the replies and the results of the study.

Summary

Consumers appear to have a lack of knowledge concerning the practices and regulations of the funeral industry. Consumers may encounter "unnecessary funeral expenses" because of their misconceptions about what elements of a funeral are required by law. It was

concluded from the studies that consumers could obtain inexpensive funerals only by aggressive shopping.

Historic Background and Present Day Practices

Considerable controversy has developed over questions of origin and growth of the American way of death. Most members of the funeral industry hold the position delineated in the following quotation from a publication of the National Funeral Directors Association.

Most of the funeral beliefs of today are rooted in Judeo-Christian traditions. Little by little the Western World developed ceremonies surrounding funerals. . . . Early English practices found their way into Colonial America. Chief among the many factors setting such patterns (of conduct) have been religious beliefs. Thus, funeral and burial customs have been created and developed as a result of a long, Western civilization (Slater, 1971, p. 1).

However, many people not affiliated with the funeral industry insist that the roots of today's funeral are less deeply entrenched in history, as seen in the following quote.

A brief look backward would seem to establish that there is no resemblance between the funeral practices of today and those of even 50 to 100 years ago, and that there is nothing in the "history of Western civilization" to support the thesis of the continuity and gradual development of funeral custom. On the contrary, the salient features of the contemporary American funeral . . . are all of very recent vintage in this country, and each has been methodically designed and tailored to extract maximum profit for the trade (Mitford, 1963, p. 151).

Most consumers today assume present day practices are the development of custom and demand. They do not realize that the funeral of today is far removed from that to which their ancestors were accustomed. It is interesting to note that until the Civil War, funerals

in the United States were group community rituals rather than business propositions. The Civil War transformed all of that chiefly because of embalming. This process allowed bodies to be shipped back home for viewing. Coffin and hearse manufacturing became big business, with coffinmakers being the first to realize commercial possibilities of death (Life, September 20, 1963, p. 107). Undertaking then became so lucrative that thousands decided to try their hand at it (Consumer Reports, January, 1964, p. 42; Modern Maturity, June-July, 1974, p. 60).

Although the present American funeral has been hailed by some as a worldwide development, uncoffined burial is used almost exclusively in Israel today and cosmetology and viewing are considered in very poor taste in England. Over 90 percent of all American funerals feature the open casket--a custom unknown in most other countries (Mitford, 1963, p. 61).

As pyramids attest, the practice of embalming was commonplace for the royalty of Ancient Egypt. However, it soon lost its favor and was never given much thought on a wide scale until it was introduced in the United States during the Civil War (Harmer, 1963, p. 79).

The fear of live burial was prevalent in the late nineteenth century and provided a catalyst to the popularity of embalming. Certain casket makers were known to include intricate bell warning systems for the use of the "awakened" body (Harmer, p. 91). Some people have been buried with walkie-talkie systems clasped in their hands.

However, embalming was the most efficient procedure, as certified by all funeral directors. What fear could one possibly have of being buried alive if his blood and vital organs were removed beforehand? This presents a somewhat uncanny solution to the problem. Embalming also permitted the practice of viewing the body before it was buried. For these reasons, the practice of embalming came into widespread use and the art of cosmetology rapidly gained prominence.

Today the laws of most states mandate that a body be embalmed only if it is to travel interstate, or via common carrier, or if it is to be held without burial or cremation for more than forty-eight hours (Money, October, 1973, p. 21). Embalming may also be required in many states if it is determined that death was caused by a communicable disease.

Funeral directors have states that embalming provides a sanitary measure not only for the public, but for themselves. However, the death rate among funeral directors traceable to the medical dangers of their work does not appear to be any greater than that attributed to other occupations (Atlantic, June, 1963, p. 60). "Sanitation is probably the furthest thing from the mind of the modern embalmer . . . the motives for embalming at the present time are economic and sentimental, with a slight religious overtone" (Mitford, 1963, p. 66).

Often, funeral directors do not bother to ask the family of the deceased if embalming is desired. If the subject is brought up, the funeral director may infer that embalming is necessary for the "restorative process" (Changing Times, November, 1963, p. 9).

Investigation of the Funeral Industry

There are approximately 2,000,000 deaths per year in the United States and approximately 20,000 morticians. This provides each funeral home with only two funerals per week. However, the majority of funerals are handled by a tiny fraction of the 20,000 morticians, leaving nearly half the morticians of the country with less than one funeral per week (Morgan, 1977, p. 44).

Some large funeral home chains have an annual business of thousands of funerals while other smaller establishments, of which there are many, handle fewer than twenty-five. These smaller firms manage by charging the overhead of days or weeks of expenses to a single funeral. Competition does not exist in the funeral industry, so a funeral home has little trouble doing this (Consumers Union, 1977, p. 21).

Entrance into the funeral industry has consistently increased faster than the death rate since the Civil War period. And, historically, the percentage of bankruptcies has been lower for the funeral directing business than for other industries in this country. In light of these and other aspects of the business, much outside interest has been generated concerning the political and economic structure of the industry, which has apparently fostered such development.

American mortuary practices have come under attack periodically ever since Mark Twain complained about the high cost of a coffin in 1898 (Consumer Reports, January, 1964, p. 40). Consumer groups throughout the country have conducted many studies of the funeral industry on a small scale. Most of these studies have found a wide

disparity in prices and reluctance to give price information to researchers. Further, funeral practices have changed very little during the past 25 years (Consumer Reports, August, 1978, p. 43).

The FTC has, perhaps, supplied the most informative information by its on-going investigation of the industry. In 1936-37, six of the casket manufacturers had to be enjoined from selling overpriced metal grave vaults by the FTC on the fake claim that they were "waterproof, airtight, verminproof, and indestructible under ground for periods ranging from 50 years to eternity" (Collier's, May 19, 1951, p. 14).

The Senate subcommittee on antitrust and monopoly opened hearings on alleged unfair trade practices involving advertising and deceptive selling methods in the burial business in 1964. They noted a lack of "straight forward information" available to consumers (Business Week, July 11, 1964, p. 36).

In 1974-75, the FTC held a number of Trade Regulation Proceedings on funeral industry practices. The FTC was critical of the industry for alleged malpractice. For one, the FTC felt the buyer of a funeral service is emotionally upset when making arrangements and the funeral director may exploit the emotional state to sell the most "expensive package" (Business Week, October 6, 1975, p. 94; Charleston Daily Mail, June 19, 1978, p. 1). The FTC also found that the unavailability of price information restricted competition and that some industry action "inhibited" economical funeral offerings, preneed arrangements, immediate disposition services, or memorial societies. The FTC found

price tags are seldom attached to coffins allegedly making the bereaved feel cheap if they become inquisitive about prices. Also, expensive caskets were displayed in warm hues, while inexpensive units were presented only in colors that were cold and pallid (Business & Society Review, Winter, 1976-77, p. 27).

Unit pricing the FTC felt, misleads the customer into believing that, by spending a lot more money, he was getting more service when all he really got was a more expensive casket (Business Week, October 6, 1975, p. 95). This method of pricing is the prevalent form in use in the United States. In the unit approach, the price of the casket indicates the funeral home price for the total conventional service, excluding the cemetery costs, extras and the interment receivable cost (Consumers Union, 1977, p. 78).

Finally, one of the major abuses in the funeral industry had to do with misrepresentation of state laws. The FTC felt many states do an inadequate job of regulating the funeral industry partly because state licensing boards are often controlled by funeral directors themselves (Money, October, 1973, p. 240).

Following the two-year investigation by the FTC, proposed trade regulations were announced for the funeral industry in 1975. The main purpose of these regulations was to stimulate competition and thereby lower prices and eliminate unfair practices (Consumer News, December 1, 1977, p. 4). Also, the regulations would hopefully encourage availability of all kinds of funerals to give the customer sufficient information to make his own choice (New York Times, August 29, 1975, p. 1).

The regulations would prohibit certain practices which deceive or unfairly exploit the purchaser's bereaved condition.

Proposed Regulations of the Funeral Industry

The staff of the Bureau of Consumer Protection of the FTC prepared a final comprehensive report for the commission analyzing the record evidence from the hearings, and presented recommended rules for governing the funeral industry in June of 1978. If accepted, the proposed rules would prohibit the following acts and practices and require the use of certain guidelines.

1) It would prohibit any funeral service industry member to take possession of a deceased human body without first having obtained written or oral permission from a family member, representative of the family, or other person legally authorized to permit removal of remains (FTC, 1978, p. 183).

2) It would prohibit any funeral service industry member to embalm a deceased human body without first having obtained explicit written or oral permission (FTC, 1978, p. 198).

3) It would prohibit any funeral service industry member to fail to promptly release, upon request, deceased human remains to a family member or other persons legally authorized to take possession (FTC, 1978, p. 212).

4) It would prohibit any funeral service industry member or any crematory to require that a casket be purchased for cremation (FTC, 1978, p. 240).

5) It would prohibit any funeral service industry member to charge in excess of the amount advanced, paid, or owed to third parties on behalf of customers for any items of service or merchandise described as "cash advances," "accommodations," or words of similar import on the contract, final bill or other written evidence of agreement or obligation furnished to customers. It would prohibit charging customers more than the net amount advanced, paid or owed to third parties on behalf of the customers; to fail to pass on to customers the benefit of any rebates, commissions, or trade or volume discounts received (FTC, 1978, p. 260).

6) It would prohibit any funeral service industry member to make any false or misleading statements or claims, written or oral, directly or indirectly, regarding any federal or state statute, rule, or regulation pertaining to funeral practices; religious requirements or customs; or cemetery requirements. It would prohibit the making of any false, misleading or unsubstantiated statements or claims that natural decomposition or decay of human remains can be prevented or substantially delayed by embalming; a casket, sealed or unsealed; or an outer burial container, sealed or unsealed (FTC, 1978, p. 294-295).

7) It would prohibit any funeral service industry member to fail to display the three least expensive caskets offered for sale for use in adult funerals in the same general manner as the funeral service industry member displays other caskets (FTC, 1978, p. 329).

8) It would prohibit any funeral service industry member to fail to provide by telephone, upon request, accurate information

regarding retail prices of funeral merchandise and services offered for sale. It would prohibit the failure to disclose in response to a general telephone inquiry the funeral service industry offerings or prices and that price information is available over the telephone or by mail. It would prohibit failure to include in all general print or broadcast media advertising the telephone number of the funeral service industry member where the information may be obtained (FTC, 1978, p. 359).

9) It would prohibit any funeral service industry member or any formal or informal association of funeral service industry members to engage in a course of conduct, in or affecting commerce for the purpose of preventing or restraining the advertising, or other dissemination, of information that is not unfair or deceptive to consumers regarding the availability or prices of funeral services and merchandise; the offering directly to consumers of any funeral merchandise, services or methods of disposition of the dead; and the operation of a memorial society or an arrangement between a memorial society or other group of consumers and a funeral service industry member or other entity for the provision of funeral merchandise and services or other methods of disposition of the dead (FTC, 1978, p. 426).

10) All funeral homes subject to these provisions would be required to retain and make available for inspection by the FTC officials, upon request, true and accurate copies of records adequate to disclose compliance with embalming without permission and written disclosures of price lists and all revisions thereof, for at least three years after the date of their last distribution to customers,

and a copy of each selection agreement signed by a customer, for at least three years from the date on which the agreement was signed (FTC, 1978, pp. 446,447).

The National Funeral Directors Association has defended their profession by taking the position that undertaking is a profession devoted to community service. They defend the beautifying and display of the dead as a means of providing "grief therapy" (U.S. News and World Report, May 10, 1976, p. 46; Reader's Digest, January, 1964, p. 145).

Federal regulation says the NFDA will make funerals, "cold, commercial transactions and the present relationship of trust between funeral directors and the bereaved will be eliminated." They feel that the interests of the public and small business will be better served if the funeral industry is regulated by the states. The NFDA has spent \$6,000,000 trying to head off FTC proposals calling them, "unfair and topsided," and promises to fight the rules in court if approved (Newsweek, July 3, 1978, p. 59).

The NFDA feels that some serious demonstrable abuse must exist before federal regulation could be justified. In the matter of the funeral industry, the FTC "has not compiled an impressive record." In a 5-year period, 10 million people died and the FTC had received 700-1000 complaints, which in five years is only a .0001 level of significance (Nation's Business, January, 1977, p. 37).

Trade Organizations. As in other businesses, there are several trade organizations of funeral directors. The two most recognized groups are the National Funeral Directors Association (NFDA) and the National selected Morticians (NSM), the NFDA being the larger of the two. The basic difference between the two lies in how they view the business of funeral directing.

The National Funeral Directors Association feels very strongly that funeral directing is a profession guided by high ideals of public service. They often cite the expert skill and training that is required and the fact that most states now license funeral directors. The NFDA discourages any prearrangement plan for consumers and forbids price advertising as they feel it would be a "competitive weapon" (Consumer Reports, June, 1965, p. 283). Until recently, the penalties for advertising prices included expulsion from the association, exclusion from the vast information sources it controls, and a great deal of peer pressure. Such practices must now be discretely conducted, if at all, due to a consent agreement between the Justice Department and the National Funeral Directors Association in which the Association agreed not to expel members for advertising prices (Money, October, 1973, p. 21).

The National Selected Morticians, on the other hand, take the position that undertaking is a business and should have freedom to advertise costs and solicit funeral prearrangements which they feel is essential for free competition and consumer protection. Their code

of ethics insists upon the importance of "price information and the opportunity to make funeral arrangements available to the community in advance of need" (Business Week, August 21, 1965, p. 34).

Arrangements for a Funeral and Burial

If consumers were to have a general knowledge of the information needed in planning a funeral, the difficulties in the task would be just beginning because of the many decisions that must be made in a short period of time and because of the emotional state of family members involved. Unless the deceased was a member of a memorial society, or had already made specific plans with a funeral director, the next of kin must act under several pressures. There is little time for comparison shopping and there is unfamiliarity with the services wanted or needed since each family on the average only arranges a funeral every 15 years. There is also the idea that you cannot change your mind later after the decision has been made (Roanoke Times & World News, January 29, 1978, p. F-1; Coronet, October, 1966, p. 165).

When actually arranging a funeral, the consumer is confronted with several tasks and decisions of immediate priority. These include the selection of pallbearers, the purchase of a gravesite if one is not already owned, selection of the casket, writing of the death notice, determination of the benefits available to the estate of the deceased and the type of service desired. Throughout, the consumer may be unaware of the various pricing policies within the industry. There are three pricing systems used: 1) unit pricing, which combines all charges

in one fee and includes price of casket and funeral home services, but does not include price of vault and cemetery fees; 2) functional pricing--with this method, the price of the coffin is set separately; professional and staff services constitute another unit of charge; a third is the use of the funeral home and facilities (occasionally, an additional component, covering special automobiles, is used); 3) itemized pricing itemizes each service and piece of merchandise used. Most funeral homes use the functional or unit pricing (Charleston Daily Mail, April 12, 1978, p. C-1 ; Consumers Union, 1977, p. 78,79).

Arrangements for a standard funeral usually consist of removal of body to funeral home and preparation for burial, cremation or other final disposition, arrangement of any memorial or religious service, including transporting the remains, securing necessary permits and arranging for death notices (Changing Times, February, 1975, p. 51). Optional services may include providing flowers, additional limousines, burial clothing, musicians or soloists and shipping costs when the body is buried in another city (Good Housekeeping, February, 1972, p. 180).

If the consumer decides on earth burial, costs only begin with the initial price of the plot. Plot prices cover a very wide range with municipal cemeteries usually being less expensive, starting around \$100 and privately owned cemeteries \$287. The average cost for opening and closing the grave ranges from \$100 to \$200. Some cemeteries also have charges for "perpetual care" or upkeep of the grounds (Charleston Daily Mail, April 12, 1978, p. C-1).

Most cemeteries require the use of a vault, an outer enclosure of concrete or metal. The national average price of a metal vault is \$350 and a concrete one, \$200 (Charleston Daily Mail, April 12, 1978, p. C-1). The vault is usually sold to the customers at the same time the casket is selected. Funeral directors cite many reasons for the use of a vault. Among these are that a vault protects the outer surface of a casket, provides added preservation of the body, and ensures greater sanitary measures in the interest of public health.

Cemetery owners insist that vaults are needed to prevent ground cave-ins due to the inevitable deterioration of the casket. However, cemeteries of other countries, such as England, rarely use vaults (and, as previously stated, vaults only came into wide use around the turn of the century, therefore it would seem logical to expect to see many old abandoned cemeteries dotted with ground depressions). This situation does not appear to be the case. The most obvious reason for the insistence upon the use of vaults would appear to be one of economics for the funeral industry.

An optional expense, but one which is often seen as necessary by the family of the deceased, is that of a marker or gravestone. Simple bronze markers range in price from \$100 to \$300, but the amount one may spend is almost limitless (Charleston Daily Mail, April 12, 1978, p. C-1). The recently developed "memorial park" cemeteries insist upon the use of small markers flush with the ground to facilitate groundskeeping. The purchase of a marker is usually postponed until

after the burial and may be unaffected by the confusion which surrounds the other funeral arrangements.

One auxiliary business of the American funeral often overlooked is the floral industry. However, flowers have been a part of the funeral business since 1850 (Mitford, 1963, p. 48). Few people realize the power the floral industry has until an attempt is made to include a "please omit flowers" (P.O.) note in an obituary column. Many newspapers refuse to print such a statement for fear of losing the florists advertisements (Consumers Union, 1977, p. 114). Considering the fact that about 40 percent of the revenue of the floral industry is derived from the sale of funeral flowers, or that an average retail establishment will ring up sales of between \$450 and \$500 for a single funeral, it is easy to realize the fear that a P.O. notice holds for these businesses (Consumers Union, 1977, p. 114).

Alternatives to the Conventional Funeral and Burial Arrangements

Cremation, an alternative method of disposition of the human body at death, has grown in popularity. On a national average, about 7 percent of American families favor cremation (Consumers Union, 1977, p. 42). Many people choose cremation because it is less expensive, uses less burial space, and is a more ecological approach to death.

The approximate cost of a cremation process is about \$95, although it ranges from \$75 to \$150 (Helms, 1977, p. 5; Consumers Union, 1977, p. 41). This does not include such extras as transportation of

the body to the crematory, the urn or container and services that the family may desire. Although cremation in itself is less costly than the conventional funeral, there are some additional costs that are included which could raise the price (Business Week, August 12, 1972, p. 31). Cremation does eliminate the cost of a vault and usually of a burial plot. Nevertheless, most crematories require the use of some sort of casket.

Metal urns are available for keeping cremated remains in a purchased niche at a columbarium (an arrangement of recessed niches, indoors, usually protected by a front glass) or for burial in an earth grave. Bronze urns range from \$100 to over \$500. Scattering the cremated remains is another option for families (Consumers Union, 1977, p. 42; Helms, 1977, p. 6).

Donation of a body for medical research is another alternative to the conventional funeral. The procedures are simple and bequeathal of a body not only can be of value to medicine, but, in most cases, can eliminate funeral and burial costs, if desired. Specific needs of medical schools and research centers can be obtained directly from the schools, hospitals, and research institutions (Consumers Union, 1977, p. 44).

Some of the other ideas and practices which are seen in some funeral establishments include drive-in viewing services and air-conditioned, carpeted mourning rooms (Newsweek, April 15, 1974, p. 88). Also on the market now are "make-it-yourself caskets" (Newsweek, December 3, 1973, p. 122).

Preneed and Prearrangements for Death

In an effort to overcome the fixed demand which the funeral industry must face, the practice of selling preneed funeral arrangements and cemetery plots has become quite popular. This has also created a new area of consumer fraud. Spurred on by the financial potential it offers, con artists have been quick to enter the field of preneed, making special targets of older citizens, who fear that no one will care enough or be available to make arrangements for their individual funeral.

The majority of this racketeering involves the selling of cemetery plots which parallels the Florida land sale schemes. This preneed selling was partly started because people were living longer and cemetery owners were losing money. There is an enormous advantage to cemetery executives in preneed selling as they can shift the land tax load to the buyers of the cemetery plots and have ready cash to buy additional land (Life, September 20, 1963, p. 102). The scheme works by showing a prospective buyer a beautiful picture of a Memorial Park or cemetery patterned after Forest Lawn (one of the largest Memorial Parks in California) or is lured by warnings of the added financial loss he will suffer if he allows the land to continue to increase in value before he is ultimately forced to purchase it. Often, such aesthetic cemeteries turn out to be merely "artists conceptions" and the consumer is rarely able to retrieve his initial investment.

Many states have recognized the consumers need for warnings and legislation pertaining to prearrangement and prefinancing of funerals

and burials. New York state was the first to put genuine controls on any segment of the burial industry and they now have a state director of cemeteries. Other states have followed with similar regulations on the sale of burial plots (Collier's, May 19, 1951, p. 58).

Preneed planning is seen by many as essential to ensure that the funeral meets the financial circumstances and the wishes of both the deceased and survivors (The Humanist, July-August, 1960, p. 217; Helms, 1977, p. 2). Other factors making preplanning important are that rational decisions can be made at a time when people are not under emotional stress; relatives are relieved of decision-making and guilt feelings about cost cutting are eliminated (Helms, 1977, p. 2). Pre-arranging of funerals has long been advocated by many consumer groups such as funeral and memorial societies. These organizations attempt to simplify arrangements and offer economy with dignity.

Memorial Societies first became popular around the turn of the century. The members of the Congregationalist Church in Seattle, Washington formed the "Memorial Association" in 1939. This is one of the most successful of these organizations (Reader's Digest, September, 1966, p. 85). Today, there are memorial societies in 170 cities in the U.S. and Canada representing some half a million members (Morgan, 1977, p. 29).

The primary purpose of these societies is to get people to talk, think and most important, to make arrangements for their own funerals with the next of kin. The society provides guidance and moral support

to the surviving family (Changing Times, May, 1973, p. 21; Good House-keeping, August, 1962, p. 133).

Many of these societies are initiated by a church or ministerial association. A \$10-\$20 lifetime membership fee for a single person or family is charged to cover secretarial costs. This non-profit organization is democratically controlled by its members and the officers serve without pay. The groups make arrangements with funeral directors to provide basic services to their members at a specified fee. Anyone may join a memorial society; there are no restrictions. Most societies can be located by looking in the local telephone directory for "Memorial Society of" or "Funeral Society of;" in some areas a group's name may begin with the name of the locality (Funeral and Memorial Societies, 1977; Consumers Union, 1977, p. 213).

Memorial societies see their prime mission as educational; to encourage open discussion of funeral arrangements in advance of need. This, they say, helps people to face the reality and inevitability of death. It may also help survivors to be better prepared for the distress and grief they will experience when death occurs (Consumers Union, 1977, p. 214).

Most members of the funeral industry are not enthusiastic about the growth of memorial societies. Yet it seems obvious from the rapid acceptance of these groups by a significant number of people that there exists a desire for lower priced and more simple funerals. However, when considering the monopoly position which the entire funeral industry

has held for so long, it is easy to recognize the profit margin now enjoyed by funeral directors is seriously threatened by the growth of memorial societies.

Summary

From this review of literature, it is apparent that current research is needed in all aspects of the funeral industry. Determining consumers knowledge, and opinions of the funeral industry and their preparedness for their own funeral is particularly needed to facilitate educators in instructing consumers in this field.

Chapter III
Procedures

Chapter III

Procedures

This chapter describes the general procedures of this study about the level of knowledge consumers have about the practices and regulations in the funeral industry, their degree of preparedness for their own funerals and their opinion on selected practices regarding the funeral industry. It includes the selection of the sample, development of the instrument, collection of data, and analysis of the data.

Selection of the Sample

The respondents for this study were faculty and classified staff employed at Virginia Polytechnic Institute and State University. The directory used in this study, Faculty-Staff Directory, 1978-79, includes names of faculty and classified staff who are employed by Virginia Polytechnic Institute and State University on a salaried basis. A total of 5200 faculty and staff are employed at Virginia Polytechnic Institute and State University, of which there are 1800 faculty and 3400 staff. This directory contains approximately 61% of these employees (Whitt, 1979, Interview). Others are off-campus employees (Whitt, 1979, Interview).

The directory was comprised by each of the departments on campus submitting names to the Personnel Office at Virginia Polytechnic Institute and State University in July, 1978. This sample was selected in part for the purposes of convenience, and it was believed the sample would provide a variation in age, education, income, sex, and religion which were the demographic variables used in this study.

Each name in the faculty staff listing was sequentially given a number, the total being 3,186. Three hundred names were randomly selected from the directory. This sample size was selected because it was felt it would be representative of the entire population.

The Tables of Random Normal Deviates (Sengupta and Bhattacharya, 1963) was used in selecting the random numbers as it contained numbers of 4 digits each. Entrance into the numbers table was accomplished by the researcher by stepping outside and observing the first two digits of the license tag of the first vehicle which passed. The first digit gave the horizontal column designation; the second digit, the vertical column. Where they intersected was the place of beginning within the table.

Development of the Instrument

The instrument especially developed for this study was a 31-item forced choice questionnaire titled Consumer Funeral Test. The

questions were directed at determining, 1) the level of knowledge consumers have about practices and regulations concerning the funeral industry; 2) the opinions of consumers on selected practices of the funeral industry; 3) the degree of preparedness of consumers for their own funerals and 4) selected demographic characteristics of the participants. The questions used were the result of considering the objectives of the study, reading and studying the related literature, reviewing the instrument used in the Cornell Study (Simmons, 1975), and through numerous revisions of the questions.

The test had three sections consisting of knowledge, opinions, and preparedness. Questions were grouped together by section in the following order: knowledge, opinions, and preparedness. They were organized this way so that a response to a knowledge question would not become confused with an opinion. Preparedness questions were last because of the nature of the questions which could intimidate a respondent, who might then refuse to complete the questionnaire.

The "knowledge" section of the Consumer Funeral Test (Appendix A) was made up of seven multiple choice questions with each having four possible responses. The questions were randomly arranged within this section.

The "opinion" section of the Consumer Funeral Test (Appendix A) contained fourteen statements. A six-point Likert type scale ranging from strongly agree to strongly disagree was used to measure the strength of agreement or disagreement with each statement. These statements were arranged so that the pair of statements representing a

particular area of the funeral industry was located together to facilitate clearer thinking on the part of the respondents.

The "preparedness" section of the Consumer Funeral Test (Appendix A) was made up of five questions with each question having "yes" or "no" choice responses. These questions were arranged and worded so as to facilitate clearer understanding on the part of the respondents.

The Consumer Funeral Test was pretested during December, 1978 and January, 1979 with two different groups of consumers in Lewisburg, West Virginia. This area was chosen primarily for purposes of convenience, although the respondents were thought to provide a variation in age, education, income, sex, and religion.

The Consumer Funeral Test was initially given to 20 employees of Kidd Truck & Implement Company. These participants were accountants, salespersons, mechanics and secretaries of the company. The questionnaire was distributed to them on the afternoon of December 21, 1978. Participants were asked to complete the questionnaire and return it to the accounting office by the next afternoon, December 22, 1978.

The questionnaire was revised and pretested again with 20 more people, ten of which were employees of the Cooperative Extension Service, and ten were members of the Old Stone Presbyterian Church, both located in Lewisburg, West Virginia. These participants were secretaries, 4-H, Agricultural, and Home Economics Agents of the Cooperative Extension Service, or members of the Old Stone Presbyterian Church Adult Sunday School Class.

Ten questionnaires were distributed to the Adult Sunday School Class on January 14, 1979. They were filled out and returned that same day.

Ten questionnaires were distributed to the participants at the Cooperative Extension Service Office on January 15, 1979. Participants were asked to complete the questionnaires by January 16, 1979, at which time they were picked up. A total of 40 consumers participated in the two pretests of the instrument.

The results of each pretest were evaluated. Frequency distributions were set up for each of the 31 questions. In the first pretesting process, the responses to five questions were revised, the wording of seven questions was altered, two questions and the responses to three questions were rearranged in a more logical order. It was apparent in the first pretesting process that these changes were needed for better understanding of the questions and responses by the participants.

In the second pretesting process, the response to three questions were revised, the wording of four questions was altered, two questions were rearranged in a more logical order and one question was added. Space was also included at the end of the questionnaire for the respondents to write comments about the Consumer Funeral Test and/or on the funeral industry in general. It was found in both pretests that many of the participants did have further comments to make that were

not covered in the questionnaire. It was believed that all of these changes would result in a more efficient and effective questionnaire. The final questionnaire was reproduced on blue-colored paper to enhance the return rate from respondents.

Collection of the Data

Permission was granted to utilize the inter-campus mail system at Virginia Polytechnic Institute and State University in the data collection process. Each questionnaire was number coded for purposes of a follow-up mailing. Three hundred respondents were sent a copy of the questionnaire (Appendix A) and cover letter (Appendix B) on January 24, 1979. Instructions were given in the cover letter as to completing the questionnaire. The cover letter also told participants that their responses to the questionnaire would be kept in confidence. Respondents were asked to return the questionnaire in an enclosed, self-addressed campus mail envelope by Friday, February 2, 1979. One hundred seventy-three responses were received. Thus, an initial response rate of 58.00% was obtained.

A follow-up letter (Appendix C) and second copy of the questionnaire were sent to 127 participants who had not previously responded on February 7, 1979, 14 days after the first mailing. Respondents were asked to complete the questionnaire and return it in an enclosed, self-addressed campus mail envelope by Wednesday, February 14, 1979. A total of 53 or more questionnaires were received resulting in a grand total of 226. Thus, an overall participation rate of 75.00% was achieved.

Of the 226 questionnaires returned, 23 were not usable, due to omissions and errors. The total usable sample consisted of 203 respondents; this represented 67.3% of the sample population.

Data Analysis

The questions were coded for computerized statistical analysis. The items on the complete questionnaire were descriptively analyzed to provide basic information, including frequencies and percentages. Item analysis was used to analyze the knowledge section of the Consumer Funeral Test, in addition to a Kuder-Richardson formula 20 procedure to estimate reliability.

The seven questions in the knowledge section could be summed to an achievement score for use in the statistical analysis. The responses to the 14 opinion statements could be summed to an overall "conventional" or "non-conventional" attitude score for use in statistical analysis. A "conventional" score indicated that there was a tendency toward general agreement with selected practices of the funeral industry that were anticipated according to previous studies and responses by consumers. "Non-conventional" would indicate more agreement with the status quo of the selected practices and regulations of the funeral industry. The possible scores ranged from 14, being "conventional" to 84, being "non-conventional." The opinion statements were rated by respondents on a six-point Likert type scale using ratings from strongly agree to strongly disagree. These ratings were used in

determining the "conventional" or "non-conventional" attitude. When expected cell sizes were small, the categories were collapsed.

The five preparedness questions could be summed to an overall degree of "preparedness" scores for statistical analysis. Each question had responses of "yes" being 1 or "no" being 2. Thus, scores ranged from 5 being prepared to 10 being unprepared.

Statistical significance for all tests was set at the .05 level for each hypothesis. This level is commonly used in educational research.

In addition, relationships were judged significant when the Pearson Correlation Coefficient equaled .30 or above. Squaring the correlation coefficient results in the coefficient of determination, which is the proportion of variance in one variable that can be attributed to the variance in the other variable. Therefore, any coefficient values less than .30 are attributing less than ten percent of the variance to the other variable, which statistically is almost nothing. For these reasons, .30 was set as the minimum level for any correlation judged statistically significant.

Several statistical procedures were used to test the null hypotheses that no relationship existed among the responses to the knowledge, opinion, and preparedness sections of the questionnaire and the demographic factors of age, education, income, sex, and religion. Each hypothesis with the statistical procedure used in analysis, is cited below.

Hypothesis 1. Knowledge of practices and regulations concerning the funeral industry as measured by the Consumer Funeral Test is not related to the degree of one's preparedness for his/her own funeral.

A Pearson Correlation Coefficient was used to determine if a relationship existed between the responses to the knowledge section and the preparedness section. Relationships were judged significant at the .05 level of significance.

Hypothesis 2. Knowledge of practices and regulations concerning the funeral industry, as measured by the Consumer Funeral Test is not related to opinions on selected practices of the funeral industry.

A Pearson Correlation Coefficient was used to determine if a relationship existed between the responses to the knowledge section and the six-point Likert-type scale responses to the opinion statements. Further, a Chi Square test was used to determine the significance of interrelationships among the seven knowledge and 14 opinion statements. Relationships were judged significant at the .05 level of significance.

Hypothesis 3. Knowledge of practices and regulations concerning the funeral industry, as measured by the Consumer Funeral Test is not related to such demographic variables as age, education, income, sex, and religion.

Trend analysis, an application of the analysis of variance procedure, was utilized to determine if a linear relationship existed between any of the demographic factors of age, education, income, sex, and religion and the responses to the knowledge section. Relationships were judged significant at the .05 level of significance.

Hypothesis 4. The degree of preparedness of consumers for their own funerals is not related to such demographic variables as age, education, income, sex, and religion.

Trend analysis, an application of analysis of variance was used in determining if a linear relationship existed between any of the demographic factors of age, education, income, sex, and religion and the responses to the preparedness section. Relationships were judged significant at the .05 level of significance.

Hypothesis 5. The degree of preparedness of consumers for their own funerals is not related to opinions on selected practices of the funeral industry.

A Pearson Correlation Coefficient was used to determine if a relationship existed between the preparedness section and the six-point Likert-type scale responses to the opinion statements. Relationships were judged significant at the .05 level of significance.

Hypothesis 6. Opinions on selected practices of the funeral industry are not related to such demographic variables as age, education, income, sex, and religion.

Trend Analysis, an application of analysis of variance was used in determining if a relationship existed between any of the demographic factors of age, education, income, sex and religion and the responses to the opinion statement. Relationships were judged significant at the .05 level of significance.

Chapter IV

Findings

Chapter IV

Findings

This study of 203 consumers who were faculty and staff at Virginia Polytechnic Institute and State University was designed to assess their level of knowledge of practices and regulations in the funeral industry, their opinion of selected practices regarding the funeral industry, and their degree of preparedness for their own funerals. The data were collected through the inter-campus mail system at Virginia Polytechnic Institute and State University in January and February, 1979.

The findings from the collected data describe the group of consumers who are faculty and staff at Virginia Polytechnic Institute and State University, and their level of knowledge of practices and regulations of the funeral industry as well as their opinions and their preparedness for their own funeral. Relationships among these variables were examined through a variety of statistical procedures. The findings regarding the various sections of the Consumer Funeral Test and the hypotheses examining the relationships among the variables are also discussed.

The Faculty and Staff at Virginia Polytechnic Institute and State University

These findings describe various demographic characteristics of the faculty and staff at Virginia Polytechnic Institute and State University.

Age. The combined data in Table 1 indicate that over one-half (64.53%) of the faculty and staff respondents were between the ages of 25 and 44. Over twenty percent (23.15%) were between the ages of 45 and 64.

Sex. As shown in Table 2, well over one-half (57.14%) of the faculty and staff respondents were male. Females represented 42.86% of the respondents.

Education. The data in Table 3 show that the largest single group (37.43%) of the respondents had a doctoral degree. Grouping the data results in over two-thirds (69.94%) having completed four years or more of college. Only two participants (00.99%) had 11 years or less of education.

Income. As shown in Table 4, the total family income of the faculty and staff respondents were well distributed. The largest single group (22.67%) reported an income of \$30,000 and above. Further inspection of the data indicates that only 21.18% of the respondents reported total family incomes of \$13,999 or less.

Religion. The data in Table 5 indicate that almost two-thirds (63.05%) of the faculty and staff respondents reported that they were Protestants. Further grouping the data results in 15.28% having no religious preference and 11.34% having one other than was listed. Respondents were asked to state their religion if it was one other than was listed. These included: one Eckancar, one Zoroastrian, one Buddhist with Hindu influence and one Agnostic with Dicordian influence.

Table 1
Demographic Variable Findings: Age

Age	Number	% of Total
65 or Older	3	1.48
55-64	12	5.91
45-54	35	17.24
35-44	49	24.13
25-34	82	40.40
Under 25 years of age	<u>22</u>	<u>10.83</u>
Total	203	99.99*

*Total may not equal 100 percent due to rounding.

Table 2
Demographic Variable Findings: Sex

Sex	Number	% of Total
Male	116	57.14
Female	<u>87</u>	<u>42.86</u>
Total	203	100.00

Table 3
Demographic Variable Findings: Education

Education	Number	% of Total
11 years or less	2	0.99
High School Graduate	28	13.80
Two years of school, technical or trade school	31	15.27
Bachelor's Degree	24	11.82
Master's Degree	42	20.69
Doctoral Degree	<u>76</u>	<u>37.43</u>
Total	203	100.00

Table 4
Demographic Variable Findings: Income

Income	Number	% of Total
\$5,999 or less	5	2.46
\$6,000-\$7,999	8	3.95
\$8,000-\$9,999	12	5.91
\$10,000-\$11,999	7	3.44
\$12,000-\$13,999	11	5.42
\$14,000-\$15,999	9	4.44
\$16,000-\$17,999	17	8.37
\$18,000-\$19,999	18	8.86
\$20,000-\$21,999	17	8.37
\$22,000-\$23,999	12	5.91
\$24,000-\$25,999	20	9.85
\$26,000-\$27,999	11	5.42
\$28,000-\$29,999	10	4.93
\$30,000 and above	<u>46</u>	<u>22.67</u>
Total	203	100.00

Table 5
Demographic Variable Findings: Religion

Religion	Number	% of Total
Protestant	128	63.05
Catholic	18	8.86
Jewish	3	1.47
None	31	15.28
Other (please state)	<u>23</u>	<u>11.34</u>
Total	203	100.00

The Knowledge Section of the Consumer Funeral Test

The mean achievement score on the 203 responses to the seven questions in the knowledge section of the Consumer Funeral Test was 4.00 with a standard deviation of 1.24 and a standard error of measurement of 1.14; this represents 57.10% correct. The Kuder-Richardson formula 20 reliability estimate equaled 0.14; an expected low figure given the small number of questions.

Item analysis on the knowledge section resulted in positive point biserial correlations for all seven questions as seen in Table 6. All of the seven questions discriminated at or above a positive coefficient value of 0.20; two questions above 0.20 but below 0.30, two questions above 0.30 but below 0.40, one question above 0.40 but below 0.50 and two questions at or above 0.50. In Table 6 are shown the test statistics, while Figure 1 illustrates the frequency distribution of the scores.

The Opinion Section of the Consumer Funeral Test

The opinion statements appear on the Consumer Funeral Test as statements eight through twenty-one (Appendix A). A six-point Likert type scale, ranging from "strongly agree," to "strongly disagree," was used to measure the strength of agreement or disagreement with the statement. Results from these responses are reported by both noting the single response in each category and by grouping the responses on one side of the continuum, such as "strongly agree," "agree," "tend to agree," and "strongly disagree," "disagree," "tend

Table 6
Item Analysis on the Knowledge Section Questions

Item Number		Choice Numbers			
		1	2	3	4
1	N	76	10	84*	33
	%	0.37	0.05	0.41*	0.16
	r	-0.32	-0.13	0.53*	-0.22
2	N	68*	22	2	111
	%	0.33*	0.11	0.01	0.55
	r	0.49*	-0.01	0.04	-0.46
3	N	11	3	26	163*
	%	0.05	0.01	0.13	0.80*
	r	-0.11	-0.26	-0.29	0.38*
4	N	4	174*	13	12
	%	0.02	0.86*	0.06	0.06
	r	-0.20	0.25*	-0.10	-0.15
5	N	11	66	70	56*
	%	0.05	0.33	0.34	0.28*
	r	0.00	-0.15	-0.13	0.29*
6	N	17	52	103*	31
	%	0.08	0.26	0.51*	0.15
	r	-0.13	-0.36	0.50*	-0.17
7	N	10	0	29	164*
	%	0.05	0.00	0.14	0.81*
	r	-0.09	0.00	-0.31	0.32*

* Correct response choice.

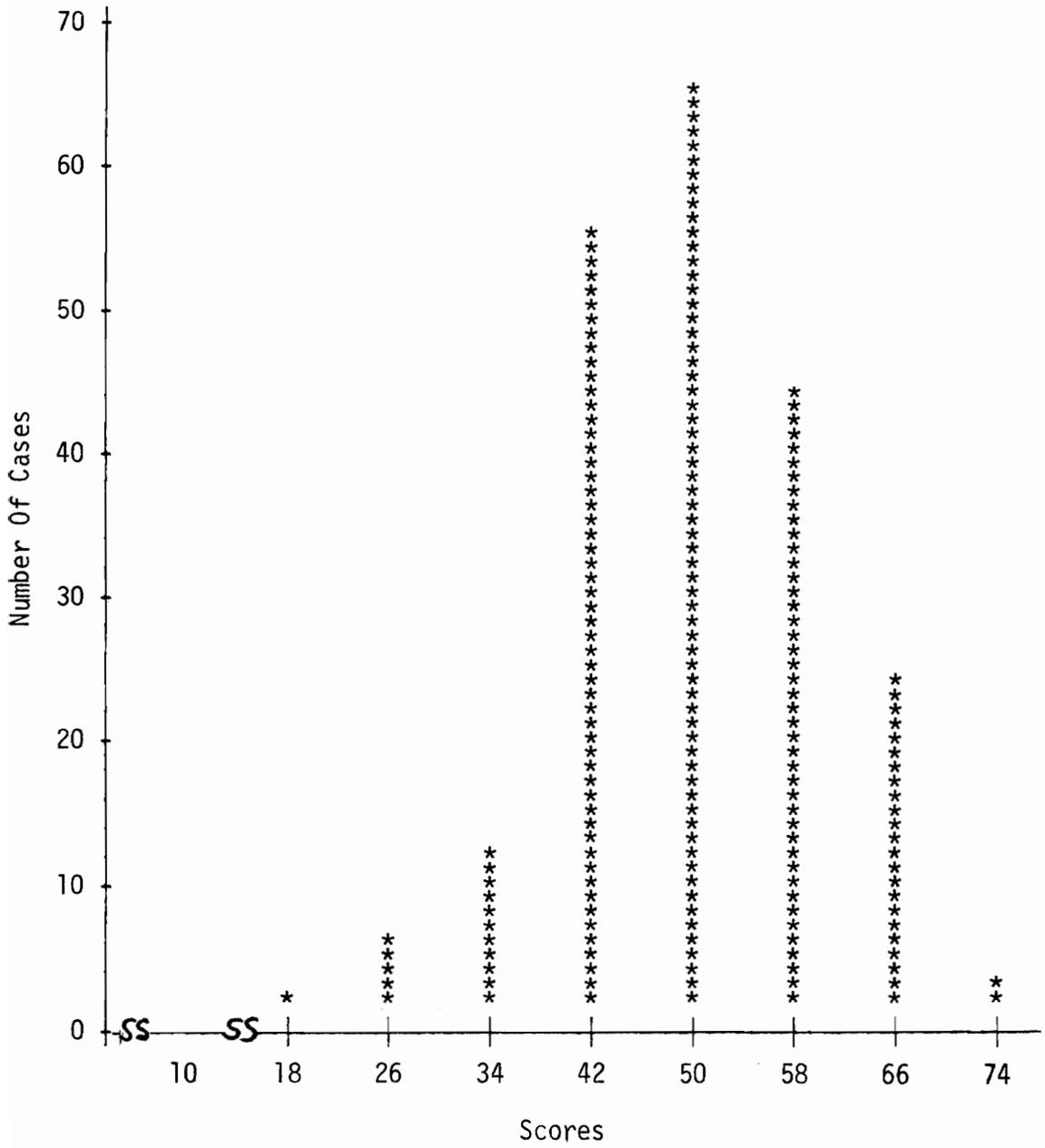


Figure 1. Frequency Distribution of Knowledge Section (N=203).

to disagree." The reported frequencies and percentages may not always total 100.00% due to rounding.

Data pertaining to the opinion statements appear in Table 7. Over one-half of the respondents (63.50%) agreed to statement eight that it would be preferable to be buried in a cemetery when you die. However, further inspection of the data illustrated that an almost equal number "strongly agreed" (14.80%) and "strongly disagreed" (16.80%) with statement eight.

The largest single group (21.70%) of responses to statement nine, "strongly agree" "that it is preferable to be cremated when they die." Aggregating all affirmative responses results in 49.80% of the respondents in agreement with this statement, as seen in Table 7. Notice that only a slightly larger combined total of 50.20% disagree with statement nine.

The respondents almost unanimously agreed to statement 10 that "a person having the responsibility of purchasing a funeral is probably more vulnerable to persuasion than when making other major purchases such as buying an automobile." As shown in Table 7, a combined total of 93.60% agreed with this statement.

Opinion statement 11 data illustrates that over one-half (63.50%) "strongly agree" or "agree" that "your decision on which funeral home to choose when arranging a service for a member of your family would most likely be based on past experience with a funeral home." A combined total of 80.20% agreed with this statement. The respondents "disagree" with statement 12, "your decision on which funeral home to

Table 7
Responses to the Opinion Section Statements

Opinion Statements	N	%	SA	A	TA	TD	D	SD	Sub-total TD-D-SD	Total
			SA-A-TA							
8. It would be preferable when you die to be buried in a cemetery.	129	63.5	30	63	36	17	23	34	74	203
			14.8	31.0	17.7	8.4	11.3	16.8	36.5	100.00
9. It would be preferable when you die to be cremated.	101	49.8	44	30	27	27	39	36	102	203
			21.7	14.8	13.3	13.3	19.2	17.7	50.2	100.00
10. A person having the responsibility of purchasing a funeral is probably more vulnerable to persuasion than when making other major purchases, such as buying an automobile.	190	93.6	127	53	10	4	4	5	13	203
			62.6	26.1	4.9	2.0	2.0	2.5	6.5	100.00
11. Your decision on which funeral home to choose when arranging a service for a member of your family would most likely be based on past experience with a funeral home.	163	80.2	54	75	34	11	23	6	40	203
			26.6	36.9	16.7	5.4	11.3	3.0	19.7	99.99
12. Your decision on which funeral home to choose when making arrangements for a member of your family would most likely be based on advertising.	40	19.8	1	6	33	36	91	36	163	203
			0.50	3.0	16.3	17.7	44.8	17.7	80.2	100.00
13. Funeral directors should be required to display "inexpensive" and "expensive" caskets in the same area.	195	96.1	100	74	21	5	2	1	8	203
			49.3	36.5	10.3	2.5	1.0	0.5	3.9	100.00
14. T.V. or radio programs for consumers would be the best way of providing information on practices and regulations of the funeral industry.	130	64.0	25	62	43	34	31	8	73	203
			12.3	30.5	21.2	16.7	15.3	3.9	35.9	99.99
15. Books and pamphlets for consumers would be the best way of providing information on practices and regulations of the funeral industry.	171	84.3	39	86	46	22	8	2	32	203
			19.2	42.4	22.7	10.8	3.9	1.0	15.7	100.00
16. A funeral director should be required to give you a summary of laws stating what is and is not required before purchasing a funeral.	191	94.1	128	57	6	4	5	3	12	203
			63.0	28.1	3.0	2.0	2.5	1.5	6.0	100.01
17. It would be helpful when purchasing a funeral if funeral homes advertised their prices as most other businesses do.	163	80.3	56	71	36	20	15	5	40	203
			27.6	35.0	17.7	9.9	7.4	2.5	19.8	100.01

Table 7--Continued

Opinion Statements	Sub-total SA-A-TA		SA	A	TA	TD	D	SD	Sub-total	
	N	%							TD-D-SD	Total
18. People should be given a price list of available caskets and services before funeral arrangements are made.	197	97.0	129	67	1	5	1	0	6	203
			63.5	33.0	0.5	2.5	0.5	0.0	3.0	100.00
19. Funeral directors should give price information over the telephone.	157	77.4	47	64	46	22	19	5	46	203
			23.2	31.5	22.7	10.8	9.3	2.5	22.6	100.00
20. Funeral Directors should be required to itemize bills (list the specific costs of casket, flowers, embalming, etc. separately).	195	96.0	131	55	9	5	1	2	8	203
			64.5	27.1	4.4	2.5	0.5	1.0	4.0	100.00
21. The cost of a funeral is primarily based on the income of the family of the deceased.	66	32.5	13	28	25	31	67	39	137	203
			6.4	13.8	12.3	15.3	33.0	19.2	67.5	100.00

Note: Percentages may not equal 100% due to rounding.

choose when making arrangements for a member of your family would most likely be based on advertising." More than eighty percent (80.20%) of the respondents disagreed with this statement.

The respondents appear to feel that "funeral directors should be required to display 'inexpensive and expensive' caskets in the same area." Table 7 shows that a combined total of 96.10% agreed with statement 13, 85.80% of which "strongly agreed" or "agreed."

The responses to statement 14, as shown in Table 7, indicate that nearly two-thirds of the respondents (64.00%) agree that "T.V. or radio programs would be the best way of providing information on practices and regulations of the funeral industry." A combined total of 35.90% disagreed with this statement.

Books and pamphlets appear to be "the best way of providing information on practices and regulations of the funeral industry." A combined total of 84.30% of the respondents agreed with statement 15.

An inconsistency occurred in the data regarding the word "best" in statements 14 and 15. The respondents expressed firm agreement with both statements 14 (64.00%) and statement 15 (84.30%). Respondents obviously did not choose "the best way of providing information on practices and regulations of the funeral industry" but agreed that both ways would provide the information.

The respondents almost unanimously agreed to statement 16, that "a funeral director should be required to give a summary of laws stating what is and is not required before purchasing a funeral." As

shown in Table 7, a combined total of 94.10% responded affirmatively to this statement.

As shown in Table 7, 80.30% of the respondents feel it would be helpful "if funeral homes advertised their prices as most other businesses do." Only 19.80% of the respondents disagreed with statement 17.

Almost all respondents agree that "people should be given a price list of available caskets and services before funeral arrangements are made." A combined total of 97.00% agreed with statement 18, 63.50% of which "strongly agreed." It should be noted that none of the respondents "strongly disagreed" with this statement and only 3.00% disagreed at all.

On statement 19, shown in Table 7, 77.40% of the respondents "agreed" that "funeral directors should give price information over the telephone. Almost one-fourth (22.60%) of the respondents "disagreed" with this statement.

The respondents appear to agree that "funeral directors should be required to itemize bills." Almost two-thirds (64.50%) "strongly agreed" with statement 20. Fully, 96.00% of the total responses were on the agree side of the scale for this statement.

The responses to statement 21, shown in Table 7, disagree that "the cost of a funeral is primarily based on the income of the family of the deceased." Aggregating all disagree responses results in 67.50% of the respondents disagreeing with this statement. This question was added to the Consumer Funeral Test after the two pretests because many

of the respondents felt this to be true after their own experience with purchasing a funeral.

The Preparedness Section of the Consumer Funeral Test

The preparedness section of the Consumer Funeral Test consisted of five questions which appear on the test as questions 22 through 26 (Appendix A). Each question had a "yes" or "no" response.

Table 8 illustrates the responses to question 22, concerning being the person primarily responsible for making arrangements for a funeral. Over three-fourths (79.80%) of the respondents have never been the person primarily responsible for funeral arrangement.

The responses were split almost evenly on question 23. As shown in Table 8, 54.20% of the respondents had discussed views and wishes regarding their own funerals with their family while 45.80% had not.

The responses to question 24 in Table 8, illustrates that almost nine out of ten of the respondents have not "written down on paper or firmly decided on any specific arrangements for their own funeral." A total of 87.20% responded negatively to this question.

The respondents were unanimous in answering question 25. All 203 of the Virginia Polytechnic Institute and State University faculty and staff sample (100.00%) answered negatively to this question asking, "have you contacted or joined a Memorial Society?"

Question 26 dealt with making "specific arrangements with a particular funeral director, crematory, or medical school regarding your own death." Again, the respondents were almost unanimous in answering this question. As shown in Table 8, 97.00% responded negatively.

Table 8
Responses to the Preparedness Section Questions

Preparedness Question		Response		Total
		Yes	No	
22. Have you ever been the person primarily responsible for making arrangements for a funeral?	N %	41 20.2	162 79.8	203 100.0
23. Have you and your family discussed views and wishes regarding your own funeral?	N %	110 54.2	93 45.8	203 100.0
24. Besides buying a cemetery plot, have any <u>specific arrangements</u> been written on paper or firmly decided for your own funeral?	N %	26 12.8	177 87.2	203 100.0
25. Have you contacted or joined a Memorial Society?	N %	0 0.0	203 100.0	203 100.0
26. Have you made any <u>specific arrangements</u> with a particular funeral director, crematory, or medical school regarding your own death?	N %	6 3.0	197 97.0	203 100.0

The Hypotheses Concerning Relationships Among the Variables

The general problem of this study was to determine the level of knowledge consumers have about selected practices and regulations of the funeral industry, degree of preparedness for their own funerals, opinions on selected practices regarding the funeral industry, and examine interrelationships among these variables. More specifically, six null hypotheses were considered: each is cited below along with the findings.

Hypothesis 1. Knowledge of practices and regulations concerning the funeral industry as measured by the Consumer Funeral Test is not related to the degree of one's preparedness for his/her own funeral.

This null hypothesis was tested using the Pearson Correlation Coefficient procedure. The level of significance was set at .05. The data indicated that there was no significant relationship between knowledge and preparedness scores ($r = .0595$, $p = .200$). Therefore, the null hypothesis was retained.

Hypothesis 2. The knowledge of practices and regulations concerning the funeral industry as measured by the Consumer Funeral Test is not related to opinions on selected practices of the funeral industry.

This null hypothesis was tested using the Pearson Correlation Coefficient procedure. The level of significance was set at .05. The data indicated that there was a significant relationship between knowledge and opinion scores ($r = .2368$, $p = .001$).

The Chi Square procedure was then used to determine the relationships between knowledge questions and the opinion statements. Of the 98 Chi Squares computed, only four relationships were found to be significant. Thus, the null hypothesis was retained.

A significant relationship existed between knowledge question two regarding knowledge of the Virginia State embalming laws and opinion statement 21, regarding the cost of a funeral being primarily based on the income of the family of the deceased. A Chi Square value of 8.82, with three degrees of freedom was significant beyond the .05 level ($p = .0317$) as shown in Table 9. Of the one-third of the respondents who answered knowledge question two correctly, 39.70% disagreed with opinion statement 21. Of the two-thirds who answered knowledge question two incorrectly, 58.50% disagreed with the opinion statement.

A significant relationship existed between knowledge question four regarding knowledge of the primary determinant of the price for a funeral and opinion statement 17, regarding funeral homes advertising their prices as most other businesses do. A Chi Square value of 8.39 with three degrees of freedom was significant beyond the .05 level ($p = .0385$) as shown in Table 10. Of the eighty-five percent of respondents who answered knowledge question four correctly, over one-half (64.90%) also agreed that it would be helpful if funeral homes advertised their prices as most other businesses do. Of the fifteen percent who answered the knowledge question incorrectly, 20.70% disagreed with opinion statement 17.

Table 9

Chi Square Calculation for the Relationship Between Knowledge Scores on Virginia State Embalming Requirements and Opinions on Basing Funeral Costs on the Income of the Family of the Deceased

Knowledge Scores	Opinion Scale								Total	
	1*		2		3		4**			
	No.	%	Tend to Agree	No.	%	Tend to Disagree	No.	%		No.
Number Correct	17	25.0	8	11.8	16	23.5	27	39.7	68	100.0
Number Incorrect	24	17.8	17	12.6	15	11.1	79	58.5	135	100.0

Chi Square = 8.83 with 3 degrees of freedom

p = 0.0317

*Agree represents two collapsed categories including "strongly agree" and "agree."

**Disagree represents two collapsed categories including "strongly disagree" and "disagree."

Table 10
 Chi Square Calculation for the Relationship Between Knowledge Scores on the Primary
 Determinant of the Price of a Funeral and Opinions on the Helpfulness of Funeral
 Homes Advertising Their Prices

Knowledge Scores	Opinion Scale						Total			
	1*		2		3			4**		
	No.	%	Tend to Agree	No.	%	Tend to Disagree		No.	%	
Number Correct	113	64.9	28	16.2	19	10.9	14	8.0	174	100.0
Number Incorrect	14	48.3	8	27.6	1	3.4	6	20.7	29	100.0

Chi Square = 8.39 with 3 degrees of Freedom
 p = 0.0385

*Agree represents two collapsed categories including "strongly agree" and "agree."

**Disagree represents two collapsed categories including "strongly disagree" and "disagree."

A significant relationship existed between knowledge question four, regarding knowledge of the primary determinant of the price for a funeral and opinion statement 21 concerning the cost of a funeral being based primarily on the income of the family of the deceased. A Chi Square value of 11.07 with three degrees of freedom was significant beyond the .05 level ($p = .0113$) as shown in Table 11. Of the eighty-five percent of respondents who answered knowledge question four correctly, over one-half (53.40%) disagreed with opinion statement 21. Of the fifteen percent of respondents who answered knowledge question four incorrectly, 41.40% agreed with opinion statement 21.

A significant relationship existed between knowledge question six regarding knowledge of what a Memorial or funeral society is and opinion statement 17 regarding funeral homes advertising their prices as most other businesses do. A Chi Square value of 10.17 with three degrees of freedom was significant beyond the .05 level ($p = .0171$) as seen in Table 12. Of the approximately one-half of the respondents who answered knowledge question six correctly, 3.90% disagreed with opinion statement 17. Of those one-half who answered knowledge question six incorrectly, 16.00% disagreed with opinion statement 17.

Hypothesis 3. Knowledge of practices and regulations concerning the funeral industry as measured by the Consumer Funeral Test is not related to such demographic variables as age, education, income, sex, and religion.

This hypothesis regarding the existence of a relationship between knowledge of practices and regulations concerning the funeral industry and selected demographic variables was tested using trend analysis, an

Table 11

Chi Square Calculation for the Relationship Between Knowledge Scores on the Primary Determinant of the Price of a Funeral and Opinions on Basing Funeral Costs on the Income of the Family of the Deceased

Knowledge Scores	Opinion Scale									
	1*		2		3		4**		Total	
	No.	%	Tend to Agree	No.	Tend to Disagree	No.	Disagree	No.		%
Number Correct	29	16.8	22	12.6	30	17.2	93	53.4	174	100.0
Number Incorrect	12	41.4	3	10.3	1	3.5	13	44.8	29	100.0

Chi Square = 11.07 with 3 degrees of freedom
p = 0.0113

*Agree represents two collapsed categories including "strongly agree" and "agree."

**Disagree represents two collapsed categories including "strongly disagree" and "disagree."

Table 12

Chi Square Calculation for the Relationship Between Knowledge Scores on the Question
 What is a Memorial or Funeral Society and Opinions on the Helpfulness
 of Funeral Homes Advertising Their Prices

Knowledge Scores	Opinion Scale						Total			
	1*		2		3			4**		
	No.	%	Tend to Agree	No.	%	Tend to Disagree		No.	%	
Number Correct	71	68.9	16	15.5	12	11.7	4	3.9	103	100.0
Number Incorrect	56	56.0	20	20.0	8	8.0	16	16.0	100	100.0

Chi Square = 10.17 with 3 degrees of freedom

p = 0.0171

*Agree represents two collapsed categories including "strongly agree" and "agree."

**Disagree represents two collapsed categories including "strongly disagree" and "disagree."

application of analysis of variance. The level of significance was set at .05. The five demographic variables tested were age, education, income, sex, and religion.

As shown in Table 13, mean achievement scores ranged from 3.27 for those respondents under 25 years of age to 4.26 for those 55 and older. For the demographic variable age, the data indicated there was a statistically significant difference between the mean achievement scores ($F = 2.47, p = .0457$). The data indicated that as the age of the respondents increased, the mean achievement score on the knowledge section also increased. Since only three respondents were in the 65 or older category, they were combined with the next category of 55-64.

Subsequently, the trend analysis indicated that there was a significant linear trend in the data, that is, there was an increase in mean achievement score associated with an increase across all age levels. The strength of this association was determined by computing the eta coefficient. As shown in Table 13, for this demographic variable, the eta coefficient was equal to .2182. Thus, the conclusion was that there was a statistically significant relationship between age and knowledge of practices and regulations concerning the funeral industry.

As shown in Table 14, mean achievement scores ranged from 3.16 for high school graduates to 4.26 for those respondents having completed a doctoral degree. For levels of education, the data indicated that there was a statistically significant difference between the mean achievement scores ($F = 6.53, p = .0001$). The data indicated that as the educational level of the respondents increased, the mean

Table 13
 Analysis of Variance of Mean Scores on the Knowledge Section
 of the Consumer Funeral Test for the
 Demographic Variable Age

Age Groups	N	\bar{X}	sd
55 and older	15	4.26	1.48
45-54	35	4.20	1.30
35-44	49	4.12	1.05
25-34	82	3.98	1.14
under 25 years of age	22	3.27	1.51

Summary Analysis of Variance

Source of Variation	Sum of Squares	Degrees of Freedom	Mean Square	F Ratio	p
Between	14.850	4	3.712	2.47	0.0457
Linearity	8.204	1	8.204	5.46	0.0204
Dev. from Linearity	6.645	3	2.215	1.47	0.2223
Within	<u>297.150</u>	198	1.501		
Total	312.00	202			

ETA = 0.2182

Table 14
 Analysis of Variance of Mean Scores on the Knowledge Section
 of the Consumer Funeral Test for the
 Demographic Variable Education

Levels of Education	N	\bar{X}	sd
High School Graduate	30	3.16	1.59
2 years of college, technical or trade school	31	3.67	0.97
Bachelor's degree	24	3.91	1.10
Master's degree	42	4.40	1.19
Doctoral degree	76	4.26	1.07

Summary Analysis of Variance

Source of Variance	Sum of Squares	Degrees of Freedom	Mean Square	F Ratio	p
Between	36.370	4	9.092	6.53	0.0001
Linearity	32.483	1	32.483	23.33	0.0000
Dev. from Linearity	3.887	3	1.296	0.93	0.4269
Within	<u>275.630</u>	<u>198</u>	1.392		
Total	312.00	202			

ETA = 0.3414

achievement score on the knowledge section also increased. Since only two respondents had completed 11 years or less of education, they were combined with the next category, high school graduates.

The trend analysis indicated that there was a significant linear trend in the data, that is there was an increase in mean achievement scores associated with an increase across all categories of educational levels, with a slight fluctuation in the doctoral degree level. Here the mean achievement score was slightly lower than the one preceding it at the master's degree level. The strength of this association was determined by computing the eta coefficient. As shown in Table 14, for this demographic variable, the eta coefficient was equal to .3414. Thus, the conclusion was that there was a statistically significant relationship between education and knowledge of practices and regulations concerning the funeral industry.

The trend analysis did not indicate any significant difference in mean achievement scores among the income levels of the respondents. It was concluded that no statistically significant relationship existed between income levels of the respondents and the corresponding knowledge scores ($F = 1.031$, $p = 0.4228$).

For the demographic variable sex, the data indicated that there was a statistically significant difference between the male and female scores ($F = 14.23$, $p = .0002$). As shown in Table 15, the mean achievement scores for the female respondents was 3.62, while the mean score for the male respondents was 4.27, considerably higher on a seven-item test.

Table 15
 Analysis of Variance of Mean Scores on the Knowledge Section
 of the Consumer Funeral Test for the
 Demographic Variable Sex

Sex	N	\bar{X}	sd
Female	86	3.62	1.33
Male	116	4.27	1.10

 Summary Analysis of Variance

Source of Variation	Sum of Squares	Degrees of Freedom	Mean Square	F Ratio	p
Between	20.735	1	20.73	14.23	0.0002
Within	<u>291.265</u>	<u>200</u>	1.45		
Total	312.00	201			

ETA = 0.2578

The relationship between sex and knowledge was determined by the eta coefficient. (For this particular demographic variable, the eta coefficient is simply the point biserial correlation coefficient.) As shown in Table 15, the data indicate that the eta coefficient was equal to .2578. Thus, the conclusion drawn is that there was a statistically significant relationship between the sex of the respondents and the corresponding knowledge scores with the males scoring higher.

The trend analysis did not indicate any significant difference in mean achievement scores among the religion preferences of the respondents. It was concluded that no statistically significant relationship existed between religion preference of the respondents and the corresponding knowledge scores ($F = 0.797$, $p = 0.5278$).

In summary, significant relationships were found between achievement on the knowledge section of the Consumer Funeral Test and three of the five demographic variables. As a result, the null hypothesis that no relationship existed between the knowledge of practices and regulations concerning the funeral industry was rejected.

Hypothesis 4. The degree of preparedness of consumers for their own funerals is not related to such demographic variables as age, education, income, sex and religion.

This null hypothesis was tested for statistical significance using trend analysis, an application of analysis of variance. The level of significance was set at .05. Five analyses were conducted regarding the relationship between preparedness scores and the demographic variables of age, education, income, sex, and religion. The data indicated

that there was no significant relationships between the preapredness of the respondents for their own funerals and age ($F = 1.827$, $p = 0.1251$), education ($F = 0.073$, $p = 0.9903$), income ($F = 0.653$, $p = 0.8062$), sex ($F = .940$, $p = 0.3355$), and religion ($F = 1.578$, $p = 0.1817$). Therefore, the null hypothesis was retained.

Hypothesis 5. The degree of preparedness of consumers for their own funeral is not related to opinions on selected practices of the funeral industry.

This null hypothesis was tested using the Pearson Correlation Coefficient procedure with the level of significance set at .05. The data indicated that there was no significant relationship between preparedness and opinion scores ($r = .0284$, $p = .344$). Thus, the null hypothesis was retained.

Hypothesis 6. Opinions on selected practices of the funeral industry are not related to such demographic variables as age, education, income, sex, and religion.

This null hypothesis was tested for statistical significance using trend analysis, an application of analysis of variance. The level of significance was set at .05. Five analyses were conducted regarding the relationship between opinion scores and the demographic variables of age, education, income, sex, and religion. The data indicated that there were no significant relationships between the opinions of the respondents and age ($F = 1.255$, $p = 0.2892$), education ($F = 0.661$, $p = 0.6201$), income ($F = 1.010$, $p = 0.4430$), sex ($F = 1.224$, $p = 0.2699$), and religion ($F = 1.807$, $p = 0.1289$). Therefore, the null hypothesis was retained.

Chapter V
Discussion of Findings

Chapter V

Discussion of Findings

This chapter contains a discussion of some implications of the findings from the knowledge, opinion, and preparedness sections of the Consumer Funeral Test. The findings from the six hypotheses are also discussed.

The Knowledge Section of the Consumer Funeral Test

This section discusses the findings from the seven knowledge questions on selected practices and regulations of the funeral industry. The findings from the knowledge section of the Consumer Funeral Test indicate that this group of Virginia Polytechnic Institute and State University faculty and staff were not highly knowledgeable of selected practices and regulations of the funeral industry. Mean achievement on the knowledge section was 4.00, which was a little over one-half (57.10%) correct. Similar findings were found in the Cornell Study (Simmons, 1975, pp. 39,41). These findings may suggest that a need exists for additional education on practices and regulations of the funeral industry to better prepare consumers for the purchase of a funeral.

The Opinion Section of the Consumer Funeral Test

This section discusses the findings from the 14 opinion statements regarding selected practices and regulations of the funeral

industry. The findings from the opinion section of the Consumer Funeral Test suggest that this group of Virginia Polytechnic Institute and State University faculty and staff were "conventional" in their feelings toward the selected practices of the funeral industry. A "conventional" score indicated that there was a general tendency toward agreement with selected practices and regulations of the funeral industry that were anticipated according to previous studies and responses by consensus. A "non-conventional" score would indicate more agreement with the status quo of the selected practices and regulations of the funeral industry. The possible total scores from the 14 opinion statements ranged from 14, being "conventional" to 84 being "non-conventional." The average score for the respondents was 36.1.

The respondents appear to prefer being buried in a cemetery, statement eight, to being cremated, statement nine. Well over one-half agreed with statement eight while an almost equal number agreed and disagreed with statement nine. This suggests that while earth burial is still preferred, cremation may be used more in the future.

The findings from statement 10 indicate that respondents agree that "a person having the responsibility of purchasing a funeral is probably more vulnerable to persuasion than when making other major purchases, such as buying an automobile." More than four-fifths of the 250 respondents in the Cornell study also agreed with a similar statement (Simmons, 1975, p. 41). This may suggest that these consumers are aware of the emotional circumstances involved when purchasing a funeral.

These respondents would base their "decision on which funeral home to choose when arranging a service for a member of their family on past experience" with the funeral home, statement nine, rather than on advertising, statement 10. This may suggest that consumers are, for the most part, satisfied with the services they have received from a funeral home in the past and would return there for future business.

An inconsistency occurred in the data regarding the word "best" in statements 14 and 15. Respondents were asked to indicate the "best" way of providing information on practices and regulations of the funeral industry. Statement 14 dealt with using T.V. and radio programs for providing the information. Sixty-four percent agreed with this. Statement 15 dealt with books and pamphlets being the best way. Eighty-four and three-tenths percent agreed with this. This may suggest that these respondents feel either method would provide the information on practices and regulations of the funeral industry.

The respondents appear to agree that the funeral industry should be more strongly regulated. Nine out of ten (96.10%) respondents agreed with statement 13 regarding the displaying of "inexpensive and expensive" caskets in the same area, and 94.10% to statement 16, requiring funeral directors "to give consumers a summary of laws stating what is and is not required before purchasing a funeral." More than nine out of ten (97.00%) agreed with statement 18, regarding giving consumers "a price list of available caskets and services before funeral arrangements are made," and to statement 20 (96.00%) regarding requiring

funeral directors "to itemize bills." This may suggest that consumers would like to see certain regulations passed and enforced for the funeral industry, as there are in other businesses.

The findings also indicate that respondents agree "it would be helpful when purchasing a funeral if funeral homes advertised their prices as most other businesses do," statement 17, and that "funeral directors should give price information over the telephone," statement 19. Nearly two-thirds of the 250 Cornell study respondents agreed with this statement, too (Simmons, 1975, p. 43). This may suggest that consumers desire price advertisement of all goods and services regardless of the profession. One of the reasons funeral directors have resisted this type of advertisement is because they feel such advertising might offend consumers due to the subject of death.

Over two-thirds of the respondents disagreed with statement 21, regarding the cost of a funeral being "primarily based on the income of the family of the deceased." This statement was added to the questionnaire after two pretests because many of these consumers felt this was true. However, the final respondents did not agree. This may suggest that while some consumers may have experienced this, the majority don't feel this to be true.

The Preparedness Section of the Consumer Funeral Test

This section discusses the findings from the five preparedness questions of the Consumer Funeral Test. The findings from the preparedness section suggests that the Virginia Polytechnic Institute and

State University faculty and staff respondents are generally unprepared for their own funerals. Each question had a response of "yes" being 1 and "no" being 2. Thus, scores ranged from 5 being prepared to 10 being unprepared. The average score for the respondents was 9.1. Of the five preparedness questions asked, four received negative responses by 79.80% or more of the respondents. Only one question was given a positive response and just by a little over one-half (54.20%) of the participants.

For example, almost eight out of ten (79.80%) of the respondents "have never been the person primarily responsible for making arrangements for a funeral." Almost nine out of ten (87.20%) have "not written on paper or firmly decided on any specific arrangements for their own funeral." All 203 of the Virginia Polytechnic Institute and State University faculty and staff respondents (100.00%) indicated they had not "contacted or joined a Memorial Society." The majority (97.00%) have not "made any specific arrangements with a particular funeral director, crematory, or medical school regarding their own death."

A little over one-half (54.20%) have discussed views and wishes regarding their own funeral with their family. This appears to be the only preparation made by these consumers. This appeared to be the case in the Cornell study also (Simmons, 1975, p. 51). More than one-third of the 250 respondents in that study had never discussed the views and wishes with family members regarding their own funerals. Only one in ten respondents in the Simmons sample felt that the matter had been

fully discussed. This may suggest that many consumers have not discussed their own wishes regarding their own funerals with members of their immediate family.

The Hypotheses Testing Concerning Relationships Among the Variables

A variety of statistical procedures were used to test the six null hypotheses that no relationship existed between the responses to the knowledge, opinion and preparedness sections of the Consumer Funeral Test, and the responses to these sections and the demographic variables of age, education, income, sex, and religion. With the exception of one hypothesis, all others were retained.

The data indicate that no significant relationships existed among the responses provided by the Virginia Polytechnic Institute and State University faculty and staff respondents to the knowledge, opinion, and preparedness section of the Consumer Funeral Test. This may suggest that knowledge of, or an opinion about selected practices and regulations of the funeral industry does not, in turn, influence preparedness for your own funeral. Thus, it would appear that no relationship exists between the knowledge, opinions and preparedness reported by the respondents.

Relationships were found among three of the five demographic variables and the response to the knowledge section of the Consumer Funeral Test. These data may suggest that the knowledge of practices and regulations of the funeral industry is related to the age, education, and sex of the respondents. The data further indicated that those who

were older scored significantly higher than those who were younger; those with more education scored better than those with less education; males scored significantly higher than females.

Since no significant relationships were found to exist among the demographic variables of age, education, income, sex, and religion and the scores to the opinion and preparedness sections of the Consumer Funeral Test, the null hypotheses were retained. The data thus may suggest that these demographic variables were in no way indicative of the opinions of selected practices of the funeral industry, or preparedness for their own funeral reported by the Virginia Polytechnic Institute and State University faculty and staff respondents.

Of course it can be noted that demographic variables regarding Virginia Polytechnic and State University faculty and staff respondents differ from the population in general and may, therefore, have affected the findings. For example, the median age for the general population in the United States is 29.4 (U.S. Bureau of Census, 1978, p. 29), the median income is \$16,009 (U.S. Bureau of Census, 1978, p. 455), and the median education is 12.4 years (U.S. Bureau of Census, 1978, p. 144).

Chapter VI

Summary, Conclusions, And Recommendations

Chapter VI

Summary, Conclusions, and Recommendations

This chapter includes a summary of the problem and procedures, the findings, and conclusions and recommendations for further study. Each section is discussed individually.

Summary of the Problem and Procedures

The problem of this study was to determine the level of knowledge consumers have about selected practices and regulations of the funeral industry, degree of preparedness for their own funerals, opinions on selected practices regarding the funeral industry, and examine inter-relationships among these variables. The participants for this study were a randomly selected group of Virginia Polytechnic Institute and State University faculty and staff found in the Faculty-Staff Directory, 1978-79. This sample was selected in part for convenience and it was believed the sample would provide a variation in age, education, income, sex, and religion, the five demographic variables used in this study.

Since the study was designed to ascertain: 1) the level of knowledge of selected practices and regulations of the funeral industry, 2) the opinions on selected practices of the funeral industry, 3) the degree of preparedness of consumers for their own funeral, and 4) selected demographic characteristics of the participants, an instrument had to be designed for this purpose. The development of the instrument,

called the Consumer Funeral Test, was based on considering the objectives of the study, reading and studying the related literature, and reviewing the instrument used in the Cornell study (Simmons, 1975, p. 117).

The 31-item forced choice questionnaire included three sections, of knowledge, opinions and preparedness. The knowledge section consisted of seven multiple-choice questions; the opinion section, 14 opinion statements using a six-point Likert-type scale ranging from strongly agree to strongly disagree to measure the strength of agreement and the preparedness section made up of five questions with a "yes" or "no" choice response.

Numerous revisions were made throughout the development of the Consumer Funeral Test. Information gained from two pretestings in December, 1978 and January, 1978 with two groups of consumers in various occupations in Lewisburg, West Virginia, provided data upon which to partially base the final revisions. Responses from the 40 questionnaires were evaluated and frequency distributions were set up for each of the 31 questions.

Usable data were collected from a total of 226 Virginia Polytechnic Institute and State University faculty and staff in January and February, 1979, by using the inter-campus mail system. This represented 75.00% of the sample population. Of the 226 questionnaires returned, 23 were not usable due to omissions and errors. Thus, the total usable sample consisted of 203 respondents representing 67.30% of the

sample population. The responses were coded for computerized analysis. All items on the questionnaire were descriptively analyzed.

In addition, several statistical procedures were used to test the six null hypotheses that no relationship existed among the responses to the knowledge, opinion and preparedness sections of the questionnaire, and the responses to these sections and the demographic variables of age, education, income, sex, and religion. These procedures included Trend Analysis, Pearson Correlation Coefficient, and Chi Square. The level of statistical significance was set at .05, with .30 set as the minimum level for any correlation judged statistically significant.

Summary of Findings

This section contains a summary of the following: the description of the sample, the findings from the knowledge, opinion and preparedness sections of the Consumer Funeral Test, and the results from the hypotheses testing. Each is discussed individually.

The Faculty and Staff at Virginia Polytechnic Institute and State University. This group of respondents could be described as being predominantly between the ages of 25 and 44 (64.53%). The majority (57.10%) of the respondents were male. Over two-thirds (69.94%) have completed four or more years of college. Income levels were well distributed with the largest single group (22.70%) reporting a total family income of \$30,000 and above. Only 21.18% of the

respondents reported total family incomes of \$13,999 or less. Almost two-thirds of the respondents reported themselves to be Protestants.

The Knowledge Section of the Consumer Funeral Test. The mean achievement score of the 203 responses to the seven knowledge questions on the Consumer Funeral Test was 4.00; this represents 57.10% correct. The Kuder-Richardson formula 20 reliability estimate equaled 0.14, an expected low figure given the small number of questions. Item analysis on the knowledge section resulted in positive point biserial correlation for all seven questions; the correlation coefficients ranged from 0.25 to 0.50.

The Opinion Section of the Consumer Funeral Test. The opinion section of the Consumer Funeral Test was composed of 14 statements. A six-point Likert-type scale, ranging from "strongly agree," to "strongly disagree" was used to measure the strength of agreement or disagreement with the statement. An opinion score was used in the statistical analysis with total scores ranging from 14 being "conventional" to 84, being "unconventional." The average score for the 203 respondents was 36.1, indicating that the Virginia Polytechnic Institute and State University faculty and staff respondents are conventional in their feelings toward selected practices of the funeral industry. A "conventional" score indicated that there was a general tendency toward agreement with selected practices and regulations of the funeral industry, that were anticipated according to previous studies and responses by consumers. A "non-conventional" score would indicate more

agreement with the status quo of the selected practices and regulations of the funeral industry.

The respondents also appear to feel that the funeral industry should be more strongly regulated. Nine out of ten (96.10%) respondents agreed to statement 13, regarding the display of expensive and inexpensive caskets in the same area, and statement 16, (94.10%) regarding the requirement of funeral directors to give a summary of laws stating what is and is not required before purchasing a funeral. Also, they agreed with statement 18, concerning the giving of a price list of available caskets and services before funeral arrangements are made and statement 20, regarding the requirement of funeral directors to itemize bills.

Over one-half (63.50%) of the respondents appear to prefer burial in a cemetery. Less than one-half (49.80%) of the respondents prefer cremation as reported in statement nine.

Eight out of ten (80.20%) respondents would choose a funeral home when making arrangements for a member of their family based on past experience with a funeral home, as reported in statement 11. Only 19.20% would base the decision on advertising, statement 12.

The respondents did not choose the "best" way of providing information on practices and regulations of the funeral industry as asked in statements 14 and 15. Instead, 64.00% agreed T.V. or radio programs would be the best way and 84.30% agreed books and pamphlets would be the best way of providing the information; an obvious inconsistency in the data of these two questions. Perhaps, the respondents are indicating either way would provide the information.

Almost eight out of ten of the respondents agreed to statement 17 stating it would be helpful when purchasing a funeral if funeral homes advertised their prices as most other businesses do. Seventy-seven and four-tenths percent of the respondents also agreed to statement 19, regarding funeral directors giving price information over the telephone.

The one statement which the respondents firmly disagreed with was statement 21, regarding the price of a funeral being based on the income of the family of the deceased. Over two-thirds (67.50%) disagreed with this statement.

The Preparedness Section of the Consumer Funeral Test. The preparedness section of the Consumer Funeral Test consisted of five questions with each question having a response of "yes" being 1 or "no" being 2. A preparedness score was used for statistical analysis with possible total scores ranging from 5, being prepared to 10, being unprepared. The average score for the respondents was 9.1.

The Virginia Polytechnic Institute and State University faculty and staff respondents apparently are not prepared for their own funerals. For example, almost eight out of ten (79.80%) have never been the person primarily responsible for making arrangements for a funeral, statement 22. Almost nine out of ten (87.20%) have not written or decided on any specific arrangements for their own funerals.

All 203 of the Virginia Polytechnic Institute and State University faculty and staff respondents answered negatively to statement 25,

asking if they had joined or contacted a Memorial Society. Statement 26 dealt with making specific arrangements with a particular funeral director, crematory, or medical school, of which 97.00% of the respondents answered negatively.

The one question to which over one-half (54.20%) of the respondents answered positively, dealt with discussing views and wishes regarding their own funerals with members of their family. This appears to be the only area of preparedness for these respondents.

The Hypotheses Concerning Relationships Among the Variables. A variety of statistical procedures were used to test the six null hypotheses that no relationship existed among the responses to the knowledge, opinion, and preparedness sections of the Consumer Funeral Test, and the responses to these sections and the demographic variables of age, education, income, sex, and religion. The level of statistical significance was set at .05. Each hypothesis is cited below with the findings.

Hypothesis 1. Knowledge of practices and regulations concerning the funeral industry is not related to the degree of one's preparedness for his/her own funeral.

The data from the Pearson Correlation Coefficient procedure indicated that no significant relationship existed between knowledge and preparedness scores ($r = .0595$, $p = .200$). The null hypothesis was retained.

Hypothesis 2. The knowledge of practices and regulations concerning the funeral industry as measured by the Consumer Funeral Test is not related to opinions on selected practices of the funeral industry.

The data from the Pearson Correlation Coefficient procedure indicated that a significant relationship existed between knowledge and opinion scores beyond the .05 level ($r = .2368$, $p = .001$). The Chi Square procedure was then used to determine the relationship between knowledge questions and opinion statements. Of the 98 Chi Squares computed, only four relationships were found to be significant at the .05 level. Thus, the null hypothesis was retained.

Hypothesis 3. Knowledge of practices and regulations concerning the funeral industry as measured by the Consumer Funeral Test is not related to such demographic variables as age, education, income, sex, and religion.

The data from the five Trend Analyses indicated that significant relationships did exist between achievement scores on the knowledge section of the Consumer Funeral Test, and three of the five demographic variables. Significant relationships were found to exist between achievement on the knowledge section and the variables of age, education, and sex. Linear trends in the data indicated that as the levels of education and age increased, so did the mean achievement scores; males scored significantly better than females. A significant relationship was not found to exist between knowledge section

achievement scores and the income or religion preference of the respondents. the null hypothesis was rejected.

Hypothesis 4. The degree of preparedness of consumers for their own funerals is not related to such demographic variables as age, education, income, sex, and religion.

Five Trend Analyses were conducted regarding the relationship between the preparedness scores and the five demographic variables of age, education, income, sex, and religion. The data indicated that there were no significant relationships between the preparedness of respondents for their own funerals and age ($F = 1.827, p = 0.1251$), education ($F = 0.073, p = 0.9903$), income ($F = 0.0653, p = 0.8062$), sex ($F = .940, p = 0.3355$), and religion ($F = 1.578, p = 0.1817$).

Hypothesis 5. The degree of preparedness of consumers for their own funerals is not related to opinions on selected practices of the funeral industry.

The data from the Pearson Correlation Coefficient procedure indicated that there was no significant relationship between preparedness and opinion scores ($r = .0284, p = .344$). The null hypothesis was retained.

Hypothesis 6. Opinions on selected practices of the funeral industry are not related to such demographic variables as age, education, income, sex, and religion.

The data from the five Trend Analyses indicated that there were no significant relationships between opinion scores and the five

demographic variables of age ($F = 1.255$, $p = 0.2892$), education ($F = 0.661$, $p = 0.6201$), income ($F = 1.010$, $p = 0.4430$), sex ($F = 1.244$, $p = 0.2699$), and religion ($F = 1.807$, $p = 0.1289$). The null hypothesis was retained.

Conclusions

The Consumer Funeral Test was designed to ascertain knowledge, opinions and preparedness of consumers about the funeral industry. Based upon the data received from 203 Virginia Polytechnic Institute and State University faculty and staff, several conclusions were drawn. Each section of the Consumer Funeral Test and the hypothesis testing will be discussed individually.

The Knowledge Section of the Consumer Funeral Test. Among the conclusions related to the knowledge section of the Consumer Funeral Test were the following:

1. This group of Virginia Polytechnic Institute and State University respondents were not highly knowledgeable of selected practices and regulations of the funeral industry.
2. The respondents were more aware of pricing policies than of practices, laws or alternatives of the funeral industry.

The Opinion Section of the Consumer Funeral Test. Among the conclusions related to the opinion section of the Consumer Funeral Test were the following:

3. As demonstrated through their expressed opinions, the Virginia Polytechnic Institute and State University faculty staff respondents

were "conventional" in their feelings toward selected practices of the funeral industry. A "conventional" score indicated that there was a general tendency toward agreement with selected practices and regulations of the funeral industry, that were anticipated according to previous studies and responses by consumers. A "non-conventional" score would indicate more agreement with the status quo of the selected practices and regulations of the funeral industry.

4. They expressed firm agreement to all statements pertaining to needing stronger regulation of the funeral industry.

5. They expressed firm agreement toward more open advertising of funeral home prices and services.

The Preparedness Section of the Consumer Funeral Test. Among the conclusions related to the preparedness section of the Consumer Funeral Test were the following:

6. The Virginia Polytechnic Institute and State University faculty and staff respondents appear to be unprepared for their own funerals. The great majority have never been "the person primarily responsible for making arrangements for a funeral, have not written or decided on any specific arrangements and have not made "specific arrangements" with a particular funeral director, crematory, or medical school regarding their own death.

7. Apparently, the only preparedness made by these respondents was in discussing their views and wishes regarding their own funeral with members of their family. Even then, just over one-half had done this.

Hypotheses Concerning Relationships Among the Variables. Among the conclusions resulting from a variety of statistical procedures used to test the null hypotheses were the following:

8. No statistical relationship existed among the knowledge and opinions of selected practices and regulations of the funeral industry and preparedness for their own funerals reported by the Virginia Polytechnic and State University faculty and staff respondents. Thus, an awareness of the selected practices and regulations or an opinion about them, apparently would not be related to preparedness for their own funerals.

9. The demographic variables of age, education, income, sex, and religion are not statistically related to the opinions of selected practices or preparedness for their own funerals reported by the Virginia Polytechnic Institute and State University faculty and staff respondents.

10. The knowledge of practices and regulations was related to age, education, and sex of the respondents. Those which were older scored higher than those which were younger, while the respondents with more education scored better than those with less education. Males scored higher than females on the knowledge section of the Consumer Funeral Test.

Recommendations

Based on the literature review and the findings of this study a number of recommendations are offered for further study.

1. The Kuder-Richardson formula reliability estimate value was 0.14. This low score could be the function of the small number of questions or of the lack of knowledge (i.e., some participants may have guessed). Therefore, a need exists to further explore and develop other knowledge questions concerning selected practices and regulations of the funeral industry.

2. The study could be conducted with one group of consumers who have been primarily responsible for arranging a funeral and with one group who had not to compare their knowledge, opinions and most of all preparedness for their own funerals.

3. The instrument used in the study, the Consumer Funeral Test could be further developed and changed for future use. In the knowledge section, more questions could be added to more adequately cover knowledge of practices and regulations of the funeral industry. A "don't know" option could be included in the choices in the knowledge section so that those respondents who truly do not know the answer would not be forced to guess. In the preparedness section, questions could be developed in areas pertaining both to preparedness for one's own funeral and to preparedness for arranging the funeral of others.

4. Additional studies are needed in researching the effect knowledge has on attitudes. This would help indicate whether educating the public on funeral practices and regulations would in turn change

their attitudes toward funerals and the funeral industry.

5. Additional studies are needed in researching the effect prior knowledge and education has on people under stress. This would help indicate whether additional knowledge on the funeral industry would in turn help people in the stressful situation of arranging a funeral.

6. Membership in memorial societies often includes those with high levels of education and income. The group of respondents used in this study appeared to be highly educated and affluent although none of these respondents had joined a memorial society. If this finding is generalized to other university populations, memorial societies apparently need to develop further programs that more effectively reach these particular people.

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Appendix A

Consumer Funeral Test

Appendix A

Consumer Funeral Test

This is a questionnaire concerning funeral practices. We are interested in learning about your knowledge of the practices and regulations involved in the funeral industry, your preparedness for your own funeral and your opinions on selected practices of the funeral industry.

Please answer each of these questions according to how you honestly feel. Please mark only one answer per question.

Knowledge

1. The use of a vault is
 - 1 required by state law
 - 2 necessary to help preserve the body
 - 3 sometimes required by the cemetery
 - 4 necessary to protect the casket

2. According to Virginia state law embalming is
 - 1 required only if the body is moved between states or has had a contagious disease
 - 2 a guarantee of long-term preservation of the body
 - 3 necessary to protect the health of the undertaker
 - 4 always required

3. If a body is cremated,
 - 1 certain religions require the use of a metal casket
 - 2 a more expensive casket is a necessity
 - 3 the purchase of a casket is a legal requirement
 - 4 the crematory may require the use of a casket

4. The price quoted for a funeral is primarily determined by
 - 1 the amount of insurance carried by the deceased
 - 2 both the casket and services desired
 - 3 the cost of the casket
 - 4 the income of the family of the deceased

5. The average cost of a complete funeral, including funeral director bill, cemetery costs and vault probably amounts to
 - 1 \$1000-\$1499
 - 2 \$1500-\$1999
 - 3 \$2000-\$2499
 - 4 \$2500 or more

6. A Memorial or Funeral Society is a group
 - 1 which primarily pays respect to the dead
 - 2 which attempts to replace floral contributions with charitable donations
 - 3 which contracts with more than one funeral director to obtain lower prices
 - 4 which sells tombstones and monuments to the family of the deceased

7. A more expensive casket generally
 - 1 protects the body for a longer period of time
 - 2 must be placed in a concrete vault
 - 3 is guaranteed to be watertight and airtight
 - 4 provides no more preservation than a less expensive one

Opinions

Please circle the one response which most nearly describes your feelings toward the following questions using the ratings: SA--Strongly Agree, A--Agree, MA--Mildly Agree, MD--Mildly Disagree, D--Disagree, SD--Strongly Disagree.

8. It would be preferable when you die to be buried in a cemetery SA A MA MD D SD

9. It would be preferable when you die to be cremated SA A MA MD D SD

10. A person having the responsibility of purchasing a funeral is probably more vulnerable to persuasion than when making other major purchases, such as buying an automobile SA A MA MD D SD

11. Your decision on which funeral home to choose when arranging a service for a member of your family would most likely be based on past experience with a funeral home SA A MA MD D SD

12. Your decision on which funeral home to choose when making arrangements for a member of your family would most likely be based on advertising SA A MA MD D SD
13. Funeral directors should be required to display "inexpensive" and "expensive" caskets in the same area SA A MA MD D SD
14. T.V. or radio programs for consumers would be the best way of providing information on practices and regulations of the funeral industry SA A MA MD D SD
15. Books and pamphlets for consumers would be the best way of providing information on practices and regulations of the funeral industry SA A MA MD D SD
16. A funeral director should be required to give you a summary of laws stating what is and is not required before purchasing a funeral SA A MA MD D SD
17. It would be helpful when purchasing a funeral if funeral homes advertised their prices as most other businesses do SA A MA MD D SD
18. People should be given a price list of available caskets and services before funeral arrangements are made SA A MA MD D SD
19. Funeral directors should give price information over the telephone SA A MA MD D SD
20. Funeral directors should be required to itemize bills (list the specific costs of casket, flowers, embalming, etc. separately) SA A MA MD D SD
21. The cost of a funeral is primarily based on the income of the family of the deceased SA A MA MD D SD

Preparedness

22. Have you ever been the person primarily responsible for making arrangements for a funeral?
 1 yes
 2 no
23. Have you and your family discussed views and wishes regarding your own funeral?
 1 yes
 2 no
24. Besides buying a cemetery plot, have any specific arrangements been written on paper or firmly decided for your own funeral?
 1 yes
 2 no
25. Have you contacted or joined a Memorial Society?
 1 yes
 2 no
26. Have you made any specific arrangements with a particular funeral director, crematory, or medical school regarding your own death?
 1 yes
 2 no

Demographic

In order to analyze the data more fully, we need some information about you which will be kept anonymous.

27. In what group is your age?
 1 65 or older
 2 55-64
 3 45-54
 4 35-44
 5 25-34
 6 under 25 years of age
28. What is your sex?
 1 female
 2 male
29. Approximately how many formal years of education have you completed?
 1 11 years or less
 2 high school graduate
 3 2 years of college, technical or trade school

- 4 bachelor's degree
 5 master's degree
 6 doctoral degree

30. What was your total family income last year?

- | | |
|--|--|
| 1 <input type="checkbox"/> \$5,999 or less | 8 <input type="checkbox"/> \$18,000-\$19,999 |
| 2 <input type="checkbox"/> \$6,000-\$7,999 | 9 <input type="checkbox"/> \$20,000-\$21,999 |
| 3 <input type="checkbox"/> \$8,000-\$9,999 | 10 <input type="checkbox"/> \$22,000-\$23,999 |
| 4 <input type="checkbox"/> \$10,000-\$11,999 | 11 <input type="checkbox"/> \$24,000-\$25,999 |
| 5 <input type="checkbox"/> \$12,000-\$13,999 | 12 <input type="checkbox"/> \$26,000-\$27,999 |
| 6 <input type="checkbox"/> \$14,000-\$15,999 | 13 <input type="checkbox"/> \$28,000-\$29,999 |
| 7 <input type="checkbox"/> \$16,000-\$17,999 | 14 <input type="checkbox"/> \$30,000 and above |

31. What is your religious preference?

- 1 Protestant
 2 Catholic
 3 Jewish
 4 none
 5 other (please state) _____

Should you have any comments on this questionnaire or on the funeral industry, please write them below.

Thank you for your time and cooperation in participating in this study. Please return this questionnaire to me in the enclosed, self-addressed campus mail envelope.

If you would be interested in the final results of this research, please contact me at P.O. Box 71, Lewisburg, West Virginia 24901.

Appendix B

Appendix B



COLLEGE OF HOME ECONOMICS

VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY

Blacksburg, Virginia 24061

DEPARTMENT OF MANAGEMENT, HOUSING AND FAMILY DEVELOPMENT (703) 961-6163

January 24, 1979

Dear Tech Faculty and Staff:

As a graduate student at Virginia Polytechnic Institute and State University, I am investigating consumer knowledge and opinions of the funeral industry. The enclosed questionnaire includes questions about your knowledge and opinions of practices and regulations of the funeral industry, your preparedness for your own funeral, and a few questions about you.

The questionnaire is number coded for purposes of follow-up mailing, however, the information will be held in the strictest confidence. Your cooperation in answering the attached questionnaire will be appreciated.

For my study to be complete, it is important for you to fill out the entire questionnaire. Please return it to me in the enclosed self-addressed, campus mail envelope by Friday, February 2, 1979.

Thank you in advance for your cooperation.

Sincerely,

Charlotte A. Kidd

Charlotte A. Kidd

Appendix C

Appendix C



COLLEGE OF HOME ECONOMICS

VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY

Blacksburg, Virginia 24061

DEPARTMENT OF MANAGEMENT, HOUSING AND FAMILY DEVELOPMENT (703) 961-6163

February 7, 1979

Dear Tech Faculty and Staff,

As a graduate student at Virginia Polytechnic Institute and State University, I am investigating consumer knowledge and opinions of the funeral industry. A questionnaire on this topic was sent to you on January 24, 1979. Many of the questionnaires have been returned to me but in order to increase the reliability of the Consumer Funeral Test, I would like to have more responses.

Another copy of the questionnaire is enclosed. I am asking for your cooperation in answering and returning it to me. The information will be kept in the strictest confidence.

For my study to be complete, it is important for you to fill out the entire questionnaire. Please return it to me in the enclosed self-addressed campus mail envelope no later than February 14, 1979. Should the questionnaires have crossed in the mail, thank you for your response.

Thank you in advance for your cooperation.

Sincerely,

A handwritten signature in cursive script that reads "Charlotte A. Kidd".

Charlotte A. Kidd

Vita

Charlotte Ann Kidd was born in Clifton Forge, Virginia on January 3, 1950. However, she lived in Lewisburg, W. Va. most of her life. Upon graduation from Frankford High School in 1967, she entered Greenbrier Junior College for Women in Lewisburg. In June, 1969, she graduated with an Associate in Arts degree in general studies.

In August, 1969, she entered West Virginia University in Morgantown, W. Va. In May, 1971, she graduated with a Bachelor of Science degree in general Home Economics.

Following graduation, she was employed as a Social Service Worker for the West Virginia Department of Welfare in Lewisburg. In May, 1972, she began work as a Consumer Marketing Specialist with the West Virginia Department of Agriculture in Charleston, West Virginia.

In September, 1977, she entered Virginia Polytechnic Institute and State University in Blacksburg, Virginia to begin work on a Master of Science in Management, Housing and Family Development with an emphasis in consumer studies. In April, 1979, requirements for the Master of Science were completed.

During this time, she was a member of the American and Virginia Home Economics Association, West Virginia Communicators Association, and American Association of University Women.

Charlotte Ann Kidd



CONSUMER PREPAREDNESS, KNOWLEDGE, AND OPINIONS
ABOUT PRACTICES AND REGULATIONS OF
THE FUNERAL INDUSTRY

by

Charlotte Ann Kidd

(ABSTRACT)

The study was designed to ascertain the level of knowledge, opinions, and degree of preparedness of a group of Virginia Polytechnic Institute and State University faculty and staff concerning selected practices and regulations of the funeral industry. Questionnaires were returned by 226 respondents; this represented 75.00% of the sample. The Consumer Funeral Test was developed for this study and included a knowledge, opinion, and preparedness section.

Mean achievement score on the knowledge section was 4.00, representing 57.10% correct. Kuder-Richardson formula twenty reliability estimate equaled 0.14; an expected low figure given the small number of questions (seven).

The opinions expressed indicated that the respondents were "conventional" in their feelings; that is, there was a general tendency toward agreement with selected practices and regulations of the funeral industry, that was anticipated according to previous studies and responses by consumers. "Unconventional" would indicate a general tendency toward agreement with the status quo of selected practices and regulations of the funeral industry.

The preparedness scores reported by respondents indicated that the greater majority are unprepared for their own funerals. Of the five preparedness questions asked, four received a negative response by 79.80% or more of the respondents.

No statistically significant relationship existed between the knowledge, opinions, and preparedness scores. Also, age, education, income, sex, and religion were not related to the opinions and preparedness scores reported.

However, a significant relationship existed between the knowledge of selected practices and regulations of the funeral industry and the age, education, and sex of the respondents. Those who were older scored higher; the males scored significantly higher than the females on the knowledge section; and those with more education scored higher.