End of Life Decision Making: Examining Factors That Lead to Planning

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The consumption or purchase of a funeral related product or service will become a reality for most Americans. A number of consumerist groups and government agencies are making attempts to inform consumers about the benefits of preplanning and death care alternatives, but little systematic research exists to help explain consumer decision processes in this area. This research develops and tests a model that examines some of the attitudinal and motivational constructs that lead to funeral planning behavior. Implications for transformative consumer research and social marketing are provided.

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Given the financial outlay involved in purchasing death care products (Fan and Zick 2004), as well as the cultural and psychological significance of the funeral ritual (Kastenbaum 1992), consumers would presumably engage in more planning for this unique product. However, a national survey conducted in 2004 reported that although 72% of consumers expressed favorable attitudes about prearranging a funeral, less than 36% of those consumers had actually taken steps to make such plans (Wirthlin 2005). A lack of preparation for end of life may make consumers more susceptible to abuses in the purchase decision process when decisions may have to be made under severe time constraints and grief (Federal Trade Commission 1975, Gentry 1995).

Because of the significance and magnitude of making end of life decisions, a number of consumer protection and government groups have attempted to encourage consumers to plan ahead and make decisions about death care alternatives. This research develops and tests a model that examines some of the attitudinal and motivational constructs that lead to funeral planning behavior. Specifically, it introduces a death attitudinal construct known as death avoidance, which involves resisting considering thinking or talking about death in order to reduce death anxiety (Wonder Reker and Gesser 1994). The model helps to understand consumer behavior in this product category and provides some guidance for transformative consumer research that might address individual factors related to end of life decision making.

Overview of Model
Making end of life decisions is a unique decision task, which may be affected by an individual’s perceived degree of control over the planning process, age, income, opinions of “important others” or subjective norms, as well as an individual’s attitude about death. Based on a review of the consumer research literature, we propose a model that predicts intentions to engage in funeral planning. The model is derived from attitudinal and motivational models that have been used to predict human behavior (Ajzen 1991; Netemeyer, Burton and Johnston 1990; Warburton and Terry 2000).

We hypothesize that an individual’s attitude toward funeral planning is affected by that individual’s degree of perceived behavioral control, or the perceived ease or difficulty in performing funeral planning behavior. In turn, we believe that perceived behavioral control is directly affected by an individual’s age, death avoidance and income. Additionally, age is also predicted to moderate the relationship between death avoidance and attitude toward funeral planning.

Further, we offer that an individual’s attitude toward funeral planning will have a direct effect on an individual’s intentions to engage in funeral planning. Finally, subjective norms, or the perceived social pressure to engage or not engage in planning behavior, will also have a direct effect on intentions to engage in funeral planning.

Our model will also examine three mediating relationships. We believe that perceived behavioral control will mediate the relationships between death avoidance and attitudes toward funeral planning. In addition, we predict that perceived behavioral control will mediate the relationships between age and attitude toward funeral planning. Attitude toward funeral planning is hypothesized to mediate the relationship between age and intentions to engage in funeral planning.

Methodology
To test the model, data were gathered from two hundred and nine non-student adults from a southern part of the United States. Respondents were presented with survey questions related to funeral planning and were given instructions that “planning” could include discussing plans, leaving instructions with family, or making decisions about funeral and burial goods and services that may or may not require payment in advance. Because direct and mediated effects as well as an interaction were hypothesized, hierarchical regression was used as an analytical approach (Aiken and West 1991; Baron and Kenny 1986; Muller, Judd and Yzerbyt 2005) to estimate the relationship between the constructs in our model.