



FUNERAL PLANS

USA - South

— SURVEY REPORT —

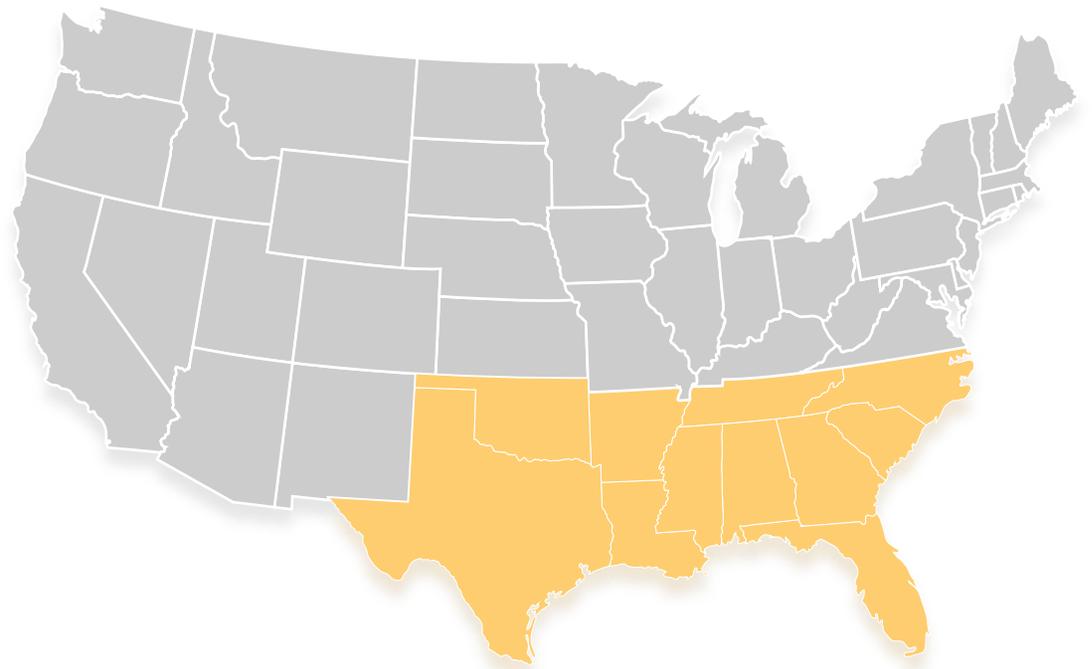


Introduction

In March 2019, Beyond the Dash conducted a survey of 600 respondents living in the South census region of the United States. Respondents were asked questions pertaining to their values surrounding funeral planning, and whether they had initiated any advance planning of their own arrangements.

The following age categories were surveyed:

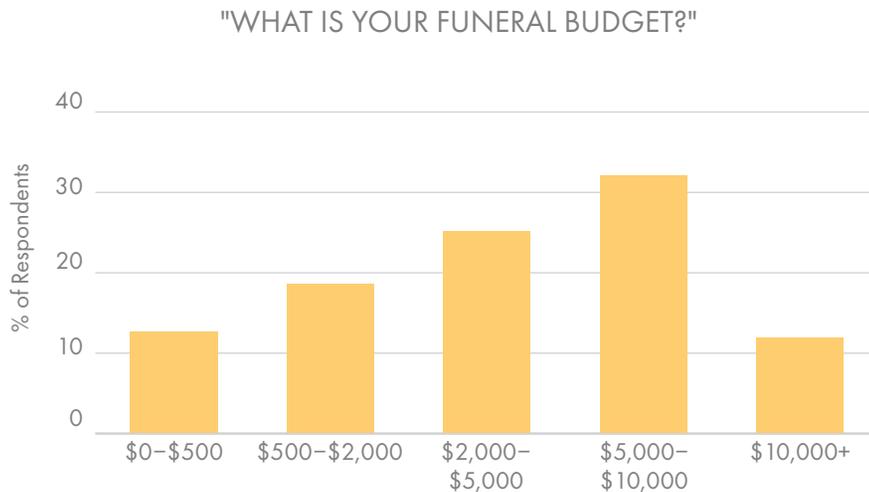
- 18 – 34
- 35 – 54
- 55+



FUNERAL BUDGET

Funeral costs can range widely, depending on the desired arrangements. Whether the person's body is to be buried or cremated, embalmed or given a more eco-friendly service, the cost will vary depending on the type of service, and the size of the celebration. A direct cremation with no visitation, urn or ceremony can cost as little as \$1,000. However, most funerals cost between \$7,000 and \$10,000.

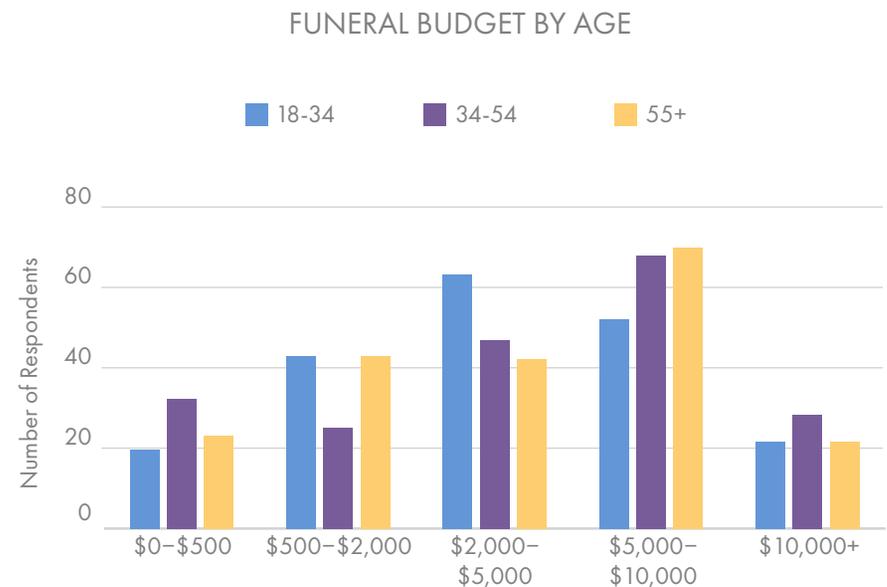
Respondents were asked: **"What is your funeral budget?"**



- 12.5% said their budget was \$0 – \$500.
- 18.5% said their budget was \$500 – \$2,000.
- 25% said their budget was \$2,000 – \$5,000.
- 32% said their budget was \$5,000 – \$10,000.
- 12% said their budget was more than \$10,000.

When these results were compared by age category, they showed that most people expect to pay between \$2,000 and \$10,000 for a funeral, in spite of age. Other findings included:

- People aged 18 to 34 are more likely to budget between \$2,000 and \$5,000 for a funeral.
- People aged 35 to 54 are more likely to budget under \$500 or over \$10,000.
- People aged 55+ are most likely to pay between \$5,000 and \$10,000.



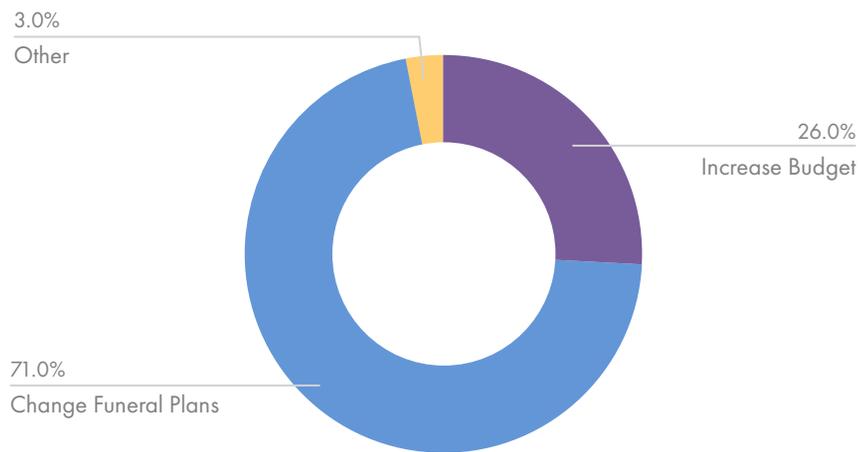
FUNERAL BUDGET

Matching Budget With Desired Funeral Arrangements

Respondents were asked "If your desired funeral arrangements cost significantly more than your funeral budget, what would you do?"

Despite their initial funeral preferences, 71% of respondents said they would change their plans if their desired arrangements cost significantly more than their budget. Interestingly, in an identical study conducted earlier this year, 71% of respondents living in the Northeast region also indicated they would rather change funeral plans that increase budget.

"IF YOUR DESIRED FUNERAL ARRANGEMENTS COST SIGNIFICANTLY MORE THAN YOUR FUNERAL BUDGET, WHAT WOULD YOU DO?"

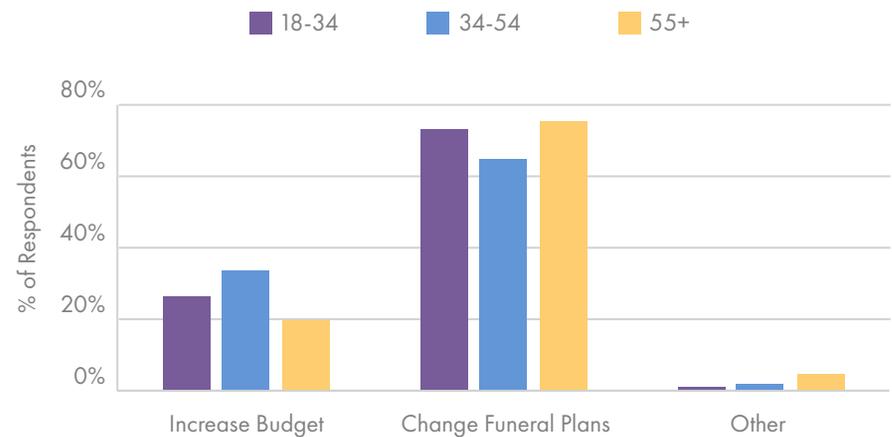


Of the 3% of respondents who selected Other, answers included:

- "It will be up to whatever my kids decide."
- "I won't worry about it, I will be dead."
- "Casket from Walmart."

When these results were compared by age, it showed that respondents aged 55+ were the most budget conscious, with only 20% saying they would increase their funeral budget. By comparison, 26% of respondents aged 18 to 34 and 33.5% of respondents aged 35 to 54 said they would increase their budget if their funeral plans ended up costing more than originally anticipated.

BUDGET VS. WISHES BY AGE

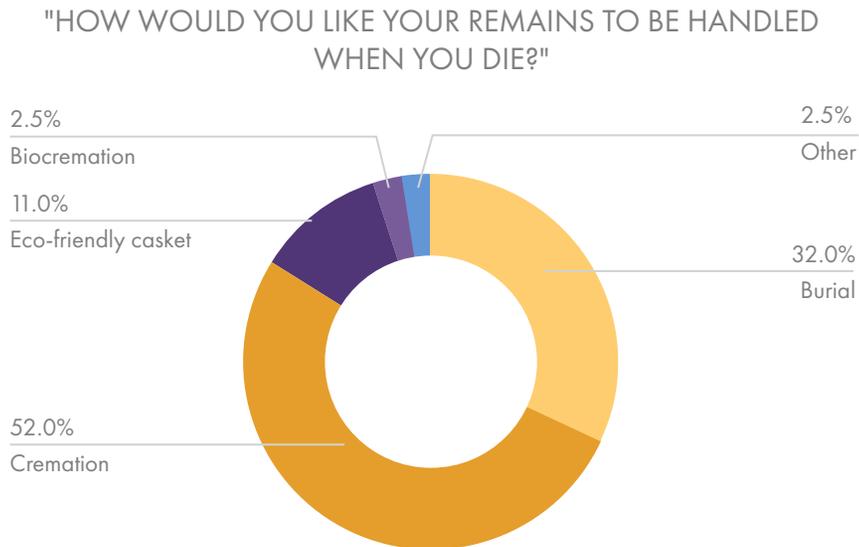


FUNERAL ARRANGEMENTS

Choice of funeral arrangements have an impact on a funeral's cost. A direct cremation can cost a family less than \$1,000, whereas burials will cost closer to \$7,000. If the family intends to further personalize the service, the cost can easily amount to \$10,000 or more.

Bodily Remains

Respondents were asked: "How would you like your bodily remains to be handled when you die?"



Respondents were given the following definitions:

Burial: Burial in a traditional casket.

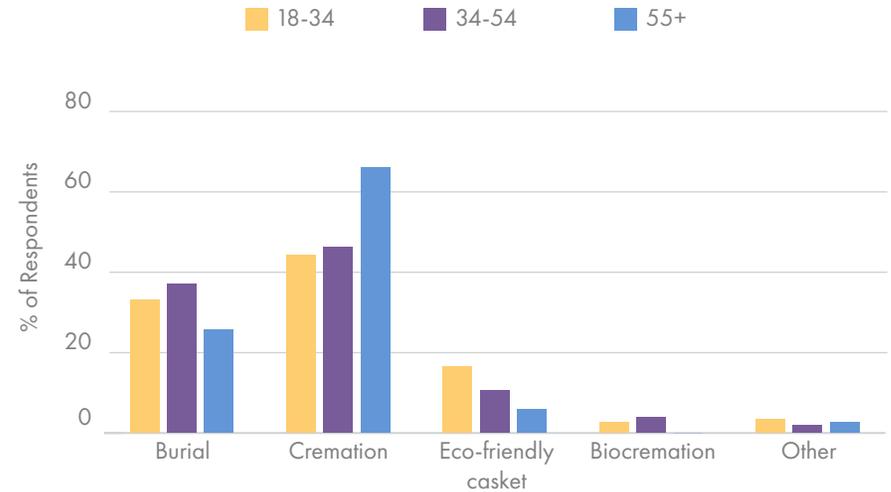
Cremation: The incineration of remains into ashes.

Eco-friendly casket: Natural burial in an eco-friendly casket or shroud.

Biocremation: Chemically dissolving remains.

Other: Any other method of handling bodily remains not listed above.

REMAINS PREFERENCE BY AGE



- 52% preferred cremation
- 32% preferred traditional burial
- 11% preferred an eco-friendly burial
- 2.5% preferred biocremation
- 2.5% preferred their bodies to be handled differently.

Of the 2.5%, a popular alternative to traditional handling of remains was to be donated to science for research. Other answers included:

- Wax figure for museums
- Mausoleum interment with a traditional casket
- Above-ground casket burial
- Taxidermy

FUNERAL ARRANGEMENTS

Funeral Services

Another factor that affects budget is the kind of memorial service selected.

Types of Services

Respondents were given the following definitions of service options:

Funeral: A remembrance service with the body of the deceased person present.

Memorial: A remembrance service with the body of the deceased person **not** present.

Celebration of Life: A non-denominational memorial service, with greater focus on life than death.

Graveside Service: A funeral service held at the gravesite.

Open Casket Viewing: An event with the body present and on display for mourners to view.

No Memorial: No services held in honor of the deceased person.

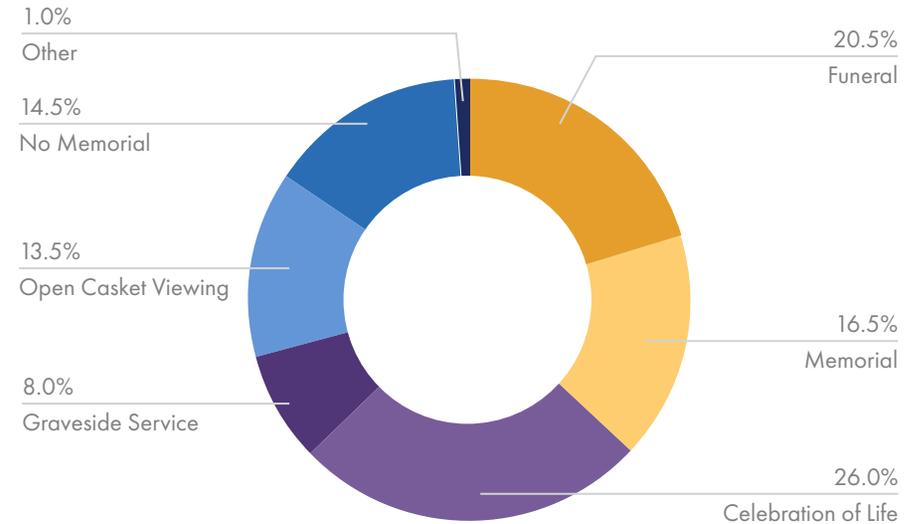
Other: Respondents wrote their own preference if it was not included in the list above.

Service Preferences of the South

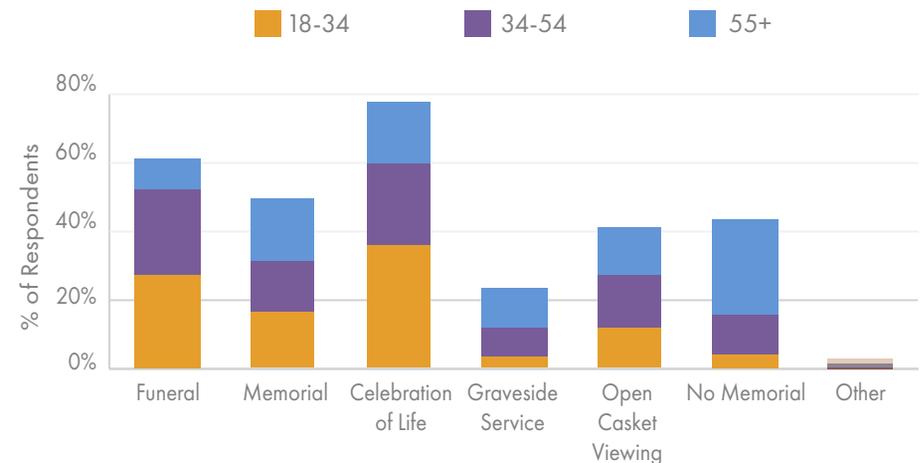
Though the South is known for religious roots and traditions, 26% of respondents would rather have a secular Celebration of Life over all other service options. Funeral was the second most popular option with 20.5% of respondents opting for a more conventional route. Next was Memorial, with 16.5% of all responses, followed by No Memorial with 14.5%.

The least popular funeral services were Graveside Service, with 8%, and Open Casket Viewing, with 13.5%. Other answers only made up 1% of the total responses, and included answers like "wake" and "I'm not sure."

"WHAT KIND OF FUNERAL SERVICE DO YOU WANT?"

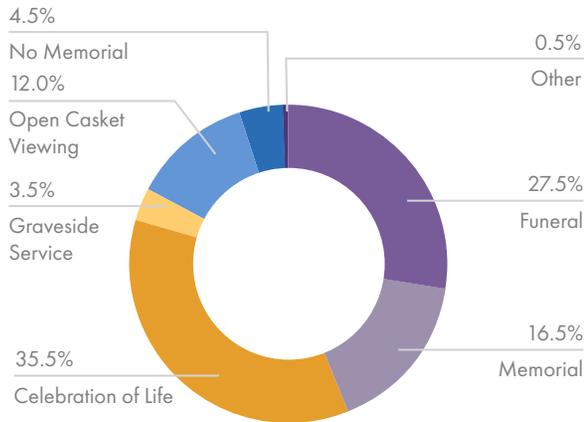


FUNERAL SERVICE PREFERENCE BY AGE



FUNERAL ARRANGEMENTS

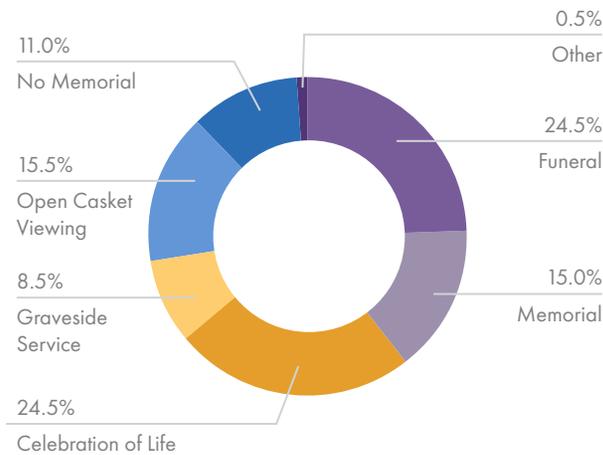
FUNERAL SERVICE PREFERENCES
AGE 18-34



The youngest group of respondents was most likely to want a Celebration of Life, with 35.5% of 18 to 34-year-olds preferring this kind of funeral service over all others:

- Celebration of Life (35.5%)
- Funeral (27.5%)
- Memorial (16.5%)
- Open Casket Viewing (12%)
- No Memorial (4.5%)
- Graveside Service (3.5%)
- Other (0.5%)

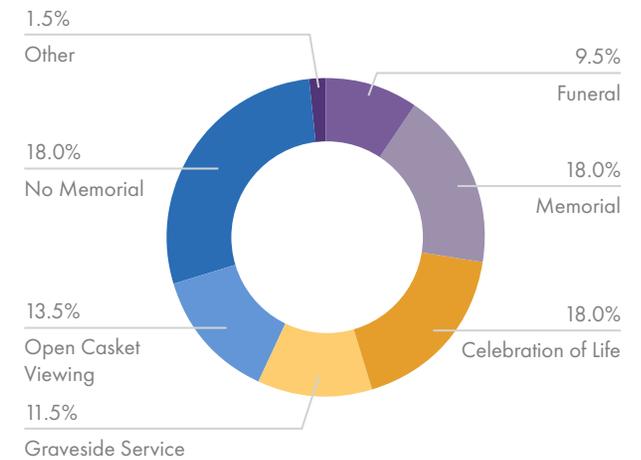
FUNERAL SERVICE PREFERENCES
AGE 35-54



The 35 – 54 age group was equally split between Funeral and Celebration of Life as the most preferred type of funeral service:

- Funeral (24.5%)
- Celebration of Life (24.5%)
- Open Casket Viewing (15.5%)
- Memorial (15%)
- No Memorial (11%)
- Graveside Service (8.5%)
- Other (0.5%)

FUNERAL SERVICE PREFERENCES
AGE 55+



Over a quarter of respondents over age 55 preferred no memorial at all:

- No Memorial (28%)
- Memorial (18%)
- Celebration of Life (18%)
- Open Casket Viewing (13.5%)
- Graveside Service (11.5%)
- Funeral (9.5%)
- Other (1.5%)

ADVANCE PLANNING

Though most people will die later in life, death can come at any time. Most people are not financially prepared for a sudden funeral service. That's why many people make their funeral arrangements in advance of their death. Preplanning can involve creating a legal will, writing down funeral preferences, talking with family members about funeral wishes, meeting a funeral director, and even paying in advance for a cemetery plot, casket, and other merchandise.

Legal Instructions

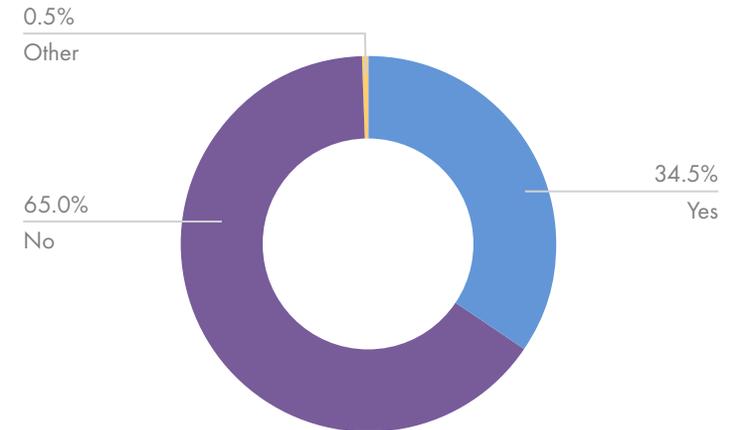
Leaving behind final wishes in the form of a will is the best way to ensure they are honored when death occurs.

Respondents were asked, **"Do you have an up-to-date and legal will prepared?"**

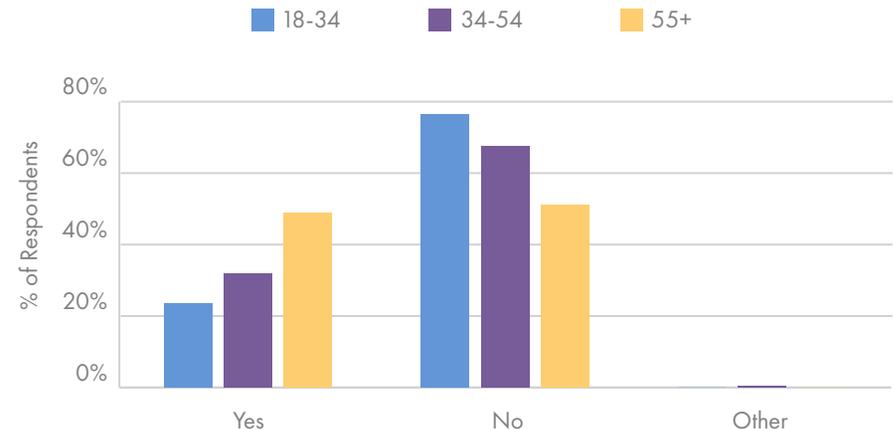
- 65% of respondents did not have a legal will prepared.
- 34.5% of respondents did have a will prepared.
- 0.5% said they were in the process of drawing up a final will.

Unsurprisingly, the older the respondent, the more likely they were to have a legal will already prepared.

"DO YOU HAVE AN UP-TO-DATE AND LEGAL WILL PREPARED?"



PREPARED WILLS BY AGE



ADVANCE PLANNING

Pre-planned Funeral Arrangements

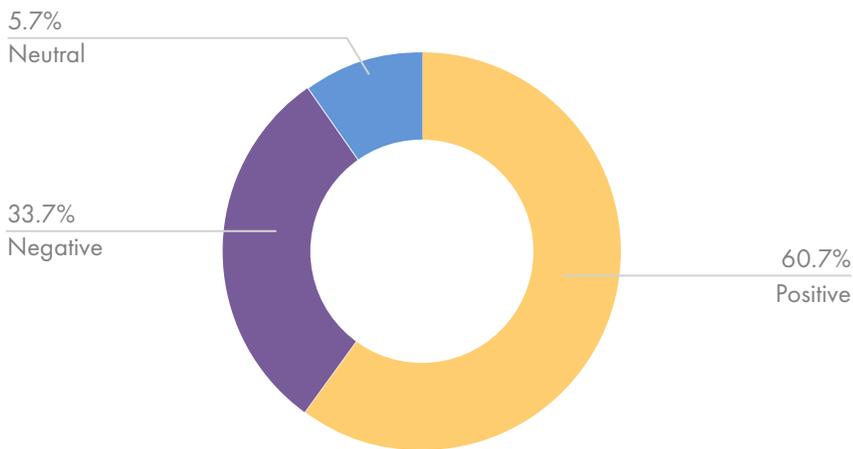
Aside from having a legal will, which will mostly dictate how assets are to be handled and divided amongst beneficiaries, it's important to leave instructions for how the body will be handled, and the type of memorial service desired.

What do you think of planning your own funeral?

Is funeral pre-planning a wise financial decision? Does it ease or provoke anxiety about dying? Do people care enough about their funerals to make arrangements in advance? We wanted to know how people justified or rejected the idea of making advance plans for their deaths.

Respondents were asked: **"What do you think of planning your own funeral?"**

"WHAT DO YOU THINK OF PLANNING YOUR OWN FUNERAL?"



Responses varied, but broadly fell into one of three sentiments:

- Positive: 60.7% of responses
- Negative: 33.7% of responses
- Neutral: 5.7% of responses

Positive

Out of the 60.7% of respondents who felt positively about pre-planning funeral arrangements:

- 32% said pre-planning was a wise and necessary action.
- 40% said they'd pre-plan to save their family the responsibility.
- 13% said their funerals were already loosely planned.
- 15% said pre-planning would ensure they could control their memorialization.

"I think it should be done. I just haven't done it yet."

"I believe that if I plan it ahead of time, there will be less hostility and confusion when I pass."

"Great idea. I've already arranged for a medical school to pick up my body and do with it what they need to do."

"I would prefer to plan my own. I don't want it to be a sad event. More of a celebration."

ADVANCE PLANNING

Negative

33.7% of respondents expressed negative sentiments about pre-planning. Of these negative respondents:

- 17% said they didn't want to plan their own funeral.
- 28% said it was too morbid or depressing.
- 21% said they avoided thinking about death.
- 20% said someone else should plan their funeral.
- 14% said they were too young to consider pre-planning yet.

"Maybe good for some, but not for me."

"Frightening. Overwhelming. A psychological and egotistical impasse."

"It's too terrible to think about."

"I want my family to do what they need to do for their own personal needs and closure."

"I am very young, so it has never crossed my mind. I feel like it would be weird to begin planning right now, but I also know I'm not guaranteed tomorrow."

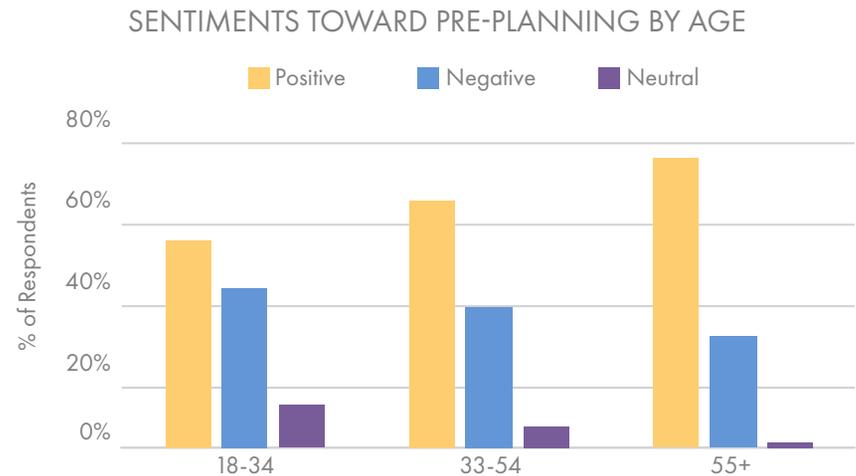
Neutral

Nearly 10% didn't express feelings one way or another about pre-planning funeral arrangements.

- 47% said they didn't know.
- 41% said they didn't care.
- 12% refused to answer the question

"I don't care, it's going to happen anyway."

Age played a role in respondents' attitudes toward pre-planning:



The older the respondent, the more likely they were to feel positively about pre-planning funeral arrangements. The converse was true as well: The younger the respondent, the more likely they were to feel negatively about pre-planning arrangements.

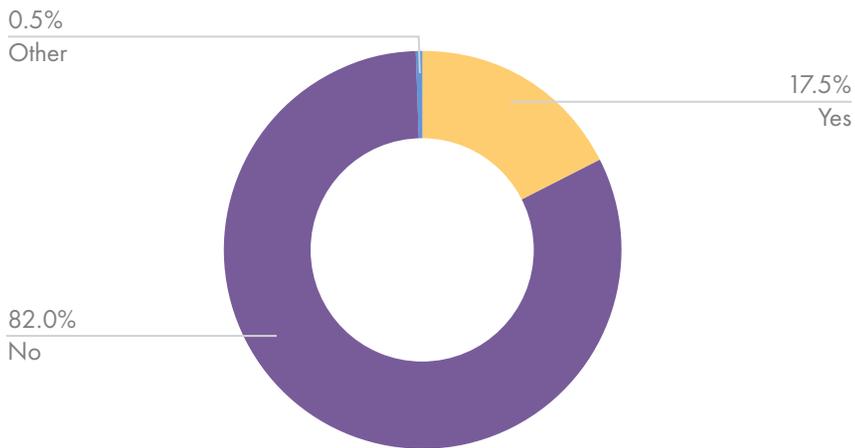
There are many possible explanations for this trend. Older people are more likely to have dependents to provide for after death, making pre-planning a more practical and meaningful step. Younger people, especially those under age 35, may not yet have the means or motivation to plan their funeral, with so much life left to live. Life experience also plays a role in easing anxiety about death: The more funerals a person attends, the more they may envision their own final send-off.

ADVANCE PLANNING

Over 60% of respondents see the value of pre-planning. But how many plans do these respondents actually have in place?

Respondents were asked, **"Do you have any funeral plans prearranged with your chosen funeral home, to be enacted in the event of your death?"**

DO YOU HAVE ANY PRE-ARRANGED FUNERAL PLANS?



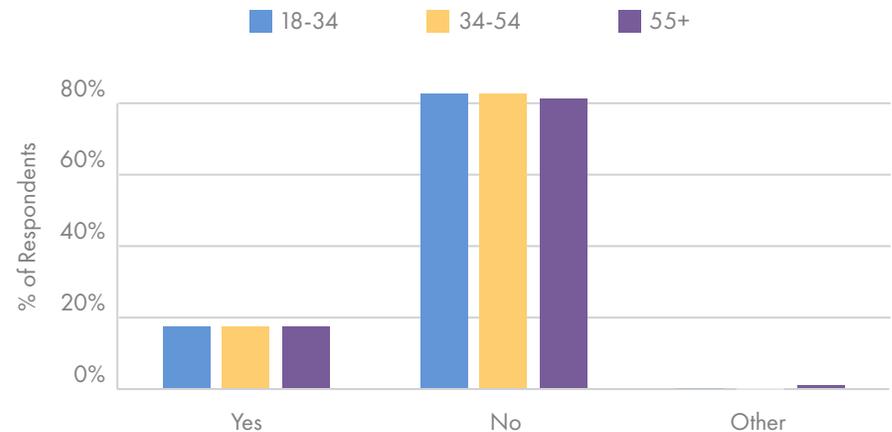
- 82% of respondents said they had no funeral plans in place
- 17.5% said they did have funeral plans in place
- 0.5% said 'Other'

These respondents indicated they had thoughts on their funeral arrangements, but no concrete plans at the time of the survey.

For the purpose of this study, we asked respondents if they had any funeral arrangements in place, which could mean anything from having their full funeral service arranged and paid for, to having a will with their wishes laid out, to having only the most important elements planned in the event of sudden death.

Interestingly, the amount of people who already have funeral plans in place did not seem to correspond to age:

PRE-PLANNED FUNERAL ARRANGEMENTS BY AGE



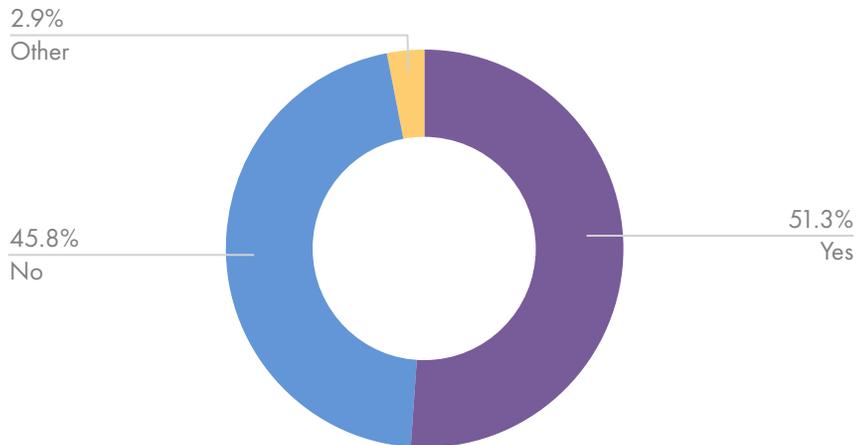
OBITUARIES

In days past, obituaries were only published in honor of a notable person or celebrity. However, death notices for ordinary community members have become a standard part of memorialization in North America within the last century. The Obituaries section of the local newspaper holds stories of life that remain part of the public record forever. Obituaries can be placed in print newspapers, or online.

When asked, **"When you die, do you plan on having an obituary?"**

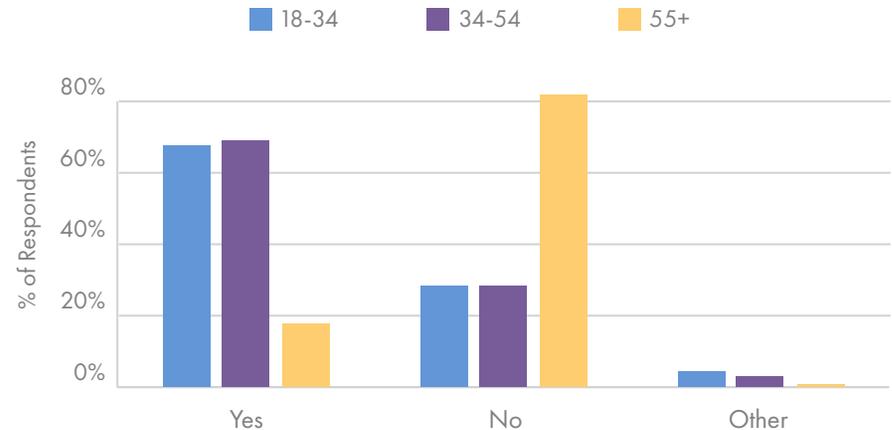
The results were split. 51.3% of respondents said they did plan on being remembered in a published obituary, while 45.8% said they did not plan on having one. Nearly 3% selected 'Other', with many of these respondents expressing that they were undecided, or that their families should make the final decision.

"WHEN YOU DIE, DO YOU PLAN ON HAVING AN OBITUARY?"



When the results were analyzed by age, a clear divide between elderly respondents and younger respondents emerged:

OBITUARY PLANS BY AGE



While respondents aged 18-54 were fairly equal in their desire to have an obituary, respondents over 55 were starkly against this type of memorialization. In fact, elderly respondents were approximately three times less likely to want an obituary in their honor than younger respondents.

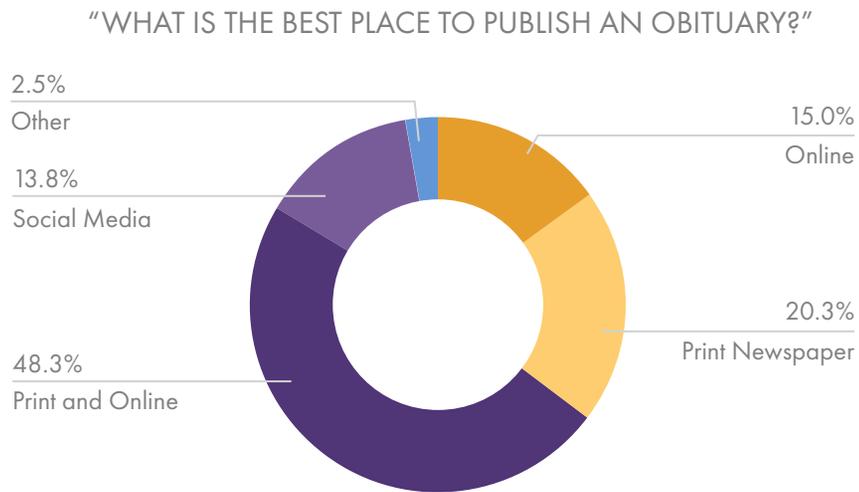
OBITUARIES

Publishing an Obituary

Many people first think of newspaper obituaries when deciding where a life story should be displayed. Nowadays there are many options, including:

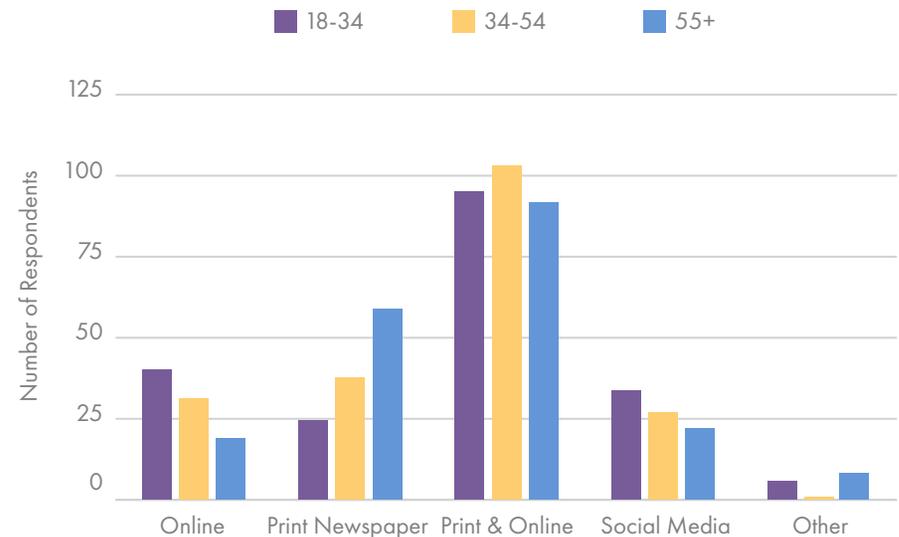
- Newspaper
- Newspaper website
- Digital obituary website
- Social media

Respondents were asked **"What is the best place to publish an obituary?"**



- 48.3% said obituaries should be published both in print and online.
- 20.3% said obituaries should be published in print.
- 15% said obituaries should be published online.
- 13.8% said obituaries should be published on social media.
- 2.5% selected Other.
Answers included "Printed handout," and "Last will and testament"

PUBLISHING PREFERENCES BY AGE



Obituary publishing preferences differed by age, with older respondents least likely to publish an obituary online or on social media. While younger respondents were more willing to choose a digital memorial, a print and online combination was the most popular publishing option across all age groups.

OBITUARIES

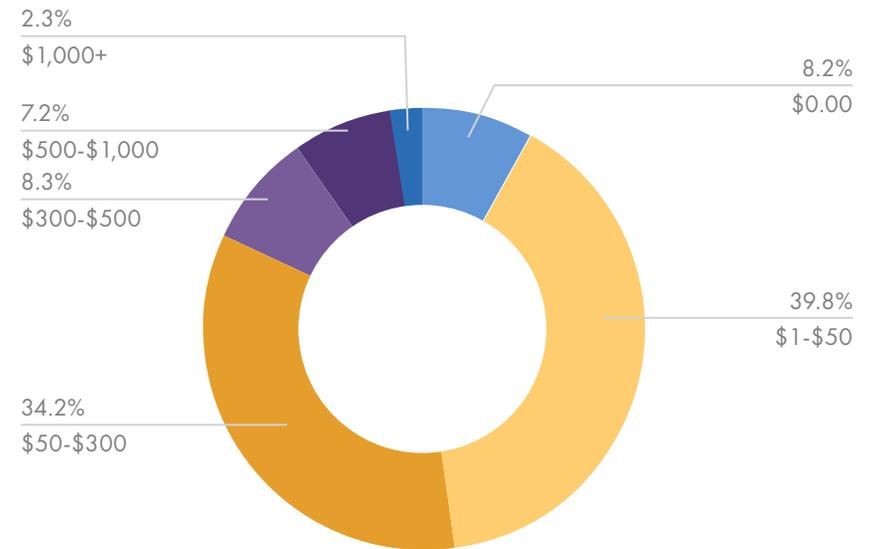
Obituary Pricing

Obituary prices vary, depending on how they are published and in which publication. A basic death notice usually costs between \$50 and \$100. A short printed obituary costs between \$200 and \$600. Adding a photo or a very detailed account of the person's life can push the costs of a printed obituary above \$1,000.

Respondents were asked, **"How much would you expect an obituary to cost?"**

Nearly half of all respondents expect to pay less than \$50 for their obituaries.

"HOW MUCH WOULD YOU EXPECT AN OBITUARY TO COST?"



BUCKET LISTS

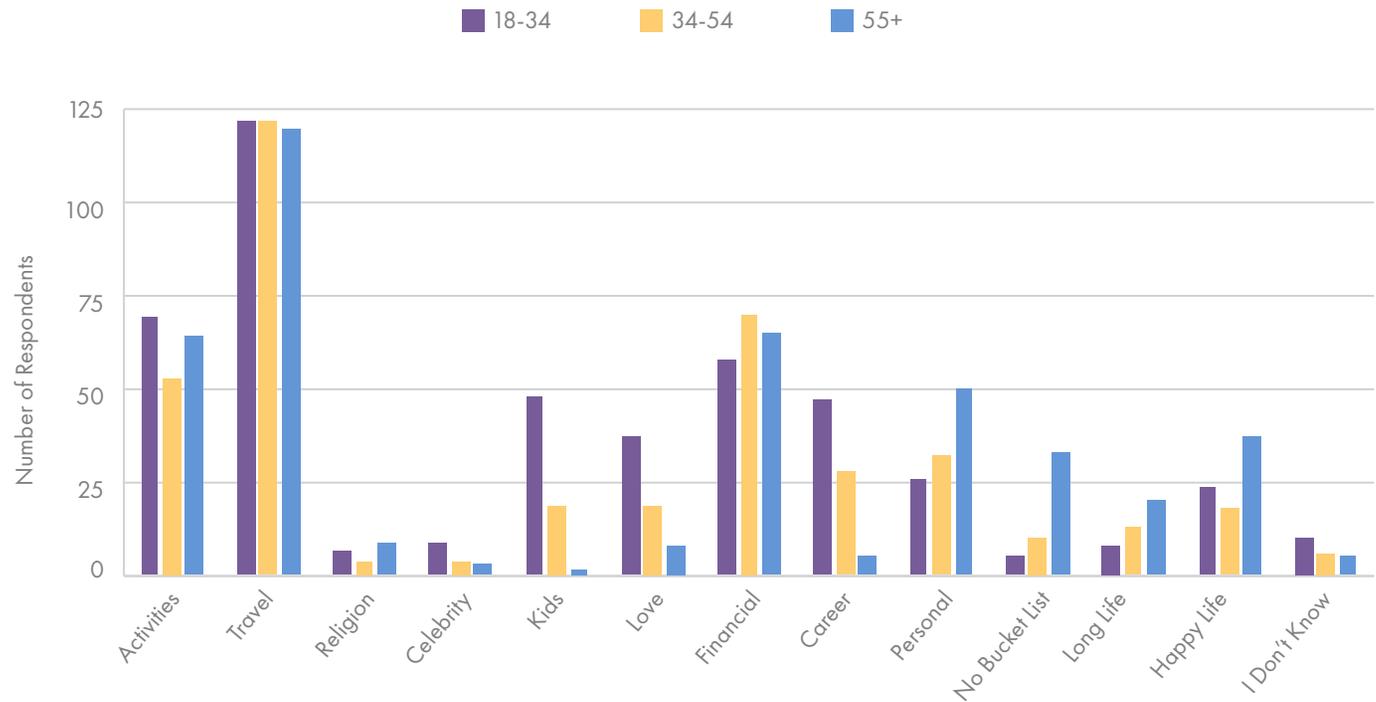
What do you want to do before you 'kick the bucket'? Creating a bucket list is a way of identifying the things that are important in life.

Respondents were asked: **"What are the top 3 things on your Bucket List. That is, what would you like to personally accomplish before you die?"**

Answers generally fell into 1 of 13 categories:

- Travel (28%)
- Financial success (15%)
- Activities (14.5%)
- Personal achievements (8.5%)
- Career success (6.5%)
- Living a happy life (6%)
- Having children (5.5%)
- Finding love (5%)
- I don't have a bucket list (4%)
- Living a long life (3%)
- I don't know (1.5%)
- Religion (1.5%)
- Meeting a celebrity (1%)

BUCKET LIST PRIORITIES BY AGE



BUCKET LISTS

Bucket List Trends

Travel (28%)

Travel goals was the top bucket list item, making up 28% of all responses. These are the top 5 most popular bucket list travel destinations of Southern respondents:

1. Europe
2. Hawaii
3. France
4. Italy
5. Disneyland

Financial success (15%)

The second most popular type of bucket list goal was related to financial success. Respondents in this category wanted to own a home, buy a luxury car, win the lottery or otherwise achieve financial success.

"Buy a waterfront home."

"Win the lottery, win the lottery, win the lottery."

"New house, car and wardrobe."

Activities (14.5%)

Taking part in interesting activities such as paragliding, fishing and learning to play the piano accounted for over 14% of responses.

"Fly in a hot air balloon."

"Drink a very rare bottle of whiskey."

"Shoot a machine gun."

Personal achievements (8.5%)

Finding satisfaction in a personal goal was the ultimate reward for 8.5% of respondents. Goals that involve accomplishing something deeply personal, like losing weight or seeing a loved one succeed in life, made up these bucket list items.

"Judge in a cat show."

"I would like to get a hole in one."

"I want my daughter will finish school, have her own house and a great job or work."

Career success (6.5%)

Succeeding in business or creative endeavors was the next most popular bucket list choice, with many respondents hoping to make a name for themselves in their chosen field of work.

"Play music on Beale Street."

"Own an airline. Build an airport."

"Have my own business."

Live a happy life (6%)

Many respondents wanted nothing more than to live a life of joy and love. Some even said they had already achieved everything they wanted in life and hoped to spend the rest of their days enjoying it.

"Enjoy my family, have fun with my kids, and enjoy every second of them."

"Live somewhere without stress."

"Learn to relax more."

BUCKET LISTS

Have children (5.5%)

Starting a family was a higher priority for younger respondents. From being able to conceive a child, to adopting, to having grandchildren, having kids around was a prevalent bucket list wish for respondents of all ages.

"See my grandchildren."

"Have another baby."

"Become a mother."

Find love (5%)

Trailing slightly behind the wish of having children was the goal of finding a life partner. 5% of respondents wanted to find a mate, or a deeper romantic relationship with another.

"Fall in love."

"Be loved, spend the rest of my life with my best friend—be happy."

"Enjoy more time with Karen."

I don't have a bucket list (4%)

Though having a list of personal goals to accomplish before death is motivating for many people, some people just don't believe in bucket lists.

"I really don't have a bucket list, I just live one day to the next."

I don't know/This question is too personal (1.5%)

About 1.5% of respondents were uncertain about bucket lists. Particularly in the 55+ age group, respondents indicated asking about bucket lists was too personal of a question, and these answers were included in this grouping.

"Not really sure."

"I'm a very private person."

"This is too personal a question."

Religion (1.5%)

Religious goals only made up 1.5% of responses, and included goals relating to faith, ensuring family members were saved, and repenting of sin before death.

"The only thing that matters is being right with God. I would not put pressure on myself to do/see anything in particular before I die."

"Go higher and deeper in God, and to spread the gospel."

"See all my Grandchildren saved."

Meet a celebrity (1%)

A small but vocal minority of respondents yearned to meet certain notable celebrities before passing away. The most popular celebrity to meet before death was Oprah Winfrey.

"Have tea with Prince Charles."

"I'd love to meet The Rock."

"Meet Metallica."

Conclusion

These results show some of the prevalent modern funeral preferences and end-of-life values of respondents over 18 years of age who were living in the US South Region as of March 2019. Beyond the Dash plans to conduct further studies in other US regions later in 2019.

