


# Relational Spending in Funerals: Caring for Others Loved and Lost

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Funeral rituals perform important social functions for families and communities, but little is known about the motives of people planning funerals. Using mixed methods, we examine funeral planning as end-of-life relational spending. We identify how relational motives drive and manifest in funeral planning, even when the primary recipient of goods and services is dead. Qualitative interviews with consumers who had planned pre-COVID funerals ( $N = 15$ ) reveal a caring orientation drives funeral decision-making for loved ones and for self-planned funerals. Caring practices manifest in three forms: (a) balancing preferences between the planner, deceased, and surviving family; (b) making personal sacrifices; and (c) spending amount (Study 1). Archival funeral contract data ( $N = 385$ ) reveal supporting quantitative evidence of caring-driven funeral spending. Planners spend more on funerals for others and underspend on their own funerals (Study 2). Preregistered experiments ( $N = 1,906$ ) addressing selection bias replicate these results and find generalization across different funding sources (planner-funded, other-funded, and insurance; Studies 3A–3C). The findings elucidate a ubiquitous, emotional, and financially consequential decision process at the end of life.

**Keywords** Funerals; Relational spending; Financial decision-making; Rituals; Caring

## Introduction

Funerals are a complex, stressful, and consequential rite involving decisions that almost every person will make at some point in their lifetime (Dobscha, 2016; Gentry, Kennedy, Paul, & Hill, 1995). Indeed, there are 2.6 million deaths in the US each year, and the average cost of a funeral is about \$7,200; it often exceeds \$10,000 (First Research, 2017).

Funerals are “a service honoring the recently deceased” (Choi-Allum, 2007), where ritual sequences, interpretations, and costs vary widely by region and religion (Bonsu & Belk, 2003; NFDA, 2017a). Existing consumer research on funerals has explored the meaning of the funeral ritual from a sociological perspective (Dobscha, 2016; Holloway, Adamson, Argyrou, Draper, & Mariau, 2013; Pine & Phillips, 1970), and the social function they provide to families and communities (Bonsu & Belk, 2003; Gentry et al., 1995; McGraw, Davis, Scott, & Tetlock, 2016). In light of the marketization of the funeral industry (Beard & Burger, 2020), we examine funerals from the perspective of the person planning the funeral, identifying motives that drive and manifest in funeral planning decisions.

Using a mixed-methods approach, we investigate funeral planning as a form of relational spending, defined as purchasing goods and services for a

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loved one, in an end-of-life context. This context differs in a number of ways from more general relational spending on loved ones like gift-giving, joint consumption, or everyday pickups (Liu, Dallas, & Fitzsimons, 2019). First, planning a funeral for a loved one is usually an unplanned and highly emotional decision (Gentry et al., 1995; Kemp & Kopp, 2010; O'Donohoe & Turley, 2006) compared to buying gifts, groceries, or consumer packaged goods for family. Second, planning a funeral is a finite event. Other forms of relational spending offer opportunities for repeated consumption episodes that allow consumers to learn from their choices and integrate feedback into their future decisions.

A key third contextual difference between funerals and other forms of relational spending is that the money spent does not materially benefit the recipient (i.e., the deceased). Typical relational spending contexts involve making a choice in which the recipient consumes the object of the spending (e.g., gifts, food, vacations, a college education; Liu et al., 2019). The recipient of the funeral does not materially benefit from the spending, leaving open questions about the drivers of end-of-life relational spending. Many forms of relational spending, for instance, focus on maintaining the relationship between the decider and the recipient (Liu et al., 2019). The death of the recipient of funeral planning eliminates this particular reciprocity motive; the dead cannot reciprocate. These differences mean typical drivers of relational spending may not apply to funeral planning. Taken together, funeral planning provides a ubiquitous, emotional, and financially consequential decision through which to examine the potentially unique motivations undergirding end-of-life relational spending.

We use a phenomenon-driven research approach (Lynch, Alba, Krishna, Morwitz, & Gürhan-Canli, 2012; MacInnis et al., 2020) with mixed methods to study the consumer motivations that underlie funeral planning (von Krogh, Rossi-Lamastra, & Haefliger, 2012). With qualitative interviews, we first examine the motives that guide funeral planning from the experience of the planner. A caring orientation (Thompson, 1996) emerges as a major driver of funeral decisions from the perspective of the planner. We find that planning a funeral for a loved one is about caring for the deceased and the surviving family. This relational spending does not materially benefit the deceased recipient, yet planners make decisions with the intent to care for the memory, body, and image of the deceased. In addition to the time and effort sacrificed to plan the funeral and balance the preferences of all parties involved,

caring for others in the context of funeral planning is also expressed via spending amount: planners spend more than necessary on the funeral to appropriately honor the deceased.

Our qualitative interviews find that a caring orientation also underlies the decision to plan one's own funeral. Self-planned funerals, a growing trend (NFDA, 2017b), are another form of end-of-life relational spending with a different recipient. Rather than to provide care for the deceased (i.e., themselves), people plan their own funeral in order to ease the cognitive, emotional, and financial burden that falls upon their surviving family upon their death. These motives drive an inverse spending pattern—planners spend less to provide care for the loved ones they leave behind. By spending less money on their own funeral, planners can transfer more to the surviving family. Given the observable nature of funeral spending, we focus on this manifestation of the caring orientation motive for funeral planning in an archival study of 385 real funeral contracts. We find planners do spend more on funerals planned for a loved one (other-planned funerals) than on funerals planned to benefit loved ones (self-planned funerals). Finally, we replicate this self-other difference in funeral spending in three preregistered experiments to address self-selection concerns with our archival data and demonstrate the generalizability of this pattern across different sources of funds.

### Theoretical Background

Funerals are an important context of consumer decision-making and consumption. As a form of death ritual, however, they remain understudied in consumer research with few exceptions (Dobscha, 2016). Scholars have noted that there is little research on death, funerals, and consumption mainly because of the taboo associations with death in western cultures (Arndt, Solomon, Kasser, & Sheldon, 2004; Bonsu & Belk, 2003). Funerals are consequently considered an uncomfortable consumer decision (Dobscha & Podoshen, 2017; Kemp & Kopp, 2010; Kopp & Kemp, 2007).

Consumer researchers have studied funerals as a rite of passage (Cengiz & Rook, 2016; Gentry et al., 1995; O'Donohoe & Turley, 2006) and from a materialistic perspective of social status signaling and possessions (Bonsu & Belk, 2003; Drenten, McManus, & Labrecque, 2017). From these studies, funerals emerge as an emotionally charged and reflexive consumption context characterized by high stress

and often extreme grief (Bonsu & Belk, 2003; O'Donohoe & Turley, 2006). Gentry et al., (1995) find that grief experienced after the death of a family member reduces consumers' ability, motivation, and opportunity to fulfill their roles during this time. Funeral service providers are often called on to fill roles typically reserved for family members, performing emotional labor by helping family members manage emotions and offering compassion (O'Donohoe & Turley, 2006). Mementos from the deceased can also help the bereaved to deal with their loss and grief (Gentry et al., 1995).

As a rite of passage (van Gennep, 1960), the ritual ceremony is also expected to help the bereaved deal with the loss of a loved one. It enables them to transition into new roles and facilitates the transition of the deceased (Gentry et al., 1995). Rituals are repeated behaviors that have symbolic meaning, typically follow a formal script, and are performed in the same manner and order every time (Rook, 1985 as cited in Mathras, Cohen, Mandel, & Mick, 2016, p. 302). Funerals are a collective ritual, structured, and shaped by religious and cultural norms where ceremony masters, such as priests, help guide the deceased's transition to the other world, while the bereaved are helped to transition to a new social position in the family/community (van Gennep, 1960). Funeral rites may differ by religion, culture, and ethnicity (cf. Wallendorf & Arnould, 1991) as illustrated by the study of Ghanaian funerals (Bonsu & Belk, 2003).

Different from western funeral rituals, Bonsu and Belk (2003) find that Ghanaian funerals are a form of conspicuous consumption in pursuit of new social identities for the deceased and the bereaved consumer. Death is not something to fear; it is a transition point to gain a new identity, and funerals become a form of conspicuous consumption to develop this identity. They introduce a status signaling motivation behind funeral planning. People planning funerals feel strong cultural obligations for adherence to cultural traditions and family norms, where funerals constitute a reciprocal and continuing relationship between the deceased and the planner. In a way, the deceased continues to influence consumer decisions after their death (see also Drenten et al., 2017; Gentry et al., 1995).

Extensive marketization has transformed rituals (McAlexander, Dufault, Martin, & Schouten, 2014; Moisisio, Arnould, & Price, 2004) and potentially funerals (Beard & Burger, 2020). Mass customization means consumers are now offered a large assortment of options for the funeral ceremony, ranging from choices about flower arrangements to

makeup, caskets, and music, displayed in showrooms alongside many other discretionary funeral goods and services. At the same time, new market trends have emerged for funerals in the US, where American consumers are opting for more cremation services and desire more personalized and sustainable funerals (Cengiz & Rook, 2016; Dobscha, 2016).

Extant research on funerals has mapped the social functions of the funeral ritual and ways that consumption and service providers help consumers manage strong emotions evoked by the loss of loved ones. Uncharted remains the decision-making process of funeral planning. In our analysis, we look beyond the foci of past literature, the ritual itself, and social status signaling. We study the motivations of the person planning the funeral. With an exploratory qualitative approach in Study 1, we examine additional drivers of the choices consumers make during funeral planning. One of the perspectives for examining funerals that has been ignored by prior literature is the relational choices perspective (Liu et al., 2019). Funerals are a collective ritual (Wallendorf & Arnould, 1991) often planned by a single or few individuals for many others (i.e., the deceased and attendees). Accordingly, funerals constitute a form of relational spending, where consumers make purchases of goods and services for loved ones, that uniquely occurs at the end-of-life.

#### *Relational Spending and Caring*

Applying the relational spending framework to the context of funerals, we propose that funerals are a unique context of caregiving that occurs at the end-of-life, with a focus on a deceased recipient. Caregiving in consumer research represents a way of consuming that is driven by a feeling of responsibility for enhancing the well-being of others with three characteristics (Thompson, 1996): (1) a relational self, (2) experience of ambivalence, and (3) anticipation of future consequences. First, caring consumption is based on a relational notion of the self, where one's sense of personal identity is formed, sustained, and valued in relation to others. Second, caring involves a feeling of responsibility to maintain the social network and there is an associated ambivalence that comes with these obligations (see also Epp & Velagaleti, 2014). Third, caring consumption is characterized by an anticipatory focus on the likely consequences that different courses of action will have on the self and the recipient: a desire to avoid personal regrets while doing right by the recipient.

Additionally, Liu et al.'s (2019) framework of choices for others characterizes caregiving choices as those for which the chooser must balance their own preferences with that of the recipient in making a choice for another person that is focused on the recipient's well-being rather than the chooser's well-being. Indeed, a key distinguishing feature of caring is that it involves some form of sacrifice from the caregiver. For example, Miller (1998) finds that provisional supermarket shopping is an act of mothers' care and love for their families. They sacrifice hours searching for products and savings, anticipating the different preferences and needs of their family members. Through this labor they express care and love for their family. Balancing preferences and personal sacrifice distinguish caregiving from other forms of consumption choices. We examine their role in this end-of-life decision process.

### Study 1: Qualitative Interviews

We take an exploratory qualitative approach in Study 1 to examine the motivations that drive funeral planning from the perspective of the planner. This approach is suitable due to the lack of research on motivations of funeral planners in our socio-cultural context. It allows for the illumination of multiple drivers, including those established in the literature as well as new motivational drivers previously unassociated with funeral planning. Furthermore, the exploratory nature of the qualitative approach allows us to probe for motivations in end-of-life contexts that have not been explored in other relational spending contexts (Creswell & Poth, 2016).

#### *Method*

Long interviews with 15 people who had planned a funeral were conducted to capture the experience of funeral planning and decision-making from their perspective (McCracken, 1988; Thompson, Locander, & Pollio, 1989). Two key ideas were factored into the design of the interview guide. First, we wanted to probe for consumer motivations in funeral planning identified in prior research—the ritual normative perspective, the social function of the ritual ceremony, and social status signaling. To this end, we designed interview questions probing for these motives. Second, since funerals are a ritual ceremony, we followed the ritual literature in designing questions probing consumer choices

along all the dimensions of a ritual, specifically ritual artifacts (e.g., caskets, flowers, photos, family heirlooms, and possessions), scripts (e.g., ceremony themes, religious scripts, and ceremony sequence), performance roles (e.g., various roles and acts that they organized, service providers, and other roles that family members carried out during the planning as well as during the ceremony), and the ritual audience (e.g., the immediate and extended family, co-workers, community; Rook, 1985). In this way, the interview guide allowed us to capture expectations from prior literature as well as explore new ideas inductively (McCracken, 1988). Additionally, we asked questions around the informants' own, self-planned funerals (if any) as a way to compare and contrast whether the same consumer motivations drive funeral planning for oneself. This provided an important analytical contrast point for us during the data collection and analysis. It also allowed us to explore a new and important trend in the funeral market (NFDA, 2017b). The interview guide is provided in the MDA.

#### *Participants*

We sought to interview informants who had organized a funeral for a loved one during the past two years, up until March 2020. This excluded Covid-19 impacted funerals and recent funerals where informants might still be grieving. We targeted middle-class American consumers with a household income of \$35,000 or more to account for income variations across states. Our total sample consists of nine women and six men ranging from 27 to 63 years of age (see Table 1 for demographic profiles). All informants, but one, had university degrees; half of the sample had a post-graduate degree. They represent various religious affiliations. We did not sample by religion and ethnicity as that was not the focus of the study, and we did not observe any differences across religion or ethnicity with regard to consumer motivations on funeral planning during analysis.

#### *Interviews*

Interviews lasted 1 hr, on average (i.e., 251 pages of interview transcripts in total). The interviews were primarily conducted by the third author who is an expert in qualitative methodology, complemented by a few interviews conducted by the first author who is also trained in this methodology. Since the data collection took place post-March 2020, the interviews

Table 1  
*Demographic Profiles of Qualitative Interviews (Study 1)*

Nickname	Gender	Age (years)	Race	Education	Household annual income	Current residence	Religious affiliation
Maria	Female	49	White/Caucasian	Master's Degree	n/a	Massachusetts	Christianity
Ezra	Male	57	White/Caucasian	Master's Degree	\$200,000 or more	New York	Judaism
Frank	Male	53	White/Caucasian	Master's Degree	n/a	Connecticut	Buddhism
Audre	Female	37	Black/African American	Master's Degree	\$120,000–129,999	North Carolina	Christianity
Teresa	Female	39	White/Caucasian	4-year Bachelor's Degree	\$130,000–139,999	New Mexico	Neither spiritual nor religious
Dylan	Male	38	White/Caucasian	Master's Degree	\$200,000 or more	California	Christianity
Hope	Female	29	White/Caucasian	4-year Bachelor's Degree	\$60,000–69,999	North Carolina	Christianity
Stella	Female	41	Asian/South Asian	4-year Bachelor's Degree	\$150,000–159,999	Minnesota	Christianity
Joyce	Female	63	White/Caucasian	High school	\$100,000–109,999	Georgia	Spiritual but not religious
Samantha	Female	55	White/Caucasian	4-year Bachelor's Degree	\$30,000–39,999	Illinois	Spiritual but not religious
Thomas	Male	48	Other: Hispanic	Master's Degree	\$200,000 or more	Colorado	Christianity
Edna	Female	30	White/Caucasian	4-year Bachelor's Degree	\$90,000–99,999	California	Judaism
Mohan	Male	27	Asian/South Asian	Master's Degree	\$120,000–129,999	New Jersey	Jainism
Mia	Female	36	White/Caucasian	4-year Bachelor's Degree	\$80,000–89,999	Maryland	Judaism
Vincent	Male	57	White/Caucasian	Master's Degree	n/a	North Carolina	Spiritual but not religious

were conducted and recorded digitally via Zoom or Skype; participants chose the platform they felt most comfortable with. The researcher's camera was always on to help with transparency and rapport building. Informants chose whether or not to use their camera, but almost all did. This was important as body language can provide additional data during interviews.

Informants were recruited from ads posted on the social media platforms LinkedIn, Twitter, Facebook, and Nextdoor, and received a \$25 gift card from the retailer of their choice for participating. Informants varied with regard to their satisfaction with the funeral planning experience. Three informants had a negative experience with their funeral home provider; however, their answers did not differ along the focus of the study. Younger and more professional informants (e.g., consultants) expressed a frustration with the current "slow" analog and almost covert nature of funeral services. They expressed a desire for a more digitally enabled and transformed funeral business. Besides these

differences, we did not observe any major variations along our core themes.

### *Analysis*

Immediately after each interview, the researchers examined what worked in terms of the interview guide as well as noted any theoretical ideas that were emerging (Miles & Huberman, 1994; Strauss & Corbin, 1998). We observed that a clear core motivation was emerging across all informants regardless of age, gender, ethnicity, or religion. As we had reached theoretical saturation—no new theoretical insights could be gained, we decided not to conduct any more interviews (Creswell & Poth, 2016; McCracken, 1988; Strauss & Corbin, 1998). Next, we followed a hermeneutic, iterative analysis of the interview data (Spiggle, 1994; Thompson, 1997) with the purpose of identifying the motivations that drive funeral planning both for a loved one as well as for self-planned funerals; see data analysis details in the MDA.

Table 2  
*Summary of Findings (Study 1)*

Type of funeral	Other-planned (for a loved one)	Self-planned (for oneself)
<i>Recipient(s) of care</i>	Legacy of the deceased Surviving family Community	Surviving family
<i>Caring practices</i>		
(1) Balancing act of preferences	Planners balance their preferences for the funeral with the preferences of the deceased, surviving family, and traditional religious and cultural scripts	Planners balance their preferences for the funeral with the preferences of the surviving family and traditional religious and cultural scripts
(2) Personal sacrifice	Planners willingly sacrifice their time, effort, and emotional and financial resources	Planners willingly sacrifice their time, effort, and financial resources to reduce the sacrifices their surviving family would have to make
(3) Spending amount	Planners choose middle- to high-priced options to appropriately honor the deceased	Planners choose low-priced options to preserve money for their surviving family

#### *Findings: Caring Orientation as a Driver of Funeral Planning*

Our interview analysis suggests that the main driver of funeral planning, both when planning a funeral for others and for oneself, is a caring orientation—feelings and actions of responsibility for the enhancement of the well-being of others (Thompson, 1996, p. 401). In the context of funeral planning for others, this includes providing care for the deceased, surviving family, and the community. In the context of funeral planning for oneself, this includes providing care for the surviving family. In our analysis, we first illustrate the existence of caring motives when planning funerals for loved ones. Second, we identify three practices through which caring manifests in the context of planning a funeral for a loved one: by balancing of preferences, by making personal sacrifices, and via spending amount. Last, we show that these caring practices also manifest in and structure choices for self-planned funerals. A summary of findings appears in Table 2. Additional quotes supplementing the main text can be found in the MDA.

#### *Caring Motives in Funeral Planning*

In typical caregiving contexts, care is focused on enhancing and ensuring the physical well-being of recipients (Thompson, 1996). In a funeral planning context, care is focused on enhancing and ensuring the meta-physical well-being (i.e., legacy) of the deceased, along with the physical and emotional well-being of the surviving family and community. Specifically, planning a funeral for a loved one

involves acts of care directed toward (a) preserving the legacy of the deceased and (b) maintaining the network of familial and social relationships surrounding the deceased.

#### *Caring for the Deceased*

Funerals emerge as a caregiving context with a social focus on the deceased. Our data show that the deceased is symbolically alive for the planner and that the funeral is a way to care for their memory and legacy. Informants often spoke about organizing a funeral to “honor the memory” of the deceased and recognized that the personality and lifestyle of the deceased guided decisions made for the ceremony:

Two major components of his life and his pride were his service in Vietnam, so there was like, patriotism, and then he was a member of the Operator Engineer Union, so he used forklifts and cranes and things like that. So, we had a table set up with the urn and flowers and then we had a couple of his hats, so Vietnam veteran hat and then a hardhat from his time where he was an engineer. (Teresa)

It was important to us, to me, to present my mom in the best light possible and focus on the – call out to the fact, to the different things she – to all the good that she brought in our lives and the lives of her family and friends. And just, I think it was important to show the world, to show people that she meant all this much to us and wanted other people to also think of the

same, that she was a great influence in all our lives and somebody's whose memory will be forever treasured. (Mohan)

Both of these quotes highlight that planners attempt to create a positive image of the deceased, regardless of the deceased's life or the relationship between the deceased and the planner. The funerals reflected their loved ones' life and love for their family and vice versa. Possessions iconically related to the deceased (e.g., forklift and crane figures and toys in Teresa's quote) gain a sacred meaning during the funeral (cf. Gentry et al., 1995), representing the connection and the love to the deceased. Motives to care for the deceased were reflected in intentional decision-making around the makeup, clothing, decorations, flowers, music, and the casket to preserve the deceased's memory, erase signs of death or illness, and present the deceased as their better self during traditional burial funerals. This often required extensive knowledge of funeral arrangements, ongoing communications with the funeral home and surviving family, and higher costs.

Evidence of the relational-self (cf. Thompson, 1996) surfaces in these decisions, as planners expressed how the perceived reception of the funeral, by the deceased (i.e., spiritually) and attendees, reflected upon themselves. Funeral planners imposed considerable pressure on themselves to prepare the perfect funeral, one that would make the deceased proud. Maria reflects on her experience:

I was in charge of everything, and I remember a strong, strong feeling of wanting to get it right and have it be perfect. And have everybody there be comfortable and feel like we had done a good job, and sort of her send off if you will. (Maria)

These expectations become a source of pressure in itself, along with social obligations. The "responsible daughter" role takes charge in funeral planning, creating ambivalence (cf. Thompson, 1996) when balanced with feelings of resentment for "having to do it all by myself."

#### *Caring for the Surviving Family and Community*

Funeral planners were also guided by motives to maintain connections within the surviving family and the community of the deceased. Funerals are

an important communal ritual to bring the family together (cf. Wallendorf & Arnould, 1991), especially in the United States where extended families are spread out across long distances with infrequent contact. The planner feels responsible for fostering connections between the extended family through the funeral:

I think it was definitely that idea that everything we do people should walk away with love. Like it just has to be about love. And people have to feel cared for, welcomed. Like it sounds weird to me even now to say it, but I did feel like we were hosting my mother's family for my mother. And every single thing had to be about love, that was it. . . . Some people drove hour, two hours to get to the wake. I mean it was a distance for people. And I just want to make sure was everybody comfortable, checking on everyone: like do you want water, do you want a mint, is everything OK, is everything OK, etc. (Maria)

A goal to care for the surviving family underlines this quote. Maria wants to care for her guests by anticipating their needs, providing for them, and focusing on their comfort (cf. Thompson, 1996). Similar to women who take care of their family in provisional shopping by fulfilling the needs of family members (Miller, 1998), our informants want funeral attendees to feel cared for and loved. This was also expressed in the meals organized after the funeral. Most informants spent relatively large amounts of money to find special restaurants or private venues and organized special food catering for this family meal as an occasion of family togetherness (Epp & Price, 2010; Moisiso et al., 2004). This is where their role as caregiver and host of the surviving family was especially crucial. At the same time, guests made their own contributions to the ceremony and legacy of the deceased through their sacrifices to participate in the ceremony (e.g., traveling long distances to attend the funeral, taking a day off work to be present, helping with the funeral organization, etc.).

#### *Caring Practices in Funeral Planning for a Loved One*

We identify three practices where caring motives manifest in funeral planning for a deceased loved one. Caring manifests in (a) the balancing of preferences; (b) personal sacrifices of time, effort, and emotional and financial resources; and (c) the amount spent on the funeral itself.

*Caring as a Balancing Act of Preferences*

Our data show that caring during funeral planning is a balancing act between the preferences of the deceased, the surviving family, the caregiver, and prescriptions of the traditional ritual script. Consistent with Liu et al.'s (2019) proposition about caregiving contexts, planners navigate a balancing act between respecting wishes that had been expressed by the deceased, making choices in line with the personality of the deceased, and their own preferences for the funeral. By caring for the legacy of the deceased, planners see themselves as the stewards of the deceased's wishes and feel pressure to respect and champion them. At times, their own preferences conflict with those of the deceased. For example, Joyce felt conflict with the prescriptions of her mother's religion, but chose to forgo her own preferences to honor the faith of her mother: "even though I didn't agree with the religion and some of the archaic, it was so important to her. I couldn't. . . (cremate her)."

The preferences and expectations of the surviving family and community are also included in this balancing act. Caregiving in funerals becomes a balancing act not just between the caregiver and recipient (deceased in our case) as suggested by Liu et al., (2019), but also the preferences of the surviving family. Maria feels compelled to protect her mother's legacy against extensive pressure to appease the desires of other family members:

So, there was, the only pressure is my uncle, who he is married to my mom's sister. He wanted to pay for the meal after the funeral. And that alone was a couple thousand dollars. . . And so, his daughters were calling me saying, "My father wants to pay for this just let him do it." And I was like, "He can't do it. He absolutely can't do it." Like my mother was very proud of her independence. She was divorced young in the '70s. She raised three children. She kept a roof over our heads. And I said, "She would not be happy if I let this man pay for this meal. This is our party for our family. This is our gift to them for coming." . . . But I know in my gut, like my mother would have wanted us to pay for it, not her brother in law. (Maria)

Seeing the funeral as a "party" she is hosting for the surviving family in the name of her mother, Maria navigates the family conflict by rejecting the offer of help. Maria perceives it as a threat to her mother's independent identity. Audre resolves the

conflict differently, deciding not to honor her father's wish to have a simple cremation ceremony. She planned two elaborate memorial services for him. One accommodated his professional network and a second his surviving family. Here she talks about her reasoning behind planning the first ceremony for him:

So we decided to have a memorial service for my dad, and the reason we did that was we knew my dad wouldn't want a service at all, but my dad also was the type of person he worked at the same place for 40 – for 38 years, and I knew his coworkers would want to say goodbye. . . For me, it was important that other people be there; And he's done a lot of things for a lot of people. . . I wanted them to have the opportunity to say thank you. So I reached out to as many people as possible in order to make sure the funeral matched the way that he lived. (Audre)

In both ceremonies, Audre balances her father's funeral wishes with those of the surviving family and the community (i.e., co-workers), going at times against his wishes. The second memorial ceremony was for the surviving family. While her dad did not want one, Audre feared that not having a ceremony specifically for surviving family would alienate her grandmother. Her decisions reflect an anticipatory focus on the likely consequences of different courses of actions that caregivers follow (Thompson, 1996) in accommodating the expectations of her dad's family and co-workers. This delicate balance is the burden the planner carries because of their relational embeddedness in these social connections.

*Caring via Personal Sacrifice*

Our informants engage in extensive decision-making and emotional labor to plan the funeral and manage the social dynamics around it. As a result, they make substantial time, emotional, cognitive, and financial sacrifices in their effort to care for the deceased, as illustrated by Stella:

I've done this twice now. It is so emotional, and so mentally exhausting. And when you're the person doing the planning, you're the central point of contact for your whole family, you know? So, your phone just explodes. And people are, you know, what are the details; when is so-and-so getting here; where are they going to



stay? You know, like all that stuff like comes through you. You're the intersector, and then you're also trying to do the planning; coordinate with the funeral home; you know, right? Deal with all the incoming stuff around planning the actual funeral. And then in my case, I'm writing the obituary, I'm writing the eulogy; I'm planning how the funeral's – or the luncheon's going to be, and thinking through what the slide – I made the slideshow. . . . It was – it's a lot of work, and it's tremendously stressful, and so it's just like, after two weeks, absolutely mentally and physically exhausted. (Stella)

Stella characterizes the emotional and cognitive work planners do, bringing them to the point of exhaustion. She illustrates the emotional intensity and the complexity of the decisions that our informants face during funeral planning. Funeral planning requires personal sacrifices in terms of time, effort, emotional work, and the financial hardship of paying in full for the funeral. Stella, like many other informants, had to temporarily relocate to her father's town and live in a hotel for two weeks away from her home, work, and husband. She voluntarily undertook these sacrifices. These sacrifices add to the stress and mental exhaustion planners express. Also, all our informants sacrificed their income by leaving work for several days to a month for funeral planning. Only one informant (Thomas), who worked abroad, had one month of paid family leave to organize his mother's funeral. Planners also typically pay the upfront costs of funeral payments even if they later are reimbursed partly by other family members or the deceased's estate.

Because of the work surrounding funeral planning, our informants did not focus on their grief during the planning and funeral itself. The funeral helped them express their love and care for the deceased, but did not help them cope with the loss of their loved one. They were too preoccupied with planning. Our informants reported dealing with grief afterwards, many relying on therapy.

#### *Caring via Spending Amount*

A third manifestation of caring for the deceased is the amount of money spent on the funeral. We observe that our informants viewed spending money on their loved one's funeral as an act of care. Our informants argued that their funeral spending was not a simple economic decision and was not driven by a selfish (self-serving) motivation

to spend less on the funeral so they could save or inherit more money. Rather, they spoke about spending an "appropriate amount" that would honor the deceased. In our data, this generally consisted of choosing more middle- and high-priced options, rather than low-priced options, offered by the funeral home providers, which tend to utilize various tiered pricing strategies. This tendency occurred regardless of religion, ethnicity, and source of payment. This practice is illustrated in Ezra's choice of casket for his mother-in-law, in the context of a Jewish funeral:

There's myriad options for the caskets. You can go with the simplest pine box, which is actually what religious Jews use, which is kind of ugly, but it's a pine box with no curved edges. You know, and that's – I don't remember what the price of that was, \$1,300 or \$800 or something like that. And then you have multiple options above that to get fancier and fancier, richer, more decorated, more ornate, etc., and you can spend up to \$5,000 or \$6,000 on a casket." . . . We had some conversations and looked at some things online. The chapel sent us some photos because how does one make a decision when you go out shopping for a casket. And we said, yeah, the bottom of the lined one, the pine box, although it's the most authentic for a religious perspective, yeah, we didn't feel comfortable with it, so we went one step up. That made us feel better. (Ezra)

Our informants were often surprised and overwhelmed by the extensive choice of products and services marketed to them by funeral homes. Marketization of funerals (Beard & Burger, 2020; cf. McAlexander et al., 2014) added to the stress and ambivalence evoked by funeral planning (Otnes, Lowrey, & Shrum, 1997). Often unprepared to make these choices, we would expect planners to rely more on the religious ritual script or self-oriented motives of saving some money for themselves (cf. Bonsu & Belk, 2003). By contrast, we found that traditional ritual prescriptions were often seen as outdated or inappropriate for their loved one. Similarly, the cheapest option seemed not to be the moral option (McGraw et al., 2016) even though planners shared the acknowledgment that the "casket is going into the ground." As Ezra noted, funeral spending decisions are about doing the right thing for a loved one; this means spending more on their funeral. Spending more also provided a sense of comfort to the planner, affirming that

they were providing sufficient care for the memory and image of the deceased. Taken together, spending above the low-priced offerings for others (Faro & Rottenstreich, 2006; Chang, Chuang, Cheng, & Huang, 2012) emerges as a manifestation of care in funeral planning for a loved one.

#### *Caring Practices in Funeral Planning for Oneself*

We also examine how a caring orientation structures self-planned funerals, a growing trend in the funeral industry in which a living person plans their own funeral (NFDA, 2017b). Informants do see planning their own funeral as a way of caring for their family once they are gone. Maria wanted her own funeral ceremony, for example, to be a big event about her family and the attendees that fosters togetherness (cf. Wallendorf & Arnould, 1991):

For me as I think about my funeral, my funeral isn't about me, it's about everybody else. And I would want them to, I wouldn't keep my money aside to say, right well thank you for coming to honor me, but you're going to get hotdogs and burgers because I can't afford chicken, you know. I want them to feel how important they are to me, or were to me. And I can't imagine that I would even put a budget on it at all. But there's other things that I don't feel like are important. Like this idea of what kind of a coffin do I have. Like, I don't really care about that one bit. I saw the book [of caskets] and I was like, "Holy cow," you know. But that's not, that stuff doesn't, because that's not about the people anymore, that's about me and I don't care about that. Like I want the people to be comfortable, and well fed, and all those sorts of things, but I don't know. But no, I don't think I care what kind of box they put me in. (Maria)

She plans to pay for her funeral so her family will not be burdened with its organizational and financial costs. Her report illustrates how informants view self-planned funerals as an act of caring, relieving the surviving family of the emotional and financial sacrifices associated with funeral planning. We did not sample on this dimension. Only four of our informants happened to have self-planned their own funeral (which aligns with recent national proportions 21%; NFDA, 2017b). However, most informants stated that they will eventually plan their own funeral, especially after going through the physical and emotional labor of planning a funeral for a loved one.

#### *Caring as a Balancing Act of Preferences*

Informants see less need to balance the explicit preferences of multiple stakeholders when planning their own funerals, but the preferences of the imagined audience still influence their decisions. Self-planned funerals would give the planners control over the ritual and the ability to express their own wishes, but our informants agree that self-planned funerals are not for the planner. It is for those who survive them. Planning their own funeral is a way of expressing care for their family, as indicated by Maria's earlier quote. Self-planning requires balancing the preferences of the planner with providing care for their family. More surprising, our informants even find themselves balancing their personal preferences with traditional religious and cultural funeral scripts.

Right now, I'm just thinking because it's opposite to a traditional Jewish funeral is, but I don't know if that matters because I'm not actually a practicing – I don't believe in anything so it's really just because I was raised more like traditionally Jewish and so I knew that was a part of my dad, but that's not really necessarily important to me. There are really cool places you can bury ashes and stuff. . . It's called Better Place Forests and it's – I think there are only in two places in the States right now, but essentially you buy a tree and then they do a little ceremony there and they bury the ashes. And then when you go visit, you're going on a little hike, just like way better than going to a cemetery. (Edna)

Edna, a Jewish entrepreneur is conflicted by her preferences for a more experiential funeral and expectations for a traditional Jewish funeral. Religion has become less important to her, and she finds an outdoor experience and escaping an obligation to cemeteries personally appealing. Religious scripts, however, still pressure her to consider prioritizing religious traditions.

#### *Caring via Freeing Bereaved from Anticipated Personal Sacrifice*

Our informants see value in personal sacrifice as a way of expressing care in self-planned funerals. They prefer to take on the sacrifice themselves—cognitive and financial—as a means with which to care for their family. Their sacrifice would spare their surviving family the subsequent emotional

and financial burden of funeral planning. Self-planning would relieve their family of the decision-making process, potential conflict (as Frank points out), and the burden of the payments. In this way, self-planning allows their care for loved ones to continue after death. Frank considers self-planned funerals the duty of any parent:

It seems like it's probably the right thing for a parent to do to at least give some level of instructions for kids, so that they don't have to argue about it. There's no uncertainty and questioning. It's just a recipe. It's like here's where I want to be buried, and here's where I want this, and here's where I want that. It's done. There's no – it's not left for – you know, and then one brother can say to the other sister, "Well, this is what mom wanted. It's here in writing." And I think that's tremendous. (Frank)

Informants then also sacrifice, in a way, by foregoing the care their family would otherwise provide to informants at their own funerals.

Regardless of their religious background or beliefs about afterlife, informants expressed a general preference for cremation because it is a simpler and less expensive option. Ezra elaborates on this preference:

Look, I don't really believe in the notion of having someone buried anymore. I understand why people have done it for thousands of years, but given the world the way it is, there's not a lot of space. People are distributed around the world. I mean, my grandparents are buried – one of them is in Arizona, and one of them is somewhere else. I mean, it's – it becomes a place where you need to go to. And you know, I don't need that. And I think it becomes more of an obligation for everyone else. And you know, when you're gone, you're gone. It's really more just the memories. So I personally, I've told my wife, I've told my kids because I was sitting at the funeral, when we were sitting in line waiting to go to the burial, I was like, hey, I don't want this. (Ezra)

Ezra portrays funeral planning and burials as forms of familial burdens in contemporary consumer lifestyles. To free their families from these burdens, our informants express a general preference for a more minimalistic ceremony, which not only represents a sense of who they are but is also easier to plan and implement. Cremation is preferable because it involves less ceremonial

consumption and organization and reduces the obligation of the surviving family to travel to the burial site. As indicated by Ezra, cremation can also be more environmentally sustainable (Cengiz & Rook, 2016). Caring may thus be extended beyond the deceased and the surviving family to include caring for the environment (Peck, Kirk, Luangrath, & Shu, 2021).

#### *Caring via Spending Amount*

As with funerals planned for a loved one, caring manifests in the amount spent on the funeral. However, caring manifests in self-planned funerals by spending less, as a way to leave more money behind for the surviving family. Hope would like a nice funeral, for example, but one less extravagant than the funeral she planned for her father:

I don't want "that kind of money" [referring to father's funeral] to be spent on mine. I have children, so any money that was not spent on that would be for them, and that is more important to me. (Hope)

All informants intended to spend less on their own funeral than the amount they had spent on the funeral they planned for their loved one; some would prefer as little as possible to be spent on their funeral (e.g., choosing only low-priced options for themselves). Our informants emphasized that they preferred to pay for their own funeral, planning to save as well as pre-pay for their own funeral as ways to not financially burden the surviving family. This is because spending less on their own funeral would mean more money left for their family. Hope prioritizes caring for her family (children) above spending money on her own funeral; her well-being and self-worth are buoyed by increasing the well-being of her family.

#### *Summary*

We identify caring as a motive that underlies funeral planning for a loved one as well as self-planned funerals. Caring is manifested by (a) balancing preferences, (b) incurring personal sacrifices, and (c) the amount spent on the funeral. Planners' balancing of preferences and personal sacrifice manifest similarly in other-planned (i.e., for a loved one) and self-planned funerals (i.e., for oneself). However, the same caregiving motive manifests in the most outwardly observable way, funeral spending amount, differently for other-planned and self-

planned funerals. Planners reported spending more on their loved one's funeral, and conversely, that they would spend frugally on their own funeral to leave more money behind for their surviving family. Note that this greater spending on a loved one's funeral was not viewed as extravagant but rather an amount that would provide sufficient care for the deceased and attending family and community, perhaps a point of cultural difference with previously studied Ghanaian funerals where more lavish spending is observed (Bonsu & Belk, 2003). Focusing on this most observable expression of caregiving in funerals, amount spent, with also the most divergent predictions for other-planned and self-planned funerals in the way it manifests, we next seek to validate the presence of this caring orientation from the perspective of the planner. Accordingly, in Study 2, we compare the amount spent on real funerals planned for a deceased loved one to self-planned funerals across archival funeral contract data from a funeral home in the Southeastern United States.

### Study 2: Archival Contract Data

A key manifestation of a caring orientation in our qualitative data is the amount spent on the funeral. Informants followed the general framework of expectations for a funeral service laid out by the funeral home, spending the expected norm or more on their loved one's funeral to care for the deceased's memory and legacy. When probed as to what they would want for their own funerals, however, planners suggested they would spend less to leave more money behind for their surviving family. In Study 2, we analyze whether these perspectives from our qualitative interviews are reflected in documented funeral planning and spending by US consumers. We validate this proposed pattern by examining the total amount spent in archival funeral contract data from a private US funeral home on funerals planned for a loved one and funerals planned for the self.

#### *Method*

##### *Data Collection*

Two types of archival funeral contracts prepared between 2012 and 2014 were collected from a funeral home in the Southeastern US: (1) *Other-planned* funerals, which were funerals planned by the surviving family for a recently deceased loved one;

and (2) *Self-planned* funerals, which were funerals that people planned for themselves (prior to death). The funeral home primarily provides services to residents in two zip codes, with median household incomes of \$45,503 and \$48,777 (U.S. Census Bureau, 2017), respectively. Because there are fewer self-planned contracts than other-planned as a general business trend, all self-planned contracts ( $n = 128$ ) prepared by the funeral home from 2012 to 2014 were selected for analysis. Subsequently, two other-planned contract samples were collected: one matched with the self-planned contracts on funeral recipient age, gender, and year of funeral planning ( $n = 128$ ) and the other was a random sample of all other-planned contracts prepared during the chosen time period ( $n = 129$ ). All data collection and analysis procedures were preregistered. A detailed explanation of data collection procedures is listed in the MDA.

##### *Data and Variables*

Across our sample, 67.3% of funeral contracts depicted burial versus cremation services. In addition to service type, each contract contained line item cost information about the funeral planner's choices. There were 38 line-item expenses for each contract, including service expenses (e.g., staff/ceremony costs), merchandise expenses (e.g., casket), and other funeral-related items (e.g., obituaries). The total of all 38 line-item costs, plus any sales tax on purchased merchandise, comprised our dependent variable of total funeral spending (see MDA for cost category details).

In addition to our independent variable of interest (self-planned vs. other-planned), all demographic information available in the funeral contract was coded and included in the analysis: age and gender of the funeral recipient, type of service (burial vs. cremation), and whether the funeral planner purchased a funeral package or separately selected every item. It was anticipated that some of these variables could affect the total funeral cost. We also accounted for any funeral home price list changes over the 2012–2014 review period (see MDA for descriptive statistics and visuals).

#### *Results*

##### *Other-Planned Contract Comparison*

As preregistered, we compared total spending between the two other-planned contract samples. While controlling for variables that could influence

spending (i.e., service type, funeral package purchase, funeral home price increases, and the age and gender of the funeral recipient), regression results confirmed there was no difference in spending between the two samples of other-planned contracts ( $M_{Matched} = \$6,691.91$ ,  $SD = \$2,469.29$ ,  $M_{Random} = \$6,650.40$ ,  $SD = \$2,839.77$ ;  $b = -\$73.90$ , 95% CI =  $[-372.53, 224.72]$ ,  $t(250) = -.49$ ,  $p = .626$ ). As a result, the other-planned contract samples were combined to serve as the total set of other-planned contracts used in all subsequent analyses.

*Self-Planned vs. Other-Planned: Total Spending*

As preregistered, we first compared total spending between self-planned and other-planned contracts. Linear regression results show that planners spent more on funerals they planned for others ( $M_O = \$6,671.07$ ,  $SD = \$2,656.59$ ) than on funerals they planned for themselves ( $M_S = \$5,779.49$ ,  $SD = \$2,511.40$ ;  $b = \$471.47$ , 95% CI =  $[213.89, 729.06]$ ,  $t(378) = 3.60$ ,  $p < .001$ ; see Model 1 in Table 3), while controlling for service type, purchase of a funeral package, funeral home price increases, and the age and gender of the funeral recipient. This multiple regression analysis provides initial support for a caring orientation motivation for funeral spending across self-planned and other-planned funerals, but it does not account for potential endogeneity concerns inherent in the choice of planning method.

If this selection bias is not accounted for, then the estimates of differences in total funeral spending between self-planned and other-planned funerals is likely to be biased. Thus, we replicated our analysis and sought to address potential endogeneity inherent to the choice of planning method by using a two-step econometric procedure (Heckman, 1979). In the first step, we predicted the likelihood of one’s decision to plan their own funeral (i.e., self-planned vs. other-planned). We estimated a maximum likelihood Probit model to assess the effects of age, gender, the type of service (i.e., burial vs. cremation), whether the service was held in a church (vs. the funeral home), and whether the planner chose to have a memorial service or not, and obtained the inverse mills ratio (IMR). Specifically, the inverse Mill’s ratio ( $\lambda_i$ ) was calculated as  $= \phi(w_i)/\Phi(w_i)$ , where  $\phi$  is the standard normal density function,  $w_i$  is the vector of independent variables and coefficients from the first stage Probit model, and  $\Phi$  is the standard normal distribution function. We accessed that these variables, available in the funeral contracts, may likely predict one’s decision of whether to plan their own funeral. We

Table 3  
Predictors of Funeral Spending Amount (US \$) in Archival Data (Study 2)

Variable	Model 1	Model 2
<i>Dependent Variable</i>	Total spending	Total spending
<i>Independent Variables</i>		
Funeral Type (Other-planned = 1)	471.47*** (131.00)	463.56** (132.19)
Age (in years)	-1.09 (4.95)	-1.69 (5.12)
Gender (Female = 1)	79.29 (123.92)	91.58 (126.73)
Service Type (Cremation/Non-Burial = 1)	-4,742.34*** (155.01)	-4,709.62*** (169.83)
Price Increase (Yes = 1)	712.49** (255.71)	702.72** (256.80)
Package Purchase (Yes = 1)	-797.72** (293.24)	-766.73* (300.73)
IMR		-386.59 (777.35)

Notes. () contains standard errors. Unstandardized coefficients reflect the change in spending (US \$) for each predictor. Baseline comparison group is self-planned funerals. Age and IMR are continuous variables, while all other predictors are categorical.

\* $p < .05$ .

\*\* $p < .01$ .

\*\*\* $p < .001$ .

include the inverse mills ratio as an additional predictor in our regression analysis to help account for model endogeneity.

In doing so, we still observed that people spent more on funerals planned for others than on funerals they planned for themselves. ( $b = \$463.56$ , 95% CI =  $[203.63, 723.49]$ ,  $t(377) = 3.51$ ,  $p = .001$ ; see Model 2 in Table 3). This analysis shows that the pattern for spending articulated by a caring orientation perspective of funeral planning, identified in our qualitative interviews, is also observed in archival funeral contract spending. This provides some external validation of our qualitative findings, with the observed pattern in spending across 385 archival funeral contracts suggesting that this caring motivation generalizes beyond our 15 informants, and is a significant and observable trend in funeral planning.

**Study 3A–3C: Preregistered Experiments**

Through qualitative interviews (Study 1), we identify that a caring motivation drives funeral planning, both when planning a funeral for a loved one and when planning one’s own funeral. Archival funeral contract data, presented in Study 2, validate

our qualitative findings by demonstrating the expression of caring through amount spent: caring for loved ones is expressed by spending more on funerals planned for a lost loved one and less on one's own funeral (almost \$1,000 less, on average, in our archival data). While this archival comparison provided one way to externally verify predictions implied by a caring orientation in funeral planning, it is not without limitations. To further test the predictions of a caring orientation for spending patterns, we conducted three experimental robustness checks. Studies 3A–3C serve as conceptual replications of our archival study. They account experimentally for selection effects and potential differences in payment methods for other-planned and self-planned funerals, testing the generalizability of the influence of a caring orientation on funeral spending amount.

All experiments (design, predictions, sample size, and exclusion criteria) were preregistered on the Open Science Framework. A cell size of 200 participants per condition was pre-specified for all experiments to match the statistical power of the archival contract data. All experimental studies included a manipulation check; preregistered criteria to exclude manipulation check failures were followed and exclusions (if any) are reported in all studies. For all studies, results held when re-running the analyses including participants who failed manipulation checks. All manipulations, measures, and the number of participants who completed each study are reported.

### Study 3A: Self-Other Funeral Spending (Burial Replication)

In Study 3A, we randomly assigned participants to a self-planned or other-planned funeral planning scenario and asked them to make funeral choices for a burial ceremony. As in Study 2, we expected participants to make more costly choices for other-planned than self-planned funerals. This replication uses an experimental approach and random assignment to account for potential endogeneity inherent to the choice of planning method (self- vs. other-planned) in the archival data.

#### Method

##### Participants

Four hundred and five US-based participants recruited through Amazon Mechanical Turk

completed this study. Our pre-specified exclusion criteria resulted in the removal of 14 participants, leaving a final sample of 391 participants (55.2% male;  $M_{\text{age}} = 35.42$  years,  $SD = 11.09$  years).

#### Procedure

Participants were randomly assigned to a condition in which they planned their own funeral in advance (self-planned;  $n = 197$ ) or to a condition in which they planned a funeral for an immediate family member who had just died (other-planned;  $n = 194$ ).

All participants then completed a funeral planning questionnaire comprised of choices across 21 different expense categories. To optimize comprehension, these were condensed from the original 27 non-fixed line item expenses found in the archival data. Prices were similar to those in the funeral home from which the archival data were collected. For each expense category, participants chose from multiple options at different tiered price points (see funeral planning questionnaire in MDA). As in Study 2, the sum of all funeral expense items selected served as our dependent variable of total spending.

After completing the questionnaire, participants answered a manipulation check. Failure resulted in exclusion from all analyses (as preregistered); all results hold if no participants are excluded. Participants then answered demographic questions (see MDA) and a four-item afterlife belief scale: whether participants believed in heaven, life after death, ghosts, and connections with the deceased. Responses were made on 5-point scales with endpoints, 1 = Definitely Not, 5 = Definitely Yes. Participants also indicated their familiarity with the funeral industry, and to what extent they believed that funerals are a good way to pay their last respects to loved ones. The last measure captured the importance of funerals, and together with income and afterlife beliefs, were included as covariates in all robustness analyses.

#### Results

Conceptually replicating the pattern observed in our archival data, participants reported they would spend significantly more money on other-planned funerals ( $M_O = \$7,291.22$ ,  $SD = \$1,678.70$ ) than on self-planned funerals ( $M_S = \$6,200.51$ ,  $SD = \$1,997.65$ ;  $b = \$1,090.71$ , 95% CI = [723.55, 1,457.87],  $t(389) = 5.84$ ,  $p < .001$ ). These results held ( $b = \$1,142.49$ , 95% CI = [815.54, 1,469.43],  $t(381) = 6.87$ ,  $p < .001$ )

when controlling for important covariates such as afterlife beliefs ( $b = \$195.77$ , 95% CI = [53.90, 337.63],  $t(381) = 2.71$ ,  $p = .007$ ), income ( $b = \$32.09$ , 95% CI = [-36.06, 100.23],  $t(381) = 0.93$ ,  $p = .355$ ), and funeral importance ( $b = \$467.79$ , 95% CI = [364.51, 571.06],  $t(381) = 8.91$ ,  $p < .001$ ). Five subjects chose not to report their income; degrees of freedom in the second regression reflect these missing observations.

Replicating our archival findings, the results of the experiment suggest that a caring orientation underlying funeral planning influences and is manifested in the amount spent. In comparison with the archival data, in this experimental design, selection effects were absent and the strong emotions and desires only relevant at the time of death should not have influenced these hypothetical spending decisions. Further evidence dispelling intense emotion as the unique driver of funeral planning, exhibited through amount spent, was present in our qualitative interviews. Informants reported being too preoccupied with funeral planning to embrace their emotions and grief during the time of planning. This experimental approach validates our archival data findings, and we further test the robustness of the funeral spending pattern between self-planned and other-planned funerals with a different type of service in study 3B.

### Study 3B: Self-Other Funeral Spending (Cremation Replication)

Burial services are the most common type of funeral service in the US, but 32.7% of the archival data evaluated in Study 2 represented cremation funerals. To test the generalizability of our observed funeral spending pattern across funeral service type in an experimental setting, we conducted Study 3B. It used the same design as Study 3A, but adapted the burial funeral questionnaire for cremation funeral services.

#### Method

##### Participants

Four hundred and two US-based participants recruited through Amazon Mechanical Turk completed our study. Our pre-specified exclusion criteria resulted in the removal of 15 participants, leaving a final sample of 387 participants (49.9% male;  $M_{\text{age}} = 34.56$  years,  $SD = 10.54$  years).

#### Procedure

As in Study 3A, participants were randomly assigned to plan their own funeral in advance (self-planned;  $n = 192$ ) or plan a funeral for an immediate family member who had just died (other-planned;  $n = 195$ ). All participants then completed the funeral planning questionnaire, which included 17 funeral expense items. We excluded four funeral expenses from the burial questionnaire that are not relevant to cremation services. Participants also completed a manipulation check and the same demographic questions as in Study 3A. Total spending across all funeral expense items selected served as the dependent variable.

#### Results

For less traditional cremation services, participants again indicated they would spend more money on other-planned funerals ( $M_O = \$3,695.39$ ,  $SD = \$1,078.62$ ) than on self-planned funerals ( $M_S = \$3,012.03$ ,  $SD = \$1,095.70$ ;  $b = \$683.36$ , 95% CI = [466.05, 900.67],  $t(385) = 6.18$ ,  $p < .001$ ). This effect holds ( $b = \$659.21$ , 95% CI = [462.43, 855.98],  $t(377) = 6.59$ ,  $p < .001$ ) when controlling for afterlife beliefs ( $b = \$119.27$ , 95% CI = [34.76, 203.79],  $t(377) = 2.78$ ,  $p = .006$ ), income ( $b = \$56.89$ , 95% CI = [17.06, 96.72],  $t(377) = 2.81$ ,  $p = .005$ ), and funeral importance ( $b = \$289.46$ , 95% CI = [222.35, 356.57],  $t(377) = 8.48$ ,  $p < .001$ ); five subjects chose not to report their income, so degrees of freedom in the second regression reflect these missing observations. The results suggest that the pattern of spending more on a loved one's funeral than on a funeral planned for oneself, indicative of a caring orientation, holds across different kinds of funeral services.

### Study 3C: Self-Other Funeral Spending Across Payment Methods

Rather than intentions to provide care as expressed through amount spent, a compelling alternative explanation for greater spending on other-planned funerals than self-planned funerals could be price sensitivity due to different sources of money used for funeral payment (e.g., from the deceased's estate versus out of pocket). For instance, people might feel different spending someone else's money (e.g., using coupons) compared to their own money (Milkman & Beshears, 2009). Similarly, the common strategy of using insurance money to pay for a

funeral may influence people's spending decisions as insurance payouts might be viewed as a windfall gain (Arkes et al., 1994). We did not observe this trend in our qualitative interviews, but our archival data lacked information about the method and source of payment. To address this concern, in Study 3C, we randomly assigned participants to imagine paying for either their own funeral or that of a loved one (i.e., self-planned or other-planned) with money from one of three sources: their own money, their family member's money, or money received from an insurance policy. If our observed spending pattern between self-planned and other-planned funerals is driven by a caring orientation, spending might differ across monetary sources due to source/money-related factors, but the pattern of spending more on other-planned than self-planned funerals should hold, regardless of the source of money used to pay for the funeral.

### Method

#### Participants

1,212 US-based participants recruited through Amazon Mechanical Turk completed our study. Our pre-specified exclusion criteria resulted in the removal of 84 participants, resulting in a final sample of 1,128 participants (45.3% male;  $M_{\text{age}} = 37.75$  years,  $SD = 12.09$  years).

#### Procedure

Participants were randomly assigned to one of six conditions in a 2 (planner: self-planned vs. other-planned)  $\times$  3 (money source: own money, family member's money, money from an insurance policy) between-subjects design. Participants were

randomly assigned to plan a burial funeral ceremony for themselves or a close family member, as in Study 3A. Participants were then informed as to the source of the money they would use to pay for the funeral: their own money, their immediate family member's money, or money received from a life insurance policy. As in Study 3A, participants then completed the 21 category funeral-planning questionnaire, a manipulation check, and demographic questions. The sum of all funeral expense items selected served as the dependent variable.

### Results

A linear regression entering funeral planning type (self-planned = 0, other-planned = 1) as a single predictor revealed that participants reported they would spend more money on other-planned funerals ( $M_O = \$7,516.38$ ,  $SD = \$2,032.96$ ) than on self-planned funerals ( $M_S = \$6,326.60$ ,  $SD = \$1,933.36$ ;  $b = \$1,189.78$ , 95% CI = [957.95, 1,421.61],  $t(1,126) = 10.07$ ,  $p < .001$ ). Figure 1 compares spending on self-planned and other-planned funerals across the three payment sources. We conducted three separate regression models, changing the baseline group for each model, to assess the difference between self-planned and other-planned funeral spending in all three money source conditions. Across all three sources of money, participants reported they would spend significantly more on other-planned than self-planned funerals: their own money ( $b = \$992.66$ , 95% CI = [597.23, 1,388.09],  $t(1,122) = 4.93$ ,  $p < .001$ ); the immediate family member's money ( $b = \$1,502.12$ , 95% CI = [1,098.75, 1,905.50],  $t(1,122) = 7.31$ ,  $p < .001$ ); or money from an insurance policy ( $b = \$1,084.99$ , 95% CI = [681.62, 1,488.37],  $t(1,122) = 5.28$ ,  $p < .001$ ; see MDA for full regression results). Moreover, in no case did participants report they

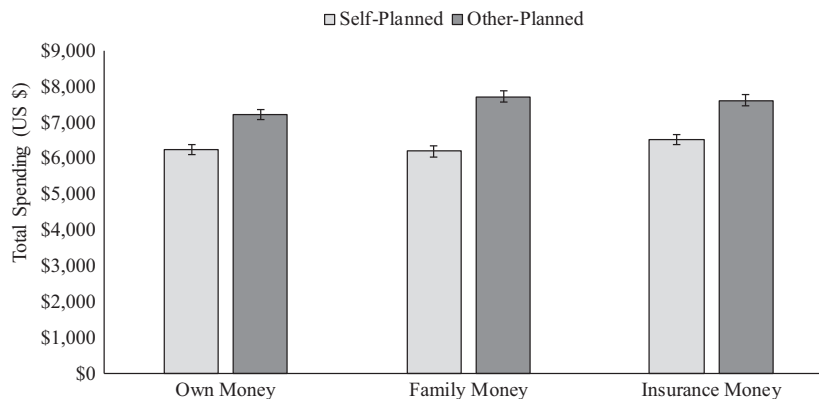


Figure 1. Total funeral spending across conditions (Study 3C). Note: Error bars represent SE.



would spend less on funerals for their family member than on their own funerals. This difference between self-planned and other-planned funeral spending held (baseline: self-planned using own money;  $b = \$996.35$ , 95% CI = [644.45, 1,348.26],  $t(1,104) = 5.56$ ,  $p < .001$ ), when controlling for income ( $b = \$48.16$ , 95% CI = [8.40, 87.92],  $t(1,104) = 2.38$ ,  $p = .018$ ), afterlife beliefs ( $b = \$184.33$ , 95% CI = [94.38, 274.29],  $t(1,104) = 4.02$ ,  $p < .001$ ), and funeral importance ( $b = \$488.66$ , 95% CI = [424.44, 552.89],  $t(1,104) = 14.93$ ,  $p < .001$ ). Fifteen subjects chose not to report their income so these missing observations are reflected in the degrees of freedom for this covariate analysis, compared to the prior analysis. Overall, while the source of payment money may influence amount spent in general, it does not alter the exhibition of a caring orientation-driven pattern of spending: across all sources, participants indicated an intention to spend less on their own funeral than on the funeral of a loved one.

### General Discussion

Examining funerals from the perspective of the planner, our work contributes to a rich literature on funerals as rituals and the social function they provide to the family (Bonsu & Belk, 2003; Brown, Bulte, & Zhang, 2011; Case, Garrib, Menendez, & Olgianti, 2013; Gentry et al., 1995; Mazzucato, 2008; McGraw et al., 2016; Pine & Phillips, 1970). We use a mixed-methods approach that combines in-depth interviews, archival data, and online experiments to examine funeral planning as a form of relational spending (i.e., purchasing goods or services for a loved one) rather than as a ritual (Dobscha, 2016; Holloway et al., 2013; Pine & Phillips, 1970) or social function account (Bonsu & Belk, 2003; Gentry et al., 1995; McGraw et al., 2016). Funeral planning is a ubiquitous and costly domain, which we use to examine the underlying motivations of relational spending at the end-of-life. As a result, funeral planning constitutes a relational spending decision with the unique features that the recipient does not materially benefit from the spending and traditional relationship maintenance motives do not play a role. More generally, our work contributes by studying an important consumer phenomenon and expanding theory (Lynch et al., 2012), answering the recent call by marketing scholars to study marketing-relevant problems (MacInnis et al., 2020).

Our investigation is phenomenon-driven, but our findings also make theoretical contributions to the consumer psychology literature. First, we propose that funerals represent a caregiving context where

consumers engage in relational choices (Liu et al., 2019) for loved ones at the end-of-life. While caring seems a necessary condition for any sort of relational spending, our contribution lies in understanding caring in the end-of-life context where typical relationship motives are absent. We demonstrate that a caring orientation structures consumer motivations and practices when planning a funeral for a loved one as well as when pre-planning their own funeral. Caring for a deceased relative manifests in the balancing of preferences, the sacrifice of time and effort, and in the amount spent on the funeral. These motivations and practices are also evident in self-planned funerals. Caring motivates self-planned funerals as a means to shield family members from the cognitive, emotional, and financial burden of funeral planning. In doing so, it involves the planner taking on the balancing act of preferences, enduring cognitive and financial sacrifices, and is manifested in the amount spent on the funeral as a way to maximize the money transferred to surviving family.

Second, we apply the relational choices framework proposed by Liu et al., (2019) to the unique and understudied context of funeral planning, but extend beyond it by examining caring for a deceased recipient, which we find is symbolically living for the planner during funeral decision-making. Furthermore, we show that relational choices go beyond the dyadic focus of the planner and the recipient as previously theorized. Funeral planning constitutes providing care for both the deceased, surviving family members, and even the community. It entails balancing the preferences of multiple parties including the planner and the deceased, but also other immediate and extended family members, ritual ceremony masters (e.g., priests), and funeral service providers. Our research begins to unpack relational choices under collective rather than dyadic caregiving contexts and future research should further examine such collective choices.

Last, this work makes important contributions to the stream of work on rituals. Consumer rituals have been mainly studied for their social and cultural functions in enabling identity and role transitions (Gentry et al., 1995), enacting consumer culture (Wallendorf & Arnould, 1991), and enabling domestication of public spaces (Bradford & Sherry, 2015). Yet, we know little about the decision-making processes underlying these phenomena. Theoretically, ritual ceremonies are highly normative and one would expect that rituals should be relatively straight forward to plan if one follows existing cultural and religious scripts. However, with

their increased marketization (McAlexander et al., 2014), as well as the increased national and even global consumer mobility, diversity, and fragmentation of contemporary late modernity (Bardhi & Eckhardt, 2017), this may not be the case. As we observed in our findings in Study 1, funeral choices are highly complex with major familial, financial, social, and identity implications. Funeral ritual scripts are often unknown or rejected by planners, and consumers are often left without any traditional ceremony masters to guide them through the decision-making process. At times, as we observed in our data, major conflicts arise between the organizer and the religious ceremony master or traditions, adding to the stress and difficulty of planning the ceremony. Our findings suggest that more research is needed on consumer choices and the decision-making processes that take place around ritual ceremony planning, especially related to rituals that have undergone mass customization or other forms of major marketization. We encourage future research in consumer motivations that surround the planning and organization of ritual ceremonies.

#### *Managerial Implications*

Our concept of a caring orientation can also be used to derive important managerial implications for funeral homes who provide these services and, in a way, co-create the funeral ceremony. A caring orientation prescribes a unique role for funeral services, the *host* of the ceremony, where the service provider is expected to focus on enhancing the well-being of the bereaved family and caring for the memory, image, and body of the deceased. As one informant described during our interviews, planners expect “a shoulder to rely on.” A caring orientation suggests that funeral services need to anticipate the various challenges and needs of the planner and surviving family and work toward meeting them. In this way, service providers need to balance their sales approach with the caring approach during the funeral planning process. Instead of pushing and encouraging planners to purchase more expensive funeral service packages, the caring orientation suggests a balancing act between the family’s preferences, those of the deceased, and the commercial goals of the funeral home. The funeral service provider can at times help the family deal with a multitude of divergent preferences, with the aim of making sure that the wishes of the deceased are respected as well as

helping in familial conflict resolution. Rather than measuring the success of the transaction by evaluating profits, a caring orientation suggests that success should also be measured by the positive experience that the bereaved family had during the planning process and ceremony. Emotional labor will be as, if not more important, than the commercial services themselves (cf. O’Donohoe & Turley, 2006).

#### *Limitations and Future Directions*

Our qualitative interviews led to a holistic perspective that planners engage in funeral planning as a way to provide care for their loved ones, deceased and surviving, but a caring orientation is probably not the only driver influencing funeral planning. A motivation to provide care is overarching in the funeral planning process and is exhibited in the amount spent on a funeral, but other mechanisms are likely to influence funeral spending amount. First, prior work in the African cultural context finds that planners spend lavishly on funerals for the primary purpose of signaling status to the observing community (Bonsu & Belk, 2003; Case et al., 2013). Additionally, funeral spending is impacted by social norms, expectations, and desires to attain or maintain social status both for the deceased individual and the surviving family (Brown et al., 2011; McGraw et al., 2016; Pine & Phillips, 1970). And further, choosing to spend more on a loved one’s funeral, or alternatively less on one’s own funeral, might serve as a positive self-signal for the planner (Morewedge, Tang, & Larrick, 2018). This prior work suggests that both self and social signaling play an important role in the funeral planning context.

Second, although some of our qualitative informants noted that planning the funeral prevented them from engaging in emotional coping, spending is often viewed as a way to cope with sadness (Rick, Pereira, & Burson, 2014) and repair mood (Atalay & Meloy, 2011). Consistent with this account, experimental work has shown that spending on others promotes happiness (Dunn, Aknin, & Norton, 2008). It is possible that for some consumers, spending on a loved one’s funeral serves as a coping mechanism in addition to a form of providing care.

Third, psychological mechanisms driving other types of choices made for others may also underlie funeral spending amounts. Uncertainty regarding the deceased’s preferences might play a role in why

people might spend more on others' funerals than their own funeral, as choosing for others often leads to the selection of more conservative or normative options (Faro & Rottenstreich, 2006; Chang et al., 2012). Relatedly, consumers might decide to spend more on others' funerals as a form of reciprocity (Falk & Fischbacher, 2006) or "paying it forward" (Baker & Bulkley, 2014). While our work serves as a first exploration of the planner's perspective in the funeral planning process, we encourage future work to explore the existence and magnitude of these other factors in driving funeral planning.

Finally, while amount spent is a well-documented and observable operationalization of caring, it is not the *only* way that planners can express care. Indeed, our interviews revealed that funeral planners can also express care by spending time and effort (e.g., spending a week in a different area to arrange their loved one's funeral or dealing with the paperwork and coordinations with the funeral home). Building on recent work showing that resources differ according to how well they signal preferences (Shaddy & Shah, 2018), future work should further explore how consumers allocate other resources like time and effort to express care in the funeral planning context. These may track funeral spending, or act as substitutes when consumers cannot afford to spend amounts they deem appropriate on a funeral for a loved one. Additionally, while we did not sample on religion in our qualitative data and did not observe any differences across religion in our analysis, the nature of our US-based sample resulted in a majority of Judeo-Christian informants. As a result, it is possible that our findings on care expressed through time, effort, and spending amount may be more specific to Judeo-Christian religious affiliations than Islam and other eastern religions (Hinduism, Buddhism, Sikhism, Jainism, etc.) which follow more traditional ritual routes and focus less on the expenditure aspect seen in the US-funeral market. We hope that our work acts as a catalyst, stimulating research that examines the many consequential decisions consumers make at the end-of-life for their loved ones and themselves.

### Conclusion

This work elucidates an understanding of the unique and understudied context of funerals and their purpose by examining the motivations behind funeral planning, a consequential and growing industry that we will all touch upon at some point in our life journey.

### Data Collection

Study 1: The first and third authors conducted the interviews in July 2020. The first, second, and third authors analyzed interview transcripts. Study 2: The first author collected the archival data in Fall 2015 from the funeral home location. The first and second authors analyzed the archival data under the supervision of the fifth author. Studies 3A–3C: The first, second, and fifth authors collected data for the experimental studies. Data were collected on 8/15/2016 (Study 3A), 9/5/2016 (Study 3B), and on 1/26/2018 (Study 3C). The first and second authors analyzed the experimental data under the supervision of the fifth author.

### Data Availability Statement

Preregistration documents, data, and study materials are available on the Open Science Framework: <https://osf.io/5z349/>.

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### Supporting Information

Additional supporting information may be found in the online version of this article at the publisher's website:

**Appendix S1.** Methodological data appendix.