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# WHAT FAMILIES KNOW ABOUT FUNERAL-RELATED COSTS:

## *Implications for Social Work Practice*

**Mercedes Bern-Klug, David J. Ekerdt, and Deborah Schild Wilkinson**

*Social workers provide essential services in the area of end-of-life care to individuals who are dying and their families. Results reported here suggest that social work's role be expanded to provide basic information about local final arrangement (funeral and burial) options and costs. This study was undertaken to determine the knowledge and experience level of people responsible for funeral and cemetery arrangements and to investigate factors affecting familiarity with final costs. Survey responses from 163 survivors of older adults in Kansas City showed that adult children play an important role in the final arrangements of a parent and that half the survivors responsible for final arrangements had no idea what to expect in terms of costs.*

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### **Key words**

burial  
death  
end of life  
funeral costs

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**M**ost deaths in the United States occur in an institutional setting; 60 percent occur in hospitals, and another 17 percent occur in nursing homes (National Center for Health Statistics, 1996). Social workers in these settings may find themselves in the position of working with families immediately before or after a death. Social workers also are involved in the care of the nation's 61,000 hospice patients (Haupt, 1997). In addition to the important roles of counselor and therapist, social workers also are called on to be discharge planners and advocates. This article addresses ways in which the social work role of the latter two might be enhanced. From the perspective of Kelley R. Macmillan, hospital social worker and doctoral student, University of Kansas School of Social Welfare (personal communication, March 17, 1998), helping families understand their final arrangement options might be thought of as, "final discharge planning."

Leming and Dickinson (1990) reported that survivors commonly experience shock, denial, and disorganization following the death of a loved one. These normal reactions to death can contribute to the stressfulness of making final arrangements. Despite these facts, the social science literature describing how to help families face funeral and burial related decisions (final arrangements) is practically nonexistent.

In this study of the characteristics and experience of survivors responsible for making final arrangements, we determined the extent to which survivors were familiar with costs of commonly purchased final arrangement merchandise and services and the factors influencing familiarity with those costs. The findings of this study underscore the need for consumer-oriented information about final arrangements and have implications for social work practice.

### **BACKGROUND**

There are at least seven factors that contribute to the uniqueness of making final arrangements. These factors distinguish final arrangements from other purchasing experiences and from other family rituals such as weddings, first communions, or bar mitzvah ceremonies.

1. The person or people responsible for making final arrangements or for overseeing the arrangements in the event that arrangements were made before the death are typically in crisis and overwhelmed by grief (Clark, 1987; Scheible Wolf, 1995). It is difficult to think clearly on what may be the saddest day of one's life.
2. Final arrangements can be expensive. Norrgard and DeMars (1992) reported that the national average costs for an open casket service followed by an earth burial are between \$5,000 and \$6,000. Lino (1990) reported that final arrangements are typically the third most expensive consumer purchase of a lifetime, behind the cost of a house and the cost of a car.
3. The finality of the decisions contributes to the uniqueness of making final arrangements. Whereas returns or exchanges are common when purchasing other merchandise, the same is not true of caskets, vaults, and grave markers.
4. Survivors often are pressed for time when it comes to making final arrangements. After a death there is a short window of time for making final arrangements. In general survivors are faced with making the decisions during a one- or two-hour meeting with a funeral director within 24 hours of the death (Bern-Klug, 1996). One local cemeterian estimated that there are more than 70 tasks to be completed after a family death and about half are time-pressured issues that must be dealt with before the final disposition of the body can take place (personal communication with William Riley, Kansas City Catholic Cemeteries, May 11, 1997).
5. Confusion about the primary purpose of the funeral may exist. Dawson, Santos, and Burdick (1990) reported that the functions served by a funeral include providing public recognition that a death has occurred, providing a framework in which to support those most affected by the death, and providing a means of disposing of the body. In addition, funerals also can serve as a way to pay respect for a deceased loved one. The purchase of merchandise and services may vary depending on what the arranger perceives as the primary purpose of the funeral.
6. The person buying the merchandise and services usually has much less experience and

knowledge about options and costs than does the person selling: "In many cases a bereaved and less-than-clearheaded consumer is faced with purchasing services and merchandise from a funeral director who is thoroughly familiar with the situation and well prepared to meet its demands. This creates a serious imbalance in what might have been, with preplanning, a more normal purchasing situation" (Nelson, 1983, p. 1).

Supporting the notion that final arrangement information generally is confined to members of the funeral industry, we found a Wirthlin Group (1990) study on behalf of the Allied Industries Joint Committee (a collection of funeral directors, casket makers, cemetery owners, and grave marker makers) that asked a nationally representative sample of adults where they would turn for information about funeral and burial options. Of those who had never made final arrangements, 58 percent reported they would go to a funeral director for the information, and 13 percent indicated they did not know where to get funeral arranging information. Of those who had made final arrangements, 72 percent said they received the information from a funeral director, 18 percent said from friends and family members.

7. There seems to be a lack of clarity in our society about the "etiquette" of final arrangements. Is it in poor taste to compare funeral home costs? Can one bargain with a funeral director over the price of a casket? Is it acceptable to decline permission to have a loved one embalmed? With whom, besides the funeral director, can one discuss the need for a sealed vault?

The same seven factors that contribute to the uniqueness of making final arrangements also can contribute to the stressfulness of the task. Even in situations in which the decedent had preplanned final arrangements, someone—usually a grief-stricken family member—must oversee the arrangements. That survivors are under stress, that the funeral home environment is unfamiliar, and that people are not sure what is expected of them, creates a classic person-in-environment challenge with ample opportunity for social work intervention.

### **ROLE FOR SOCIAL WORKERS**

This article introduces information about final arrangements to augment the important work

already conducted by social workers with dying individuals and their families in health care settings, such as help with advance directives and grief counseling. It is our impression that few social workers, and typically no other professionals in the health care setting, have at hand the knowledge of costs and local options needed to assist families with final arrangements. Social workers, with their experience in public benefits, consumer advocacy, and discharge planning, possess the skills necessary to fulfill the important and overlooked tasks of sharing information about local options and costs and information about consumer rights related to final arrangement purchases. If families who experience a death in an institution are to have access to this important information before calling a funeral home, someone in the institution must assume the responsibility. Social workers have the skills to help families sort through their personal goals for final arrangements and to serve as advocates to families in the process of making final arrangements. Although some social workers have been helping families with final arrangements, very little has been published in the literature about this important function.

Final arrangements can be regarded as a consumer issue (Federal Trade Commission, 1988), an income security issue (Norrsgard & DeMars, 1992), and a client self-determination and autonomy issue. Chichin, Ferster, and Gordon, (1994) described a program in which social workers helped frail isolated home care clients communicate their funeral and burial plans and reported that clients appreciated the "opportunity to exercise autonomy even beyond the moment of death" (p. 148). Helping families understand their consumer rights and the variation in local options and costs of final arrangements represents an important and untapped role for social workers.

The overall study—the Funeral Information Project—was primarily a descriptive study supported by research funds from the AARP Andrus Foundation. The goal of the Funeral Information Project was to increase general knowledge of how families face funeral-related decisions and costs associated with the death of an older adult loved one. This article focuses on a more narrow set of questions about family familiarity with costs. (For other results from the Funeral Information Project, please consult, Bern-Klug, 1996; Bern-Klug, Ekerdt, & Nakashima, (in press); Bern-Klug, DeViney, & Ekerdt, (in press); and Bern-Klug, Ekerdt, & DeViney, 1999). This article addresses

the following research questions: What are the characteristics of survivors responsible for final arrangements of decedents ages 50 and older? How much experience have these survivors had with making final arrangements? How familiar are these survivors with the cost of merchandise and services commonly purchased from a funeral director or cemeterian? What factors influence whether a survivor will have some idea of total final costs?

We hypothesized that the following attributes of the respondent would be positively associated with having some idea of total final costs: increasing age, being a man, having experience making final arrangements with a funeral director, and a decedent who preplanned final arrangements. We assumed that the older a person is the more likely he or she will have had an opportunity to learn about final arrangements, that middle-age and older men may have more experience purchasing costly items than women in the same group, that experience with making final arrangements can be generalized, and that if the decedent had preplanned his or her final arrangements, the person responsible for them might have previously discussed not only the plans for but possibly the costs of the arrangements. This study is part of a larger research project designed to find out about experiences in making and paying for final arrangements. (For a detailed description of the methodology, refer to Bern-Klug et al., 1999).

## METHOD

### Sample

The sample recruitment consisted of identifying eligible obituaries published in the *Kansas City Star* between June 1 and July 15, 1995, and then working with local funeral directors to identify the survivor most responsible for making the final arrangements. In the cases in which the final arrangements were made before death, we were interested in the survivor most responsible for overseeing the final arrangements. The person who signed the final funeral home bill was considered the person most responsible for the final arrangements. There were three criteria for inclusion in the study: decedent's age reported as 50 or older; decedent was listed as a Kansas City metropolitan area resident; the obituary did not indicate that a funeral home located outside the Kansas City area was used.

The 62 local funeral homes were asked to forward a letter to the person who signed the final bill

(the key arranger) informing them of the study and inviting their participation. Letters were mailed to families about three to five months after the death. Forty-six of the 49 locally owned funeral homes participated. None of the 13 funeral homes owned by a large Texas-based chain would forward the letter. Seventy-two obituaries did not list a funeral home.

**Response Rates.** There were 991 obituaries that fulfilled the study criteria. Of these, we were able to contact 832 families and received 163 returned completed questionnaires. The obituaries were sorted into three groups based on how contact was established. The response rate of the three groups varied considerably:

1. obituaries listing a participating funeral home—Of the 645 letters that funeral directors agreed to forward to families, eight were returned by the post office as undeliverable. We received 101 completed questionnaires (16 percent).
2. obituaries associated with nonparticipating funeral homes—The project staff was able to locate an address for a next-of-kin mentioned in 123 of the 274 obituaries. We received 36 completed questionnaires (29 percent) (13 percent of eligible cases).
3. obituaries that did not mention a funeral home at all—Of the 72 obituaries, survivor addresses were found for 44. Completed questionnaires were received from 22 families (50 percent) (30 percent of eligible cases).

**Follow-up.** A reminder letter was mailed to nonrespondents for whom we had an address. Funeral directors did not agree to forward a reminder letter from the project.

### **Instrument**

The research tool was a self-administered 20-minute questionnaire developed with input from local funeral directors, county extension aging specialists, hospice personnel, Widowed Persons Services volunteers, and social scientists. It was pilot tested with widowed hospice volunteers.

### **Important Terms**

*Final arrangements* refer to activities associated with the care and disposition of a human body following death, as well as the arrangements associated with a ceremony following the death.

*Key arranger* is the person who signed the final funeral home bill. In the cases in which the funeral

home would not forward a letter from us and when no funeral home was listed in the obituary, we explained in the cover letter that we were looking for the person “most responsible for making or overseeing the final arrangements.” Almost all (99 percent) respondents reported that they were one of the people most responsible for making or overseeing arrangements.

*Preplanner* is a decedent who the key arranger reported had made final arrangements with a third party (a funeral director, cemeterian, or other person) or had discussed final arrangement wishes with the family. A *nonpreplanner* is a decedent who did not make or discuss final arrangement preferences.

*Final arrangements total cost* is the combined cost of funeral home and cemetery-related costs or any costs associated with the care and disposition of the body.

### **Data Analysis**

Descriptive statistics, chi-square, and *t* tests were used to address the first three research questions. The fourth research question, “What factors influence whether a survivor will have some idea of total final costs?” was analyzed using multiple logistic regression. Goodness of fit for the models was measured by examining the chi-square of -2 log likelihood. Interaction terms were tested. SPSS for Windows Release 6.1 was used for all analyses. Norušis (1993a, 1993b) were consulted for interpretation of SPSS results.

## **FINDINGS**

### **Final Costs**

Although the cost of final arrangements was not a key variable in this study, we present some cost information for background. Respondents reported combined funeral and burial-related costs ranging from \$195 to \$14,000. Whereas the mean total cost for the sample was \$5,600, average costs varied considerably by type of disposition. For the three-fourths of decedents whose bodies were placed in a casket and buried in a grave plot, the mean cost was \$6,500. The mean cost for decedents who were cremated was \$2,300. (A more detailed discussion of final costs can be found in Bern-Klug et al., in press).

### **Characteristics of Key Arrangers**

Most key arrangers were either an adult child (47 percent) or a surviving spouse (42 percent) of the decedent. If the decedent was married at the time

of death, the surviving spouse was the key arranger in practically all cases (91 percent), and an adult child served as key arranger 8 percent of the time. For the 54 percent of decedents who were divorced, widowed, or never married at the time of death, the key arranger was usually an adult child (79 percent). In those cases in which an adult child was not the key arranger of a nonmarried decedent, another 6 percent of arrangers were siblings of the decedent, and the remaining 14 percent listed themselves as "other," most of whom were nieces.

The vast majority (84 percent) of respondents (that is, the key arrangers) identified themselves as "non-Hispanic white," reflecting the racial and ethnic distribution of the Kansas City metropolitan area. The reported age of key arrangers ranged from 22 to 83, with a median age of 61. Most (63 percent) of the key arrangers under age 60 were adult children of the decedent, and 20 percent were surviving spouses. About half (54 percent) of the key arrangers age 60 and older were surviving spouses, and 35 percent were adult children. Most of the key arrangers were women (68 percent). Sixty-five percent of adult children were women compared with 72 percent of spouses (not a statistically significant difference). The gender of the decedent was not related to having a spouse or an adult child as the key arranger.

Key arrangers did not meet alone with the funeral director to make plans in most cases. Family members and friends accompanied 80 percent of the key arrangers. Adult children were included among those who met with the funeral director (either as the key arranger or to accompany the key arranger) in 70 percent of the cases in this study.

### Experience Making Final Arrangements

Most key arrangers in this study were not novices when it came to making final arrangements. Two-thirds reported having met with a funeral direc-

tor on behalf of at least one other person before the current death. A statistically significant higher percentage of surviving spouses reported experience compared with adult children (71 percent compared with 61 percent) (Table 1). Not only did a higher percentage of spouses report experience, but spouses as a group also reported a higher frequency of meetings with funeral directors. Indeed, half the surviving spouses had made plans with a funeral director on behalf of two or more people; only 18 percent of adult children reported the same. There was no statistically significant relationship between age of key arranger and experience. Women had less experience than men ( $p < .05$ ), 38 percent of women were final arrangement novices, only 18 percent of men were.

Key arrangers were less likely to report experience with cemetery arrangements than funeral home arrangements. About half the key arrangers (42 percent of spouses and 51 percent of children) reported never having met with a cemeterian to make arrangements. Surviving spouses were about as likely to report no experience as they were to report experience on behalf of two or more people; 19 percent of spouses had only one prior experience. (A different distribution for children, with only 10 percent reporting two or more experiences is presented in Table 1.)

Respondents were asked the extent to which the decedent had communicated his or her final arrangement preferences. Most decedents (73 percent) were classified as preplanners because they either finalized their arrangements with a third party (for example, funeral director, cemeterian, or memorial society) before death (42 percent) or because they discussed their preferences with their family, although they had not prearranged with a third party (31 percent). The remaining 27 percent of respondents reported that their loved one did not discuss final arrangement preferences. Chi-square tests failed to show a statistically significant

**Table 1. Percentage of Key Arrangers Reporting Experience with Funeral Directors and Cemeterians**

	Funeral Director*		Cemeterian*	
	Spouses <i>n</i> = 69	Children <i>n</i> = 75	Spouses <i>n</i> = 67	Children <i>n</i> = 73
None	29	39	42	51
One person	20	43	19	39
Two people or more	51	18	39	10

\* $p < .001$ .

relationship between whether the decedent had preplanned and the age of the decedent, the age of the key arranger, or spouse/adult child status. Almost all (93 percent) decedents who were cremated were preplanners, compared with 69 percent of those who were buried ( $p < .01$ ).

The survey also asked, "In your opinion, is making final arrangements before death helpful to survivors?" The answers to this question varied by gender, but not by age or spouse/adult child status. Sixty-eight percent answered "extremely helpful," including 73 percent of women, 56 percent of men, 77 percent of adult children, and 65 percent of spouses. About a quarter of the sample (23 percent) reported, "somewhat helpful," and 9 percent indicated "not helpful."

### Familiarity with Costs

Respondents were asked if, before they met with the funeral director, they had "some idea" or "no idea at all" of the costs of commonly purchased items listed in Table 2. Nearly half the key arrangers reported no idea of costs of individual items or of the total cost. Women were more likely to report a lack of familiarity than were men when it came to the cost of caskets and grave markers. The difference between men and women approached statistical significance for other costs as well: opening and closing a grave, body transportation, and total costs. Knowledge of total costs was not related to age of respondent or to spouse/adult child status.

On further examination of the bivariate relationships between knowledge of total costs and other variables, we found that having had the experience of meeting with a funeral director to make plans was related to reporting some idea of total costs. Sixty-one percent of experienced key arrang-

ers reported some knowledge of total costs compared with 17 percent of arrangers who did not have experience. If the decedent was a preplanner, the key arranger was more likely to report some knowledge of total costs (55 percent compared with 28 percent).

Knowledge of total costs was not related to actual final costs, that is, the mean cost of final arrangements was statistically the same for arrangers with no idea and those with some idea of total costs (\$5,727 compared with \$5,362). Also, type of disposition (burial or cremation) was not related to key arranger's knowledge of final costs.

### Predicting Knowledge of Total Costs with Logistic Regression

Four independent variables were tested for their association with having some idea of final costs: respondent's age, respondent's gender, respondent's experience with making arrangements with a funeral director, and decedent's status as preplanner. Other than age, which was a continuous variable, the remaining variables were all dichotomous. The interaction of gender and age was not statistically significant and therefore was not included in the model.

Neither gender nor age of the key arranger contributed significantly to distinguishing key arrangers with some idea from those with no idea of total final costs (Table 3). When age and gender are dropped from the model (model 2), the remaining two independent variables remain highly significant. The odds of having some idea of total final costs were nine times greater (CI = 3.82, 22.98) for people reporting prior experience with a funeral director and were four times higher (CI = 1.64, 9.86) for key arrangers associated with a decedent who had preplanned.

**Table 2. Percentage of Key Arrangers with No Idea of Funeral Items Costs**

Item	Total <i>n</i> = 148	Men <i>n</i> = 47	Women <i>n</i> = 101	<i>p</i> value
Caskets	46	33	53	.02
Vaults	59	52	61	.31
Flowers	45	40	48	.37
Cemetery space	44	35	46	.22
Grave open/closing	63	52	68	.08
Grave marker	56	42	61	.03
Body transportation	69	58	73	.06
Total arrangements	52	40	57	.05

NOTE: *p* determined by chi-square analysis.

**Table 3. Reporting "Some Idea" of Total Final Costs: Logistic Regression Results**

Variable	Odds		
	Ratio	95% CI	<i>p</i> value
Respondent's gender	.68	.29, 1.56	.39
Respondent's age	.74	.52, 1.05	.09
Prior experience			
making funeral arrangements	11.08	4.29, 28.59	.001
Decedent had preplanned	3.36	1.33, 8.49	.01

Goodness of fit measures: -2 log likelihood 158.99;  
goodness of fit 148.86.  
Model  $\chi^2(4) = 41.954, p < .0000$ .

## DISCUSSION

### Characteristics of Key Arrangers

One of the major findings of this study is the large extent to which adult children are involved, either as the key arranger or by accompanying the key arranger, in making parents' final arrangements. With the age range of key arrangers spanning five decades (from age 22 to age 83), it is clear that adults of all ages are being called on. In terms of distributing consumer-oriented information about final arrangements, we need to avoid the tendency to target only older people and to broaden the population served to adults of all ages. A special effort is called for to alert adult children of the possibility of being included in—or responsible for—the final arrangements of parents (especially when the parent is divorced or widowed).

Women were key arrangers in more than half the cases. We do not know if women are more likely to be key arrangers or if they are more likely to respond to this type of survey. Anecdotal information from funeral directors supports the notion that women are more likely than men to be involved with making or overseeing funeral arrangements on behalf of a loved one. Consumer-oriented information should be inclusive of women.

### Experience Making Final Arrangements

Although most key arrangers reported experience meeting with a funeral director, there were many people in the position of being responsible for final arrangements who had no prior experience, especially adult children, 39 percent of whom reported no prior experience. The level of experi-

ence with cemeteries is lower than it is for funeral homes. This may not be as pressing a concern for families, at the time of death, because in many cases the plot has been purchased years before the death, and the grave marker can be purchased well after.

Compared with men, women were more likely to report a lack of experience with funeral homes. This finding coupled with the finding that women are overrepresented as key arrangers suggests that efforts should be made to provide women with exposure to funeral homes and information about final arrangement options and costs.

More research on key arrangers also is needed. Social workers need to know the process by which the key arranger is selected, by whom, and the time frame. Social workers need to learn from key arrangers how they feel about fulfilling this role. What aspects of the role are most stressful, rewarding, or important? How best can these people prepare for the role?

Most of the decedents associated with this study were classified as preplanners because they either made final arrangements with a funeral director, cemeterian, or memorial society or because they had discussed their preferences with the family. Despite the fact that we classified nearly three-quarters of the decedents as preplanners, it is important to underscore that most people (58 percent) had not finalized their arrangements. Even in those situations in which arrangements had been finalized, a survivor remained responsible for ensuring that the plans were carried out as specified. It is not clear why women survivors were more likely to find preplanning "extremely" helpful; perhaps by finding out in what ways preplanning is helpful, we can illuminate this finding. It is important to note that with the increased marketing efforts that funeral homes across the country are putting into selling "pre-need" funeral insurance, we can expect the number of people paying for prearrangements to increase. Our results indicate that preplanning was found to be helpful to survivors; this finding does not speak to prepaying.

Nine percent of key arrangers reported that preplanning was not helpful. One daughter wrote in the margin of the survey that it was not helpful for her to know that her father wanted to be cremated because she was not comfortable cremating him (and did not cremate him after all). A surviving husband explained that his wife had always said she wanted to be entombed in a mausoleum. After her death the family learned the cost of her wish. They could not afford to entomb her; she

was buried in a grave plot. In both cases the potential for strong and lingering feelings of guilt clearly exists. Evidently, it is not enough that people state their final arrangement preferences. People should be encouraged to explore the options and costs and then discuss their preferences with those who may be responsible for carrying them out.

We cannot always know when death will strike. We encourage families to discuss the issue of final arrangements on a regular basis so members will be somewhat prepared to make these decisions, even in the event of a sudden death. Because circumstances, options, and preferences change, families should revisit these discussions every couple of years.

### **Familiarity with Costs**

Despite the fact that most final arrangements costs range from \$3,000 to \$7,000, about half the people responsible for making or for overseeing final arrangements reported that before meeting with the funeral director they had “no idea” of those costs. This finding supports results from the Wirthlin Group (1990) study, which indicated that most people turn to a funeral director to learn about final arrangements and that many people who have not yet planned a funeral do not know where to get information about final arrangements. Although we expect funeral directors to provide information, we believe that sources of information—without a financial interest in the purchase—should be available to educate families about their options and the associated costs. Video tapes, books, seminars, magazine articles, and other methods of communicating information should be developed by consumer advocates (including social workers) to educate families about final arrangements. Although the American Association of Retired Persons (AARP) has taken a leadership role in providing consumer-oriented information on final arrangements, more information is needed.

### **Factors Influencing Knowledge of Total Costs**

A major, although not surprising, finding is that people who have had the experience of making final arrangements were far more likely to report some idea of total final costs. It is notable, however, that despite the fact that they had already been in the position to make final arrangements, more than one-third of the people with experience reported no idea of total costs. It is not so much that experience puts people in the position of knowing costs as it is that lack of experience puts people

at a serious disadvantage. Whereas 39 percent of experienced arrangers reported no idea of total costs, 83 percent of those with no experience reported no idea.

The same logic follows for understanding the relationship with preplanning decedents. Key arrangers with preplanning decedents had about an equal chance of reporting no idea of final costs, whereas 72 percent of key arrangers associated with nonpreplanners reported no idea.

The logistic regression results showed that key arrangers with funeral home experience were nine times more likely to report having some idea of total final costs compared with those with no experience. Respondents associated with a decedent who had made final arrangements or discussed preferences were four times more likely to report some idea of final costs. Although we cannot directly affect a person’s experience level, these findings indicate social workers can and should encourage families to discuss their final arrangement preferences.

In this study, emphasis has been placed on the key arranger having some idea of total costs, and yet the data failed to show an association with this variable and the actual cost of arrangements. Does having an idea of final costs before meeting with a funeral director make a difference for the survivor? We are not sure, because this preliminary descriptive study did not ask all the questions necessary to understand the importance of cost knowledge. We assume that having some idea of total costs before meeting with the funeral director puts the family member in a better position to understand the options, to serve as his or her own advocate, and to make an informed purchase of a package costing several thousand dollars. Also, bear in mind that 73 percent of decedents were preplanners (93 percent of decedents who were cremated were preplanners). A better question for a future study might be, “What is the relationship between knowledge of final costs of the preplanner (as opposed to the key arranger) and his or her final costs?”

A future study might ask respondents to describe the extent to which they understood final arrangement options and the costs. Even people with experience making final arrangements may be shocked to learn about the possible variation in final costs based on burial versus cremation (reported earlier) or among funeral homes. A 1995 study of funeral home costs in the Kansas City area found large cost variations for comparable items (Funeral and Memorial Society Report, 1995). For

example, although the median cost of staff and equipment for a graveside service among 62 funeral homes was \$200, the prices ranged from \$65 to \$3,440. Even long-time memorial society advocates were taken aback by the price differences.

### **Limitations of the Study**

The low response rate may affect the generalizability and trustworthiness of the findings. This shortcoming is exacerbated by the lack of published studies that deal with the research questions explored here. More studies are needed to validate the findings. The results from this study undertaken in a large metropolitan city in the Midwest should not be assumed to hold true in rural areas or other regions of the country. The results are not intended to be generalizable to final arrangements on behalf of decedents under age 50. The small number of African American respondents and representatives from other racial and ethnic groups did not allow for statistical tests of differences. Future studies are needed to build an understanding of final arrangements among sub-populations, including religious denominations.

### **Implications for Social Workers**

Our findings clearly show that some of the people responsible for final arrangements have no experience with such matters and that about half have no idea what to expect in terms of costs. Many times a family must decide what to do with the body while the decedent lies in a hospital bed or in the morgue. Many people do not have the time or the clearheadedness to be their own advocate at that point. In the midst of all the other decisions that families face at the time of death, a social worker with information about local final arrangement options and costs can make an important difference.

The Federal Trade Commission requires that all funeral homes provide a "General Price List" to anyone who requests it in person. Social workers can educate themselves about local options and costs by collecting these price lists and sharing the information with colleagues (such as chaplains, nurses, representatives from places of worship, and clients.) A local chapter of the Funeral and Memorial Society (if available) may have already collected local price information and may have information about crematories, body donation programs, and cemeteries.

The finding that people with experience meeting with a funeral director were more likely to have

some idea of final costs points to another potential social work role. Social workers can encourage families to talk about their final arrangement making experiences, in the hope that this might be an effective method of sharing the experience, and thereby help prepare more people for the position of key arranger. Such encouragement may help to change the perceived etiquette regarding final arrangement discussions. From our experience providing community presentations about final arrangements, we found that many people are eager for information and willing to share experiences, given "permission" to do so.

Another important role for clinical social workers, particularly relevant in the hospice setting, is to help individual clients and their families enhance the meaningfulness of final arrangements by helping the family sort through their own personal goals for the service, including which merchandise and services to purchase. Doka (1984/85) and Huan (1980) mentioned the importance of personalizing and individualizing funeral rituals.

Social workers serving as community advocates, especially on behalf of impoverished individuals and families, also have a stake in understanding local options and costs. They can serve an important role by being involved in sharing the information with the community and informing people of their final arrangement rights, including indigent burial options and Title XIX (Medicaid) rules affecting funeral and burial trusts. Laws regulating the sale of preneed funeral home insurance or trusts and laws governing the transfer of human remains are made at the state level and should be reviewed to ensure that consumer interests are well served. The ratio of public members to funeral directors on state governing boards also should be reviewed.

Regardless of the area of practice, with over 2 million deaths per year in the United States (Rosenberg, Ventura, Maurer, Heuser, & Freedman, 1996), the need and opportunity clearly exists for social workers to play an active role in helping families with final arrangements, which would augment the many important activities that health setting-based social workers are already undertaking in the area of end-of-life care for the dying individual and his or her kin.

**HSW**

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#### ABOUT THE AUTHORS

**Mercedes Bern-Klug, MSW, MA**, is director, Funeral Information Project, Center on Aging, University of Kansas Medical Center, Kansas City, KS 66160-7117; e-mail: mbernklu@kumc.edu.

**David J. Ekerdt, PhD**, is associate professor, Department of Sociology and research scientist, Gerontology Center, and **Deborah Schild Wilkinson, PhD**, is assistant professor, School of Social Welfare, University of Kansas, Lawrence. This research was supported by a grant from the AARP Andrus Foundation. The authors thank Janet Cozza for her help with the Funeral Information Project.

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