

Funeral and Burial Planners Survey



November 2007



Funeral and Burial Planners Survey

Report Prepared by
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AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. We produce *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our bimonthly magazine in Spanish and English; *NRTA Live & Learn*, our quarterly newsletter for 50+ educators; and our website, AARP.org. AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

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I. EXECUTIVE SUMMARY

This study was conducted to update findings from research that AARP conducted in 1995, 1998, and 1999. The survey was targeted towards individuals ages 50+, who have pre-planned or pre-paid for a funeral or burial in advance of the need for these services for themselves or someone else. Respondents answered questions based on their experiences with the death care industry.

Telephone interviews were conducted from May 10, 2007 through May 20, 2007 by International Communications Research (ICR) of Media, Pennsylvania, as part of an EXCEL Omnibus survey. The sample was comprised of 1,087 individuals ages 50 and over.¹ A number of questions from this study were taken from the studies published in 1995, 1998, and 1999. A comparison of findings is included in the analysis.

In the survey, the term “funeral” was defined as a service honoring the recently deceased. The term “burial” was defined as placing a body underground with a headstone or other type of memorial, or placing a body above ground in a mausoleum, or disposition of cremains.

Key Findings

A sizeable portion of the 50+ population (34%) has engaged in some preplanning, and just under a quarter of individuals ages 50+ (23%) have prepaid at least a portion of funeral or burial expenses for themselves or someone else. While those who have preplanned or prepaid may seem to be a small segment of the population, this translates into approximately 29.5 million individuals ages 50+ in the U.S. who have preplanned any part of a funeral or burial for themselves or someone else and 20.0 million individuals ages 50+ in the U.S. who have prepaid for funerals or burials.² Furthermore, a substantial portion of individuals in this age group expressed an interest in environmentally-friendly alternatives to traditional funerals and burials.

Given the large number of individuals 50+ who are preplanning and prepaying for funerals and burials and the sizable portion who express interest in alternative options, consideration should be given to educating the 50+ population about the advantages and disadvantages of the full range of funeral and burial options available to them, including providing more education around environmentally-friendly burial options and how to make prudent choices related to pre-payment for funerals and burials.

¹ The sample was weighted by key demographics to provide a nationally representative estimate of the 50+ population.

² Using data from the U.S. Census Bureau’s Current Population Survey (2007), the calculations are based on the number of individuals ages 50+ in the U.S. (86,764,507) multiplied by the percentage of individuals who preplanned (34%) or prepaid (23%).

Preplanning for a Funeral or Burial

- Slightly over one-third of respondents (34%) report that they have preplanned any part of a funeral or burial for themselves and/or for someone else.
- Females (66%) were more likely to have preplanned for themselves than males (34%).

Contacts About Purchasing a Funeral, Burial, or Other Final Resting Place, in Advance

- Three out of five respondents (60%) report that they have never been contacted about purchasing their funeral in advance either by mail, telephone, in person, or online.
- Almost two-thirds of respondents (64%) report that they have never been contacted about purchasing a burial or other final resting place in advance, either by mail, telephone, in person, or online.

Prepaid Funeral and Burial Expenses

- Likelihood to have prepaid has declined somewhat since surveys conducted in the mid- to late 1990s. Fewer than one-quarter of respondents (23%) have prepaid any part of funeral or burial expenses for themselves and/or someone else, a decrease from 1995 (28%) and 1999 (32%).
- Likelihood to have prepaid increases with age. Respondents ages 65 and over (51% or 18.1 million) are more likely than respondents ages 55 to 64 (32% or 9.9 million) and 50 to 54 (17% or 3.5 million) to have prepaid funeral and burial expenses.
- Location of funeral funds unknown. Two out of five respondents (40%) report that the funeral director has placed the funds somewhere, but they do not know where.
- Knowledge of ability to cancel a contract. Almost half of respondents (48%) reported that the contract did indicate that it could be cancelled by the person who signed the contract, although slightly over one-fifth of respondents (21%) said that they did not know whether the person who signed the contract could cancel the contract.

Asking for Help or Filing a Complaint

- Over one-third (37%) said that they did not know where they would go to ask for help, while almost one-fifth of respondents (19%) report that they would go directly to the funeral director if they experienced a problem with their funeral and/or burial plans.

Alternative Funeral Options

- The majority of respondents report that they have heard of most of the alternative funeral options examined in this study, including cremation, using a blanket or shroud instead of a coffin, green burial, and having an open casket without embalming.

- Slightly over one-fifth of respondents (21%) report that they would be interested in a burial that is more environmentally friendly than a traditional burial with embalming.

II. BACKGROUND AND METHODOLOGY

The purpose of this study was to update findings from research conducted by AARP in 1995 and 1998. The survey was targeted towards individuals ages 50+, who have pre-planned or prepaid for a funeral or burial in advance of need for themselves or someone else. Respondents answered questions based on their experiences with the funeral and/or burial industry. In addition, the study was designed to equip advocacy, consumer protection, and litigation staff at AARP and the AARP Foundation with the most up-to-date information about individuals ages 50 and over and their experiences with the death care industry.

Telephone interviews were conducted from May 10, 2007 through May 20, 2007 by International Communications Research (ICR) of Media, Pennsylvania, as part of an EXCEL Omnibus survey. The sample was comprised of 1,087 individuals ages 50 and over.³ A number of questions from this study were taken from the studies conducted in 1995 and 1998. A comparison of findings is included in the analysis.

III. FINDINGS

A. Contacts About Purchasing a Funeral, Burial, or Other Final Resting Place

The majority of respondents have never been contacted about purchasing a funeral, a burial plot, or other final resting place. However, just under two out of five respondents (37%) report that they have been contacted about **purchasing their funeral** in advance either by mail, telephone, in person, and/or online. One in three respondents (33%) have been contacted about **purchasing a burial plot or other final resting place**, by mail, telephone, in person, and/or online. As seen in the table below, the percentage of people contacted about purchasing a funeral, burial plot, or other final resting place decreased from 1998 to 2007.

How Respondents Were Contacted... ^{*4}					
(n=1,087)					
	About Purchasing a Funeral			About Purchasing a Burial Plot or Other Final Resting Place	
	1995	1998	2007	1998	2007
Mail	22%	24%	16%	17%	13%
Telephone	20%	18%	13%	17%	12%
In person	10%	15%	13%	14%	12%
Online	N/A	N/A	2%	N/A	1%
Total	40%	43%	37%	39%	33%

* This question was based on multiple responses.

³ The margin of error for the study is ± 2.97 at a 95% confidence level.

⁴ 1995 and 1998 data were obtained from "Older Americans and Preneed Funeral and Burial Arrangements: Findings from a 1998 National Telephone Survey and Comparison with a 1995 Survey (1999)."

A few significant differences were found by education, gender, and region⁵.

Education

Respondents with a post college education (37%) were more likely than those with some college (21%) to report that they have been contacted by mail about purchasing a funeral in advance.

Gender

Females (61%) were more likely than males (39%) to report that they have been contacted about purchasing a funeral in advance. In addition, females (64%) were more likely to have been contacted *in person* than males (36%).

Region

Respondents living in the South (42%) were three times more likely than respondents living in the Northeast (14%) to have been contacted about purchasing a funeral in advance.

Comparative Shopping

Almost four out of five respondents (79%) report that they have not done any comparative shopping on funerals or burials.

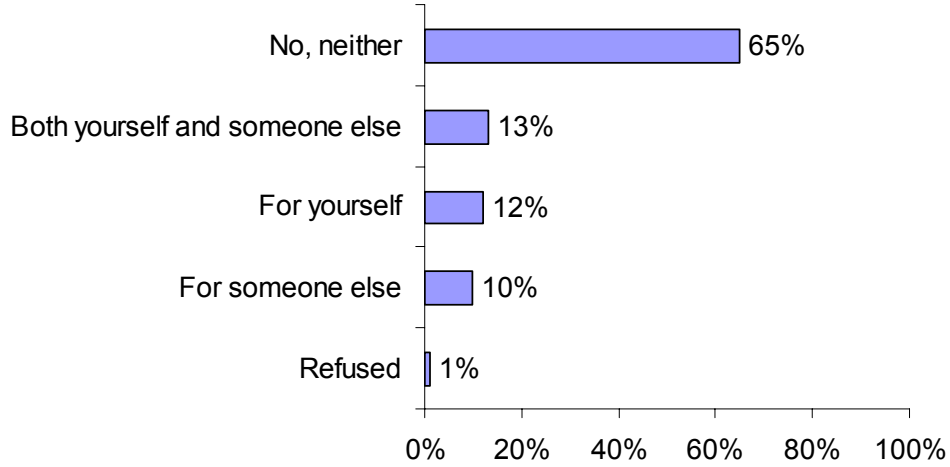
B. Preplanning for a Funeral or Burial

When respondents were asked if they have preplanned any part of a funeral or burial for themselves and/or for someone else, slightly over one-third (34%) reported that they have preplanned. Respondents age 65+ (51%) were more likely than those ages 55 – 64 (34%) or ages 50 – 54 (14%) to say that they have preplanned. In addition, females (66%) were more likely to have preplanned for themselves than males (34%).

⁵ Northeast Region (Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont); North Central Region (Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin); South Region (Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, West Virginia); West Region (Arizona, California, Colorado, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming).

Have You Preplanned Any Part of a Funeral or Burial for Yourself and/or Someone Else?

(n=1,087)

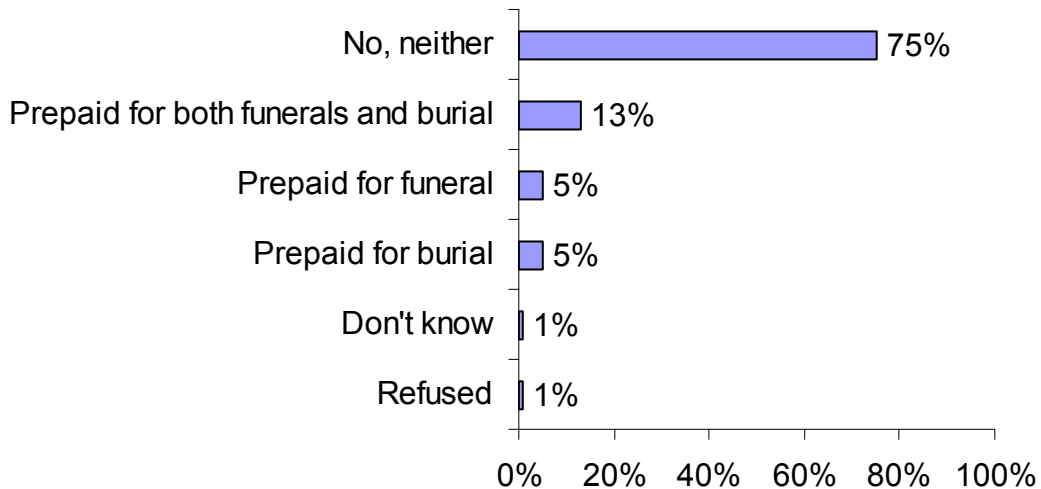


C. Prepayment of Funeral or Burial Expenses

Fewer than one quarter of respondents (23%) have prepaid any part of funeral or burial expenses for themselves and/or someone else. This shows a decrease from 1995 (28%) and 1999 (32%). As reported in 1995 and 1999, respondents ages 65+ are more likely to have prepaid. Respondents ages 65 and over (51%) are more likely than respondents ages 55 to 64 (32%) and 50 to 54 (17%) to have prepaid funeral and burial expenses. In addition, respondents with less than a high school education are more likely to have prepaid any part of their funeral or burial expenses.

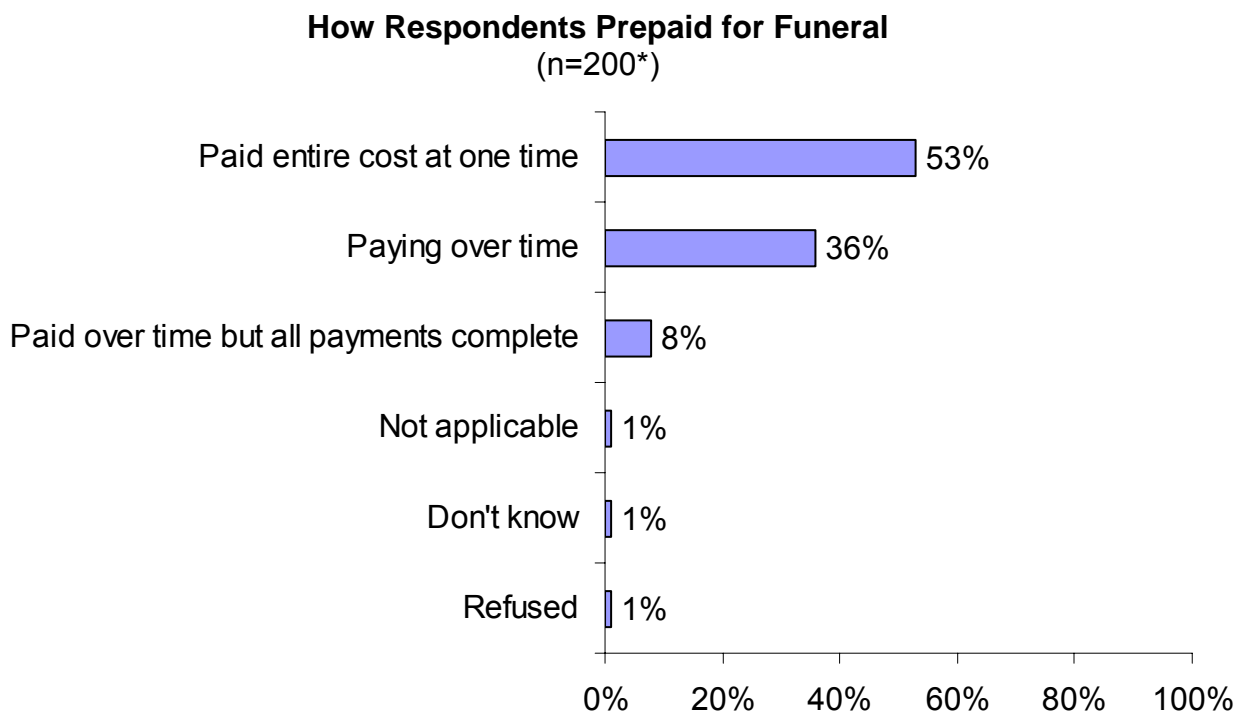
Respondents Who Prepaid Any Part of a Funeral or Burial Expenses

(n=1,087)



How Respondents Prepaid For Funeral

Respondents who prepaid any part of a funeral were asked whether they paid the entire cost at one time or whether they are paying for the costs over time. Slightly over half of respondents (53%) paid the entire cost at one time. This represents an increase from 41% in 1998. Over one third of respondents (36%) stated that they are paying over time, which shows a decrease from 47% since 1998. Among respondents paying over time, those with incomes \$25,000 to \$49,999 (42%) were three times more likely to do this than those with incomes below \$25,000. Those with incomes below \$25,000 were more likely to have completed all their payments. In addition, respondents living in the South (54%) were much more likely than respondents living in the Northeast (2%) to report paying over time.



*Base= Respondents who reported that they had prepaid for any part of a funeral.

Location of Funeral Funds

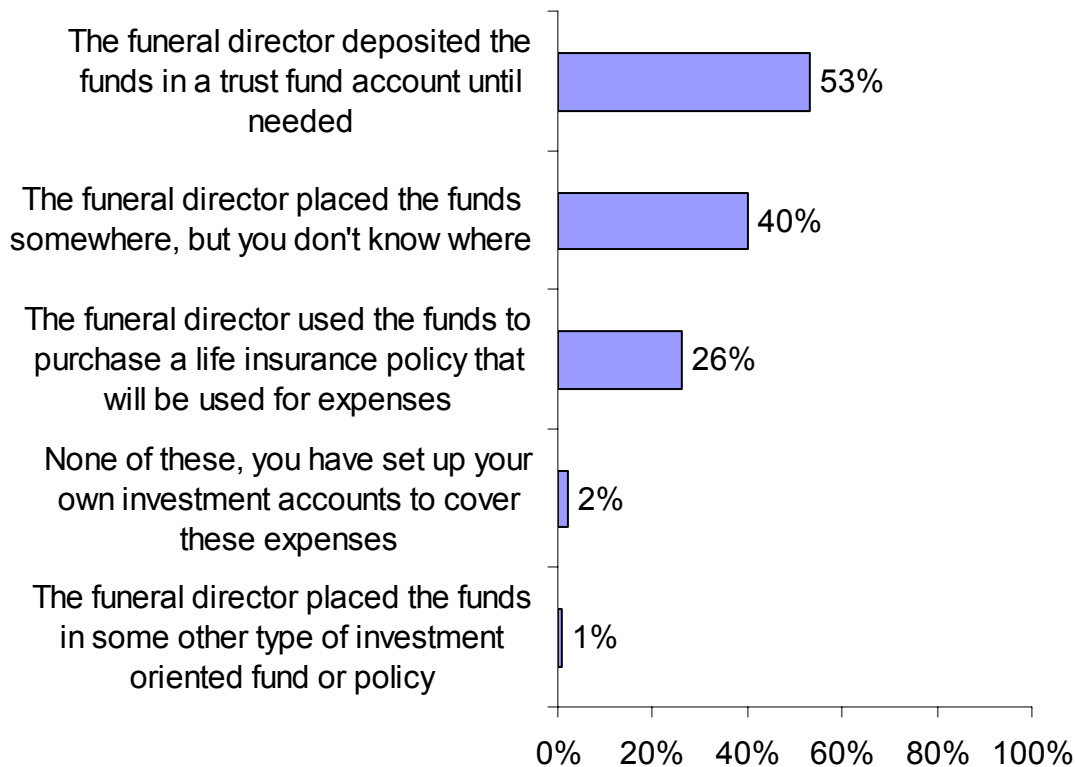
Respondents who have paid the entire cost of a funeral or are paying over time were asked to think of where the funeral director placed the funds. Over half of respondents (53%) state that the funeral directors deposited the funds in a trust fund account until needed. This represents an increase from 1998, when only 31% reported that the funeral director deposited the funds in a trust fund account.

Two out of five respondents (40%) report that the funeral director has placed the funds somewhere, but they do not know where.

Slightly over one-quarter of respondents (26%) say that the funeral director used the funds to purchase a life insurance policy that will be used for expenses. Respondents ages 65+ (63%) were more likely than other age groups to state that the funeral director used the funds to purchase a life insurance policy that would be used for expenses.

Respondents Who Answered “Yes” to Where They Think Their Funeral Funds are Located

(n=192*)



*Base = Respondents who reported that they had prepaid for any part of a funeral and who have paid the entire cost or who are paying over time.

How Respondents Paid For Burial or Other Burial Goods and Services

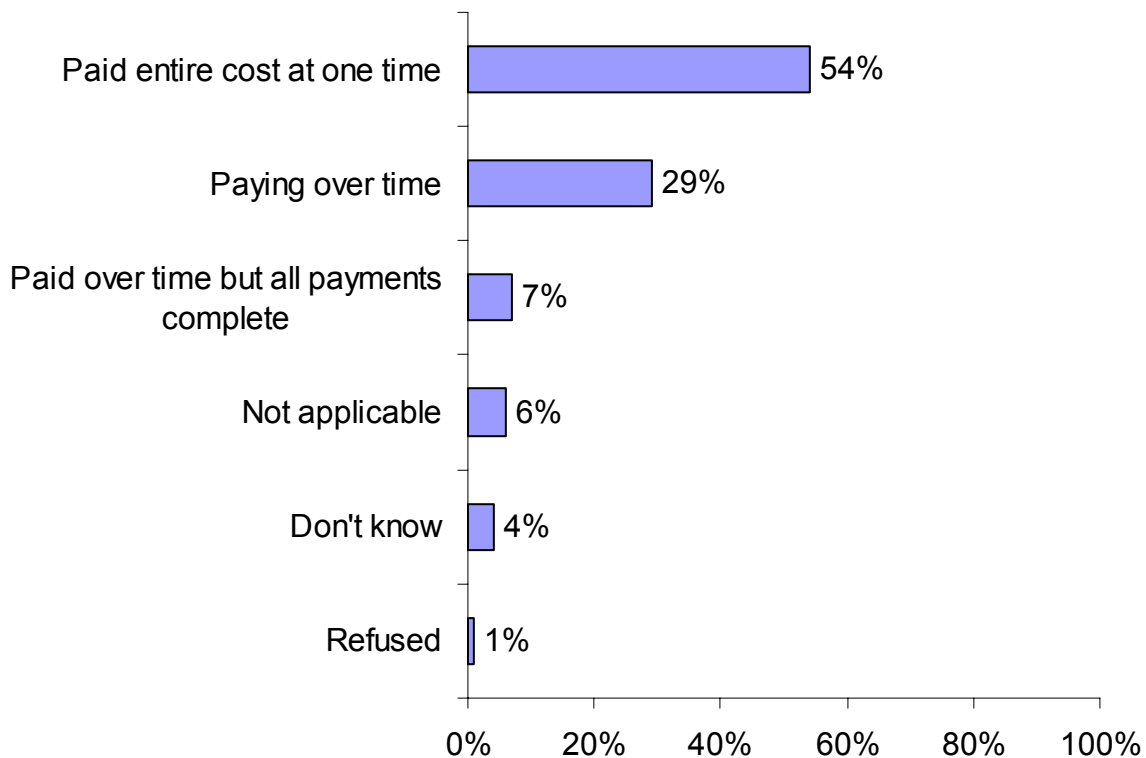
Respondents who prepaid any part of a burial or other burial goods and services were asked whether they paid the entire cost at one time or whether they are paying for the costs over time. Over half of respondents (54%) paid the entire cost at one time.

Respondents with incomes between \$25,000 and \$49,999 were more likely than any other income group to report paying over time.

Slightly fewer than three out of ten respondents (29%) stated that they are paying over time. Among respondents who prepaid any part of burial expenses, close to four out of five (79%) reported that they or their family already hold the title to the burial plot.

Respondents ages 65+ (42%) were more likely than 55 – 64 year olds (37%) and 50 – 54 year olds (22%) to report that they or one of their family members already hold the title to the burial plot.

How Respondents Paid for Burial or Other Burial Goods and Services (n=191*)

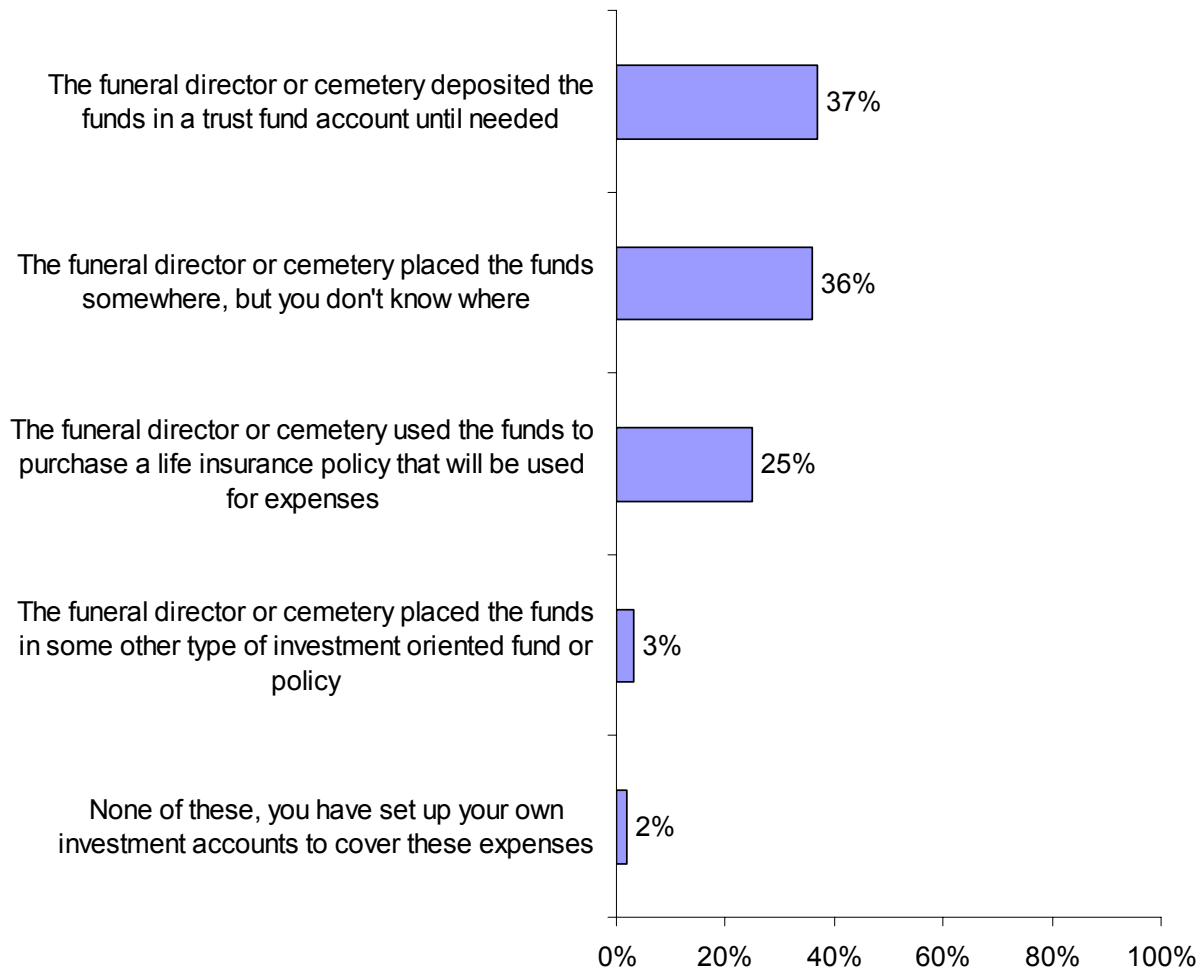


*Base = Respondents who reported that they had prepaid for any part of burial expenses.

Location of Burial Funds

Respondents who have paid the entire cost of burial expenses or are paying over time were asked to think of where the funeral director placed the funds. Over one-third of respondents state that the funeral director or cemetery deposited the funds in a trust fund account until needed (37%) or that the funeral director or cemetery placed the funds somewhere, but the respondents do not know where (36%). In 1998, only 4% reported that that the funeral director deposited the funds in a trust fund until needed. One quarter of respondents (25%) say that the funeral director used the funds to purchase a life insurance policy that will be used for expenses, an increase from 16% in 1998. Whites (71%) were nearly four times more likely than blacks (19%) to report that the funeral director used the funds to purchase a life insurance policy to be used for expenses.

Respondents Who Answered “Yes” to Where They Think Their Burial Funds are Located
(n=172*)

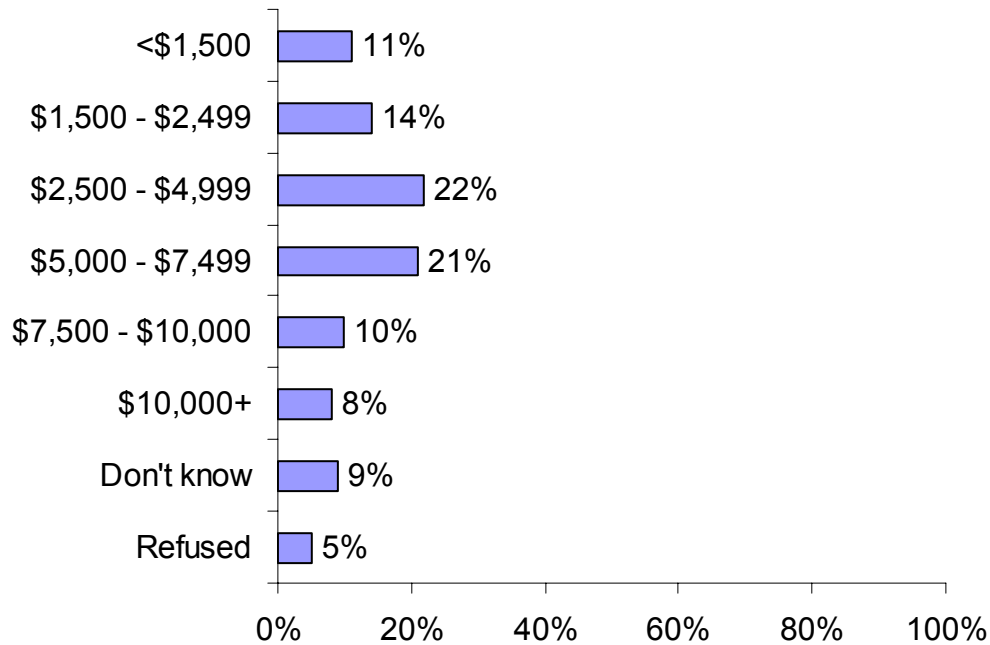


*Base = Respondents who reported that they have prepaid any part of burial expenses and who have paid the entire cost or are paying over time.

Cost of Items Purchased for the Funeral and/or Burial

Respondents were asked to estimate the total costs of items purchased for the funeral and/or burial. Almost two out of five respondents (39%) reported that they spent \$5,000 or more. Over one-third (36%) spent between \$1,500 and \$4,999. About one out of ten (11%) spent less than \$1,500 for the funeral and/or burial. Those ages 55 – 64 (45%) are more likely to have spent between \$5,000 and \$7,499 than any other age group (50 – 54 year olds – 20%; 65 and over – 34%). Those living in the South were more likely than those in any other region to have spent between \$7,500 and \$10,000.

Estimated Total Costs of Items Purchased for the Funeral and/or Burial
(n=257*)



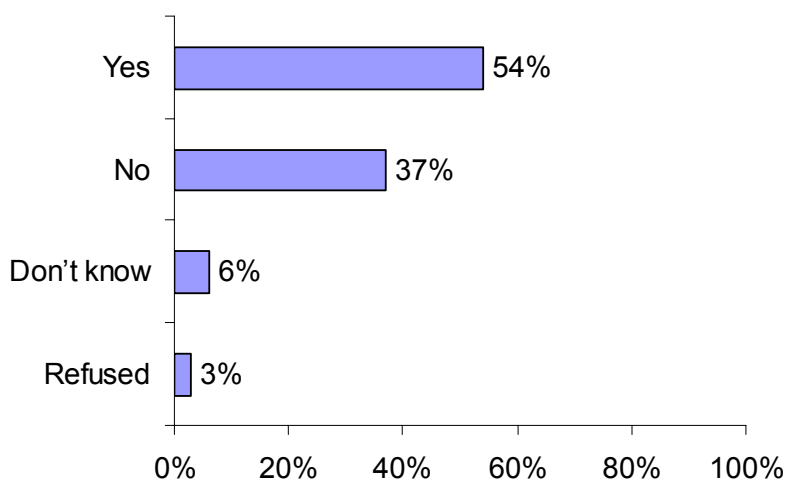
*Base = Respondents who prepaid for any part of funeral and/or burial expenses

Signed a Contract to Purchase Funeral and/or Burial Goods and Services

Respondents who prepaid for any part of a funeral, burial, or other burial goods and services for themselves and/or for someone else were asked whether they signed a contract to purchase these items. Over half of respondents (54%) reported that they did sign a contract. Those with incomes of \$75,000 or higher were more likely than those in other income groups not to have signed a contract. Respondents in this higher income group were more likely to be homeowners, married, and employed full-time.

Respondents Who Signed a Contract to Purchase Funeral, Burial, or Other Burial Goods and Services*

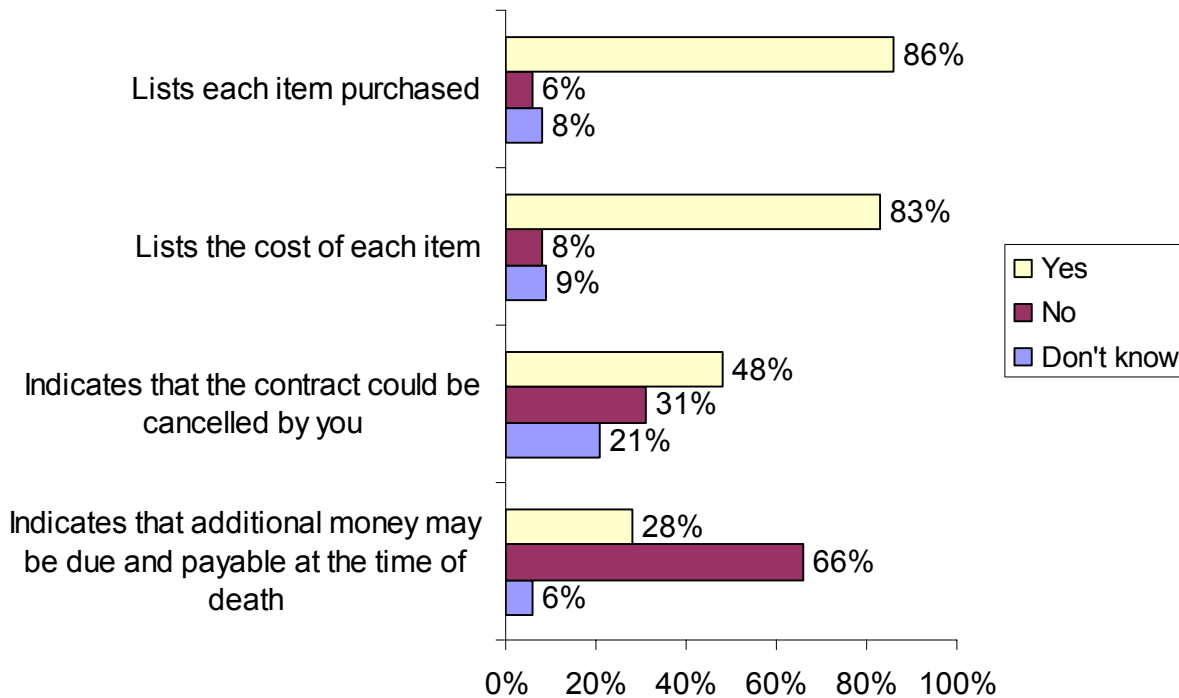
(n=257)



*Among respondents who prepaid any part of funeral and/or burial expenses.

Respondents were asked to identify the terms of the contract they signed. Over eight out of ten respondents indicated that each item purchased was listed (86%) and the cost of each item was listed (83%). Two-thirds of respondents (66%) stated that the contract did not indicate that additional money may be due and payable at the time of death of the person for whom the funeral/burial was purchased. Almost half of respondents (48%) reported that the contract did indicate that it could be cancelled by the person who signed the contract, although slightly over one-fifth of respondents (21%) said that they did not know whether they could cancel the contract. Those who reported that they did not know whether they could cancel the contract were more likely to be female, a high school graduate, and have an income of \$25,000 or less.

Contents of the Signed Contract (as Noted by Respondents)
(n=140*)



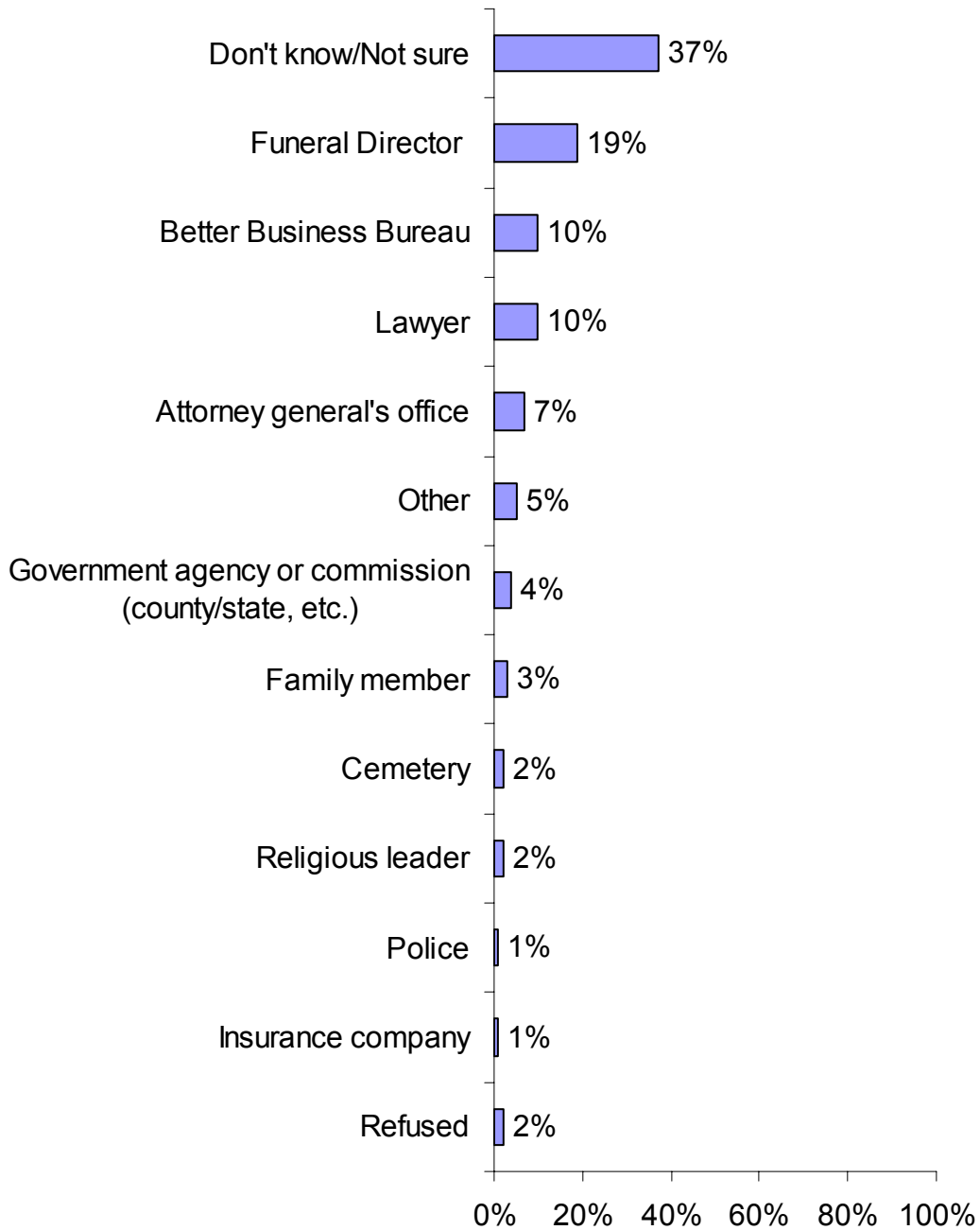
*Base = Respondents who reported that they signed a contract to purchase items.

D. Asking for Help or Filing a Complaint

All respondents, regardless of whether they have prepaid for a funeral or burial, were asked where they would consider going for help if they or someone else experienced a problem with their funeral and/or burial plans. Interestingly, over one-third of respondents (37%) said that they did not know where they would go to ask for help or file a complaint. Others identified a number of places where they would go to ask for help or file a complaint. Almost one-fifth (19%) reported that they would go directly to the funeral director. One in ten (10%) stated that they would go to the Better Business Bureau or to a lawyer.

Those with some college education (27%) or post college education (34%) were more likely than those with a high school education or less (18%) to report that they would go to the Attorney General's office to ask for help or file a complaint. Those with a post college education were also more likely to say that they would contact the Better Business Bureau. Respondents ages 65 and over (58%) were more likely than those ages 55 to 64 (7%) to indicate that they would contact the cemetery. Females (68%) were twice as likely as males (32%) to say that they would go directly to a funeral director to ask for help or file a complaint.

Where Respondents Would Go to Ask for Help or File a Complaint⁶
(n=1,087)



⁶ The Federal Trade Commission, the Funeral Directors Association, and the State Funeral Director's Board/Association each received less than 0.5% of responses.

E. Alternative Funeral Options: Awareness and Willingness to Consider

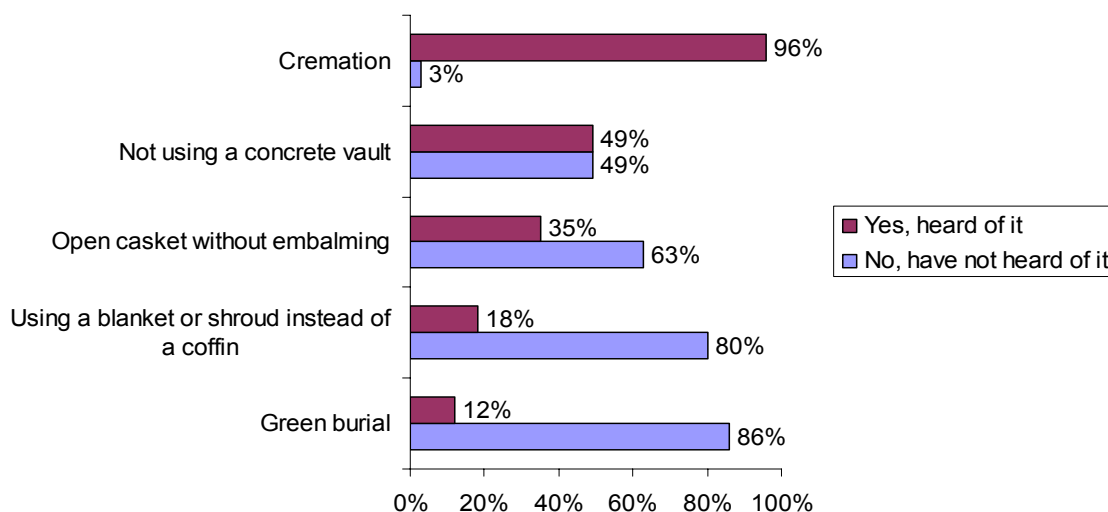
Over three-quarters (77%) reported that they have not considered *not using a funeral home*. Respondents ages 50 to 54 (32%) were more likely than those ages 65 and over (29%) to say that they have considered not using a funeral home. Respondents living in the West region were much more likely to say they have considered not using a funeral home than respondents living in other parts of the country. Respondents with less than a high school education (57%) were more likely than respondents with a post college education (20%) to report that they have never thought about not using a funeral home.

Even though a large percentage of individuals ages 50+ say that they have never considered not using a funeral home, some indicate that they have considered alternative funeral options. Specifically, respondents were asked whether they had heard of alternative funeral options and whether they have considered any of these options for themselves. Almost all respondents (96%) were familiar with *cremation* as an alternative to the traditional funeral. However, among these respondents, only 54% said they would consider *cremation* as an alternative funeral option. Almost half of respondents (49%) reported that they had heard of *not using a concrete vault*. Among this group, over one-third (38%) reported that they have actually considered *not using a concrete vault*. Just over one in three respondents (35%) stated that they had not heard of having an *open casket without embalming*. Only slightly more than one in ten (12%) had heard of a green burial. Respondents with incomes below \$25,000 were more likely than other income groups to report that they have not heard of a green burial.

Respondents with some college or post college education were more likely than respondents with less than a high school education to have not only heard of “using a blanket or shroud instead of a coffin,” “not using a concrete vault,” or a “green burial,” but also to have considered these alternative funeral options.

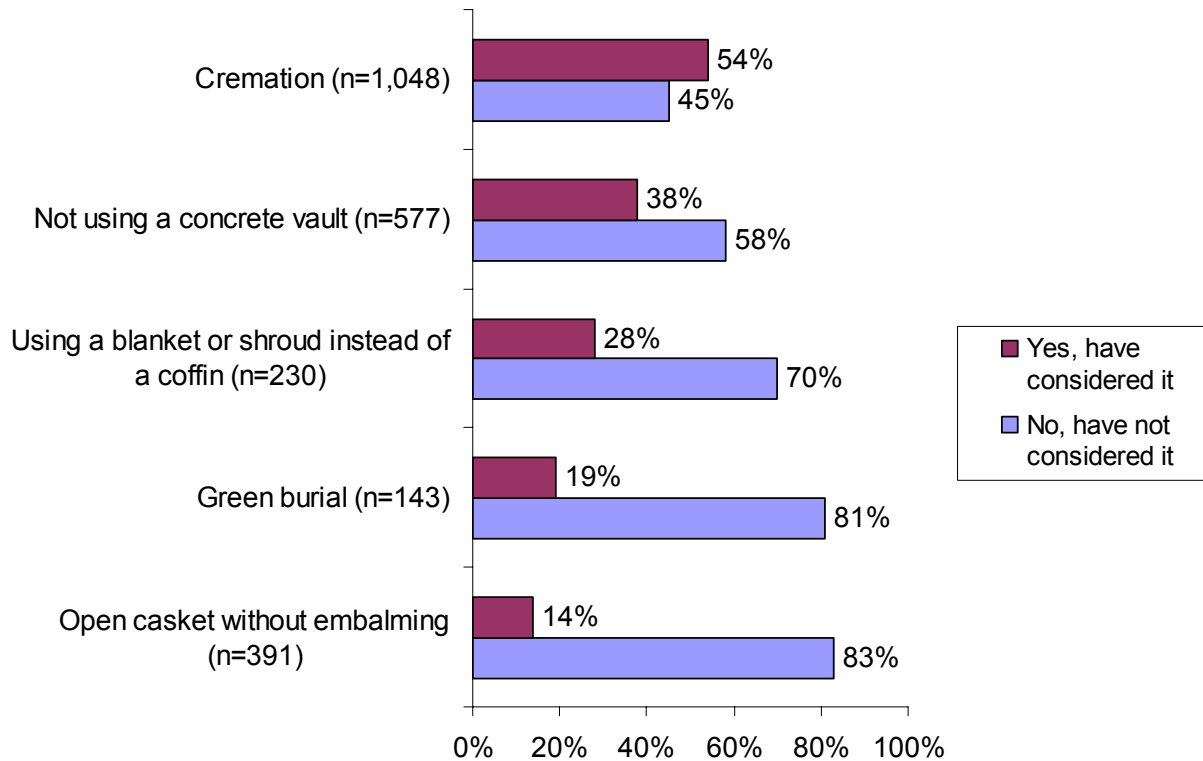
Have Heard of the Following Types of Alternative Funeral Options

(n=1,087)



Respondents younger than 65 were more likely than those ages 65+ to report that they have considered cremation as an alternative to a funeral. Whites and those living in metro areas were much more likely than blacks and those living in non-metro areas to consider cremation. In addition, those with some college or post college education were more likely than those with less than a high school education to report that they would consider cremation as an alternative funeral option.

Have or Have Not Considered the Following Types of Alternative Funeral Options



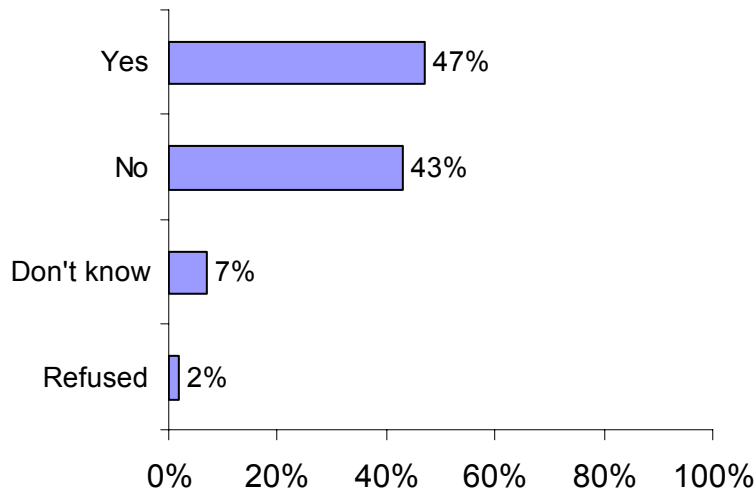
Environmentally Friendly Burial

Slightly over one-fifth of all respondents (21%) reported that they would be *very interested* or *interested* in a burial that is more environmentally friendly than a traditional burial with embalming. However, respondents ages 65 and over (44%) were more likely than those ages 55 to 64 (32%) and 50 to 54 (23%) to report that they were *not at all interested* in this type of alternative burial process.

Open Casket Viewing

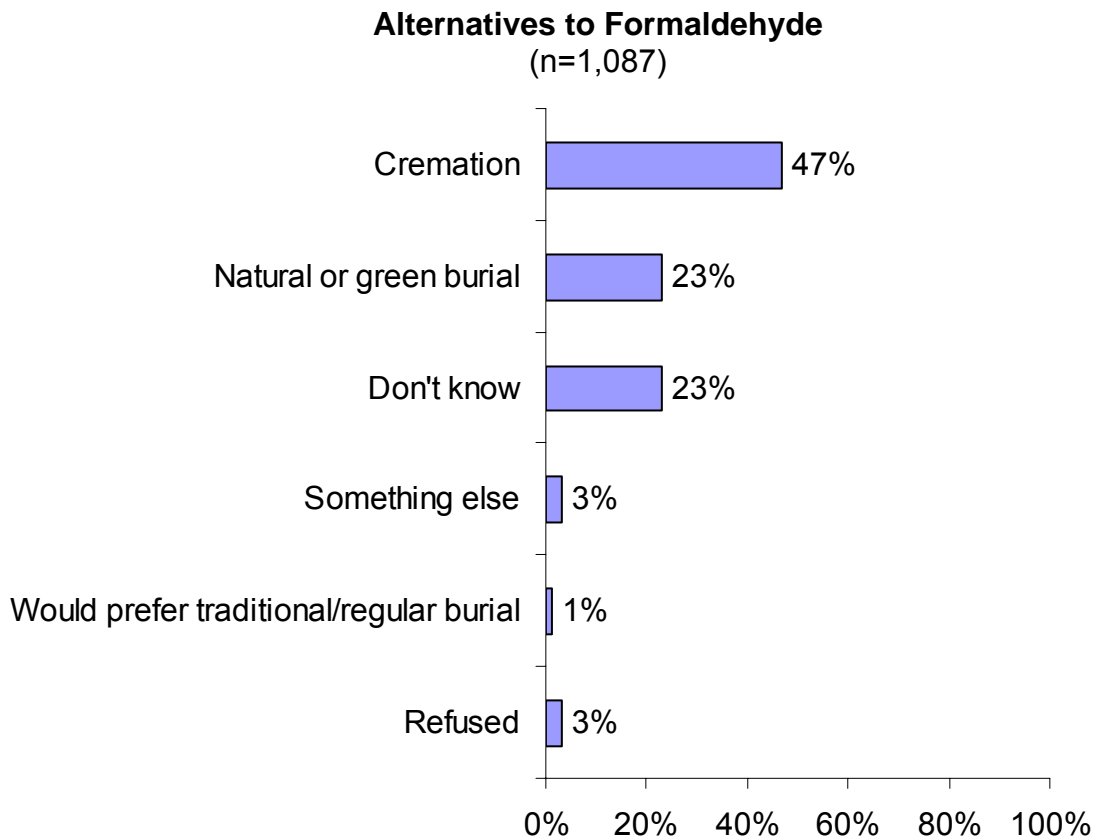
When respondents were asked whether an open casket viewing is an important part of a funeral, their responses were fairly evenly divided. Specifically, almost half (47%) agreed that this was an important factor but almost as many (43%) felt that it was not an important factor. Respondents living in the Northeast, North Central, and South regions were more likely than respondents from the West region to state that open casket viewing was important to them.

Is Open Casket Viewing an Important Part of a Funeral?
(n=1,087)



Use of Formaldehyde

For environmental reasons, the European Union has considered banning formaldehyde. Respondents were asked whether they would support this ban in the U.S. Over one-third (36%) reported that they would support this ban. Respondents younger than 65 and those with a post college education were more likely to support the ban. If formaldehyde were banned, almost half of respondents (47%) say that they would be most likely to consider cremation as an alternative. Almost one-quarter of respondents (23%) said they would consider a natural or green burial as an alternative.



Appendix A

Demographics

(n=1,087)

Gender	
Male	46%
Female	54%

Age	
50 - 54	26%
55 - 64	36%
65+	39%

Employment Status	
Employed full-time	30%
Employed part-time	11%
Retired and not employed	43%
Not employed and looking for work	4%
Other	11%

Marital Status	
Never been married	9%
Married	58%
Living with a partner	2%
Widowed	16%
Separated	3%
Divorced	12%

Member of AARP	
Yes	45%
No	55%

Education	
Less than high school	18%
High school graduate	36%
Technical, trade, or business school	3%
Some college	19%
College graduate	12%
Post graduate or professional schooling	10%

Race	
White	75%
African American/Black	9%
Hispanic	7%
Other	5%

Income	
Less than \$10,000	7%
\$10K - <\$20,000	13%
\$20K - <\$30,000	9%
\$30K - <\$40,000	10%
\$40K - <\$75,000	27%
\$75K - <100,000	7%
\$100K or more	9%

Appendix B

Annotated Questionnaire (n=1,087)

Funeral and Burial Planners Survey

--% 0%
** Less than 0.5%

This study was conducted for AARP via telephone by ICR, an independent research company. Interviews were conducted from May 10 – May 20, 2007 among a nationally representative sample of 1,088 respondents age 50 and older. More information about ICR can be obtained by visiting www.icrsurvey.com. The weighted number of respondents was 1,087.

Now I want to ask you a few questions about planning ahead and paying in advance for 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 placing a body underground with a headstone or other type of memorial, or placing a body above ground in a mausoleum, or cremation.

FB-1 Have you ever been contacted about purchasing your funeral in advance either by telephone, by mail, online, or in person?

	-----YES-----					No, never contacted	Don't know	Refused
	NET	Telephone	Mail	Online	In person			
5/20/07	37	13	16	2	13	60	1	1

FB-2 Have you ever been contacted about purchasing your burial plot or other final resting place, including cremation, in advance either by telephone, by mail, online, or in person?

	-----YES-----					No, never contacted	Don't know	Refused
	NET	Telephone	Mail	Online	In person			
5/20/07	33	12	13	1	12	64	2	2

FB-3 Have you done any comparative shopping of funerals or burials for yourself or someone else?

	-----YES-----				No, neither	Don't know	Refused
	NET	For funerals	For burials	Both funerals and burials			
5/20/07	20	4	2	14	79	*	1

FB-4 Have you preplanned any part of a funeral or burial for yourself or someone else?

	-----YES-----				No, neither	Don't know	Refused
	NET	For yourself	For someone else	Both yourself and someone else			
5/20/07	34	12	10	13	65	*	1

FB-5 Have you prepaid any part of a funeral or burial expenses for (yourself/someone else/yourself or someone else)? IF NECESSARY: Prepaid means paid in part or full before someone has died.

	-----YES-----				No, neither	Don't know	Refused
	NET	Prepaid for funeral	Prepaid for burial	Prepaid for both funerals and burial			
5/20/07	23	5	5	13	75	1	1

(Asked of total who have prepaid any part of a funeral; n = 200)

FB-6 Thinking of the funeral, did you pay for the entire cost at one time, or are you paying for it over time?

	Paid entire cost at one time	Paying over time	Paid over time but all payments complete	Not applicable, gift, inheritance, etc.	Don't know	Refused
5/20/06	53	36	8	1	1	1

FB-5/6. Combo Table
Base = total respondents

	5/20/07
Prepaid any part of a funeral (NET)	18
Paid entire cost at one time	10
Paying over time	7
Paid over time but all payments complete	2
Not applicable, gift, inheritance, etc	*
Prepaid for burial only	5
Didn't prepay either	75
Don't know	1
Refused	1

(Asked of total who have prepaid any part of a funeral and who have paid the entire cost or are paying over time; n = 192)

FB-7 Thinking of the funds for the funeral that (you paid/you are paying) to the funeral director or funeral home, please answer “YES” or “NO” to each of the following statements. The first/next statement is (INSERT). Would you say “yes” or “no”?

a. The funeral director deposited the funds in a trust fund account until needed

	Yes	No	Don't know	Refused
5/20/07	53	27	20	--

b. The funeral director used the funds to purchase a life insurance policy that will be used for expenses

	Yes	No	Don't know	Refused
5/20/07	26	49	25	--

c. The funeral director placed the funds in some other type of investment oriented fund or policy

	Yes	No	Don't know	Refused
5/20/07	1	67	30	2

d. The funeral director placed the funds somewhere, but you don't know where

	Yes	No	Don't know	Refused
5/20/07	40	45	15	--

e. None of these, you have set up your own investment accounts to cover these expenses

	Yes	No	Don't know	Refused	Not asked
5/20/07	2	2	*	--	96

(Total asked; n = 52)

	Yes	No	Don't know	Refused
5/20/07	45	45	10	--

f. None of these

	Yes	No	Don't know	Refused	Not asked
5/20/07	*	2	1	--	98

(Total asked; n = 29)

	Yes	No	Don't know	Refused
5/20/07	8	69	23	--

FB-5/6/7. Combo Table
Base = total respondents

	5/20/07
Prepaid any part of a funeral (NET)	18
Paid entire cost/paying over time	18
The funeral director deposited the funds in a trust account until needed	10
The funeral director used the funds to purchase a life insurance policy that will be used for expenses	5
The funeral director placed the funds in some other type of investment oriented fund or policy	*
The funeral director placed the funds somewhere, but you don't know where	7
None of these, you have set up your own investment accounts to cover these expenses	2
None of these	*
Not applicable, gift, inheritance, etc	*
Prepaid for burial only	5
Didn't prepay either	75
Don't know	1
Refused	1

(Asked of total who have prepaid any part of burial expenses; n = 191)

FB-8 Thinking of the burial plot or other burial goods or services, did you pay for the entire cost at one time, or are you buying it over time?

	Paid entire cost at one time	Paying over time	Paid over time but all payments complete	Not applicable, gift, inheritance, etc.	Don't know	Refused
5/20/06	54	29	7	6	4	1

FB-5/8. Combo Table
Base = total respondents

	5/20/07
Prepaid any part of burial expenses (NET)	18
Paid entire cost at one time	9
Paying over time	5
Paid over time but all payments complete	1
Not applicable, gift, inheritance, etc	1
Prepaid for funeral only	5
Didn't prepay either	75
Don't know	1
Refused	1

(Asked of total who have prepaid any part of burial expenses; n = 191)

FB-9 Do you or your family already hold the title to the burial plot?

	Yes	No	Don't know	Refused
5/20/07	79	18	3	--

(Asked of total who have prepaid any part of burial expenses and who have paid the entire cost or are paying over time; n = 172)

FB-10 Thinking of the funds for the other burial goods and services, such as opening and closing of the grave, including a monument, or using a concrete vault, that (you paid/you are paying) to the funeral director or cemetery, please answer "YES" or "NO" to each of the following statements. The first/next statement is (INSERT). Would you say "yes" or "no"?

a. The funeral director or cemetery deposited the funds in a trust fund account until needed

	Yes	No	Don't know	Refused
5/20/07	37	38	20	5

b. The funeral director or cemetery used the funds to purchase a life insurance policy that will be used for expenses

	Yes	No	Don't know	Refused
5/20/07	25	49	21	5

c. The funeral director or cemetery placed the funds in some other type of investment oriented fund or policy

	Yes	No	Don't know	Refused
5/20/07	3	66	25	5

d. The funeral director or cemetery placed the funds somewhere, but you don't know where

	Yes	No	Don't know	Refused
5/20/07	36	49	10	5

e. None of these, you have set up your own investment accounts to cover these expenses

	Yes	No	Don't know	Refused	Not asked
5/20/07	2	3	*	*	95

(Total asked; n = 59)

	Yes	No	Don't know	Refused
5/20/07	41	49	6	4

FB-5/8/10. Combo Table
Base = total respondents

	5/20/07
Prepaid any part of burial expenses (NET)	18
Paid entire cost/paying over time	16
The funeral director or cemetery deposited the funds in a trust account until needed	6
The funeral director or cemetery used the funds to purchase a life insurance policy that will be used for expenses	4
The funeral director or cemetery placed the funds in some other type of investment oriented fund or policy	*
The funeral director or cemetery placed the funds somewhere, but you don't know where	6
None of these, you have set up your own investment accounts to cover these expenses	2
Not applicable, gift, inheritance, etc	1
Prepaid for funeral only	5
Didn't prepay either	75
Don't know	1
Refused	1

(Asked of total who have prepaid any part of funeral burial expenses; n = 257)

FB-11 What was the approximate total costs of the items you purchased for the funeral and/or burial? Would you say...?

	<\$1500	\$1500 - \$2499	\$2500 - \$4999	\$5000 - \$7499	\$7500 - \$10,000	\$10,000+	Don't know	Refused
5/20/07	11	14	22	21	10	8	9	5

FB-5/11. Combo Table
Base = total respondents

	5/20/07
Prepaid any part of funeral or burial expenses (NET)	23
Total cost of items purchased was less than \$1.5K	3
Total cost of items purchased was \$1.5K to less than \$2.5K	3
Total cost of items purchased was \$2.5K to less than \$5K	5
Total cost of items purchased was \$5K to less than \$7.5K	5
Total cost of items purchased was \$7.5K to less than \$10K	2
Total cost of items purchased was \$10K+	2
Did not prepay any part of funeral or burial expenses	75
Don't know	1
Refused	1

(Asked of total who have prepaid any part of funeral burial expenses; n = 257)

FB-12 Thinking of the funeral, burial, or other burial goods and services that you have preplanned for (yourself/someone else/yourself or someone else), did you sign a contract to purchase the items?

	Yes	No	Don't know	Refused
5/20/07	54	37	6	3

FB-5/12. Combo Table

Base = total respondents

	Prepaid any part of funeral or burial expenses		Did not prepay any part of funeral or burial expenses	Don't know	Refused	
	NET	Signed a contract to purchase items				Did not sign a contract to purchase items
5/20/07	23	12	9	75	1	1

(Asked of total who signed a contract to purchase items; n = 140)

FB-13 Did the contract (INSERT)?

	Yes	No	Don't know	Refused
a. List each item purchased	86	6	8	--
b. List the cost of each item	83	8	9	--
c. Indicate that additional money may be due and payable at the time of death of the person for whom the funeral/burial was purchased	28	66	6	--
d. Indicate that the contract could be cancelled by you	48	31	21	--

FB-5/12/13. Combo Table
Base = total respondents

	5/20/07
Prepaid any part of funeral or burial expenses (NET)	23
Signed a contract to purchase items	12
The contract listed each item purchased	11
The contract listed the cost of each item	10
The contract indicated that additional money may be due and payable at the time of death of the person whom the funeral/burial was purchased	4
The contract indicated that the contract could be cancelled by you	6
Did not sign a contract to purchase items	9
Didn't prepay any part of funeral or burial expenses	75
Don't know	1
Refused	1

FB-14 Where would you go to ask for help or file a complaint if you experienced a problem with your funeral and/or burial plans or in fulfilling someone else's funeral and/or burial plans?

	5/20/07
Attorney General's Office	7
Better Business Bureau	10
Cemetery	2
Federal Trade Commission	*
Funeral Director	19
Lawyer	10
Police	1
Government Agency or commission (county/state, etc.)	4
Family member	3
Religious leader	2
Veteran's Administration	*
Insurance company	1
Funeral Director's Association	*
State Funeral Director's Board/Association	*
Other	5
Don't Know / Not sure	37
Refused	2

Alternative Funeral Options

FB-15 Have you ever considered not using a funeral home?

	Yes	No	Don't know	Refused
5/20/07	18	77	4	1

FB-16a Have you heard of any of the following types of alternative funeral options?

a. Cremation (IF NECESSARY: Cremation is the act of burning a deceased body to ashes)

	Yes, heard of it	No, have not heard of it	Don't know	Refused
5/20/07	96	3	--	1

b. Using a blanket or shroud instead of a coffin

	Yes, heard of it	No, have not heard of it	Don't know	Refused
5/20/07	18	80	*	2

c. Not using a concrete vault (IF NECESSARY: A concrete vault is a lined and sealed unit that is designed to support the weight of the earth above the grave, as well as heavy equipment that passes over it. A coffin is placed inside of the vault)

	Yes, heard of it	No, have not heard of it	Don't know	Refused
5/20/07	49	49	1	2

d. Open casket without embalming (IF NECESSARY: Embalming is a chemical process used to delay the decomposition of a body)

	Yes, heard of it	No, have not heard of it	Don't know	Refused
5/20/07	35	63	1	1

e. Green burial (IF NECESSARY: A green burial tries to leave the burial site as natural as possible – such as using a biodegradable coffin or blanket. No embalming fluids or concrete vaults are used)

	Yes, heard of it	No, have not heard of it	Don't know	Refused
5/20/07	12	86	1	2

FB-16b Have you considered (INSERT)?

a. Cremation (Asked of total who have heard of...; n = 1048)

	Yes, have considered it	No have not considered it	Don't know	Refused
5/20/07	54	45	1	*

b. Using a blanket or shroud instead of a coffin (Asked of total who have heard of...; n = 230)

	Yes, have considered it	No have not considered it	Don't know	Refused
5/20/07	28	70	2	--

c. Not using a concrete vault (Asked of total who have heard of...; n = 577)

	Yes, have considered it	No have not considered it	Don't know	Refused
5/20/07	38	58	3	*

d. Open casket without embalming (Asked of total who have heard of...; n = 391)

	Yes, have considered it	No have not considered it	Don't know	Refused
5/20/07	14	83	1	1

e. Green burial (Asked of total who have heard of...; n = 143)

	Yes, have considered it	No have not considered it	Don't know	Refused
5/20/07	19	81	*	--

FB-17 How interested would you be in having a burial that is more environmentally friendly than a traditional burial with embalming? Would you say...?

	5/20/07
Interested (NET)	21
Very	10
Somewhat	11
Neutral	16
Not interested (NET)	57
Not very	10
Not at all	47
Don't know	3
Refused	2

FB-18 In your personal opinion, is an open casket viewing an important part of a funeral?

	Yes	No	Don't know	Refused
5/20/07	47	43	7	2

FB-19 The chemical formaldehyde (for-MAAL-da-hide) is used to preserve human remains before burial. For environmental reasons, the European Union has considered banning formaldehyde (for-MAAL-da-hide). Would you support the ban of formaldehyde (for-MAAL-da-hide) in the U.S.?

	Yes	No	Don't know	Refused
5/20/07	36	36	26	3

FB-20 If the use of formaldehyde (for-MAAL-da-hide) were banned, which alternative would you most likely consider?

	5/20/07
Cremation	47
Natural or green burial	23
Donating my body to science	*
Would prefer traditional/regular burial	1
Something else	3
Don't know	23
Refused	3

AM-1 Are you or your spouse or partner currently a member of AARP?

	Yes	No	Don't know	Refused
5/20/07	45	55	*	*

Demographics

D1. INTERVIEWER: Gender [RECORD]

Male 46%
Female 54%

D2. In what year you were born? _____

50 – 54 26%
55 – 64 36%
65+ 39%

D3. Which of the following best describes your current employment status?

Employed full-time	30%	
Employed, part-time	11%	
Retired and not working		43%
Not employed and looking for work		4%
Other (i.e., homemaker, full-time student,)		11%
Don't know (VOL.)		--%
Refused (VOL.)		2%

D4. What is your marital status?

Married	58%	
Living with a partner		2%
Widowed	16%	
Divorced	12%	
Separated		3%
Never been married		7%
Don't know (VOL.)		--%
Refused (VOL.)		2%

D5. Are you (or is your husband/wife/partner) a member of A-A-R-P, formerly known as the American Association of Retired Persons?

Yes	45%
No	55%
Don't know (VOL.)	**
Refused (VOL.)	**

D6. What is the last grade or class you completed in school?

Less than high school graduate (Grades 11 or less)		18%
High school graduate or GED certificate		36%
Technical, trade, or business school		3%
Some college or university work	19%	
College or university graduate	12%	
Post graduate or professional schooling after college degree		10%
Don't know (VOL.)		--%
Refused (VOL.)		2%

D7. Are you of Hispanic or Latino origin?

Yes	7%
No	90%
Don't know (VOL.)	--%
Refused (VOL.)	2%

D8. What do you consider your race to be?	
White	75%
African-American/Black	9%
Other	5%
Don't know (VOL.)	--%
Refused (VOL.)	3%

D9. Which of the following categories best describes your annual household income before taxes?

Less than \$10,000	7%
\$10,000 - <\$20,000	13%
\$20,000 - <\$30,000	9%
\$30,000 - <\$40,000	10%
\$40,000 - <\$75,000	27%
\$60,000 - <\$100,000	7%
\$100,000 or more	9%
Don't know (VOL.)	3%
Refused (VOL.)	13%

D8. What do you consider your race to be?	
White	75%
African-American/Black	9%
Other	5%
Don't know (VOL.)	--%
Refused (VOL.)	3%

D9. Which of the following categories best describes your annual household income before taxes?

Less than \$10,000	7%
\$10,000 - <\$20,000	13%
\$20,000 - <\$30,000	9%
\$30,000 - <\$40,000	10%
\$40,000 - <\$75,000	27%
\$60,000 - <\$100,000	7%
\$100,000 or more	9%
Don't know (VOL.)	3%
Refused (VOL.)	13%