

ASSESSMENT OF CONSUMER KNOWLEDGE OF THE
ALTERNATIVES REGARDING DISPOSITION
OF THE DECEASED

By

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CHAPTER I

INTRODUCTION

"Most people find it difficult to contemplate the reality of dying," states Kastenbaum (Consumers Union, 1977, p. 15). Nevertheless, most adults will be involved in making arrangements for the deceased once or twice in their lifetime. Even though most people eventually become involved in purchases from the funeral industry, these are consumer decisions which are rarely anticipated.

Social Environment of Death

The American way of dealing with death creates a peculiar environment in which decisions regarding the disposal of the remains of the deceased are made. Death is inevitable. Yet death is not a subject openly discussed. Bowman (1959, p. 12) indicates: "To discuss funerals is not the proper thing to do in some social circles." Americans deal with the actuality of death by denying that death exists. Bell (Bowman, 1959, p. 15) states, "By a conspiracy of silence and pretense we attempt to forget its (death's) inevitability. We make our funerals as unlike funerals as possible. . . ."

The decision-making process is compounded by the denial of death by those involved in making the arrangements for the disposition of the deceased. Edgley and Turner (1976, p. 379) determine from various studies that an amount of "social distance" exists between the

funeral director, the clients, the deceased, and the public. Thus, the persons who make decisions regarding the disposition of the deceased tend to remain distant from the physical aspects of death.

Several alternatives exist in American culture for the proper disposal of the remains of the deceased. Among these alternatives are a traditional funeral with casket, display of the deceased, and burial in a cemetery. Other alternatives may include cremation immediately after death, or cremation after a traditional funeral. The decision for interment may include either burial below the ground or interment in a mausoleum above the ground. Another alternative may be to donate the body or organs to a medical school and have a memorial service as a remembrance of the deceased.

The purpose which these rites serve is both apparent and hidden. Sociologists who have studied death observe that many needs are met in ritualized behavior surrounding death. For example, Edgley and Turner (1975, p. 388) observe:

Although one of the consensually stated objectives of funerals is the acceptance of death by the family, the rhetoric of the frontstage as well as the social and physical setting of the funeral service itself tends to contradict such claims. Despite the many criticisms and subsequent industry denials and changes in procedure, the metaphors used in the American funeral continue to be those of sleep, transition to other worlds, and eternal life, rather than death.

Terminology, as well as the purchase of certain products (e.g., concrete vaults), and services (e.g., cosmetic reconditioning) fit the pervasive denial of death in American culture.

Other purposes of death rites as they are implied by Bowman (1959, pp. 37-44) are: to help the survivors to re-establish roles, to reinforce the position or status of the deceased and/or the family of

the deceased in society, to obtain social approval, to salve the guilt of the survivors, to compensate for earthly deprivation, to observe religious beliefs as well as cultural expectations, to sever social connections of the deceased, and to help the survivors of the deceased as a solace for their grief.

These purposes are more or less meaningful, depending upon several factors. Certain rituals are held dearly by those of a given generation, while for those in a younger group, new or different customs or symbols may have replaced the old patterns. Established expectations tend to dictate the death rites of various age groups. Customs of disposing of the deceased and of marking their death differ among racial, ethnic, and religious groups (Bowman, 1959; Kahn, 1977; Puckle, 1926). Consumers, in making funeral arrangements, are influenced by the expectations that certain death rites will be observed. Because funeral purchases are made infrequently, it is much harder for individuals to acquire useful, valid information by experience (Bureau of Consumer Protection, 1978, p. 169). Thus, it becomes difficult to eliminate traditional expectations of death rites when choosing from the alternatives for the disposition of the deceased.

Economic Environment of Death

The decisions made regarding the disposition of the remains of the deceased are made within the context of the social environment discussed above. The economic environment in which decisions following the death of a family member or friend are made is also relevant. Following a four year inquiry by the staff of a special unit of the

Federal Trade Commission, Main (1977, p. 87) observes that: "Millions of families are forced by the death of a relative to make one of the largest consumer purchases under severe handicaps of time, pressure, emotional distress, and lack of information."

Certain characteristics of the funeral industry make it a unique economic environment. There is little choice in most communities when selecting a funeral establishment. Product availability is also limited to the merchandise available within that establishment. Investigation into the trade practices of the funeral industry in the United States by the Federal Trade Commission determines: "Results in many instances contribute to a situation termed by economists as monopolistic competition" (Kahn, 1977, p. 31). It is estimated that in 1975 (Bureau of Consumer Protection, 1978, p. 41), Americans spent over \$6,000,000,000 a year for funeral-related expenses, including cremation, cemetery plots, monuments or markers, flowers, outer burial containers, and funeral home services. Main (1977, p. 87) states, "The 22,500 funeral homes in the United States handle an average of fewer than two funerals per establishment each week." Regardless of the volume of their business, funeral establishments have overhead costs which must be passed on to their clients. The funeral director may seek to reduce his per-capita costs by seeking to increase the number of funerals performed among the deaths which occur in a given community, but he cannot increase his volume of sales by increasing the number of deaths.

The consumer seeking to purchase the services necessary to dispose of the remains of the deceased in no way resembles the consumer

of classical economic theory. Traditional economic theory views the consumer as a well-informed, rational decision-maker. Swagler (1975, pp. 19-23) summarizes the assumptions economists make about the consumer:

1. Consumers make rational decisions.
2. Consumers have perfect knowledge of the goods available.
3. Consumers always choose goods that will bring them the greatest amount of satisfaction.
4. Consumer purchases influence the goods produced and the products available in the marketplace.

Each of these assumptions is judged as erroneous when examined in the context of the need to make decisions about the disposal of the remains of the deceased. In summarizing the 1975 Federal Trade commission hearing, Kahn (1977, p. 28) states that:

The funeral transaction has several distinctive characteristics which serve to place the consumer in a disadvantaged bargaining position relative to the funeral director and leave the consumer especially vulnerable to unfair and deceptive practices. These characteristics are:

1. The disorienting effect of bereavement,
2. The feeling of guilt or other emotional consequences of death,
3. The minimum time available to make arrangements.

The quotation above raises doubts regarding the consumer's ability to make rational decisions. The proposed rules of the Federal Trade Commission that consumers be given a price list which itemizes the cost of products and services from the funeral industry has the potential of improving the consumer's available knowledge.

Testimonies before the Federal Trade Commission (FTC) inquiry into the funeral industry's practices reveal that "one of the principle

characteristics of grief is disorientation. Some witnesses pointed out that a disorientated person is neither willing nor able to compare "shop" (Kahn, 1977, p. 23). When consumers are confronted with decision-making in relation to death, they may not be capable of determining which goods will bring them the greatest amount of satisfaction. Thus, the goods produced and the products available in the funeral industry may not accurately depict the consumer's wants and needs for the disposal of the remains of the deceased.

Aside from the factors discussed above which are an inherent part of the consumer's situation in the matter of making arrangements following death, Bowman (1959, p. 101) states six assumptions on the part of the funeral director when he is in the role of a businessman selling his services to his client. These assumptions are:

1. The sentiment of the bereaved centers around the dead body.
2. The expenditure for the funeral, up to the utmost capacity of the family to pay, is the one greatest criterion of the affection in which the dead was held.
3. The expenditure to be observed in the elegance of display at the funeral is a gauge showing the status of the dead and his family in the community.
4. The moral obligation rests on families to reveal their status through the style in which the funeral is conducted.
5. The beauty that is displayed at a funeral is a feature of the modern funeral.¹
6. Apart from the religious aspects of funerals embodied in the rituals of certain faiths, a great social significance attaches to the disposal of the dead. . . . a nation is to be judged according to the manner in which it disposes

¹Bowman explains that this assumption seems to justify the elaboration of funeral procedures.

of its dead . . . 'the American way of burial' implies that anything short or different from, current practice would be a national disgrace.

Troelstrup and Hall (1977, p. 431) note in summarizing the results of the 1975 Federal Trade Commission's study of funeral practices, that there is "extensive documentary evidence of abuses through a variety of misrepresentation and improper sales techniques on the part of many of the 22,000 funeral homes in the United States." Thus the funeral director's role as salesman makes the role of the consumer as a rational decision-maker much more difficult.

Death Education

Education in the area of death, in the past decade, is increasing. Classes of various types on this subject are found at the college level, as well as in high schools, and in professional and adult education curricula (Leviton, 1977, p. 41). However, most of these courses place the emphasis on understanding the phenomena of death and the grief process with little inclusion for the economic aspects of body disposal. McLure (1977, p. 484) suggests: "Youth as well as adults need to know what options exist for the disposal of the dead so that survivors of the tragedy will not be put on the brink of bankruptcy."

There is an increased public awareness in the consumer area of the funeral industry which occurred due to publications during the 1960's of Bowman's book, The American Funeral (1959) and Mitford's book, The American Way of Death (1963). Literature educating the consumer on the economic factors of disposal of human remains is limited to popular contemporary magazines such as Good Housekeeping, Ladies

Home Journal, McCall's, and Money. Little research assessing the consumer's knowledge of funeral practices and their costs can be found. There is a need for more research in this area so that educational programs can be planned to include the economics of the disposition of the deceased in curricula to meet the needs of the consumer.

Philosophy of consumer education is that information benefits consumers by increasing their range of alternatives. Consumers who are informed have the opportunity to either act on or ignore the information they receive. Increased consumer knowledge helps to equalize the balance in the marketplace which is characterized by a sophisticated seller and a relatively unknowledgeable buyer. In the case of consumer alternatives for the disposal of the deceased, social custom may structure the choice of alternatives as to render consumer education of little value. Nevertheless, some consumers will likely act upon their wider range of knowledge.

Consumer education can demythologize the disposition of the deceased if consumer education occurs prior to the need to make choices. Just as the classes on death and the psychological adjustments to it help to inform the public of what is normal adjustment, consumer education on the financial aspects of the disposition of the remains of the deceased can provide the public with information which is less emotion-laden. Anticipating consumer choices enables the survivors of the deceased to make a more rational choice from the alternatives for disposition at a time when they are adjusting emotionally and psychologically to the finality of death.

Purpose and Objectives

Little has been done to educate the consumer for coping financially with funerals and death arrangements. There is a need for more research in this area so that educational programs can be planned to include the economic factors of the alternatives respecting disposition of the deceased. It is the purpose of this study to ascertain the consumer's knowledge of the financial aspects of death in relation to the alternatives of the disposal of the remains of the deceased.

The following objectives guide the study:

1. To assess the consumer's level of knowledge of laws and alternatives in the disposal of the remains of the deceased according to selected variables (age, ethnic culture, experience in making funeral arrangements, level of education, religious preference, sex, family income, and occupation).
2. To compare the consumer's attitude toward consumer education in the area of death and its financial aspects according to selected variables (age, ethnic culture, experience in making funeral arrangements, level of education, religious preference, sex, family income, and occupation).
3. To assess the differences in consumer's perception of current funeral costs according to selected variables (age, ethnic culture, experience in making funeral arrangements, level of education, religious preference, sex, family income, and occupation).
4. To make recommendations for planning consumer education programs which specifically include the financial component for alternatives respecting the disposition of the deceased.

Hypotheses

The following hypotheses are to be tested in the study. These are:

- H₁: There will be no significant difference among consumers according to selected variables (age, ethnic culture, experience in making funeral arrangements, level of education, religious preference, sex, family income, and occupation) and their level of knowledge of laws and alternatives in the disposal of the remains of the deceased.
- H₂: There will be no significant difference among consumers according to selected variables (age, ethnic culture, experience in making funeral arrangements, level of education, religious preference, sex, family income, and occupation) and their attitude toward consumer education in the area of the financial aspects of death.
- H₃: There will be no significant difference among consumers according to selected variables (age, ethnic culture, experience in making funeral arrangements, level of education, religious preference, sex, family income, and occupation) and their perception of current funeral costs.

Assumptions

It is assumed:

1. The instrument used can elicit data useful in developing educational programs for the consumer concerning the alternatives in the disposition of the deceased.
2. The degree to which the consumers are aware of the alternatives can be adequately assessed by the criteria established.
3. The objectivity of the population surveyed will be influenced by the emotional nature of the topic of death.
4. Those who respond to the survey will answer completely and truthfully.

Limitations

The topic of death is often avoided by most consumers; therefore, the objectivity of the population surveyed will be limited by the topic itself. The emotional nature of the topic of death limits the willingness of subjects to participate in the survey. Due to

limitations in funding and the researcher's time schedule, the survey is limited to Pawnee County, Oklahoma and Ponca City, Oklahoma.

Definitions

For the purpose of the study, the following terms and definitions shall be used (Kahn, 1977):

1. Casket--A rigid container which is designed for the encasement and burial of human remains and which is usually constructed of wood or metal, ornamented, and lined with fabric (p. 157).
2. Cremation--A heating process which reduces human remains (Bureau of Consumer Protection, FTC, 1978, Appendix B, p. 2).
3. Crematory--An establishment which performs cremation (p. 157).
4. Customer (consumer)--Any person, association, or other entity who purchases, attempts to purchase, or seeks information regarding possible future purchase of funeral services and/or merchandise, without intention of resale (p. 157).
5. Funeral services--Services performed incident to: (a) the care and preparation of deceased human bodies for burial, cremation, or other final disposition; (b) the arrangement, supervision, or conducting of the funeral ceremony and the final disposition of the deceased, including, but not limited to, transporting the remains, securing necessary permits, embalming, arranging for death notices, and other funeral-related items (p. 157).
6. Funeral service industry member (funeral home and/or funeral director)--Any person, partnership or corporation, or any employee or agent thereof, engaged in the business of selling or offering for sale, directly to the public, funeral services and merchandise; or preparing deceased human bodies for burial, cremation, or other final disposition, or of conducting or arranging funerals (p. 157).
7. Memorial society--A non-public membership association which assists members in obtaining and making arrangements for funerals, cremations, or other methods of disposition (p. 158).

Summary

Most adults will be involved in making funeral arrangements during their lifetime. There has been an increase in public awareness due to the consumer movement in the funeral industry which began during the 1960's. Little has been done to educate the consumer for coping financially with funerals and death arrangements. There is a need for more research in this area so that educational programs can be planned to include the economic factors of the alternatives respecting disposition of the deceased in curricula to meet the needs of the consumer. Literature educating the consumer on the economic factors of disposal of human remains is limited. However, the following review of the literature focuses on the laws which influence the decisions of consumers, as well as a discussion of the alternatives of the disposal of the remains of the deceased.

CHAPTER II

REVIEW OF THE LITERATURE

The following review of literature explores the areas which are necessary to aid in the assessment of consumers' knowledge respecting the disposition of the deceased. By understanding the history of the funeral industry and the state and federal laws which govern the disposal process, consumers may take advantage of the alternatives. Thus the various alternatives are reviewed. These alternatives are caskets, embalming, cremation, cemeteries, mausoleums, memorial societies, and preneed planning.

The Funeral Industry

The American funeral industry as it is known today began in the early nineteenth century as furniture and cabinet makers expanded their businesses into manufacturing and selling coffins (Habstein and Lamers, 1968, p. 225). This eventually expanded into the use of carriages for delivery of the coffin and corpse to the cemetery.

The preservation of human remains developed to let families gather for the wake and the funeral. The popularity of embalming increased during the Civil War when families wanted their dead brought home, causing a long-distance transportation problem. The Bureau of Consumer Protection (1978, p. 39) noted the occupation of undertaking emerged from two different areas: "a tradesman or purveyor of

merchandise and a technician or professional who has knowledge in anatomy and chemistry. Today this double occupation exists."

The Bureau of Consumer Protection (1978, p. 37) reported:

In the United States today there are over 20,000 funeral homes, 50,000 licensed funeral directors and embalmers [and approximately 400 crematories] geographically disbursed throughout the country. The number of deaths was 1,898,000 in 1977. . . . This works out to an average of approximately 90 deaths per funeral home, but this figure masks an enormous variation in the distribution. Some mortuaries handle as few as 20 to 30 cases per year, while others handle in excess of 5,000.

Over the years, the funeral directors have formed various trade associations; the strongest has been the National Funeral Directors Association (NFDA). The Bureau of Consumer Protection (1978, p. 37) cited the NFDA as:

the primary influence in determining the education, practices, pricing policies and governmental regulation of the nation's funeral directors and the information available to, and attitudes of, funeral consumers. The NFDA also dominated the national conference of state examining boards which develops model licensing exams, proposes state laws and advises states on regulatory standards and their enforcement.

The NFDA has influenced funeral directors to regard advertising as unprofessional. Thus the NFDA's authority has controlled a lack of competition among funeral directors. The Bureau of Consumer Protection (1978, p. 39) after investigating the funeral industry, stated:

The lack of price information and price competition has caused consumers to pay higher-than-necessary prices for funerals and has restricted the options respecting disposition of the dead that would otherwise be available.

Laws and Customs Respecting the
Disposition of the Deceased

Laws Respecting Disposition of the Deceased

To become familiar with alternatives respecting the disposition of the deceased one must be aware of the laws which govern the funeral industry. In the past consumers had to rely on information given to them by the funeral director. The Bureau of Consumer Protection (1978, p. 268) found:

The funeral buyer is not only reliant on the funeral director for a quantity of information but also on the accuracy of any information dispensed. With little independent knowledge of funeral requirements and options the consumer is rarely able to recognize or challenge erroneous information. The undertaker's representations about legal and cemetery requirements, religious customs, or public health concerns will often determine the consumer's selection of funeral arrangements. If the consumer is mistakenly led to believe that certain services or goods are 'required', additional, unnecessary, expenses will be incurred.

Oklahoma Statues. The following is a brief summary of legislation which effects the Oklahoma funeral industry:

21-1151. Every person has the right to direct the manner in which his body shall be disposed.

21-1152. Every body must be decently buried within a reasonable length of time.

21-1153. One has the right to carry the dead body of a human being through this state or to remove the body from this state to another state or territory.

21-1158. The duty of burial is placed upon the next of kin.

59-396. Oklahoma State Board of Embalmers and Funeral Directors is composed of five persons appointed by the Governor. The appointees must be actively engaged in embalming not less than five years. The term of office is five years.

59-396.2. The terms embalmer, funeral director, funeral establishment, and apprentice are defined by state law and are licensed. Each funeral conducted within the state must be under the personal supervision and presence of a duly licensed funeral director or licensed assistant.

63-97. Bodies unclaimed after scientific study must be disposed of by decent burial or cremation.

63-101. To ship a dead body outside or within the state, there must be a burial-transit permit issued and signed, attached to the shipping case.

63-328. Dead bodies may be cremated, only in a crematory duly licensed, and only then with a special permit for cremation.

63-329. A special permit for cremation of the body of a deceased person may be obtained from the local registrar of the registration district within which the death occurred or the body was found. If death occurred outside the state, a permit can be issued by the district where the cremation will occur. A death certificate must be filed before any permit is issued.

63-330. After the cremation, the special permit shall be returned to the local registrar where it was obtained, with a certificate signed by the crematory which performed the service, showing date and name of person to whom the residue resulting from the cremation was delivered, or showing such other disposition as may have been made. Each crematory shall keep a record of each cremation.

63-331. Each crematory must be licensed by the state. The crematory must be so constructed as to be capable of reducing the body of a deceased person to a residue which shall not weight more than five percent of the weight of the body immediately after death.

63-332. The residue of the cremation may be transported in this state without any permit, and may be disposed of in any manner desired or directed by the person charged by law with the duty of burying the body.

63-333. It is a felony to dispose of the remains of a deceased person by cremation, dehydration, or combustion, except in a crematory licensed by the state with a special permit.

Federal Trade Commission Proposed Rule. The Federal Trade Commission investigated the practices of the funeral industry. As a

result, the FTC proposed in 1975, guidelines to bring the funeral transactions into line with normal fair business practices. The following is a brief summary of the FTC proposed rule (Bureau of Consumer Protection, FTC, 1978, Appendix B, pp. 3-12).

453.2 Funeral practices.

In connection with the sale or offering for sale of funeral services and/or merchandise to the public, it is unfair or deceptive for any funeral service industry member:

1. Remove remains of the deceased without authorization,
2. Embalm without written or oral permission from a legally authorized family member or representative of the family.
3. Refuse to release deceased human remains to a family member, or other person legally authorized. This is subject to state or local laws governing custody or transportation of deceased human remains.
4. Or any crematory to require a casket for cremation, or to fail to make available an alternative container to any consumer in lieu of a casket for cremation.
5. To charge in excess of the amount advanced, paid, or owed on behalf of customers for any items of service or merchandise described as cash advances on the final bill; to charge customers more than the net amount advanced, paid, or owed to third parties for services, notices, certificates, etc., on behalf of customers; fail to pass on rebates, or discounts to customers; and to misrepresent to a customer in any other respect, the net amount advanced, paid, or owed to third parties for services or merchandise on behalf of the customer.

453.3 Misrepresentations.

It is an unfair or deceptive act or practice for any funeral service industry member:

1. To make any false or misleading statements or claims regarding federal or state statutes, religious requirements, or customs; and/or cemetery requirements.
2. To make any false or misleading statements or claims concerning embalming, sealed or unsealed caskets, sealed or unsealed outer burial containers.

453.4 Merchandise and service selection.

Any funeral service industry member must:

1. Display a minimum of three of the least expensive caskets.
2. Make available a variety of colors.

453.5 Disclosures.

Any funeral service industry member must:

1. Disclose price information over the telephone.
2. Provide a casket price list.
3. Make available casket price cards.
4. Display an outer burial container price list.
5. Show a general price list.
6. Furnish an agreement for services selected.

Cultural Influences of Pawnee Indians

Disposition of the deceased varied among the different tribes of American Indians. Various rituals have been passed from one generation to the next. In the Pawnee Indian culture, as well as other Indian cultures such as the Ponca Tribe and the Missouri-Otoe Tribe, the family was expected to have a funeral feast the day of the funeral. The funeral and burial was held the fourth day after the death. Cremation was forbidden within the Pawnee Tribe. The cost of the feast varied according to the number of people to be fed. However, it was hoped that the feast was large, which indicated the deceased was well-liked and had many friends. The average cost was estimated at \$450 (Kanuho, 1978). The feast usually consisted of meat and coffee with the traditional Indian bread and fried pies.

In the past, all the belongings of the deceased were given to the friends of the deceased. However, tradition has changed so that gifts of clothing, blankets, towels, and similar items are bought by the family to be given away at the feast. The items for the "give-away" may cost the family hundreds of dollars.

Many times the burial of the deceased was at a cemetery owned by the tribe. The opening and closing of the grave was performed by members of the tribe who, in most cases, received articles of clothing as compensation.

Cost of Alternatives for the Disposition of the Deceased

Little research has been done specifically on the financial aspect of the alternatives for the disposition of the deceased. The limited number of surveys are reported below by type of disposal.

Casket

The casket or coffin was usually the biggest item on the bill. In the past, it was most often priced as one unit in conjunction with other funeral services as a so called "package sale." The package usually included transportation of the body and family, embalming and other preparations of the remains, a casket, use of the funeral home facilities for viewing, use of automotive equipment, the services of the funeral director, and several other miscellaneous items such as guest registers and memorial cards (Bureau of Consumer Protection, 1978, p. 149).

Because many consumers felt they were paying too much for the casket, another method of pricing was developed. The "bi-unit" method of pricing separated the casket price from other charges for various services of the funeral home (Consumers Union, 1977, p. 79).

An informal investigation of casket prices by the researcher in 1978, indicated that prices varied from \$197 to over \$25,000 depending on style, color, construction materials, and interior design. The interior of the casket depended upon whether or not the body was to be viewed. Many caskets were available with inner springs and foam padding which increased the cost of the casket.

Embalming

Main (1977, p. 88) described embalming as "replacing the blood with a formula solution, which makes a corpse look more life-like for a brief period, but is not a long-term preservative." In the past, funeral directors wanted the consumer to believe that embalming offered eternal preservation. The major function of embalming was cosmetic (Consumers Union, 1977, p. 89). It enabled the funeral home to handle to corpse without odor and decay until disposition could be made.

Cost of embalming varied from \$50 to \$150 (Bureau of Consumer Protection, 1978, p. 196). The Bureau of Consumer Protection of the FTC reported that embalming was also the basis for purchasing higher priced goods. The Bureau (1978, p. 196) stated:

Embalming is the predicate for viewing and an open casket funeral service which required the purchase of expensive caskets, burial clothes, and other profitable services and facilities of the funeral home. Likewise, if the deceased is seen by the family as he or she once was, the

concern for protection of that image may well lead to a desire for more durable metal caskets and hermetically sealed vaults, both of which tend to be toward the top of the line in price.

It was once thought that the dead should be embalmed to prevent disease from spreading among the living. Many viewpoints are expressed throughout the literature on whether or not this is true. Consumers Union (1977, p. 92) found from their review of the literature that: "There have been very few controlled scientific studies on the efficacy of embalming or even about the incidence and effects of microorganisms in the body after death." A letter to Consumers Union (1977, p. 92) from the U.S. Public Health Service's Center for Disease Control in Atlanta stated:

We have yet to see any data indicating that there is a significant public health problem associated with unembalmed or ineffectively embalmed cadavers. . . . Embalming does not sterilize [sterilization is a complete destruction or removal of all microbial life] a cadaver, but embalming disinfects [reduces the level of microbial contamination] it.

Various cultures and religious beliefs among consumers influenced embalming. The practice of embalming was against Jewish tradition (Mitford, 1977, p. 315). The variations among American Indians as to tribal rites, and the process of holding convivial wakes among certain ethnic groups in the United States (Kahn, 1977, p. 18) have been a factor as to whether or not the process of embalming the corpse was chosen.

Cremation

Another form of disposal of the deceased was cremation. Cremation was inexpensive when compared to more traditional alternatives. The average cost was \$125 (Main, 1977, p. 89). The actual expenses

were sometimes related to state laws governing cremation. Some states had statutes that automatically raised the cost. In Massachusetts and Michigan a casket was required for cremation (Consumers Union, 1977, p. 168). In some states, by law, cremation could not take place until 48 hours after death; yet, law also dictated that a body must be embalmed or refrigerated if it had not been buried or cremated within 24 hours (Consumers Union, 1977, p. 160). Thus the cost of refrigeration or embalming had to be added to the initial cost of cremation.

A conventional funeral may have taken place before the cremation. If this was done, then the pre-committal funeral services were the same as for a traditional funeral. The consumer was charged for a casket, embalming, and use of the funeral home facilities. Thus the total cost of this alternative approximated that of a conventional funeral with ground burial (Bureau of Consumer Protection, 1978, p. 155).

The Consumer Protection Bureau (1978, p. 156) stated in their report on funeral industry practices that:

Disposition without a prior service in the presence of the body, called direct disposition, may present an even greater opportunity for financial savings. Direct cremation eliminates the need for many services of the funeral director.

Most crematories had rules as to the container enclosing the corpse for acceptance to be cremated. In most instances, an inexpensive alternative container made of wood and cardboard was available. Prices of such containers varied in the literature reviewed with the least expensive quoted at \$20 (Main, 1977, p. 89).

Cemetery personnel and funeral directors refer to the cremated remains as "cremains" (Consumers Union, 1977, p. 156). There were five options in disposing of the cremains as stated by Consumers Union (1977, p. 169):

1. Buy an urn and a niche in a columbarium.
2. Have the remains buried in a cemetery.
3. Keep the ashes in a container at home.
4. Bury the remains on private property [determined by state law].
5. Either scatter the remains themselves on land or at sea. [Only Indiana forbid the scattering of remains.]

Urns for cremated remains came in all sizes, shapes, and styles.

Consumers Union (1977, p. 172) described a columbarium as:

a special building containing an arrangement of recessed niches to hold cremation urns. The price of a niche depends on its size, location and the quality of the unit itself [type of materials used in its construction, the elaborateness of detail or design].

The Bureau of Consumer Protection (1978, p. 155) summarized the costs of the options for cremains:

Containers or urns for cremated remains are priced between \$50 and several hundred dollars. . . . a niche in a columbarium can cost from \$50 to \$750; a burial in a cemetery may cost between \$50 to \$150 [less expensive than a full-sized plot]; scattering can cost as much as \$250 if done through commercial services.

Transportation of the body and cremains were another consideration in the cost of cremation. Consumers Union (1977, p. 171) stated:

In addition to the charge for cremation, most survivors will have to pay an undertaker for transporting the body to the crematory. In some cases, long-distance transportation will be involved, and the overall cost of cremation can be high.

Cemeteries

"Earth burial is the means of disposition chosen for over ninety-two percent of the deaths annually" (Kahn, 1977, p. 19). A single plot in an elaborate cemetery such as Forest Lawn in California cost as much as \$5,000 (Main, 1977, p. 84). More typically, a grave plot cost was between \$100 and \$400 or more, depending on whether the cemetery was private, nonprofit, church-owned, municipally operated, or located in an urban or rural area (Good Housekeeping, 1977, p. 268). Other cemetery charges, including opening and closing the grave, ran from \$74 to \$300. "Perpetual care, which was regular maintenance of the grave site, cost 10 to 20 percent of the grave price" (Good Housekeeping, 1977, p. 268).

Most cemeteries required some kind of durable outer enclosure for the casket. Liners and vaults were not required by state laws. However, cemetery personnel explained that the grave would cave-in after a few years when the coffin and its contents disintegrated. This outer container was anything from a concrete liner priced at \$200 to \$2,000 burial vaults (Good Housekeeping, 1977, p. 168). These outer burial containers were purchased through the cemetery or as a service from the funeral home in addition to the funeral costs.

Burial in the ground often involved the purchase of a marker for the grave. According to Monument Builders of America (Consumers Union, 1977, p. 143), "the average price for markers is about \$325 and \$725 for monuments, although prices vary at different cemeteries and in different parts of the country." The cost of monuments or markers depended on the size, material, design, and craftsmanship.

Mausoleums

Mausoleums were above-ground structures in which one or more bodies was placed or sealed in crypts (Consumers Union, 1977, p. 126). Prices of crypts in Washington, D.C. ranged from \$1,400 to \$6,500 (Main, 1977, p. 89). Rose Hill Mausoleum, in Oklahoma City, Oklahoma, had family crypts costing \$25,000, with some as much as \$175,000. The cost of crypts in mausoleums was determined by their location. "Heart-level" (midway) and "Heaven-level" (ceiling height) crypts did not cost as much as those at "Prayer-level" (floor and kneeling height), Consumers Union (1977, p. 131) stated.

On the additional cost incurred when purchasing a crypt within a mausoleum, Consumers Union (1977, p. 150) stated:

Many of the extra costs, requirements, and rules that apply to grave plots also apply to crypts in mausoleums. There is a charge for opening and sealing the crypts, as well as for perpetual care. Mausoleums also have requirements for the types of coffins that can be placed in crypts. Some mausoleums require a metal sealer coffin with a manufacturer's warranty attesting to the construction. If a coffin is not metal, it may have to be placed within a metal vault [another expensive purchase] in the crypts.

Medical Donations

Another alternative to the traditional funeral was the donation of the body to medical science for use in teaching or research. The Consumer Protection Bureau of the FTC (1978, p. 156) stated:

donation of remains to medical science have been facilitated by the passage in all states and the District of Columbia of variations of the Uniform Anatomical Gift Act. These statutes, in effect since 1968, make it possible to direct the final disposition of one's body by will or by a document signed in the presence of two witnesses.

A memorial service, without the presence of the body of the deceased, eliminated much of the cost of the traditional funeral.

Ways to Make Prearrangements for Death

Memorial Societies

The Bureau of Consumer Protection of the FTC (1978, p. 83) stated that memorial societies were "consumer cooperatives organized on a not-for-profit basis for the purpose of providing information and assistance to their members concerning funeral arrangements." The memorial society helped members obtain simple, dignified, and economical funerals by making arrangements with funeral directors at reduced prices because of the large number of people represented.

There were 150 societies with 750,000 members throughout the United States (Consumers Union, 1977, p. 212). Most societies had a life membership of \$10 to \$15, plus a record fee when a member died (Consumers Union, 1977, p. 212). Most societies had a life membership of \$10 to \$15, plus a record fee when a member died (Consumer Protection Bureau of the FTC, 1978, p. 84). Memorial societies served as a clearinghouse for information on funeral arrangements, emphasizing simple, inexpensive disposition, and ceremonies.

Preneed Plans

A preneed or prearrangement plan was explained by Consumers Union (1977, p. 225) as: "a buyer selects goods and services and signs a contract to pay for them in advance of need, usually on an installment basis." In most states, all money paid under a preneed

plan was deposited in a savings account or trust fund. Some states required that only a percentage be deposited and the remaining money was kept by the seller, to cover administrative or sales commission costs.

The Consumers Union (1977, p. 229) stated five advantages to preneed plans. They were:

1. Buyers are arranging to pay in advance for their own funerals, thereby reducing the risk that survivors will have heavy funeral expenses at need.
2. There is the opportunity to comparison-shop among different plans and terms and to choose services most suitable to individual wishes and incomes.
3. Because the transaction is not made by survivors at time of need, decisions can be made when buyers are not under severe emotional strain.
4. Buyers have the opportunity to make known before death the type of funeral desired and may feel more secure that their wishes will be carried out because they have made the actual arrangements with an undertaker.
5. By prearranging and prepaying for their funeral, buyers may minimize distress and inconvenience for survivors.

However, Consumers Union (1977, p. 231) also cautioned against the disadvantages and risks associated with preneed plans:

Those who wish to purchase a preneed plan should shop around, and should consider several questions, including:

1. Is the designated funeral home likely to still be in business at the time the buyer dies?
2. If the buyer moves from the area, what provisions are made for refund or services at another funeral home?
3. What happens if the buyer wishes to cancel the contract for any reason?
4. Does the contract allow a switch to a lower-cost as well as a higher-cost funeral?

5. What about credit-life insurance with a preneed plan?
6. Are all goods and services specifically described in the contract?

Summary

In the past, most research had dealt with the psychological and religious aspects of death. The preceeding review of the literature explored the areas which are necessary to aid in the assessment of consumers' knowledge respecting the financial aspects of the disposition of the deceased. The following chapter describes the procedures used in investigating consumer knowledge of the alternatives respecting the disposition of the deceased.

CHAPTER III

RESEARCH PROCEDURES

This study was designed to assess consumers' knowledge of alternatives respecting the disposition of the deceased. The research was limited to an exploratory study in that the results were sought to provide information useful in developing curricula for adult consumer education programs. The following chapter describes the procedures used to investigate consumer knowledge of the alternatives respecting the disposition of the deceased.

Type of Research

To assess consumers' knowledge, a research survey was designed. The survey was chosen because a response was needed directly from the potential audience for adult consumer education classes. A survey was defined by Webster's dictionary in Compton and Hall (1972, p. 139) as:

A critical examination or inspection, often of an official character, for an implied or specified purpose; an ascertaining of facts regarding condition or conditions, to provide exact information, especially to those responsible or interested. . . .

Instrumentation

An objective-type test was used to determine the level of consumer knowledge. The test used true-false items in two areas:

1. Alternatives in the disposal of the remains of the deceased.
2. Laws governing funeral practices, burials, and disposal of human remains.

An open-ended statement was used to determine the consumers' knowledge of current funeral costs. Attitude statements using a five-point Likert-type scale were used to determine the attitudes of consumers toward consumer education in the area of death.

Another section of the instrument was used to gather personal data on the socio-economic characteristics of the respondents. All variables stated in the hypotheses were determined for each respondent. Those variables were: age, education, sex, income, occupation, race, religious preference, and experience in making funeral arrangements. (See Appendix for a copy of the survey instrument.)

Questionnaires, covering knowledge consumers have regarding the disposal of the remains of the deceased and attitudes toward consumer education on financial arrangements for funerals, were given to the respondents at the time of the interview. This section of the interview schedule was administered by the researcher. The personal data section of the interview schedule was self-administered by the respondent.

Sample Selection

The sample chosen was from a small rural community in Pawnee County: Pawnee, Oklahoma, and a city: Ponca City, Oklahoma. The selection of the population for the survey was by a two-stage purposive sampling by (1) residential area and (2) race of the respondents. Eighty residents from Ponca City and 40 residents from Pawnee

were randomly selected. Eighteen respondents representing the Pawnee Indian Tribe in Pawnee County volunteered their participation in the study. Due to the exploratory nature of this research, the sample was limited to an initial 138 possible respondents.

Procedure

Selection of the respondents was from telephone directories from Pawnee and Ponca City. Commercial businesses were eliminated in both directories and all rural addresses were eliminated from the Ponca City telephone directory. The remaining residential listings were numbered consecutively. Eighty respondents were randomly selected from Ponca City and 40 were selected from Pawnee using the table of random numbers in Blalock (1972, p. 554).

American Indians composed four percent of Oklahoma's total population (Statistical Abstracts of Oklahoma, 1975, p. 389). Therefore, a sample of American Indians residing in Pawnee County was purposely selected to respond to the questionnaire. The Pawnee Tribal Chairman, Duane Pratt (1978), indicated that in the past there had been a negative response or no response from the Pawnee Indian Tribe to mailed solicitations. Due to the possibility of violating the privacy of the tribal members, the researcher was unable to obtain a list from governmental tribal rolls from which to randomly select participants. Thus, it was suggested by the Pawnee Tribal Chairman, that the researcher attend a tribal dinner meeting of the tribe in Pawnee. After explaining the purposes of the study at the tribal dinner, the researcher obtained 18 volunteers to participate in the study.

A letter was sent to the subjects initially selected in Pawnee County and Ponca City explaining the project and soliciting their help. Subjects wishing to participate returned enclosed postage-paid cards indicating which family member would respond and when they could be contacted. A telephone established the respondent's inclusion in the study and arrangements were made for an interview. Respondents were any females or males over the age of 18 in the household.

Response of the Sample

A total of 120 letters explaining the research were sent to potential respondents in Ponca City and Pawnee; i.e., 80 and 40, respectively. There were 40 interviews completed in Ponca City and 20 in Pawnee with 15 more from the Pawnee Indian Tribe for a total of 75 interviews. The distribution of responses are given in Table I.

From Ponca City, six cards were returned indicating the respondent's willingness to participate in the research study. Three letters were returned marked undeliverable, thus these three respondents were considered ineligible for participation. One card was returned from a Ponca City resident indicating ineligibility due to the respondent's move to a warmer climate during winter months.

Seventy follow-up telephone inquiries were made in Ponca City. There were 34 respondents agreeing to an interview. Seven were not located after two telephone calls. A total of 29 respondents refused an interview. Reasons given to the researcher for non-participation were: "gruesome topic," "morbid subject," and "no time available." Thus, a total of 40 Ponca City residents were interviewed.

TABLE I
RESPONSE RATE

	Ponca City	Pawnee	Total
Preliminary Letters Sent	80	40	120
Response to Letters			
Agreed to interview	6	10	16
Letters not deliverable*	3	0	3
Negative initial response*	1	2	3
No response	70	28	98
Follow-Up Telephone Inquiry	70	28	98
Response to Telephone Inquiry			
Agreed to interview	34	10	44
Refused	29	0	29
Unable to locate after two calls	7	18	25
Tribal Dinner Contacts Agreeing to			
Interview	NA	18	18
Number interviewed	NA	15	15
No response	NA	3	3
Interviews Completed	40	35	75
Completion Rate	.53	.63	.57

*Ineligible respondents.

In the Pawnee sample, 40 letters were initially sent. Ten cards were returned indicating the respondent's willingness to participate in the research study. Two residents responded negatively, asking not to be included in the sample. Reasons given were that the spouse of one respondent was a terminally ill cancer victim and the respondent could not effectively deal with the subject of death arrangements; the other respondent declined due to her age. She was 103 years old.

A follow-up telephone inquiry was made to the 28 residents who had not responded initially. Ten respondents agreed to an interview. There were no refusals from those contacted in the Pawnee sample. Eighteen residents were unable to be contacted after two telephone calls.

At the Pawnee Indian Tribal dinner, 18 members agreed to be interviewed. Fifteen American Indians residing in Pawnee County were interviewed. Three could not be located before the completion deadline.

The formula used to calculate the completion rate of the survey was:

$$\text{completion rate} = \frac{\text{number of interviews completed}}{\text{number of contacts} - \text{number ineligible}}$$

Thus, the completion rate for Ponca City was .53 and the completion rate for Pawnee was .63. The total completion rate was .57.

Analysis of the Data

Descriptive statistics were used in analyzing the data. Frequency tables reported characteristics of the sample. To summarize the responses to items measuring knowledge of laws and alternatives in the disposition of the deceased frequency tables were created.

Each hypothesis was tested using analysis of variance. Analysis of variance, a parametric test of significance, was used to determine any relationships beyond that attributable to chance between each of the three dependent variables of knowledge, attitude and estimated cost of funerals and the eight socio-demographic independent

variables of age, occupation, sex, ethnic culture, religious preference, family income, experience in making funeral arrangements, and level of education.

The F test and corresponding probability level of each of the eight independent variables were successively compared with the three dependent variables. The acceptance region, the area within the significance level where the hypothesis was accepted, was established at .05. The test for significance was considered in each case and an overall conclusion was made regarding the acceptance or rejection of the three null hypotheses.

Summary

This study was designed to assess the consumers' knowledge of alternatives respecting the disposition of the remains of the deceased. A survey was designed using an objective-type test to determine the level of consumer knowledge, and to gather personal data on socioeconomic characteristics of the respondents. The potential sample chosen was limited to 138 residents over the age of 18 from Ponca City, Oklahoma and Pawnee County, Oklahoma. Seventy-five respondents completed the survey. The statistical tests employed analysis of variance to compare the differences of means among groups of respondents. Conclusions about the data were presented in the following chapter.

CHAPTER IV

FINDINGS AND ANALYSIS

The purpose of this study was to ascertain the consumers' knowledge of the financial aspects of death in relation to the alternatives of the disposal of the remains of the deceased. Another purpose of this study was to assess the consumers' attitude toward consumer education in the area of financial aspects respecting the disposition of the deceased. Both were examined for differences by various socio-economic characteristics. The following chapter discussed the findings of the research study and analyzed the data collected. First, the characteristics of the sample were presented.

Characteristics of the Sample

The sample for this survey consisted of 75 respondents. Forty of the respondents were from Ponca City, Oklahoma, and 35 were from Pawnee County, Oklahoma. Characteristics of the sample are shown in Table II.

The white race was predominantly represented in the study, with 77 percent. American Indians represented 21 percent and the Black race represented one percent. Sixty-three percent of the respondents were female.

The age range of the respondents distributed almost equally among the four age categories. More of the respondents were in the 31-to-44

year category (29 percent); the smallest proportion (21 percent) was in the 60 years or older age bracket.

TABLE II
CHARACTERISTICS OF THE SAMPLE

Characteristics	Number Responding	Percent
<u>Residence of Respondents</u>		
Ponca City	40	53.33
Pawnee	35	46.67
Total	75	100.00
<u>Sex of Respondents</u>		
Female	47	62.67
Male	28	37.33
Total	75	100.00
<u>Ethnic Culture</u>		
American Indian	16	21.33
Black	1	1.33
White	58	77.34
Total	75	100.00
<u>Age of Respondents</u>		
18 to 30 years	18	24.00
31 to 44 years	22	29.34
45 to 59 years	19	25.33
60 years or older	16	21.33
Total	75	100.00
<u>Education of Respondents</u>		
less than grade 12	6	8.00
high school or equivalent	15	20.00
attended college or vo-tech training	26	34.67
college graduate	28	37.33
Total	75	100.00

TABLE II (Continued)

Characteristics	Number Responding	Percent
<u>Yearly Family Income</u>		
less than \$5,000	4	5.33
\$5,000 - \$9,999	15	20.00
\$10,000 - \$19,999	26	34.67
\$20,000 and over	30	40.00
Total	75	100.00
<u>Occupation of Respondents</u>		
Professional, technical worker	25	33.33
Manager, administrator	8	10.67
Sales, clerical worker	15	20.00
Craft, operative, transport	6	8.00
Farmer	1	1.33
Service worker	4	5.33
Homemaker	8	10.67
Retired	6	8.00
Student	2	2.67
Total	75	100.00
<u>Church Membership of Respondents</u>		
Assembly of God	1	1.33
Baptist	24	32.00
Catholic	3	4.00
Christian (Disciples of Christ)	9	12.00
Church of Christ	4	5.33
Episcopal	3	4.00
Lutheran	3	4.00
Methodist	12	16.00
Pentecostal-Holiness	1	1.33
Presbyterian	6	8.00
Protestant	4	5.33
None	5	6.67
Total	75	100.00

The majority of respondents (72 percent) had a higher education level than high school. Thirty-five percent of the respondents had attended college or vocational-technical training beyond high school.

College graduates consisted of 37 percent of the respondents in the study.

Only four of the 75 responding to the survey had a yearly family income of less than \$5,000. Forty percent had a yearly family income over \$20,000.

Employment of the respondents were classified according to the United States Department of Commerce classifications. Professional and technical workers composed 33 percent of the occupations mentioned. The next highest frequency was 20 percent, found in the sales and clerical area. The sample also consisted of eight percent retired workers.

The largest church affiliation represented the Baptist Church with 32 percent. Sixteen percent were Methodists, while four percent of the respondents were Catholic. The Assembly of God and the Pentecostal-Holiness denominations each had one participant. Due to the subject of the survey, some respondents did not want to be unidentified with a religious affiliation. Although the respondents did not actually have a church membership, a response of "Protestant" was given to indicate belief in a religious doctrine. Five percent of the respondents indicated "Protestant," rather than a specific denomination, and seven percent indicated "none."

To test the hypotheses, the subclasses within the independent variables were collapsed in some instances to create larger classifications due to the small representations within the sample. Farmers were combined with managers and administrators in the occupations variables. The students were placed into the professional-technical

category. Service workers were merged with the sales-clerical workers. Thus, the nine subclasses of occupations were reduced to six subclasses.

The one respondent of the Black race was incorporated into the American Indian category to form a minority grouping within the ethnic culture variable. Respondents indicating less than \$5,000 yearly family income were combined into the \$5,000 to \$9,999 income subclass to create only three groups within the family income variable.

The mixing of the groups within the religious preference variable was according to liberalism and conservatism of the denominations represented. Baptists and Church of Christ were combined. Another subclass was formed by uniting the religious groups of Christian (Disciples of Christ), Episcopalian, Methodist, and Presbyterian. Assembly of God merged with Pentecostal-Holiness respondents. Catholics remained a distinct group, as did Protestants and "none." Thus, seven groups were formed from the 12 subclasses represented initially.

Knowledge of the Respondents

The knowledge statements relating to disposition of the deceased were grouped into five categories: State Laws, Federal Trade Commission Trade Rule, Cemetery Requirements, Alternatives for the Disposition of the Deceased, and General Knowledge. Table III indicates the distribution of the responses.

Nearly one-third of the respondents indicated a lack of knowledge of time limitation imposed by state law. Twenty-eight percent incorrectly indicated a belief that state law required disposal of the body

within three days after death. Response was nearly equally divided on state law relating to the party responsible for the deceased body, in that 53 percent indicated a true response; however, 47 percent incorrectly chose false. Sixty-eight percent of the respondents did not know that embalming was not a state requirement.

TABLE III

KNOWLEDGE OF FINANCIAL ASPECTS
OF DEATH ARRANGEMENTS
(N=75)

Statements	Percent of Responses	
	True	False
<u>Knowledge of State Laws</u>		
*The body of a dead person must be disposed of within three days after death, according to Oklahoma law.	28.0	72.0
According to the laws of Oklahoma, the person most closely related to the deceased is responsible for the disposal of the body.	53.3	46.7
*According to state law, after cremation, the ashes of the deceased must be buried.	17.3	82.7
*Embalming of the dead body is required by state law.	68.0	32.0
<u>Knowledge of Federal Trade Commission Trade Rule</u>		
A funeral director must have permission before embalming a dead body.	57.3	42.7
*A casket is required for cremation.	34.7	65.3
A funeral director must show at least three of the least expensive caskets among those available when a casket is selected.	42.7	57.3
*A funeral director is not required to disclose price information over the phone.	64.0	36.0
After selecting the arrangements for the deceased, the funeral director must furnish to the consumer an agreement stating exactly what has been bought.	82.7	17.3

TABLE III (Continued)

Statements	Percent of Responses	
	True	False
<u>Knowledge of Federal Trade Commission Trade Rule (Cont.)</u>		
Each casket shown by the funeral director must have the price displayed.	56.0	44.0
<u>Knowledge of Cemetery Requirements</u>		
Opening and closing of the grave is a cost in addition to the purchase price of the grave.	92.0	8.0
Most cemeteries require a container or vault for the casket to keep the grave from caving in when the coffin and contents disintegrate.	64.0	36.0
A concrete liner or a burial vault is purchased in addition to funeral home services or cemetery costs.	93.3	6.7
Regular maintenance of a grave site may not be included in the original cost of a grave.	86.7	13.3
<u>Knowledge of Alternatives</u>		
*Cremation is much more expensive than most other ways of disposing of human remains.	26.7	73.3
Memorial societies have information available for their members for simple and inexpensive arrangements for the deceased.	86.7	13.3
*When the dead body is donated for medical research, all services for the deceased are eliminated.	21.3	78.7
In a preneed plan a buyer selects goods and services and arranges to pay in advance for his or her funeral.	94.7	5.3
<u>General Knowledge</u>		
*The casket or coffin is usually the least expensive item in a funeral.	24.0	76.0
*The major purpose of embalming is to insure long-term preservation of the deceased.	57.3	42.7

*Statements are false.

(Percentages total across rows to equal 100 percent.)

Three of the six statements that concerned the Federal Trade Commission Trade Rule had a nearly equal true-false distribution. Forty-three percent did not know a funeral director was required by the Federal Trade Commission to obtain permission before embalming a dead body. A similar percentage (44 percent) did not know a funeral director must show at least three of the least expensive caskets among those shown. Over one-third (35 percent) had the mistaken idea that a casket was required for cremation. Two-thirds (64 percent) did not know a funeral director was required to give price information over the phone. Consumers (83 percent) were most knowledgeable that an agreement must be furnished by the funeral director after selecting the arrangements.

Consumers indicated a high level of knowledge in the area of cemetery requirements. Three of the four statements in that area had a high rate of correct response. However, 36 percent of the respondents did not know that cemeteries required a container or vault for the casket to keep the grave from caving in when the casket and contents disintegrated.

The area of alternatives concerning the disposition of the deceased showed a high rate of knowledge by responding consumers. Nevertheless, more than one-fourth (27 percent) did not know that cremation was less expensive than other means of disposition of the deceased. Twenty-one percent were not aware that a medical donation of the dead body would not eliminate all services.

Consumers indicated agreement in a general misconception that embalming of the dead body was used as a long-term preservative.

Fifty-seven percent erroneously indicated the statement was true. Only one-fourth (24 percent) of the respondents did not have knowledge that the casket was usually the least expensive item in a funeral.

In summary, consumers' indicated an apparent lack of knowledge in the areas of federal and state laws. Many of the statements indicated a very close 50-50 true-false distribution. However, no conclusion was made as to consumers' knowledge due to the close distribution of the scores. The scores may have indicated respondents guessed; no allowance was made for those who did not know.

Attitude Toward Consumer Education

Ten statements were used to assess the consumers' attitude toward consumer education in the area of the financial aspects of death. Respondents were able to choose from five responses ranging from strongly agree to strongly disagree (see Table IV).

Seventy-two percent of the respondents either disagreed or strongly disagreed with the statement that death should not be discussed in a school or classroom. Sixty-one percent strongly agreed and 35 percent agreed for a total of 96 percent with a positive opinion that consumers need to know about funeral costs before making arrangements for the deceased.

Forty-seven percent of the respondents agreed that each community should have a class on the cost of arrangements for the disposition of the deceased. However, 28 percent were undecided about the class.

TABLE IV
 CONSUMER ATTITUDE TOWARD CONSUMER EDUCATION
 IN THE AREA OF THE FINANCIAL
 ASPECTS OF DEATH
 (N=75)

Statements	Percent of Responses				
	SD	D	UND	A	SA*
1. Death is a very personal matter and should not be a topic for discussion in a school or classroom.	33.3	38.7	4.0	22.7	1.3
2. People need to know before making arrangements how much funerals cost.	0.0	1.3	2.7	34.7	61.3
3. Each community should have a class on the cost of arrangements for the disposition of the deceased.	4.0	9.3	26.7	46.7	13.3
4. If an adult class was taught on the cost of the disposition of the deceased, I would attend the class.	5.3	6.7	38.7	36.0	13.3
5. Being informed about the cost of different death arrangements would not change the amount spent on the arrangements by most people.	10.7	34.7	13.3	34.7	6.7
6. I would make better decisions when making arrangements for the deceased if I had knowledge of the choices before the death.	2.7	8.0	6.7	42.7	40.0
7. I would encourage people to attend a class that dealt with the cost of death arrangements for the deceased.	4.0	1.3	20.0	52.0	22.7
8. My church has no responsibility for educating people on the cost of alternatives for making arrangements for the deceased.	10.7	16.0	26.7	25.3	21.3

TABLE IV (Continued)

Statements	Percent of Responses				
	SD	D	UND	A	SA*
9. Everyone needs to have education available to them on the costs of the disposition of the deceased.	1.3	2.7	5.3	49.3	41.3
10. Religious organizations and schools should work together to create educational programs for adults on the costs of the disposition of the deceased.	9.3	8.0	18.7	52.0	12.0

*SD = Strongly Disagree; D = Disagree; UND = Undecided; A = Agree; and SA = Strongly Agree.

Respondents indicated by 39 percent that they were undecided about attending an adult class on the cost of the disposition of the deceased. However, consumers indicated to the researcher that many things entered into the decision to attend such a class, i.e., date, time of meeting, and weather conditions. Nevertheless, 36 percent agreed they would attend an adult class on the subject.

Opinion was nearly equally divided between those who agreed and those who disagreed, 36 percent respectively, that being informed about the cost of different death arrangements would not change the amount spent on the arrangements. A total of 83 percent of the respondents had a positive attitude that they would make better decisions when making arrangements for the deceased if they had knowledge of the choices before the death.

Seventy-five percent of the respondents indicated they would encourage people to attend a class that dealt with the cost of death arrangements for the deceased. However, 20 percent of the respondents were undecided.

Consumers' distributed their choices equally in their attitude that their church had a responsibility to educate people on the financial aspects of death. Twenty-seven percent were undecided. Twenty-seven percent had a negative attitude, yet 25 percent agreed and 21 percent strongly agreed to their church's responsibility.

A total of 90 percent of the respondents felt that everyone needs to have education available to them on the costs of the disposition of the deceased. Fifty-two percent agreed that religious organizations and schools should work together to create educational programs for adults on the costs of the disposition of the deceased. However, 19 percent were undecided. In general, there was a positive attitude toward consumer education in the area of the financial aspects of death.

Consumer Knowledge of Laws and Alternatives to the Disposition of the Deceased

Scores on the knowledge of laws and alternatives of the disposition of the deceased section of the questionnaire had a possible range from 20 to 40. Because the researcher wanted to design educational programs from the elicited data, a measurement indicating a lack of knowledge was needed. Therefore, one point was assigned to each correct response and two points for each incorrect response. The median score was 24, which indicated an apparent high level of knowledge.

The first hypothesis tested in the study stated:

There will be no significant difference among consumers according to selected variables and their knowledge of laws and alternatives in the disposition of the deceased.

The selected variables used were: age, ethnic culture, experience in making funeral arrangements, level of education, religious preference, sex, occupation, and family income. Table V summarizes the complete results.

TABLE V
CONSUMER KNOWLEDGE OF LAWS AND ALTERNATIVES IN
THE DISPOSITION OF THE DECEASED RELATING
TO SELECTED VARIABLES
(N=75)

Variable	Residual Mean Square	F Value	D.F.*	Prob>F**
Occupation	5.30	0.22	5, 69	0.95
Age	4.74	2.50	3, 71	0.07
Sex	5.08	0.23	1, 73	0.64
Ethnic Culture	4.91	2.65	1, 73	0.10
Level of Education	5.08	0.73	3, 71	0.54
Religious Preference	5.36	0.22	6, 68	0.97
Family Income	5.15	0.10	2, 72	0.91
Experience in Making Funeral Arrangements	5.09	0.08	1, 73	0.77

*D.F. = Degrees of Freedom

**Denotes Alpha Level = .05

The analysis of variance among means for the six subclasses of occupations showed a .95 level of observed significance ($F=0.22$, d.f. 5, 69). Thus, there was no significant difference between the means of the variable "occupation" and knowledge of laws and alternatives respecting the disposition of the deceased at the .05 significance level.

Variance among the means of the scores by age groups showed a .07 level of significance ($F=2.50$, d.f. 3, 71). Thus, at the .05 threshold level of significance, difference in the means could only be attributed to sampling error.

Analysis of variance among the means of the scores, testing the variate sex, indicated there was no significant difference at the .05 threshold level. The level of probability resulted in a .64 ($F=0.23$, d.f. 1, 73).

When ethnic culture was analyzed for variance between the means, a significance level of .10 ($F=2.65$, d.f. 1, 73) was indicated. However, at the .05 threshold level the difference in the means were not significant.

The analysis of variance among the means of the four levels of education produced a .54 significance level ($F=0.73$, d.f. 3, 71). Using the .05 criterion, no significant difference was found.

The analysis of variance between mean knowledge scores showed no significant difference on the basis of religious preference. The analysis resulted in a .97 level of significance ($F=0.22$, d.f. 6, 68). Thus, at the .05 threshold level of significance, differences in means could only be attributed to fluctuations in the sample.

Mean knowledge scores for variance among levels of family income were analyzed. At the .05 level of significance, differences in means were not significant with a probability of .90 ($F=.10$, d.f. 2, 72).

The final variable considered in the test of H_1 was experience in making funeral arrangements. Thirty-three percent of the respondents had been the primary decision-maker for making arrangements for the deceased. However, no significant difference between the means could be detected at a .05 threshold level when the probability level resulted in a .77 ($F=0.08$, d.f. 1, 73).

In summary, no significant difference between the means of the variables (occupation, age, sex, ethnic culture, level of education, religious preference, family income, and experience in making funeral arrangements) resulted in the analysis of variance. However, a probability level closer to the .05 criterion resulted within the means of ethnic culture and age. Hence, on the basis of analysis of variance at the .05 level of significance the null hypothesis could not be rejected.

Attitude Toward Consumer Education Programs on the Financial Aspects of Death

Scores on attitude toward consumer education programs in the financial aspects of death had a possible range from 10 to 50. The points were assigned as follows: Strongly Agree = five points, Agree = four points, Undecided = three points, Disagree = two points, Strongly Disagree = one point. The scores ranged from 19 to 48. The median score was 36.

The second hypothesis tested in the study was:

There will be no significant difference among consumers according to selected variables and their attitude toward consumer education in the area of the financial aspects of death.

The selected variables used were: occupation, age, sex, ethnic culture, religious preference, family income, experience in making funeral arrangements, and level of education. Table VI summarizes the results.

TABLE VI
ATTITUDE TOWARD CONSUMER EDUCATION PROGRAMS IN
THE FINANCIAL ASPECTS OF DEATH RELATING
TO SELECTED VARIABLES
(N=75)

Variable	Residual Mean Square	F Value	D.F.*	Prob>F**
Occupation	27.04	.91	5, 69	0.52
Age	27.06	.82	3, 71	0.51
Sex	27.09	.38	1, 73	0.55
Ethnic Culture	27.21	.05	1, 73	0.83
Level of Education	27.14	.75	3, 71	0.53
Religious Preference	26.28	1.27	6, 68	0.28
Family Income	27.55	.08	2, 72	0.92
Experience in Making Funeral Arrangements	27.19	.11	1, 73	0.74

*D.F. = Degrees of Freedom

**Denotes Alpha Level = .05

The analysis of variance between means within occupations yielded a .53 level of significance ($F=0.91$, d.f. 5, 69): hence, at the .05 threshold level of significance, difference in means could only be attributed to sampling error. Further inspection of the individual sample means showed a generally positive relationship between attitude toward consumer education programs in financial aspects of death and areas of occupation. The means ranged from the lowest, 34.7 in the craft, operative and transport workers group to the highest, 38.2 for professional, technical, and student group.

In the case of age, the analysis of variance resulted in a .51 level of significance ($F=0.82$, d.f. 3, 71). Thus, at the .05 level of significance, differences in the means could only be attributed to sampling error.

When the variable "sex" was considered, the mean attitude scores indicated a positive attitude for consumer education programs in the financial aspects of death. At the .05 threshold level the probability was .55 ($F=0.38$, d.f. 1, 73), which indicated no significant difference between the means.

An examination of the mean scores by ethnic culture indicated that the minority group showed a slightly higher positive attitude toward consumer education in the financial aspects of death. The analysis of variance between the means yielded a .83 probability level ($F=0.05$, d.f. 1, 73). At the .05 significance level, differences in the means could only be attributed to sampling error.

At the .05 threshold level, the difference among means within the variable "level of education," did not appear to be significant.

The analysis of variance between means yielded a .53 significance level ($F=0.76$, d.f. 3, 71). Table VII for the mean attitude scores between levels of education indicates that as the level of education increased the attitude was more favorable toward consumer education programs in the financial aspects of death.

TABLE VII
LEVEL OF EDUCATION AND ATTITUDE TOWARD CONSUMER
EDUCATION FOR FINANCIAL ASPECTS OF DEATH
(N=75)

Level of Education	Responses	Mean Attitude Score
College graduate	28	37.6
Attended college or vocational-technical training	26	36.8
High school or equivalent degree	15	36.7
Less than grade 12	6	34.2
Overall means	75	36.9

When religious preference was tested for variance between means, the analysis produced a probability level of .28 ($F=1.27$, d.f. 6, 68). At the .05 threshold level, no significance between the means could be accepted. Due to small representation in the sample for some classifications, no conclusions could be made as to attitude by denomination. However, the mean attitude scores ranged from 35.3 for Church

of Christ and Baptists as a group to a high of 41.5 for the two people in the Pentecostal-Holiness and Assembly of God group, indicating a very positive attitude toward consumer education in the area of financial aspects of death. Table VIII details the results.

TABLE VIII
RELIGIOUS PREFERENCE AND ATTITUDE TOWARD
CONSUMER EDUCATION FOR FINANCIAL
ASPECTS OF DEATH
(N=75)

Religious Preference	Responses	Mean Attitude Score
Catholic	3	39.0
Lutheran	3	40.3
Protestant	4	37.0
None	5	35.4
Pentecostal-Holiness, Assembly of God	2	41.5
Church of Christ, Baptist	28	35.3
Christian (Disciples of Christ), Episcopal, Methodist, Presbyterian	30	37.8
Overall Means	75	36.9

Three levels of family income were compared as to attitude toward consumer education in the financial aspects of death. At a .05 significance level, no significant difference resulted when analysis of variance among means was tested and yielded a .92 probability level ($F=0.08$, d.f. 2, 72).

The last variable used to test the second hypothesis was experience in making funeral arrangements. A look at the mean attitude score indicated a slightly higher positive attitude for consumer education in the financial aspects of death by those who had no experience making funeral arrangements. The statistic test resulted in a .74 probability level; thus, at the .05 criterion, there was no significant difference.

To summarize, there was insufficient evidence to conclude that attitude toward consumer education programs in the area of financial aspects of death was significantly different according to occupation, age, ethnic culture, level of education, religious preference, family income, and experience in making funeral arrangements. Thus, the hypothesis failed to be rejected. However, the mean attitude scores indicated a positive attitude toward consumer education in the financial aspects of death within white collar occupations, among males and minority groups. As the level of education increased, the attitude toward consumer education programs for the financial aspects of death became more positive.

Perceptions of Funeral Costs

The third hypothesis tested stated:

There will be no significant difference among consumers

according to selected variables in their perception of current funeral costs.

Again, the variables used in H_1 and H_2 were employed as the independent variables. To test H_3 , consumers were asked to estimate the cost of a complete funeral at present prices, not including the burial plot and before the purchase of a marker. Consumers estimated the cost of funerals from \$350 to \$9,000. The Federated Funeral Directors of America estimated the average funeral costs about \$1,700 (Troelstrup and Hall, 1978, p. 431). The results are summarized in Table IX.

TABLE IX
CONSUMER PERCEPTION OF FUNERAL COSTS
RELATED TO SELECTED VARIABLES
(N=75)

Variable	Residual Mean Square	F Value	D.F.*	Prob F**
Occupation	1876601.94	.84	5, 69	0.53
Age	1858734.72	.97	3, 71	0.59
Sex	1847762.55	1.36	1, 73	0.25
Ethnic Culture	1867906.34	.56	1, 73	0.54
Level of Education	1867520.05	.86	3, 71	0.53
Religious Preference	1831411.41	1.17	6, 68	0.33
Family Income	1793835.23	2.30	2, 72	0.11
Experience in Making Funeral Arrangements	1839765.07	1.68	1, 73	0.20

*D.F. = Degrees of Freedom

**Denotes Alpha Level = .05

The analysis of variance for the variable "occupation" had a .52 level of observed significance ($F=0.84$, d.f. 5, 69). Thus, no significant relationship existed between occupation and perception of funeral costs at the .05 level. The range of estimated costs was from \$1,900 by retired workers to \$2,941.67 by the craft, operative, and transport workers.

A probability level of .59 resulted from the analysis of variance between the means of the age variable ($F=0.98$, d.f. 3, 71). Using the .05 criterion level, no significant difference between the means was found.

Looking closely at the variable "sex," Table X indicates males estimated the average cost 16 percent less than the average cost estimated by females. Both sexes estimated the cost higher than the estimated American average. The analysis of variance resulted in a .25 level of significance ($F=1.36$, d.f. 1, 73). Hence, at the .05 threshold, differences in means could only be attributed to sampling error.

TABLE X
SEX AND PERCEPTION OF FUNERAL COSTS
(N=75)

Sex Variable	Responses	Mean Estimated Cost
Females	47	\$2,376.60
Males	28	\$1,998.21
Overall Means	75	\$2,235.33

When level of education was tested for variance between the means, the analysis produced a probability level of .53 ($F=0.86$, d.f. 3, 71). At the .05 threshold level, no significant difference between the means could be accepted.

A .33 level of significance developed in an analysis of variance ($F=1.17$, d.f. 6, 68) of the religious preference variable. Thus, at a .05 threshold level, no significant difference was found between the means. Differences in means could only be attributed to sampling error.

A detailed look at family income in Table XI indicates that those with a family income over \$20,000 estimated the funeral cost much higher than respondents in other income levels. Persons in the less than \$10,000 income group estimated funeral costs somewhat higher than those in the middle income level. The analysis of variance resulted in

TABLE XI
FAMILY INCOME AND PERCEPTION OF
FUNERAL COSTS
(N=75)

Income Level	Responses	Mean Estimated Cost
Less than \$10,000	19	\$2,107.89
\$10,000 to \$19,999	26	\$1,876.92
Over \$20,000	30	\$2,626.67
Overall Mean	75	\$2,235.33

a .11 probability level ($F=2.30$, d.f. 2, 72). This was the closest probability indicated by analysis of variance; however, it was too high to be significant.

Experience in making funeral arrangements indicated that those who had more experience were able to estimate the cost more closely to the national average (see Table XII). The level of significance was .20 ($F=1.68$, d.f. 1, 73), which showed no significance at the .05 threshold.

TABLE XII
EXPERIENCE AND PERCEPTION OF
FUNERAL COSTS
(N=75)

Experience	Responses	Mean Estimated Cost
Principal Decision-Maker	25	\$1,948.00
No Experience	50	\$2,379.00
Overall Mean	75	\$2,235.33

To summarize, males, minority groups, and consumers having experience making funeral arrangements estimated funeral costs more accurately. However, there was insufficient evidence to conclude that accuracy of perceived funeral costs related to the variables was significantly different. Thus, the H_3 failed to be rejected.

Summary

The purpose of the research was to assess consumers' knowledge of laws and alternatives respecting the disposition of the deceased, determine the attitude toward consumer educations in the area and test differences in perceived funeral costs. Variables used were occupation, sex, age, ethnic culture, level of education, religious preference, family income, and experience in making funeral arrangements.

Participants showed a lack of knowledge of state and federal laws pertaining to the disposition of the deceased. A very positive attitude was indicated toward consumer education programs in the area of the financial aspects of death. An analysis of variance was used to test the hypotheses. However, relationships between the eight socio-demographic variables and knowledge, attitude and estimated cost were not found to be significant after applying the statistical tests. The conclusions and recommendations are discussed in the following chapter.

CHAPTER V

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

The purpose of this study was to ascertain the consumers' knowledge of the financial aspects of death and to assess the consumers' attitude toward consumer education in the area of financial aspects of death. The research was limited to an exploratory study. An objective-type test was used to determine the level of consumer knowledge. An open-ended statement was used to determine the consumers' knowledge of current funeral costs. Attitude statements using a five-point Likert-type scale was used to determine the attitudes of consumers toward consumer education in the area of death.

Summary of the Research

The study was limited to 75 respondents from Ponca City, Oklahoma, and Pawnee County, Oklahoma. The method of data collection was by personal interviews. One hundred thirty-eight people were invited to participate in the study. Seventy-five interviews were completed. The completion rate was .57.

Forty of the respondents were from Ponca City and 35 respondents were from Pawnee County. The majority of the respondents were white, with 21 percent representing the American Indian culture and one percent representing the Black race. The age range of the respondents

was distributed equally among the four age categories ranging from 18 years to 60 years or older.

Thirty-seven percent of the respondents in the study were college graduates. Forty percent of the respondents had a yearly family income over \$20,000. Professional-technical workers composed 33 percent of the occupations mentioned by the respondents. One-third of the consumers responding were Baptists. Nine Protestant denominations were given by the respondents, as well as Catholic church membership. Some respondents indicated belief in a Protestant faith. However, seven percent of the respondents indicated no church membership.

The area in which consumers showed the least knowledge was the Federal Trade Commission Trade Rule. Although frequencies were nearly equally divided between true and false questions, no conclusion can be made, as this pattern may have indicated guessing on the part of the respondents. Consumers were not knowledgeable of state laws relating to the disposition of the deceased. However, consumers showed a high level of knowledge of cemetery requirements.

Statements to assess the consumers' attitude toward consumer education indicated respondents were in favor of consumer education programs in the area of financial aspects of death. Respondents indicated a strong support for programs; however, many were undecided as to attending a class although they indicated they would encourage others to participate. Respondents indicated church organizations and schools should work together to create educational programs for adults on the costs of the disposition of the deceased.

Scores on the knowledge of laws and alternatives of the disposition of the deceased had a possible range of 20 to 40, with 40 indicating the least degree of knowledge. The median score was 24, which indicated an apparently high overall knowledge level.

Respondents showed the least amount of knowledge in the areas of state and federal laws. The analysis of variance statistic was used to compare the mean differences. The closest significance levels among the eight variables were age (0.07) and ethnic culture (0.10). However, at a .05 criterion level, there was no significant difference among the means. Thus, the null H_1 , that there was no significant difference among consumers according to selected socio-demographic variables and their knowledge of laws and alternatives in the disposition of the deceased, cannot be rejected at the .05 level.

Scores on attitude of consumer education programs on the financial aspects of death had a possible range from 10 to 50, with 50 indicating strong agreement. The median score was 38. Again, analysis of variance was employed to test for significant differences between the means. At the .05 significance level, the H_2 , that there was no significant difference among consumers according to selected socio-demographic variables and their attitude toward consumer education in the area of the financial aspects of death, was not rejected.

Respondents gave a range from \$350 to \$9,000 for funeral costs. No significant relationship was apparent between the eight socio-demographic variables, consecutively, and perceived funeral costs. However, the variables of ethnic culture, family income, and experience in making funeral arrangements indicated a closer relationship

than the other socio-demographic variables. However, all eight were found not to be significant. The third Hypothesis, that there was no significant difference among consumers according to selected socio-demographic variables in their perception of current funeral costs, was not rejected at the .05 criteria level.

Conclusions

The following conclusions were drawn from this investigative study:

1. Respondents indicated an apparent lack of knowledge in the area of the Federal Trade Commission Trade Rule and Oklahoma state laws on the disposition of the remains of the deceased.
2. There was no significant difference in mean scores on knowledge of laws and alternatives for the disposition of the deceased by socio-demographic variables.
3. There was no significant difference between attitude toward programs on the financial aspects of the deceased and the eight socio-demographic variables. Frequency scores indicated a very positive attitude toward consumer education in this area.
4. There was no significant difference between the eight socio-demographic variables and perceived funeral costs. However, some respondents within specific categories of the variables estimated well above the average for funeral costs.

Reactions of the Researcher

Frequency scores for knowledge indicated a close response by the respondents, between true or false, for many of the statements. At

the beginning of the interview, many respondents hesitated to answer the questions, for fear of showing their ignorance on the subject. As rapport was built during the interview, many respondents communicated the awareness of their lack of knowledge on the subject of alternatives and laws respecting the disposition of the deceased. The respondents were unable to indicate "do not know." They related to the researcher their frustration at guessing whether or not the statement was true. Hence, the frequency scores did not accurately reflect the respondents' lack of knowledge.

Although no record was kept, inquiries about the correctness or incorrectness of the statements were numerous. A response by the researcher to clarify the answers was given after each interview.

Many of the respondents implied a lack of knowledge concerning cremation. Respondents indicated a hesitancy to answer, as cremation was not considered an alternative to many of the respondents due to their locale.

In the area of knowledge concerning the FTC trade rule, many respondents who were experienced as primary decision-makers, in arranging for disposition of the deceased, attested to their lack of knowledge. Many reported that in their unsettled emotional state, they relied upon the funeral director to make many of the decisions. They placed confidence and trust in the funeral director to "do the right thing." Many respondents reported they had no choice for a funeral director, as they were limited by the community in which they resided or in which the death occurred. Therefore, the statements on the questionnaire concerning the responsibilities of the funeral

director were answered according to the recollection of the performance of the funeral director.

Many respondents hesitated to estimate the cost of funerals. Some told the researcher that they did not want to appear "cheap" when they estimated the cost. The estimated cost of funerals, therefore, indicated what people were willing to pay as well as what they were expected to pay.

Recommendations

Because the survey was limited to 75 respondents and the location to only Ponca City, Oklahoma and Pawnee County, Oklahoma, inference was not made about the entire population of consumers in Oklahoma. No claim was made to provide final answers to consumer knowledge of laws and alternatives to the disposition of the deceased. However, even if the research was seen as investigative, the results and implications are important to educators. After completion of this study and analysis of the data, the following was recommended:

1. Repeat the study using a larger sample, preferable a locale where respondents have more choices available to them when choosing funeral directors and have more alternatives for the disposition of the deceased.

2. Develop a questionnaire to include a response of "do not know." Reversal of true-false statements to test for internal reliability should be constructed to allow for some measurement of guessing on the part of the respondents. Use some open-ended statements to reflect more completely the attitudes of the respondents.

3. Develop educational programs for consumers in the area of the financial aspects of the disposition of the deceased. The finding of no significant relationship of the variables tested (age, occupation, sex, ethnic culture, religious preference, family income, level of education, and experience in making funeral arrangements) indicates that programs can be developed to educate general audiences. Funeral directors and church leaders should be included as resource personnel to accent community involvement in consumer education programs.

4. Education programs on the financial aspects of the disposition of the deceased can be included in programs existing in estate planning, as well as programs specifically designed to educate consumers on the financial aspects of the disposition of the deceased. Among the topics included in such a consumer education program could be: alternatives for disposition of the remains of the deceased, legislation (federal and state) which affects the alternatives and decisions of consumers regarding the disposition of the remains of the deceased, average costs of the alternatives with regard to the community, functions of memorial societies, and the advantages and disadvantages of preneed plans.

Concluding Statement

The purpose of consumer education in the area of the financial aspects regarding the disposition of the remains of the deceased is to inform consumers of their choices in a marketplace, heretofore thought of as a mystical, esoteric world. With consumer education,

the entire area of the financial aspects regarding the disposition of the remains of the deceased is seen realistically as buyer versus seller. Consumers are made aware of their alternatives at a time when they are not penalized with the emotional and psychological adjustment to the death of a loved one. Although consumer education is not likely to change the behavior of some consumers due to social and cultural expectations, the consumer has the right to be informed of the choices available.

There is a need for consumer education programs in the area of the financial aspects regarding the disposition of the remains of the deceased. From studies such as this, educators determined areas of knowledge and attitudes toward consumer education. With this awareness, educators can develop educational programs and materials for consumers in the area of financial aspects of the disposition of the remains of the deceased.

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APPENDIX

COVER LETTER AND QUESTIONNAIRE



Oklahoma State University

DIVISION OF HOME ECONOMICS
Department of Housing, Design and Consumer Resources

STILLWATER, OKLAHOMA 74074
HOME ECONOMICS WEST BUILDING
(405) 624-5048

November 30, 1978

Hello,

I am a graduate student at Oklahoma State University in the area of Consumer Resources in the college of Home Economics. I am interested in learning what consumers know about the different items from which they may choose when they are responsible for the decisions that must be made when someone close to them dies.

Your household was chosen by chance to help in my study of this topic. I would like to visit with a member of your family who is 18 years of age or older, to ask a few questions on the topic of death arrangements. This information will be used to decide whether or not adult education classes are needed on this topic. The information given will be combined with that of others and will not be personally identified.

If a member of your family can participate in the project please complete the enclosed postage-paid post card and return it within four days. I will then contact you to set up an interview time. The interview will take only 30 minutes.

Your participation is greatly needed and will be appreciated.

Sincerely,

Kay Kinneer-Cagle

As the major advisor for this research project, I want to assure you that all the guidelines for research procedure and privacy of participants are being met. Your interest in and support of this project are greatly appreciated.

Dr. Sharon Y. Nickols
Assistant Professor

KKC:SYN:dm

CONSUMER SURVEY OF FINANCIAL ASPECTS
OF DEATH ARRANGEMENTS

Personal Data

INSTRUCTIONS:

1. Read each statement in the questionnaire carefully.
2. Indicate the best answer from those offered by drawing a circle around its letter or by giving the answer in the blank.
3. The information will remain completely confidential. Please answer as accurately as possible.
4. Example: Did you receive this questionnaire?
 a. yes
 b. no

1. Your sex:
 a. Female
 b. Male
2. Your race:
 a. American Indian
 b. Black
 c. White
 d. Other
3. Your age:
 a. 18 to 30 years
 b. 31 to 44 years
 c. 45 to 49 years
 d. 60 years or older
4. What is the highest grade of school you completed?
 a. less than grade 12
 b. completed high school or equivalent
 c. attended college or vocational-technical training beyond high school
 d. college graduate
5. What is your occupation? _____
6. What is the combined yearly income before taxes of your family?
 a. less than \$5,000
 b. \$5,000 to \$9,999
 c. \$10,000 to \$19,999
 d. \$20,000 and over

8. Have you ever been the primary decision-maker in the planning of the arrangement for a deceased person?
- yes
 - no
9. If you answered "yes" to the question above, what relationship was the deceased to you? If you answered "no" to question 8, please go to question 11.
- husband or wife
 - son or daughter
 - parent
 - brother or sister
 - grandparent
 - uncle, aunt, or cousin
 - friend
10. If you answered "yes" to question 8, how long has it been since the death?
- less than 1 year
 - 1 to 2 years
 - more than 2 years
11. How much would you estimate a complete funeral to cost at present prices, not including the burial plot and before the purchase of a marker?
-
12. If you are an American Indian, how much would you estimate the funeral feast to cost?
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CONSUMER SURVEY

INSTRUCTIONS:

1. The interviewer will read to you as you follow the questions on a copy of the questionnaire.
2. Indicate whether or not you think the statement is true or false.
3. The interviewer will record your answer.

- | | | | |
|-----|------|-------|---|
| 1. | True | False | The body of a dead person must be disposed of within 3 days after death according to Oklahoma law. |
| 2. | True | False | According to the laws of Oklahoma, the person most closely related to the deceased is responsible for the disposal of the body. |
| 3. | True | False | According to state law, after cremation, the ashes of the deceased must be buried. |
| 4. | True | False | Embalming of the dead body is required by state law. |
| 5. | True | False | A funeral director must have permission before embalming a dead body. |
| 6. | True | False | A casket is required for cremation. |
| 7. | True | False | A funeral director must show at least three of the least expensive caskets among those available when a casket is selected. |
| 8. | True | False | A funeral director is not required to disclose price information over the phone. |
| 9. | True | False | After selecting the arrangements for the deceased, the Funeral Director must furnish to the consumer an agreement stating exactly what has been bought. |
| 10. | True | False | Each casket shown by the Funeral Director must have the price displayed. |
| 11. | True | False | The casket or coffin is usually the least expensive item in a funeral. |
| 12. | True | False | The major purpose of embalming is to insure long-term preservation of the deceased. |

- | | | | |
|-----|------|-------|---|
| 13. | True | False | Regular maintenance of a grave site may not be included in the original cost of a grave. |
| 14. | True | False | Cremation is much more expensive than most other ways of disposing of human remains. |
| 15. | True | False | Opening and closing of the grave is a cost in addition to the purchase price of the grave. |
| 16. | True | False | Most cemeteries require a container or vault for the casket to keep the grave from caving in when the coffin and contents disintegrate. |
| 17. | True | False | Memorial societies have information available for their members for simple and inexpensive arrangements for the deceased. |
| 18. | True | False | A concrete liner or a burial vault is purchased in addition to funeral home services or cemetery costs. |
| 19. | True | False | When the dead body is donated for medical research, all services for the deceased are eliminated. |
| 20. | True | False | In a preneed plan a buyer selects goods and services and arranges to pay in advance for his or her funeral. |

INSTRUCTIONS:

- The interviewer will read each statement to you as you follow the questions on a copy of the questionnaire.
- Please tell the interviewer how strongly you agree or disagree with the statement. You have the following choices:

Strongly	Generally	Undecided	Generally	Strongly
Agree	Agree		Disagree	Disagree
5	4	3	2	1

- The interviewer will record your answer.

- Death is a very personal matter and should not be a topic for discussion in a school or classroom.

5	4	3	2	1
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2. People need to know before making arrangements how much funerals cost.

5 4 3 2 1

3. Each community should have a class on the cost of arrangements for the disposition of the deceased.

5 4 3 2 1

4. If an adult class was taught on the cost of the disposition of the deceased, I would attend the class.

5 4 3 2 1

5. Being informed about the cost of different death arrangements would not change the amount spent on the arrangements by most people.

5 4 3 2 1

6. I would make better decisions when making arrangements for the deceased if I had knowledge of the choices before death.

5 4 3 2 1

7. I would encourage people to attend a class that dealt with the cost of death arrangements and alternatives.

5 4 3 2 1

8. My church has no responsibility for educating people on the cost of alternatives for making arrangements for the deceased.

5 4 3 2 1

9. Everyone needs to have education available to them on the costs of the disposition of the deceased.

5 4 3 2 1

10. Religious organizations and schools should work together to create educational programs for adults on the costs of the disposition of the deceased.

5 4 3 2 1

VITA²

Janice Kay Kinnear Cagle

Candidate for the Degree of

Master of Science

Thesis: ASSESSMENT OF CONSUMER KNOWLEDGE OF THE ALTERNATIVES
REGARDING DISPOSITION OF THE DECEASED

Major Field: Housign, Design, and Consumer Resources

Biographical:

Personal Data: Born in Pawnee, Oklahoma, June 30, 1948, the daughter of Woodrow J. and Pearle L. Kinnear.

Education: Graduated from Pawnee High School, Pawnee, Oklahoma, in May, 1966; enrolled in undergraduate program at Central State University, Edmond, Oklahoma, 1966-67; received Bachelor of Science degree in Vocational Home Economics Education from Oklahoma State University in 1970; enrolled in graduate program at the University of Arkansas at Fayetteville, Summer, 1976; completed requirements for the Master of Science degree at Oklahoma State University in May, 1979.

Professional Experience: Vocational Home Economics teacher, Prague High School, Prague, Oklahoma, 1970-72; Personnel Representative, State Recruitment and Placement Office of the Office of Personnel Management, Little Rock, Arkansas, 1975; Vocational Home Economics/Career Orientation teacher, Pulaski County Special School District, Little Rock, Arkansas, 1975-77; graduate teaching assistant, Oklahoma State University, College of Home Economics, Fall, 1977; Spring, 1979; Home Economist, Amana-Corning Corporation, Modern Distributors, Oklahoma City, 1978.

Professional Organizations: American Council on Consumer Interests, American Home Economics Association, Kappa Delta Pi, National Education Association, Phi Upsilon Omicron, Omicron Nu.