



FUNERAL PLANS

USA - Midwest

— SURVEY REPORT —

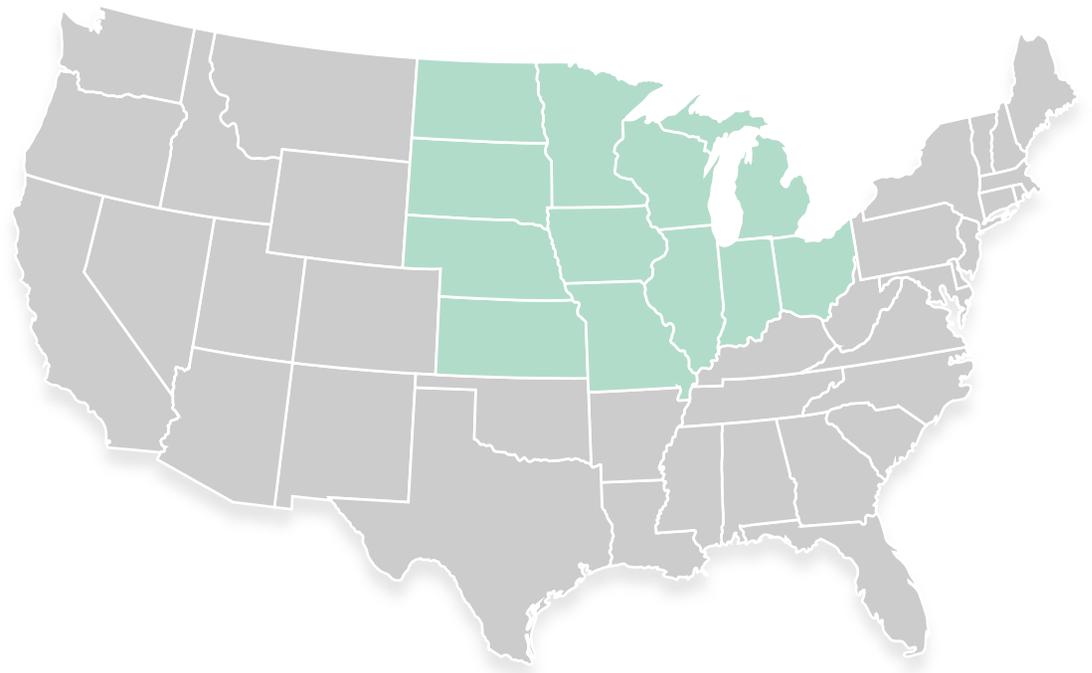


Introduction

In July 2019, Beyond the Dash conducted a survey of 600 respondents living in the Midwest 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:

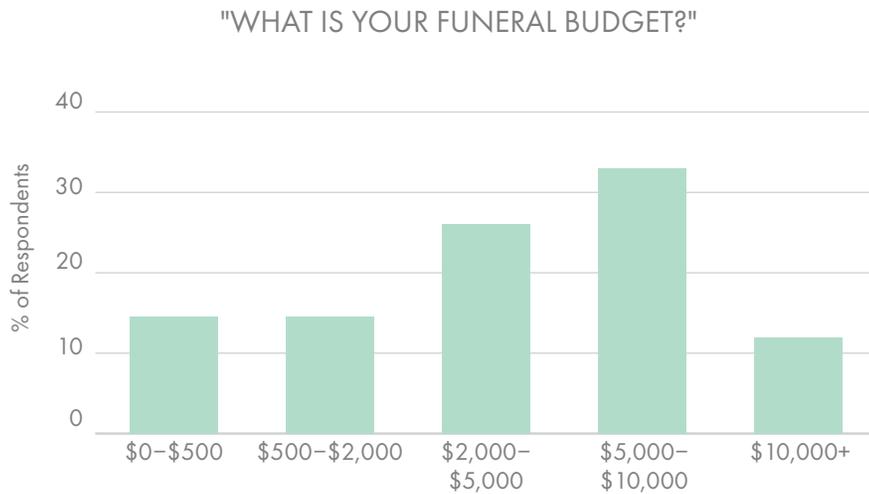
- 18 – 34
- 35 – 54
- 55+



FUNERAL BUDGET

Budget is one of the most important factors when planning a funeral, as financial resources will dictate the service options available. A direct cremation can cost as little as \$1,000, while a full traditional burial with embalming can cost \$10,000 or more. The average cost of a funeral in the United States ranges from \$7,000 to \$9,000.

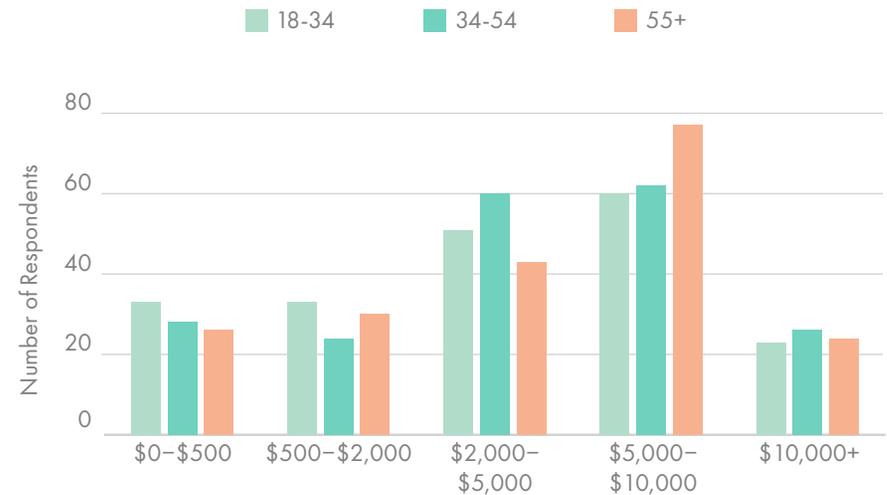
Respondents were asked: **"What is your funeral budget?"**



- 14.5% said their budget was \$0 – \$500.
- 14.5% said their budget was \$500 – \$2,000.
- 26% said their budget was \$2,000 – \$5,000.
- 33% said their budget was \$5,000 – \$10,000.
- 12% said their budget was more than \$10,000.

Based on this data, 55% Midwesterners expect to pay below the average funeral costs of \$7,000. Just over one-third of respondents budgeted within the average range for typical funeral pricing of \$7,000 to \$9,000. This level of disparity has the potential to leave many families in a tough financial position if a loved one were to pass away unexpectedly.

FUNERAL BUDGET BY AGE



Insights:

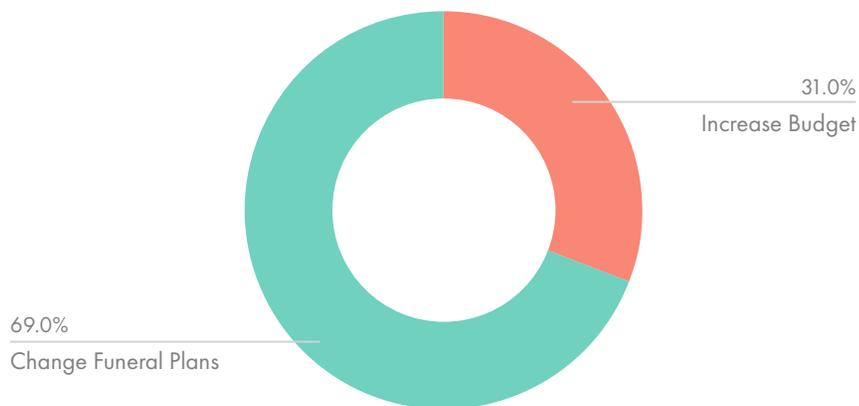
- Respondents aged 55+ were most likely to spend \$5,000 to \$10,000 on funeral arrangements.
- 55% of respondents aged 18 to 34 expected to pay between \$2,000 and \$10,000 for funeral expenses. However, these younger respondents were also more likely to expect to pay less than \$500 and less likely to expect to pay over \$10,000 than older Midwesterners.

FUNERAL BUDGET

Matching Budget With Desired Funeral Arrangements

Even the most earnest funeral plans can be derailed by budget constraints. We wanted to know how tied Midwesterners are to their funeral plans. Respondents were asked **"If your desired funeral arrangements cost significantly more than your funeral budget, what would you do?"**

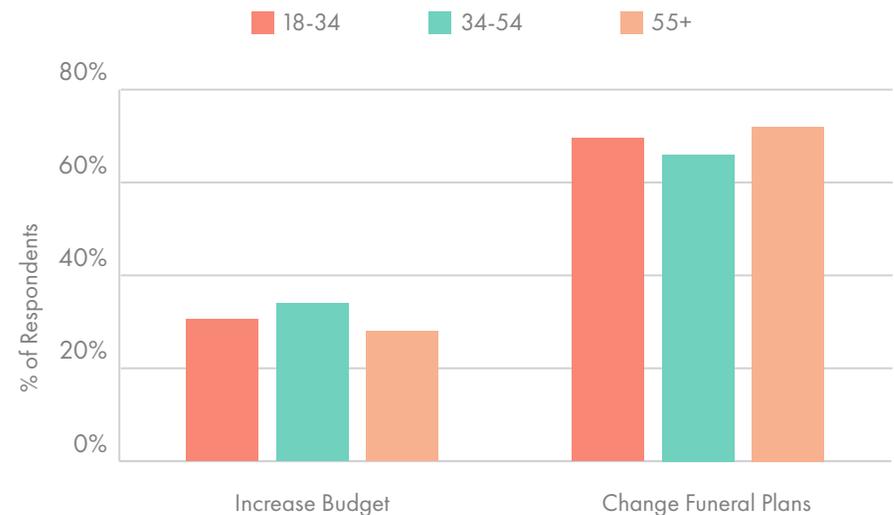
"IF YOUR DESIRED FUNERAL ARRANGEMENTS COST SIGNIFICANTLY MORE THAN YOUR FUNERAL BUDGET, WHAT WOULD YOU DO?"



- 69% of Midwesterners would adjust funeral plans to fit their budget.
- 31% would rather pay significantly more to achieve their desired funeral service.

Beyond the Dash conducted a similar study in both the Northeast and South regions of the United States earlier this year. Those studies found that more than 71% of Northeasterners and Southerners would rather change their funeral plans than go over budget on funeral arrangements. This study corroborates the previous two studies, but shows that Midwesterners are slightly more devoted to their memorialization wishes.

BUDGET VS. WISHES BY AGE



Insights:

- Respondents in the youngest and eldest age groups were most likely to reduce their funeral plans in order to stay on-budget.
- Midwesterners aged 35 to 54 were slightly more committed to their desired funeral plans than other age categories; these respondents were more likely to spend more in order to achieve their ideal final send-off.

FUNERAL ARRANGEMENTS

The preferred form of final disposition and memorialization can vary from family to family, and even from person to person. These arrangements directly impact the funeral budget, with traditional burial and embalming procedures representing services closer to \$10,000 or more, and cremation accounting for services around \$5,000.

Remains Preferences

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.

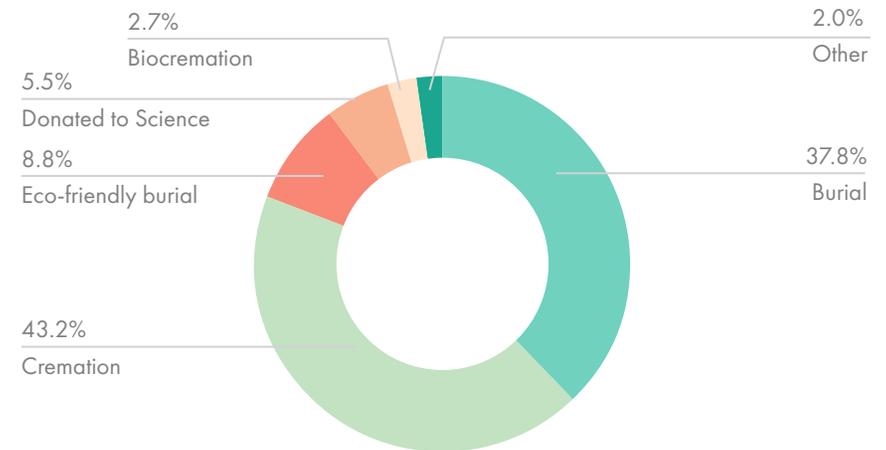
Biocremation: Chemically dissolving remains.

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

Cremation has been the preferred method of remains handling across the regions surveyed in 2019 by Beyond the Dash, and the Midwest was no different. More than 43% of respondents chose cremation as their desired final disposition

However, cremation preference was down in the Midwest, compared with the 47% of Northeasterners and 52% of Southerners who also chose this option.

"HOW WOULD YOU LIKE YOUR REMAINS TO BE HANDLED WHEN YOU DIE?"



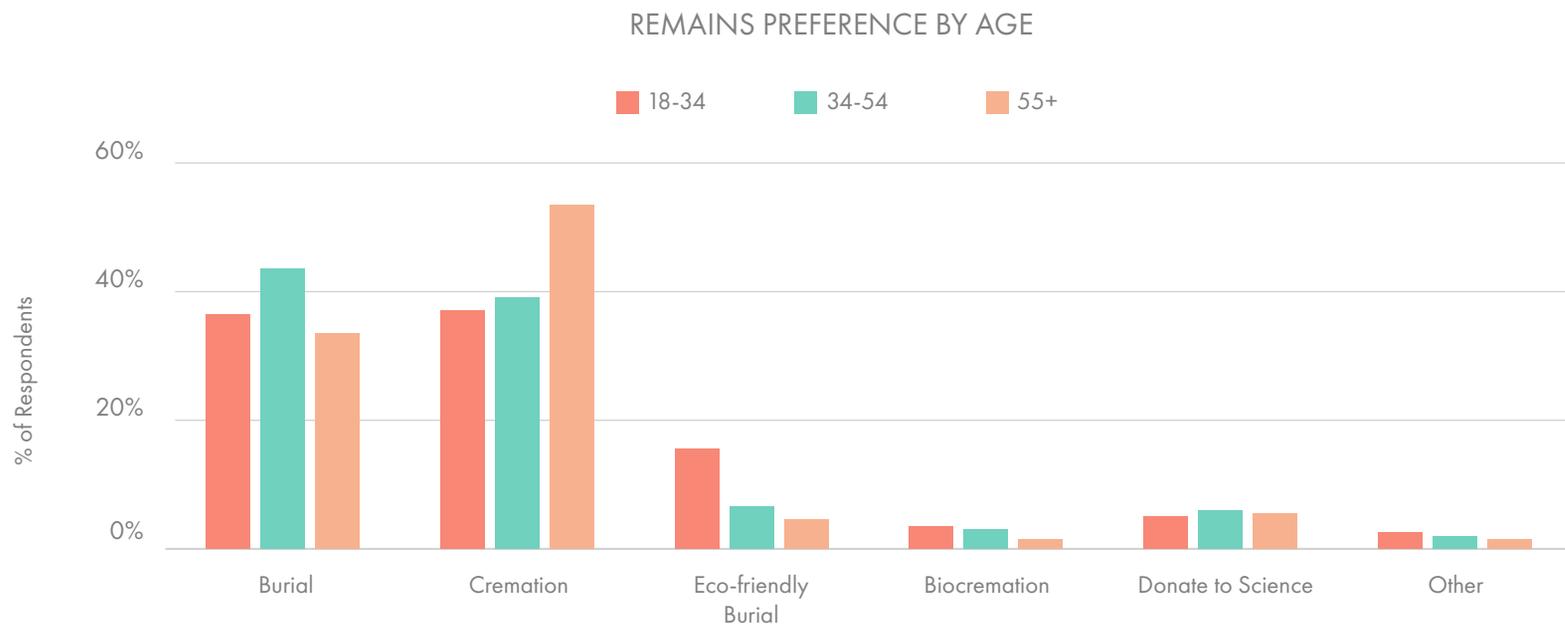
Insights:

- 43.2% want cremation.
- 37.8% want burial.
- 8.8% want an eco-friendly burial
- 5.5% want their bodies donated to science.
- 2.7% want bio cremation.
- 2% said 'Other'.

Of those who chose 'Other', answers included "Mummification," "Preserved in a cryogenic environment and brought back to life later", and "Ashes formed into a diamond."

FUNERAL ARRANGEMENTS

Here is a breakdown of funeral service preferences by age:



Insights:

- Respondents aged 55+ are significantly more likely to want cremation over other forms of remains handling. Over 53% of these respondents prefer cremation, compared to 37% of those aged 18 to 34 and 39% of those aged 35 to 54.
- Burial is more popular among respondents younger than 55.
- Only one-third of those 55+ want to be buried when they die.
- Younger respondents are more than twice as likely to want an eco-friendly service than older respondents.
- Bio cremation is the least popular choice, with only a handful of early adopters willing to try this new remains handling technique.
 - Bio cremation uses the process of alkaline hydrolysis to chemically dissolve remains, leaving behind ashes that are similar in volume and texture to those produced in flame cremation. This procedure is more expensive than traditional cremation, but is considered to be one of the greenest forms of remains handling.

FUNERAL ARRANGEMENTS

Memorial Services

Budget depends heavily on the final disposition of remains, but the type of memorial chosen also factors into the final cost of a funeral. There are endless ways to pay tribute to a person who has passed. Most often, a funeral, memorial or other social gathering happens shortly after the death. This serves both practical and emotional purposes. Many people consider the funeral to be just the starting point in grief.

We asked respondents, **"What kind of funeral service do you want?"**

For the purpose of this survey, respondents were given the following definitions for 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.

Insights:

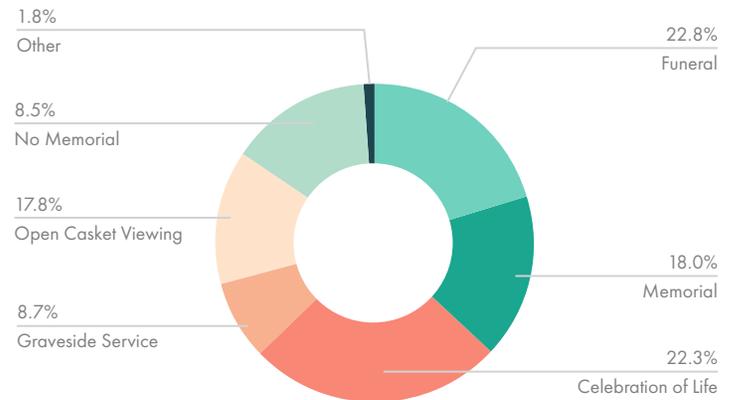
- 22.8% wanted a funeral
- 22.3% preferred celebration of life
- 18% wanted a memorial service
- 17.8% wanted an open casket viewing
- 8.7% wanted a graveside service
- 8.5% wanted no memorial
- 1.8% said Other

Of those who chose 'Other', answers included "Small family gathering to share happy memories" and "Party!"

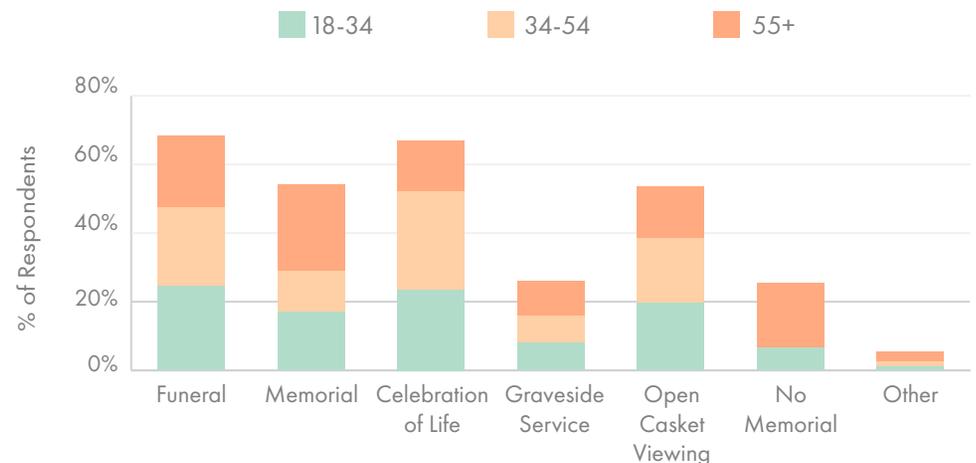
Insights:

- Younger respondents tend to prefer open casket viewing ceremonies and celebrations of life more often than older respondents.
- Respondents 55+ are more likely to want a graveside service or no memorial.

"WHAT KIND OF FUNERAL SERVICE DO YOU WANT?"



FUNERAL SERVICE PREFERENCE BY AGE



ADVANCE PLANNING

Pre-planning funeral arrangements can mean different things to different people. Generally pre-planning refers to the traditional route of meeting with a funeral director to choose arrangements and set up a plan to pay for them. For others, it could be as simple as telling their next of kin what they want when the time comes, and leaving the details to be arranged later.

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

- 24% said they had at least some plans.
- 75% said they had made no arrangements yet.
- 1% said they were in the process of making arrangements at the time of the survey.

Legal Instructions

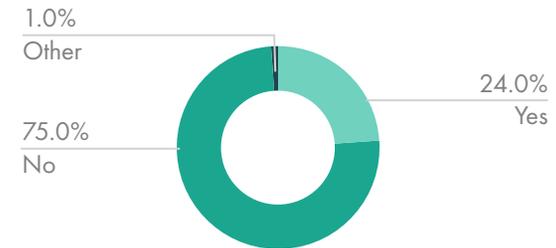
Creating a legal will and entrusting its care to someone trustworthy is perhaps the most binding way to ensure that final wishes are carried out. Wills can outline the beneficiaries of assets, who will care for surviving minor children, and even the kinds of funeral arrangements that are desired. This type of document leaves no ambiguity about final wishes, clearing the course for their executor and others to carry them out.

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

- 66.8% of respondents did not have a legal will prepared.
- 32% of respondents did have a will prepared.
- 1.2% said they were in the process of drawing up a final will.

Older respondents were more likely to have a legal will already prepared. Conversely, younger respondents were less likely to have a legal will prepared.

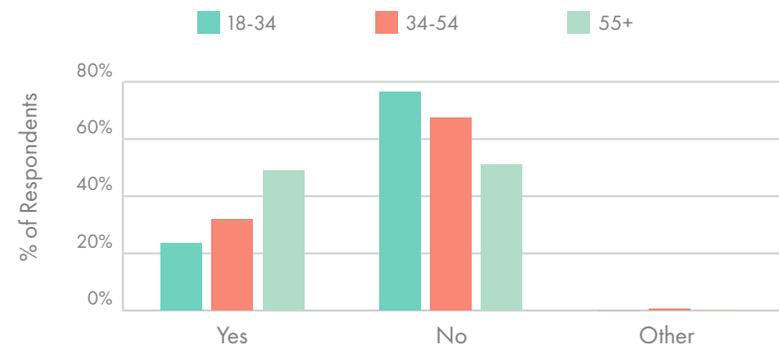
DO YOU HAVE ANY PRE-ARRANGED FUNERAL PLANS?



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



PREPARED WILLS BY AGE



ADVANCE PLANNING

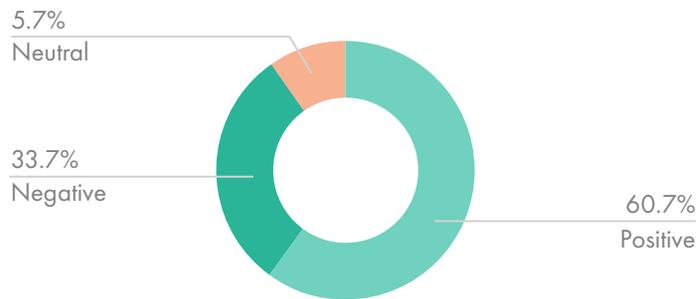
What do you think of planning your own funeral?

75% of Midwesterners have no pre-arranged funeral plans, and 66% have no legal will in place. We wanted to know how Midwestern residents feel about planning for their own deaths.

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

Sentiments fell into one of three overall categories:

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



Midwesterners were more positive about pre-planning funeral arrangements than both Northeastern and Southern residents by 5%.

What are the benefits of pre-planning?

Of the nearly 66% who like the idea of pre-planning, responses included:

- "Pre-planning saves my family the responsibility of funeral planning" (42.5%)
- "Pre-planning is wise and practical" (35%)
- "I've already planned my funeral arrangements" (12%)
- "Pre-planning helps me control how I'm remembered" (10%)

"It would take the burden off of my family during a difficult time but it is a topic that is hard to think about."

"I think everyone should, because we can have it the way we want, flowers the kind i want, the songs to play, I want a casual celebration of my life. No tears, just good memories."

"I strongly agree with planning funeral arrangements and informing friends and family. I also strongly suggest setting up a trust to avoid costly probate."

"Mine is already done — burn me and spread my ashes to the winds."

ADVANCE PLANNING

What are the drawbacks of pre-planning?

Over 33% of respondents did not like the idea of pre-planning funeral arrangements. Of the negative responses to advance planning, respondents said:

- "I don't think it's a good idea." (37.5%)
- "It's too morbid." (31%)
- "Shouldn't someone else plan my funeral?" (22.5%)
- "I'm too young to think about pre-planning!" (9%)

"It's really morbid and very difficult to even think about. I don't like it."

"I haven't been able to bring myself to do it yet."

"I don't think I would need to plan at this point because I am young. However if I pass I trust my family to make the decisions."

"I think it should be mostly planned by the loved ones to show how much they cared."

Neutral responses

Of the nearly 6% who expressed neutral sentiments, answers included:

"I don't honestly care much."

"It doesn't matter to me."

"Meh!"



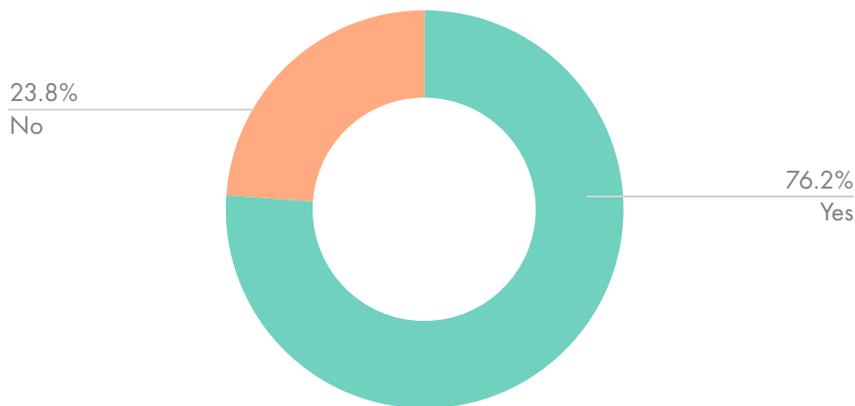
OBITUARIES

A notice to newspaper readers that advises of a death in the community is a time-honored tradition in North America and other parts of the world. With the ability to publish information at the click of a button, it's important to ask if the tradition of publishing life stories is changing with ever-advancing technologies.

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

More than 76% of Midwestern residents indicate that they still want obituaries as part of their own memorialization plan when they pass away.

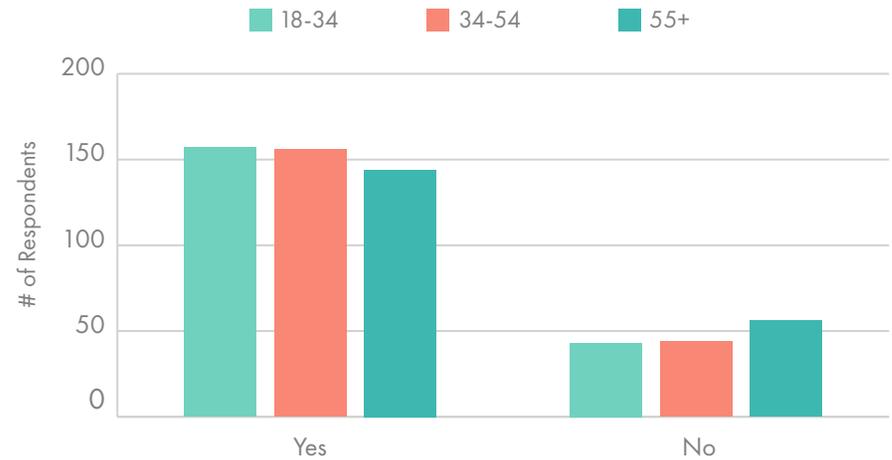
"WHEN YOU DIE, DO YOU PLAN ON HAVING AN OBITUARY?"



Midwesterners are more likely to want an obituary than any other region surveyed this year. 72% of Northeasterners said they want to be remembered in an obituary notice when they pass away, but only 51.3% of Southerners wanted this.

Southern respondents over age 55 were the least likely to want an obituary than their younger counterparts. Midwesterners over 55 were no exception: older respondents again were again more likely to pass on an obituary notice in their own honor.

OBITUARY PREFERENCES BY AGE



The obituary industry is evolving. In days past, the only publishing option available to families was the Obituaries section of their local newspaper. Today, life stories can be shared in print newspapers across the globe, in digital publications, in social media posts, and many also families use home printing to create physical copies of the life story to be shared at the funeral or other event.

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?"**



Insights:

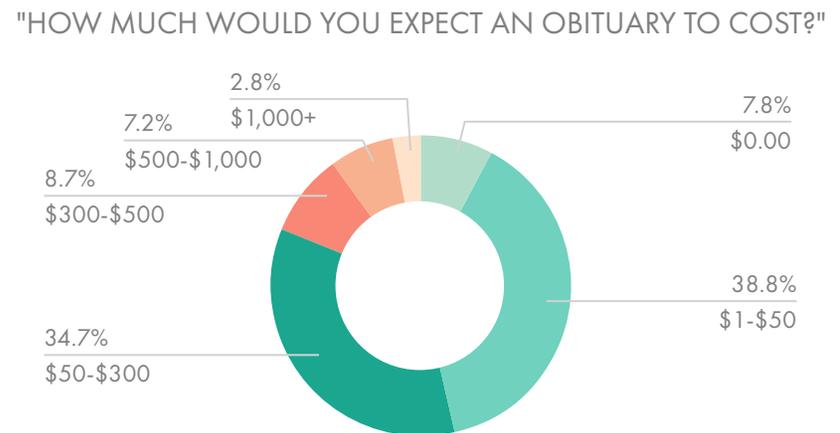
- Nearly half (49.5%) of all respondents believe that an obituary should appear both online and in print.
- 16% say print newspapers are the best place to publish a life story.
- 13% would choose an online obituary publisher as the sole destination for an obituary.
- 11% said a social media post is the best way to share a life story.
- 10% prefer to print an obituary in a funeral pamphlet or program, which is a more private means of sharing a life story.
- 0.5% said they didn't know where an obituary should be published.

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.

About half of Midwestern respondents said they are hoping for an obituary that is published either in print only or in print and online. How do these end-of-life wishes compare to budget?

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



Over 73% of respondents believe an obituary should cost less than \$300. With over 65% also hoping for a print obituary, obituary budgets and expectations aren't aligned in the Midwest. Considering 69% of Midwesterners also indicated that they would rather reduce their funeral plans than go over-budget, this disparity could lead to life stories going untold.

BUCKET LISTS

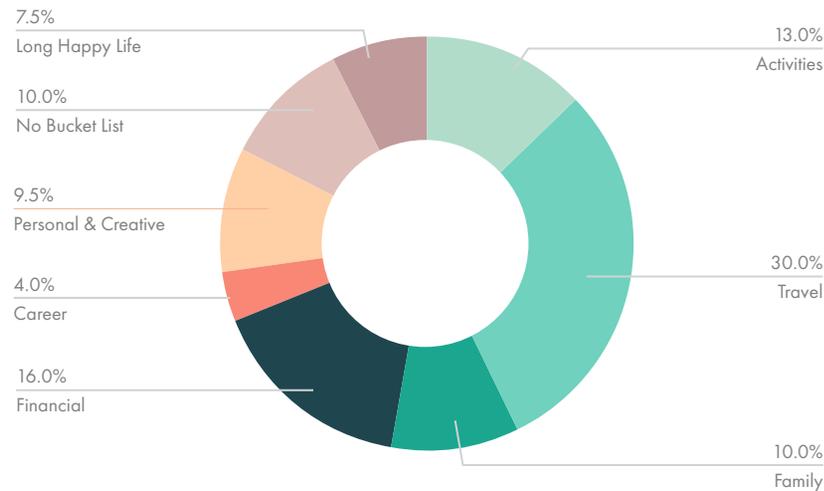
Creating a bucket list is a way of identifying the things that are important to accomplish before "kicking the bucket." Making a list does not guarantee that a person will accomplish their life goals, but it does set a roadmap that can provide motivation and perspective.

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?"**

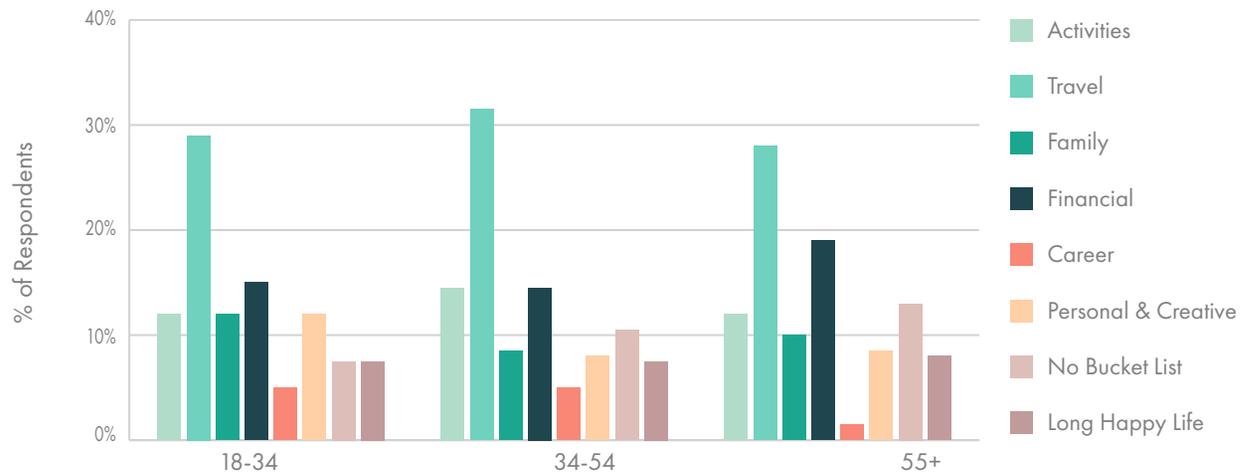
Answers generally fell into 1 of 8 categories:

- Travel (30%)
- Financial success (16%)
- Activities (13%)
- Family (10%)
- No Bucket List (10%)
- Personal and Creative (9.5%)
- Long, Happy Life (7.5%)
- Career Success (4%)

"WHAT ARE THE TOP 3 THINGS ON YOUR BUCKET LIST. THAT IS, WHAT WOULD YOU LIKE TO PERSONALLY ACCOMPLISH BEFORE YOU DIE?"



BUCKET LIST PRIORITIES BY AGE



BUCKET LISTS

Bucket List Trends

Travel (30%)

Travel goals was the top bucket list item, making up nearly one-third of all responses. These are the top 5 most popular bucket list travel destinations of Midwest respondents:

1. Disneyland
2. Hawaii
3. France
4. Ireland
5. Alaska

Financial success (16%)

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.

- "Have over \$500,000 for my children to inherit when I pass."*
- "Buy a sports car."*
- "Ensure my grandkids go to college debt free."*

Activities (13%)

Taking part in interesting activities such as paragliding, fishing and learning to play the piano accounted for 13% of responses.

- "Parachute from a plane."*
- "Do a dolphin trainer for a day program."*
- "Go see the NASA Space Center."*

Family (10%)

Having children, finding romance, getting married and just spending time with loved ones made up the responses in this category. Starting a family was a higher priority for younger respondents.

- "Find my soulmate."*
- "Watch my kids get married."*
- "Creating as many memories as possible with my daughter."*



BUCKET LISTS

No Bucket List (10%)

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. Midwest respondents were significantly more opposed to bucket lists on principle than Southern and Northeast residents.

"I do not have one. Death is already very difficult to deal with for me."

"I haven't made one yet."

"I have no bucket list, I just do things I like doing every chance I get."

Personal and Creative (9.5%)

Finding satisfaction in a personal goal was the ultimate reward for 9.5% 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.

"Be in tune with my morality."

"Tell Dan off."

"Get my wife the kidney transplant she needs to stay alive."

Long, Happy Life (7.5%)

Many respondents wanted nothing more than to live a long 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 simply enjoying it.

"Just to finally be happy."

"To have one completely pain free day."

"To die at peace. Be at peace with myself."

Career success (4%)

Only 4% of Midwest respondents mentioned succeeding in business or career endeavors on their bucket list. This was a lower priority in the Midwest than in either the South or Northwest surveys.

"Become a veterinarian."

"Have an exhibition of my photographs."

"To do well at work."



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 Midwest Region as of July 2019. Beyond the Dash plans to conduct further studies in other US regions later in 2019.

