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Overcoming “Unsought” Funerals to Improve Satisfaction

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Abstract:

Funerals in the United States are considered an unsought good, but one that affects all consumers at some point. Total annual deaths continue to trend upward, but the number of traditional funerals with burial continues to decrease as the majority of final dispositions are cremation. At the same time, competition for funeral goods and services continues to expand beyond funeral homes and cemeteries with preneed companies, third-party casket sellers, cremation product retailers, and technology services competing for the deathcare industry's revenue and profit. Consumer research on funeral goods and services suggests that product knowledge and involvement are positively related to satisfaction, whereas financial concern is negatively related to it. Given the established positive relationship between customer satisfaction and customer loyalty, which drives financial growth, it is important for funeral homes to understand key factors that support customer satisfaction and enhance their value proposition while intentionally differentiating themselves from the competition.

Keywords: deathcare, funeral service, unsought good

INTRODUCTION

Funerals are often considered “unwanted” or “unsought” “which refer[s] to funeral [goods and] services being unwanted or unknown yet still demanded in the market” (Bi & Ploeger-Lyons, 2022). In 2025, approximately 3.1 million deaths occurred in the United States (Ahmad, Cisewski & Anderson, 2026). This accounted for nearly 1% of the population, estimated at 342 million people in 2025 (U.S. Census Bureau, 2026).

“With death inevitable, all rational and self-responsible consumers should prepare for the eventuality of their demise by purchasing end-of-life (EOL) products and services such as wills and funerals. Yet, researchers have consistently reported that few people make plans for the end of their lives” (Sheng, Simpson & Siguaw, 2019). As a result, funeral homes “need to guide and educate consumers” (Korai & Souiden, 2017).

Although annual deaths in the United States “are projected to increase through 2050 at a compounded annual growth rate of 1.2% to nearly 4 million (U.S. Census Bureau, 2023) as baby boomers continue to age” (Crane, 2024), the U.S. cremation rate is estimated at 62.8% in 2025 and projected to reach 75% by 2038 if the U.S. follows Canada's trend, with a 15-year lag (Cremation Association of North America, 2026). This consumer-driven shift to cremation continues to negatively affect demand for burial products and services, in turn negatively affecting the revenue and profitability of traditional funeral service providers (Crane, 2024).

At the same time that burial demand is declining, competition selling burial caskets direct to consumers has continued to expand beyond traditional funeral homes to include “cemeteries, monument dealers, casket retail stores, and [big-name websites]” (Crane, 2010) such as Amazon, Costco, and Walmart. To further

encourage competition, “in 1994, the FTC amended the Funeral Rule [initially implemented in 1984] to remove potential barriers to price competition by prohibiting funeral homes from charging consumers a casket handling fee when purchasing a casket from a third-party seller” (Crane, 2025).

POST-CONSUMPTION SATISFACTION

Satisfaction

According to the American Customer Satisfaction Index (2026), which measures customer satisfaction across a wide range of organizations in diverse industries, “companies with high levels of customer satisfaction...typically do very well...Strong and increasing customer loyalty produces compounding positive effects on revenue growth and profitability.” Given the established positive relationship between customer satisfaction and customer loyalty, which drives financial growth, it is important for funeral homes to understand key factors that support customer satisfaction (Crane, 2025).

Crane (2010) found that post-consumption satisfaction among older surviving spouses or children was positively related to their product knowledge and involvement (importance and interest) with the burial casket, but financial concern was negatively related to satisfaction. A small sample of those purchasing a casket from a third-party retailer rather than a funeral home also suggested a negative relationship.

Product Knowledge

Past experience arranging a funeral increases the likelihood that consumers will be more familiar with, knowledgeable about, and have expertise in funeral services and product options, leading to higher post-consumption satisfaction (McChesney, 1990; Söderlund, 2002). Although funeral goods and services are considered unsought and a major purchase, most consumers still only undertake a limited information search and decision-making process (Kopp & Kemp, 2007; Schwartz, Jolson & Lee, 1986). Even as the amount of information available online increases (Raaij & Poiesz, 2003), grieving individuals may not have the will to engage in search behavior, have limited time, lack knowledge of possible alternatives, and/or have limited financial resources (Kopp & Kemp, 2007).

Involvement (Importance and Interest) in the Purchase

Involvement in the purchase of funeral goods and services reflects the personal relevance of the purchase decision to the consumer (Babin & Harris, 2022). While being unsought, making funeral arrangements is considered a high-involvement purchase because it involves a large amount of money, is infrequent, is not a common purchase, and may entail a high emotional risk (Kropp, 1999). This would suggest that consumers making funeral arrangements would undertake high-involvement processes, but it is often not the case due to grief, stress, and time pressures (Gentry, Kennedy, Paul & Hill, 1994). As a result of being inexperienced and using few resources when making funeral-related decisions (Kopp & Kemp, 2007), consumers are more likely to ask others for suggestions and to have others make the decisions (Kropp, 1999).

Financial Concern

According to consumer research studies conducted by the Funeral and Memorial Information Council (2015), cost has been the primary concern of those dissatisfied with their funeral experience since 2004. Banks (1998) suggests that “the vast majority of households are faced with ‘sticker shock’ when the final tally arrives from the funeral director’s office.” A lack of prior experience in making funeral arrangements is associated with this sticker shock (Marks & Calder, 1982). While funeral costs vary, the National Funeral Directors Association (2026) reports that in 2023 the median cost of an adult funeral with a viewing and burial was \$8,300, and the median cost of an adult funeral with a viewing and cremation was \$6,280. For a funeral with a viewing and burial, “a casket often is the single most expensive item you’ll buy” (Federal Trade Commission, 2012).

Retailer (Funeral Home Versus Third-Party Seller):

While licensed funeral directors and staff in funeral homes have traditionally managed the entire funeral transaction, retailers, both within and outside the deathcare industry, continue to expand as they compete to sell eligible products and services, including caskets, to consumers. An important consideration influencing post-consumption satisfaction is the fulfillment of these third-party transactions, as all funeral homes in the United States are regulated by the FTC's Funeral Rule (Kopp & Kemp, 2007; McChesney, 1990), but "third-party sales of goods are regulated less than any other segment of the death care industry" (General Accounting Office, 2003).

MARKETING MIX OPPORTUNITIES

Product and Service

Funeral products involve a "high level of symbolism and personalization" (Korai & Souiden, 2017). As baby boomers increasingly take on final arrangements for parents and spouses (Crane, 2024), deathcare manufacturers and funeral homes continue to innovate, finding ways to help families personalize products and services. For instance, Batesville Services, LLC (2026) offers caskets with LifeSymbols® corners, a MemorySafe® drawer, and LifeStories® medallions. This provides Batesville's funeral home customers with products featuring patented personalization features, helping differentiate their offerings from third-party sellers and the opportunity to educate families on product knowledge and encourage their involvement through personalization, which leads to higher customer satisfaction. Similarly, digital marketing tools can be used by the funeral home or through an intermediary to help families personalize and memorialize their loved ones in a manner they are familiar with and value (van Ryn, Meese, Arnold, Nansen, Gibbs & Kohn, 2019). Examples "include online planning tools, services to enable remote funeral attendance, and digital memorialization products" (Nansen, Kohn, Arnold, van Ryn & Gibbs, 2017).

To address consumers' financial concerns, funeral homes should educate families about the range of services and products available. Encouraging the family to select funeral services and products that reflect the deceased's life should increase the family's involvement (importance and interest) in the purchase and contribute to post-consumption satisfaction (Crane, 2010).

Price

In response to "third-party casket sellers typically charging significantly lower prices than funeral homes for comparable caskets" (Agarwal & Ellig, 2006), funeral homes have lowered their casket prices to be more competitive and adjusted their service charges upward (Chevalier & Morton, 2008), where third-party retailers are unable to compete.

Preplanning and prearrangements can also help ease consumers' financial concerns and those of the survivors. This may range from sharing one's wishes with family and friends to formalizing arrangements and prepaying to remove the burden placed on survivors (Funeral and Memorial Information Council, 2015).

Place and Distribution

Location (44%) is the top reason for selecting a funeral home according to a 2025 global consumer research study, followed by price (36%), and schedule availability (36%) (National Funeral Directors Association [NFDA], 2025). Location (54.4%) was also rated as the top reason among respondents in the United States, followed by existing relationship (34.4%) and affordable price (29.4%) (NFDA, 2025).

While all funeral homes in the United States are regulated by the FTC's Funeral Rule, online casket sales are not regulated at either the federal or state level and only indirectly by a few states (Agarwal & Ellig, 2006). There have been "cases of misrepresentation and product alteration by independent casket retailers" (Shreve, 2000). Distribution of third-party caskets at the time of need may pose logistical challenges in terms of time, cost, and potential damage, depending on the source of supply and the funeral home destination.

Promotion

“The Funeral Rule applies anytime a consumer seeks information from a funeral provider”(Federal Trade Commission, n.d.). However, since the Funeral Rule was initially implemented in 1984 and amended in 1994, it does not address the internet and its important role in information search. Less than one-fifth (18%) of funeral home websites (e.g., Newcomer Cremations Funerals Receptions, 2026, in the Columbus, Ohio, area) post a General Price List (Slocum & Brobeck, 2022). This presents an opportunity for most funeral homes to be more transparent about their prices, thereby increasing consumers’ knowledge and improving post-consumption satisfaction.

Several consumer research studies support the idea that funeral homes should publish information about funeral products and services online. While “funeral homes and funeral directors remain the top source of information for both making arrangements (65%) and selecting merchandise (66%) for adults over the age of 40” (Funeral and Memorial Information Council, 2015), “this same study found that the majority (51%) of younger adults (age 20-39) obtain funeral-related information online through social networking, more than twice that of older adults (age 40+) at 23%” (Crane, 2025). Subsequent studies (Isard, Owens, Gober & Cruger, 2020; The Foresight Companies & SoCal Approach Marketing and Consulting Group, 2024) found that a large majority (75% to 88%) of consumers look for and/or expect funeral home pricing to be online.

By increasing consumers’ knowledge of funerals before need and during the purchase process, consumers will be better informed about the purpose and function of products and services, as well as price ranges. Explaining personalization options and their associated value may increase their involvement and reduce financial concerns, leading to greater post-consumption satisfaction.

QUESTIONS FOR DISCUSSION

1. Of the trends in the introduction, which do you think is most significant for funeral homes?
2. Which factor(s) affecting post-consumption satisfaction of a surviving spouse or children should funeral homes concentrate on first? Explain why.
3. Of the marketing mix elements discussed, what course(s) of action do you recommend that funeral homes implement?

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