

**Older Americans and Preneed  
Funeral and Burial Arrangements:  
Findings From a 1998 National Telephone Survey  
and  
Comparison with a 1995 Survey**



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AARP is the nation's leading organization of people age 50 and older. It serves their needs and interests through information and education, research, advocacy and community services which are provided by a network of local chapters and experienced volunteers throughout the country. The organization also offers members a wide range of special benefits, including *Modern Maturity* magazine and the monthly *Bulletin*.

### *Acknowledgments*

This report was prepared by Adrienne Oleck of the AARP Applied Gerontology Group, Jane Takeuchi of the AARP Research Group and Millie DePallo, a consultant to AARP. Other AARP staff who assisted in this effort include Gretchen Straw, Sharon Hermanson, and George Gaberlavage of the Research Group and Jeff Kramer of Legislation and Public Policy. For more information about this survey, contact Jane Takeuchi at (202) 434-6333 or Adrienne Oleck at (202) 434-2227.

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# **Older Americans and Preneed Funeral and Burial Arrangements: Findings From a 1998 National Telephone Survey and Comparison with a 1995 Survey**

## **Executive Summary**

### **Purpose of This Study**

This survey was conducted on behalf of AARP to assess various aspects of preneed funeral and burial arrangements for the population age 50 and older.<sup>1</sup> Four main areas were explored: 1) the rate of solicitation, 2) the rate of purchase, 3) the types of goods and services purchased and 4) the method of payment.

### **Methodology**

Telephone interviews were conducted during September, 1998 by ICR Survey Research Group of Media, Pennsylvania, as part of an EXCEL Omnibus telephone survey, with a random sample of 627 persons age 50 and older. The present survey is a replication of a survey conducted in September of 1995 on a random sample of 620 adults age 50 and older. A comparative discussion of the 1995 and 1998 findings is included in the analysis.

The sample was weighted<sup>2</sup> by key demographics to provide nationally representative estimates of the 50+ population. Therefore, the survey allows us to extrapolate findings from respondents to the 50+ population nationwide. These population estimates appear in the text and the tables.

In the survey, preneed funeral and burial arrangements were treated as separate areas of investigation. A funeral is defined as a service honoring the recently deceased, and typically entails the services of a funeral director and a funeral home. Burial is defined as an in-ground disposition with a headstone, or other type of memorial.

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<sup>1</sup> A preneed purchase is a payment for funeral or burial goods or services prior to one's death; i.e., in advance of need.

<sup>2</sup> Weighting is a procedure applied to survey data when the characteristics of the sample (for example, the people included in a sample survey) diverge from the population from which the sample is drawn. Often these population characteristics are demographic in nature, including, for example, gender, age, or race. In order to project the findings from a sample survey to the population in question, the data from each sampled unit or individual must be adjusted (multiplied by a factor ranging from less than 1.0 to more than 1.0). For example, if 40 percent of the sample consists of persons within an age group that occurs in only 10 percent of the population, then the contribution of the findings from this subgroup to the survey findings as a whole must be adjusted downward to compensate for its overrepresentation in the sample.

## **Key Findings**

### **Contacts About Purchasing a Funeral in Advance**

- ◆ Forty-three percent of Americans age 50 and older, or 28.4 million, have been solicited by telephone, mail or in-person about purchasing preneed funeral arrangements.
- ◆ The proportion of persons solicited and the method of contact (mail, telephone, in-person) has not significantly changed from 1995 to 1998.

### **Contacts About Purchasing a Burial or Other Disposition in Advance**

- ◆ Thirty-nine percent of Americans age 50 and older, or 25.7 million, have been solicited about purchasing a burial or other final disposition in advance, or preneed.
- ◆ Since 1995, preneed burial solicitations have increased significantly, from 28 percent of the population age 50 and over (17.4 million) to 39 percent (25.7 million).

### **Purchase of Preneed Funeral or Burial Goods and Services**

- ◆ Thirty-two percent of Americans age 50 and over, or roughly 21 million, have prepaid some or all of their funeral and/or burial expenses. This has remained essentially unchanged from 1995 (28%).
- ◆ Those who prepay for funeral or burial goods and services tend to be older (65+), and tend to have low to moderate annual household incomes of between \$15,000 and \$40,000.

### **Types of Preneed Funeral/Burial Purchases**

- ◆ Over one-quarter of the total 50+ population, or 18 million people, have prepaid for their burials, i.e., cemetery plot, mausoleum, or niche.
- ◆ Eighteen percent of the total 50+ population, or 12 million, have prepaid for other burial goods and services, such as headstones, urns, grave liners or vaults, caskets, and opening or closing of grave, etc.
- ◆ Thirteen percent of the total 50+ population, or 8.3 million, have prepaid for goods or services from a funeral home or funeral director.

- ◆ The proportion of all prepayers who purchased headstones, urns, caskets, grave liners or vaults, as well as opening or closing of the grave, and other burial goods or services has increased significantly from 49 percent in 1995 to 58 percent in 1998.
- ◆ Prepayment for funeral services has remained at 40 percent of prepayers, unchanged from 1995.
- ◆ Significant regional and income subgroup differences in patterns of prepayment for the various goods and services are apparent.

### **Method of Payment**

#### Funeral:

- ◆ Similar proportions report having prepaid funeral expenses in one payment (41% or 3.4 million) as prepaying over time (47% or 3.9 million).
- ◆ When compared with 1995, a significantly greater percentage prepaid funeral expenses in one lump payment in 1998 (41% vs. 26%).
- ◆ African-Americans over age 50 who have made advance funeral purchases are far more likely than whites to be paying over time (96% vs. 35%).

#### Burial:

- ◆ Among all those who have made preneed burial purchases, 60 percent have paid the entire cost at once, while 28 percent are paying in increments.
- ◆ Persons age 50 and older are more likely to have prepaid the entire cost of burial expenses (60%) than the entire cost of funeral expenses (41%).
- ◆ Prepaid funeral expenses are more likely to be invested in some way (44%) than are prepaid burial expenses (18%).

# **Older Americans and Preneed Funeral and Burial Arrangements: Findings From a 1998 National Telephone Survey and Comparison with a 1995 Survey**

## **Detailed Findings**

### **Background and Methodology**

This survey was conducted for AARP to assess various aspects of preneed funeral and burial arrangements for the population of individuals over the age of 50.<sup>3</sup>

Telephone interviews were conducted by ICR Survey Research Group of Media, Pennsylvania, as part of an EXCEL Omnibus telephone survey, with a random sample of 627 persons age 50 and older during September, 1998. The present survey is a replication of a survey conducted in September of 1995 on a random sample of 620 adults age 50 and older. A comparative discussion of the 1995 and 1998 findings is included in the analysis.

The sample was weighted<sup>4</sup> by key demographics to provide nationally representative estimates of the 50+ population. Therefore, the survey allows us to extrapolate findings from respondents to the 50+ population nationwide. These population estimates appear in the text and the tables. The maximum error margin for a sample of 627 persons is  $\pm 4$  percent at the 95 percent confidence level. This means that in 95 out of 100 samples of this size, the results would fall within the range of  $\pm 4$  percentage points of what would have resulted if every person age 50 and older in the U.S. were included in the survey. This margin of error increases for some questions to which only part of the sample responded.

Findings from each of eight questions concerning preneed funeral and burial arrangements are presented below. In the survey, preneed funeral and burial arrangements were treated as separate areas of investigation. A funeral is defined as a service honoring the recently deceased, and typically entails the services of a funeral director and a funeral home. Burial is defined as an in-ground disposition with a headstone, or other type of memorial.

The questionnaire is found in the Appendix.

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<sup>3</sup> A preneed purchase is a payment for funeral or burial goods or services prior to one's death, i.e. in advance of need.

<sup>4</sup> Weighting is a procedure applied to survey data when the characteristics of the sample (for example, the people included in a sample survey) diverge from the population from which the sample is drawn. Often these population characteristics are demographic in nature, including, for example, gender, age, or race. In order to project the findings from a sample survey to the population in question, the data from each sampled unit or individual must be adjusted (multiplied by a factor ranging from less than 1.0 to more than 1.0). For example, if 40 percent of the sample consists of persons within an age group that occurs in only 10 percent of the population, then the contribution of the findings from this subgroup to the survey findings as a whole must be adjusted downward to compensate for its overrepresentation in the sample.

## Key Findings

### Contacts About Purchasing a Funeral in Advance

Of all individuals age 50 and over, 43 percent (28.4 million) have been solicited about purchasing a funeral in advance, or preneed. This figure is virtually unchanged from 1995 (40%). Of the 43 percent, a similar number were contacted by mail (24% or 15.5 million) and telephone (18% or 11.7 million), compared to 22 percent and 20 percent respectively in 1995. In-person contact about purchasing a funeral in advance was the least frequent method of contact (15%), but more common than in 1995 (10%).

There were no significant differences by gender, income, or race in the rate or method of contact.

#### *Age*

Those who are 65 and older report higher levels of in-person contact than others (19% vs. 10% of those age 50-64).

#### *Region*

The proportion of individuals contacted about purchasing funerals in advance varies by region of the country. Those in the South (48% or 12.1 million) and West (50% or 6.9 million) were contacted more frequently than those in the Northeast (28% or 3.8 million) and Central states (40% or 5.7 million). Mail contact was more prevalent in the West (38%), while in-person contact was more frequent in the South (23%).<sup>5</sup>

#### *Marital Status*

Married persons are more likely to be solicited than widowed persons (59% compared to 39%).

### Contacts About Purchasing a Burial or Other Disposition in Advance

Of all persons age 50 and older in the U.S. population, approximately 39 percent (25.7 million) have been solicited about purchasing a burial or other disposition in advance of need. This is up significantly from the 28 percent contacted in 1995. Phone (17%), mail (17%) and in-person contact (14%) were equally frequent in 1998.

There were no significant differences by gender or age in the rate or method of contact, nor in the rate of contact by race.

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<sup>5</sup> The Census Region breakdown used in the present survey is as follows: *Northeast*: Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, Pennsylvania, New Jersey; *North Central*: Ohio, Illinois, Michigan, Wisconsin, Indiana, Minnesota, Nebraska, Iowa, Missouri, North Dakota, South Dakota, Kansas; *South*: Delaware, Maryland, West Virginia, Virginia, North Carolina, South Carolina, Georgia, Florida, District of Columbia, Kentucky, Tennessee, Mississippi, Alabama, Arkansas, Louisiana, Oklahoma, and Texas; *West*: Montana, Wyoming, Idaho, Nevada, Utah, Colorado, Arizona, New Mexico, Washington, Oregon, California.

### *Income*

Significant differences exist between the lowest and highest income groupings in the likelihood of being solicited about purchasing burial arrangements: 32 percent (3.3 million) of those earning under \$15,000 compared with 47 percent (5.8 million) of those earning over \$50,000. Those with higher incomes are also more likely to be solicited by mail: just nine percent of those earning less than \$15,000 a year vs. 27 percent of those earning more than \$50,000 a year.

### *Region*

Once again, those residing in the South (46% or 11.5 million) and West (44% or 6.0 million) are more likely to be solicited about purchasing burial arrangements than those living in the Northeast (24% or 3.2 million) or the Central region (35% or 4.9 million).

### *Race*

African-Americans are solicited about purchasing burial arrangements significantly more often in-person than are whites (29% vs. 13%).

### *Marital Status*

Married persons are significantly more likely than widowed persons to be solicited about purchasing burial arrangements (53% compared to 32%).

## Prepayment of Any Part of Funeral or Burial Expenses

Of all respondents, 32 percent (21.0 million) have prepaid some, or all, of their funeral or burial expenses. This has not significantly changed from 1995 (28%). As was the case in 1995, those who have prepaid a part or all of these expenses tended to be older (65+) and to have household incomes between \$15,000 and \$40,000 (Table 1). While widowed persons are not significantly more likely overall than married persons to have prepaid burial expenses (90% vs. 87%), they *are* more likely to have prepaid funeral costs (58% compared with 35% of married respondents).

**TABLE 1**  
**PREPAYMENT OF ANY PART OF FUNERAL OR BURIAL EXPENSES**  
**1998**  
**(Total 50+ Population)**

	AGE			HOUSEHOLD INCOME				
	50-54	55-64	65+	<15k	15-24.9k	25-39.9k	40-49.9k	50k+
<i>Sample n</i>	170	219	238	88	98	116	61	153
% who have prepaid	19%	31%	39%	22%	40%	39%	31%	23%
Number who have prepaid (est. in millions)	2.8	6.3	11.8	2.3	4.2	5.1	1.9	2.8

## Goods and Services Purchased in Advance

Twenty-one million Americans age 50 and older (i.e., 32% of all Americans age 50+) report prepaying for a funeral or burial. These respondents indicated whether they had purchased: (1) the services of the funeral director or funeral home; (2) a burial plot, mausoleum, or niche; or (3) other burial goods and services such as a headstone, urn, caskets, grave liners or vaults and the opening or closing of the grave. Respondents include those who have paid for these services in full, and those who are in the process of making payments on any of their funeral or burial needs. Table 2 shows the types of goods and services purchased in advance.

The most frequent purchase by Americans age 50 and older is the cemetery plot, mausoleum or niche (18 million, or 25% of all Americans age 50+). Of the 21 million Americans who have made any advance purchase, 86 percent made such purchases. This represents a slight increase from 1995, when 80 percent of all purchasers (or 22% of the total 50+ population) had purchased a cemetery plot, mausoleum or niche.

The second most frequent purchase is for burial goods and services other than a plot, mausoleum or niche, such as headstones, urns, grave liners or vaults, caskets, and the opening and closing of the grave (12 million or 18% of the total 50+ population). Of those 21 million Americans who have made any advance purchase, 58 percent made such purchases, up from 49 percent in 1995. In terms of the total 50+ population who have prepaid “other” burial goods and services, this percentage significantly increased from 13 percent in 1995 to 18 percent in 1998.

**TABLE 2**  
**ADVANCE PURCHASE OF SPECIFIC FUNERAL OR BURIAL NEEDS<sup>6</sup>**  
**1998**

	Services of Funeral Director or Funeral Home	Cemetery Plot, Mausoleum or Niche	Other Burial Goods or Services
% of total 50+ population (est. 66.1 million)	13%	27%	18%
% of those who have made <i>any</i> prepayment (est. 21 million)	40%	86%	58%
Number who have prepaid (est. in millions)	8.3	18.0	12.0

The advance purchase of funeral home or funeral director goods and services accounts for the smallest percent of purchases, only 8.3 million or 13 percent of Americans age 50 and over. Of those 21 million Americans who have made any advance purchase, approximately 40 percent have purchased goods or services from a funeral home or funeral director.

There are significant income and regional differences among those who have prepaid any of their funeral or burial needs. The lower the income level, the more likely one is to have prepaid the funeral expense (from 69% of advance purchasers with incomes under \$15,000 to only 16% of those with incomes above \$50,000, or 15% vs. 3% of the total 50+ population in these income groups).

Additionally, Southerners who have prepaid (19% of the southern 50+ population) are more likely than Northeasterners (3% of the northeast 50+ population) to have paid for funerals in advance. Central state residents who have prepaid (34% of the central states 50+ population) and Southerners who have prepaid (34% of the southern 50+ population) are more likely than Westerners (14% of the western 50+ population) to purchase a plot or mausoleum in advance.

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<sup>6</sup> Three in 10 respondents (30%) who made prepayments indicate that they have made advance payment in all three funeral/burial categories listed in the Table 2. This represents nine percent of the total 50+ population.

## **Terms of Payment for Cost of Funeral**

Respondents were also asked whether they paid the entire cost of the funeral at once, or are paying for it over time. If paying over time, they were asked whether the payments are still being made or have been completed. Respondents to these items consist of all persons age 50+ who have preplanned and prepaid the funeral specifically. The total number of individuals who have done so is 8.3 million.

Forty-seven percent who report prepaying funeral costs are still in the process of paying (3.9 million, or 6% of the total 50+ population). This represents virtually no change since 1995 (43%). However, there has been a significant increase in the number of persons who paid for the entire cost of the funeral at one time, 41 percent (or 3.4 million, 5% of the 50+ population), up from 26 percent in 1995. Only a small percentage of those who prepaid over time have completed their payments (9% or .7 million individuals, just 1% of the whole 50+ population), down from 22 percent in 1995.

Three percent of persons who report prepaying funeral costs (fewer than 1% of the 50+ population) stated that responses to this item were not applicable for them, since there were no actual prepayment costs for the funeral (i.e., it was a gift, inheritance, or received in another manner).

Respondents report that their prepaid funeral funds are either deposited in a trust fund by the funeral director (31% or 2.5 million), used to purchase a life insurance policy by the funeral director (30% or 2.5 million), invested in some other manner (14% or 1 million), or none of these things (11% or 0.9 million).

### *Race*

Whites who have prepaid funerals (52%) are significantly more likely to pay all at once than African-Americans (4%).

### *Marital Status*

Widowed persons who have prepaid funerals are far more likely than married persons to pay all at once (78% vs. 29%).

## **Terms of Payment for Cost of Burial and Burial-related Goods and Services**

The respondents who prepaid for a burial or burial-related goods and services were asked whether they paid the entire cost at once or are paying it over time. If paying over time, they were asked whether the payments are still being made or are complete. Respondents to these items consist of all persons age 50 and older who have preplanned and prepaid for a burial or burial goods and services. The total number of individuals who have done so in 1998 is 18 million.

Most prepayers (60%) have prepaid the entire cost of the burial or burial goods or services (10.9 million, equal to 16% of the 50+ population nationwide). This is a significant increase from 44 percent in 1995. A smaller percentage paid over time, but have completed payments (7%, or 1.3 million, down considerably from 27% reported in 1995). Twenty-eight percent (or 5 million) are in the process of paying the cost of these goods or services over time (equal to 8% of the total 50+ population). This also represents an increase from 1995, when 17 percent reported still making payments. Three percent of prepayers (less than 1% of all adults age 50 and older) stated that this item was not applicable to them, since there were no actual prepayment of costs for the burial or burial goods or services (i.e., it was a gift, inheritance, or received in another manner).

Among those who have prepaid for burials or burial goods and services, 18 percent (3.2 million) believe the funds are invested by the funeral director or cemetery in some manner. Four percent report that the payments have been placed in a trust fund. Over three-fifths (11 million), however, already hold the title to the burial plot or niche.

### *Race*

African-Americans are far more likely to be paying over time for burials and burial goods and services than whites (66% vs. 21%).

### *Gender*

Men are more likely than women to report that their prepaid burial funds are invested by the funeral director or cemetery (22% vs. 14%).

### *Age*

Younger persons (age 50-54) are more likely to report that their prepaid burial funds are invested in a life insurance policy to be used for these expenses by the funeral director or cemetery (37%, compared to only 11% of those age 65+).

## Summary

The marketing of burial arrangements to older Americans has increased over the past three years, and the percentage of persons age 50 and older actually purchasing preneed burial arrangements appears to be on the rise. This suggests the use of more extensive and effective marketing by preneed burial sellers.

The data also indicate that there are some parts of the United States where the intensity of both marketing and purchasing of preneed funeral and burial arrangements is greater. The Southern region in particular experiences more intensive marketing and also a greater rate of advance purchase of both funeral and burial arrangements by older Americans. Currently, the sale of preneed arrangements is regulated, if at all, by a patchwork of state laws, and a dearth of enforcement actions.

Several million older prepayers report that their prepaid funds are not invested in any way and they hold no title to burial space. Many admit not knowing what happens to their prepaid funds. The amount of such unaccountable funds is tremendous. While there is no readily available industry estimate of the amount paid by consumers to purchase preneed funeral and burial arrangements, it can be estimated conservatively that the amount exceeds 40 billion dollars.<sup>7</sup>

In sum, the preneed funeral and burial industries affect millions of people, primarily older Americans, and amount to billions of dollars.

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<sup>7</sup> Forty billion is an estimate based on the 1997 average price of \$5,000 for a funeral without the purchase of a grave vault, provided by the Federated Funeral Directors of America, and the finding from this survey that 8.3 million Americans age 50 and over have prepaid their funeral arrangements.

**APPENDIX**  
**SURVEY QUESTIONNAIRE**

Media, Pennsylvania 19063

AARP Funeral Survey  
 (n=627)

(ASK THIS INSERT OF AGE 50+ ONLY)

Now I want to ask you a few questions about prepaid funerals and burials. To simplify the survey process, please keep the following definitions in mind. For the purpose of this survey, the term "funeral" is defined as a service honoring the recently deceased. A funeral typically entails the services of a funeral director and the use of a funeral home. The term "burial" is defined as an in-ground disposition with a headstone or other type of memorial.

AF-1. Have you ever been contacted about purchasing your funeral in advance, either by telephone, by mail, or in person?  
 (CODES 1, 2, AND 3 MAY BE MULTIPLE RESPONSE)

YES (net)	43%
1 Yes- Phone	18%
2 Yes – Mail	24%
3 Yes - In person	15%
4 No, never contacted	56%
D (DO NOT READ) Don't Know	*
R (DO NOT READ) Refused	1%

AF-2. Have you ever been contacted about purchasing your burial or other final disposition in advance, either by telephone, by mail, or in person?

YES (net)	39%
1 Yes - Phone	17%
2 Yes - Mail	17%
3 Yes - In person	14%
4 No, never contacted	59%
D (DO NOT READ) Don't Know	1%
R (DO NOT READ) Refused	1%

**AF-3.** Have you **preplanned** and prepaid any part of your funeral or burial expenses?  
 (INTERVIEWER NOTE: IF RESPONDENT IS CURRENTLY MAKING PAYMENTS IN REGARD COUNT AS YES. IF RESPONDENT VOLUNTEERS THAT THEY HAVE MADE A WILL OR CONSULTED A LAWYER BUT HAVE PURCHASED NO OTHER ARRANGEMENTS COUNT AS NO.)

1 Yes	32%	CONTINUE
2 No	66%	SKIP TO NEXT SECTION
<b>D</b> Don't Know	*	SKIP TO NEXT SECTION
<b>R</b> Refused	2%	SKIP TO NEXT SECTION

**AF-4.** Which, if any, of the following expenses have you purchased in advance? For the purposes of this survey, if you are in the process of making payments on any of these funeral or burial needs please answer as if you have already purchased the item. (n=190) Did you purchase ... ?

- a. The funeral, that is, the services of the funeral director or funeral home
  - 1 Yes 40%
- b. A burial plot, **mausoleum**, or niche
  - 1 Yes 86%
- c. Other burial goods or services, such as a headstone, grave vault or liner, casket or **urn**, or opening and closing of the grave
  - 1 Yes 58%
- d. None of these
  - 1 Yes 10%

(ASK **Q.5/Q.6** IF **Q.4a** = 1) (n=76)

**AF-5.** Thinking just of the funeral, did you pay for the entire cost at one time, or are you buying it over time?

1 Paid entire cost at one time	41%
2 Paying over time	47%
3 (VOLUNTEERED) Paid over time but all payments complete	9%
4 (VOLUNTEERED) Not applicable, gift, inheritance, etc.	3%
<b>D</b> (DO NOT READ) Don't Know	*
<b>R</b> (DO NOT READ) Refused	*

(ASK Q.6 IF Q.5 = 1, 2, OR 3) (n=76)

AF-6. (Were the funds you paid/Are the funds you are paying) to the funeral director or funeral home for the funeral ... ?  
(READ LIST. CODES 1, 2, AND 3 MAY BE MULTIPLE RESPONSE)

1	Deposited in trust fund until needed	31%
2	Or used to purchase a life insurance policy that will be used for the funeral expenses or	30%
3	Placed in some other type of investment oriented fund or policy (SPECIFY)	14%
N	(DO NOT READ) None of these, have set up own investment accounts to cover these expenses	11%
D	(DO NOT READ) Don't Know	13%
R	(DO NOT READ) Refused	*
N/A	Not applicable, gift, inheritance, etc.	3%

(ASK Q. 7/Q. 8 IF Q.4b OR c = 1)

(n=158)

AF-7. Thinking of the **burial or other burial goods and services**, did you pay for the entire cost at one time, or are you buying it over time?

1	Paid entire cost at one time	60%
2	Paying over time	28%
3	(VOLUNTEERED) Paid over time but all payments are complete	7%
4	(VOLUNTEERED) Not applicable, gift, inheritance, etc.	3%
D	(DO NOT READ) Don't Know	1%
R	(DO NOT READ) Refused	1%

(ASK Q.8 IF Q.7 = 1, 2, OR 3)

(n=158)

AF-8. (Were the funds you paid/Are the funds you are paying) to the funeral director or cemetery for the **burial or other burial goods and services...?**  
(READ LIST. CODES 1, 2, AND 3 MAY BE MULTIPLE RESPONSE)

1	Deposited in a trust fund until needed	4%
2	Or used to purchase a life insurance policy that will be used for the burial expenses or	16%
3	Placed in some other type of investment oriented fund or policy (SPECIFY)	6%
4	Do you already hold title to burial plot or other items yourself	61%
N	(DO NOT READ) None of these, have set up own investment accounts to cover these expenses	7%
D	(DO NOT READ) Don't Know	7%
R	Refused	1%

(ADD TO DEMOGRAPHICS)

AF-9. Are you or is anyone else in your household a member of A-A-R-P, the American Association of Retired Persons?

1	Yes	51%
2	No	46%
D	Don't Know	1%
R	Refused	2%