



TOP STORY

1 The Brother- and Sisterhood of Funeral Service
By Daniel M. Isard

3 Solving the Mystery of Credit Scores
By Victoria Fillet

5 Graduate Perspective: Education Is a Didactic Adventure
By James Norris

5 PIMS Students “Get Grace”
By Edward J. Defort

7 At a Glance: 2019 NFDA Consumer Awareness and Preferences Survey
By Deana Gillespie and Edward J. Defort

10 Funeral Home Staffing: What It’s Going to Take to Attract New Directors to the Field
By Mark J. Krause

12 Five Great Reasons to Apply for a Funeral Service Foundation Academic Scholarship
By Kelly Manion

13 Heading to the 2019 NFDA International Convention & Expo? Visit the New Funeral Service Career Center

14 Entering Funeral Service With 2020 Vision
By Edward J. Defort



The Brother- and Sisterhood of Funeral Service

By Daniel M. Isard

You have chosen to enter a profession that is a quasi-ministry. You want to help the people you come in contact with survive the most awful time in their lives. You want to help the living deal with their dead loved ones.

While this is most admirable, there is a cost.

This cost does not involve mortuary school tuition or any financial capital but rather human capital. Dealing with people coming to grips with the loss of a loved one, without regard to their belief in a spiritual world, is difficult. I believe funeral directors take the weight of their clients’ world upon their shoulders and too often pay the price.

The Cost of Caregiving

Decades ago, the very first geeky project I undertook in my support role within funeral service was to help a large life- and disability-insurance company understand mortality and morbidity. I helped them comprehend the disability aspect

because they were looking at statistics, while I was seeing events.

There were several leading causes when it came to long-term disability:

• *The Work Environment*

This was back before it was acknowledged that formaldehyde was a cancer-causing chemical and prior to OSHA prescribing universal precautions. (Before that, the sole precaution many people took before embalming a body was tucking their tie into their shirt.)

In addition, we saw infections from blood- and fluid-contaminated needle sticks causing disabilities. In larger businesses, however, I did not see this work environment hazard as a cause of a business owner’s disabilities because owners

While you want to help people survive during a most awful time, there is a cost.



in larger businesses usually don't embalm.

- *Auto Accidents* Many disability claims resulted from auto accidents, and I discovered that more than half of these accidents involved a single car and occurred late at night. This was before law enforcement routinely administered blood alcohol tests after car accidents. In fact, the idea of driving drunk was still laughed about rather than shunned the way it is today.

I realized that funeral directors might have been drinking when the phone

rang, drove to conduct the first call and suffered an accident. I went back to the statistical reports and again found that larger firms did not experience owners filing claims like this because the owner of a larger firm usually can hire a trade company or requires employees to perform removals.

- *Alcohol and Other Addictions* In the mid-1980s, it was still considered “cool” to drink or be a “lush” because alcohol abuse or addiction did not hold the social stigma it does now. We found that disability claims for alcoholism were higher in the funeral service profession than in other professions. Furthermore, we discovered it was more prevalent in funeral arrangers than embalmers.

My conclusion, almost 40 years ago, was that people in this business relieve their stress by self-medicating. Drug abuse and alcoholism rates were probably higher in this business back then, too.

Caregiver, Care for Thyself

It is unfortunate, but being a caregiver can take a toll on your health and soul. I suspect it always has, and we also see higher rates of drug and alcohol use in other caregiving professions, such as medicine. As a student working to enter this profession, please be aware of this and don't waste your time pretending it won't impact you, too.

Fortunately, there are proven, *healthy* solutions you can adopt to relieve your stress as a caregiver:

1. Develop a Circle of Industry Friends This forces you to talk and to share. Sharing is cathartic. Study groups allow business owners to share and get past some of the loneliness of

Develop a circle of industry friends. This forces you to talk and to share. Sharing is cathartic.

the profession. You can't always talk to people in your town. If you complain to neighbors that business is slow, they'll probably think this is good for the community because there are fewer deaths. This is like a fireman complaining about fewer fires. While you don't encourage death, you are a professional waiting to apply your skills when it inevitably occurs.

2. Find a Passion Outside of Funeral Service Most people in a given community are not known by their profession outside of their regular work hours, but doctors, ministers and funeral directors are walking embodiments of their professions 24/7 by necessity. Every funeral director has been out in public at some point, not dressed in their normal professional attire, and suddenly bumped into a community member who starts talking about a funeral-related matter. Thus, it's tough for you to turn it off.

Most people aren't known by their profession outside of work, but funeral directors are walking embodiments of their profession 24/7 by necessity.

I once had a client who owned three funeral homes and 50 head of cattle. On an airplane, if a fellow passenger asked him what he did for a living, he would reply, “cattle rancher.” He found that whenever he replied, “funeral director,” he'd end up listening to the horror stories the passenger had heard about the funeral held for a

fourth cousin's aunt. As a cattle rancher, however, the worst he ever heard was, “I don't eat as much beef as I used to.”

Therefore, have an escape outside of funeral service. Whether that passion is travel, golf, cattle or something else, just find a way to turn off that funeral director mentality when you need to.

3. Be Able and Ready to Find a Confidant A confidant is someone you can talk to, such as a friend, loved one or professional. Sometimes you just need to unload in a safe environment.

One client told me that he was in therapy to help stabilize his feelings about his work. He said: “It's great to talk to someone who is listening. It's also great that insurance pays 80% of it!” Having a friendly ear is important, but having a professional ear is better.

So, neophytes, look around at your classmates. If you can, go to the NFDA International Convention & Expo and look around at other students. You are all in the same place with a similar opportunity. Handle it well. Avoid the pitfalls. Find people within the profession – your brothers and sisters in funeral service – and form a lifeline with them.

Daniel Isard, MSFS, is president of The Foresight Companies, a business and management consulting firm specializing in mergers and acquisitions, valuations, accounting, finance and customer surveys.



Solving the Mystery of Credit Scores

By Victoria Fillet

Some of you are about to embark on your first career, while others will launch a different career. Whether you're new to the workforce or returning to it, it's never too soon to think about your financial foothold.

With that in mind, do you know the difference between your credit report and your credit score?

I like to think of the differences this way: Most people have bills that are due each month, and the timeliness of how well each person pays his or her bills is recorded by the three credit reporting agencies. These agencies create annual reports showing the payment history for each person's accounts. This recorded payment history is drawn from the three agencies and used to produce a credit score.

Credit Reports

Credit reports start with the three credit bureaus – Experian, Equifax and TransUnion – that each produce a credit report using information reported by lenders and creditors. Each bureau formats and reports your information differently, but each report basically contains the same categories of information, such as personal identifiable information, credit accounts, credit inquiries, and public records and collections.

Personal identifiable information consists of your name, address, Social Security number, date of birth and employment information.

Credit accounts comprise lenders – mortgage, credit cards, auto, etc. – that report your

Be sure all reported credit information is accurate and correct any errors you might find.

account information to all three bureaus, including your payment history.

Credit inquiries occur every time you apply for any type of loan or credit card. The lender will ask for a credit report from each agency, called a “hard” inquiry. “Soft” inquiries happen when potential lenders order a report and offer you pre-approved credit in the mail. Only “hard” inquiries affect your credit score.

Public records and collections result from the public record information the credit bureaus collect from state and local courts, including bankruptcies.

Each agency will produce a credit report detailing all four categories and listing your payment history on all of your credit accounts and loans. All late payments are highlighted.

You are entitled to a free report from each agency once a year. It's best to space your requests to each agency about four months apart to make sure you can always obtain an up-to-date view of your accounts. This is also a great opportunity for you to make sure all reported information is accurate and correct any errors you might find.

Credit Scores

Fair, Isaac and Company created an industry-standard credit score in 1956 that included a consistent credit-scoring algorithm. Today, this is known as your FICO score and is used, along with other details in your credit report, to assess your credit risk.

According to *myfico.com*: “To keep up with consumer trends and the evolving needs of lenders, FICO periodically updates its scoring models.” As a result, there are multiple FICO scores.

If you wish, you can dive deeper into the calculations and simulations used to make up the various scores, but for the purpose of this article, FICO provides a composite FICO score. While FICO is tight-lipped about exactly how the scores are calculated, it does provide the weights of the various criteria it uses:

Payment History: 35% Your payment history is the most important factor in your FICO score and has the most impact. Your payment history is carefully considered, and late payments have a negative impact. Making on-time payments can improve and maintain your score.

Amount Owed: 30% This number is the total amount you owe to lenders. Your overall credit utilization, or the percentage of your available credit used, is key here and is the second-most important factor in your score.

Although FICO does not release this information, it is believed that using no more than 30% of your available credit limit is preferred. For example, if you have a \$10,000 limit on

It's best to space your requests to each credit bureau agency about four months apart.

your credit card, you should charge no more than a maximum of \$3,000 each month to maintain your credit score. Of course, that amount must be fully paid each month, on time, to maintain the score. If you need to charge more, it would be helpful to have the credit institution increase your credit limit.

Length of Credit History: 15% Those oldies are good-ies! The longer your credit history, the better because there is more data and payment history for financial institutions to use as a guide. Thus, if you currently have old credit cards you do not use, it's best to keep them (provided they do not charge fees) since canceling them will reduce the length of your credit history.

Types of Credit Used: 10% Credit mix is the assortment of different types of accounts and loans on record. It is the combination of mortgage loans, auto loans, credit cards and other loans. FICO ranks these types of loans in its calculations.

New Credit: 10% Every new application for a loan or credit card is added to your history. Too many requests, especially over a short period of time, could lower your score.

What Is a Good Credit Score?

Your FICO score will be checked when you apply for a mortgage, buy a car, rent an apartment, apply for a credit card and even when you interview for a new job.

What is a good credit score? According to *myfico.com*, a score of 850 to 750 is considered excellent, 749 to 700 is considered good, and 699-650 is categorized as fair. The higher the score, the better! Individuals with the highest scores will receive the lowest interest rates and best terms for financing; as the score drops, interest rates will go up and financing becomes more difficult to acquire.

How to Improve Your Score

We all would like to have a FICO score of 800 or higher, and there are ways to get there:

Pay down credit card debt This might seem obvious, and sometimes it's not easy, but start by not incurring additional debt. Pay off cards with highest interest rates first. Remember, the amount owed makes up 30% of your credit score.

Schedule payments Make your payments automatic so you will never incur a late charge. Also, credit card issuers report your card balance at the statement closing date, not the payment due date. Find your statement closing date and pay the card off at least one day before. If you do this, the balance will show as zero on your report.

Ask for a credit limit increase Lenders are willing to

Your payment history is the most important factor in your FICO score and has the most impact.

increase your limit, and this increase will reduce your utilization rate.

Do not apply for any new credit cards Seeking a new card triggers a "hard" inquiry and will temporarily lower your score.

Remove incorrect information Look for inaccurate information on your report, such as a late payment. If you have a conversation with your credit card issuer, it may remove it.

Give it time The length of your credit history is worth 15% of your FICO score, so negative information has a lower impact as it gets older.

Protect Your Identity

Identity theft is the fraudulent use of a person's identifying information, such as credit card and bank information, for the purpose of obtaining financial gain for themselves. Detecting and correcting this type of theft is time consuming and costly.

Monitoring your credit report is the single best way to spot evidence of identity theft; you can place a fraud alert on your file as soon as you suspect you might be a victim.

Credit freezes go even further than either credit monitoring or alerts by making credit reports inaccessible to lenders and others who might have a fraudulent interest in viewing your credit history.

Each of the three major credit bureaus offer a credit lock for a fee or a credit freeze for free. A credit lock might be easier to unlock when needed, but a freeze might provide additional legal protection.

You can temporarily or permanently remove a lock or freeze at any time to allow a credit agency to review your file. For example: If you plan to buy a new car and want the dealer to access your file for loan approval, you need only contact the credit agencies and have the lock or freeze temporarily lifted. It can then be reinstated at your request. You must contact each agency separately to place a lock or freeze on your report. Submit a request on each agency website or call each directly.

Obtaining Credit Reports and FICO Score There are many sites that advertise free credit reports and FICO scores, but the only one authorized by federal law is *annualcreditreport.com*. Most credit card companies now make your credit score available for free on a monthly basis. Since credit scores are widely used today for almost everything involving personal finance, it's imperative we make sure our information is accurate!

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Graduate Perspective Education Is a Didactic Adventure

By James Norris

I am a recent graduate of Pittsburgh Institute of Mortuary Science. When asked to write an article sharing my viewpoint about mortuary science education, I paused to contemplate the topic because there are so many diverse opinions, even criticisms, regarding courses in the current curriculum.

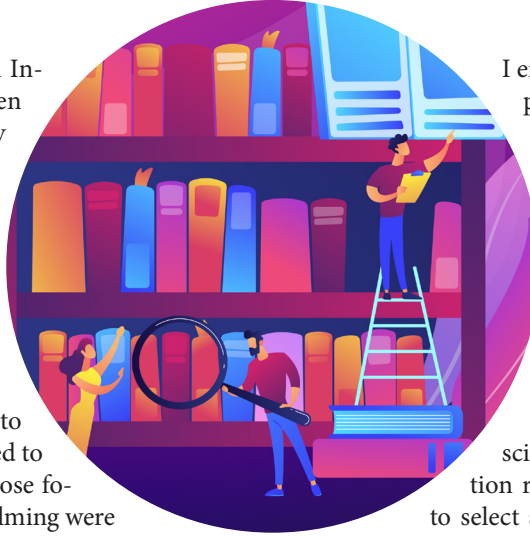
One phrase I heard often stood out: Why do I need to know this?

As I sat in the classroom, I listened to my classmates question why we needed to take certain classes. They assumed those focusing on funeral direction and embalming were the most relevant and the other courses just “filler.”

I suggest that current mortuary science students embrace the opportunity to consider a different approach – adopt a mindset that seeks to recognize value in each course. Ask many questions of your professors (and question yourself, too). How will you put what you’ve learned into practice? Above all, focus on embracing every moment of your education. You might be surprised at how much of it you will need every day!

Education is not a static pursuit but rather a didactic adventure. I urge everyone to adopt this philosophy as students and then carry it into their careers. Our education in mortuary school is not accomplished by a single step but rather through a sequence of steps that builds a foundation joining theory with practice.

As students, we take an incredible array of courses – from the sciences to the liberal arts. Each class provides us with principles designed to aid us in our internships. Although some material might seem mostly theoretical in the moment,



I encourage you to find the real-world application in your career.

Embalming is a perfect example since it combines science and art. Many may feel embalming courses are too heavily laden with chemistry and anatomy, but I disagree and defend the focus on science as it relates to the embalming process. Science is what allows embalmers to do what we do; the artistry is what the public sees.

As we enter into our internships, the science will come to life in the preparation room. We will decide which chemicals to select and why, which arteries to raise when challenges arise and how to measure that we have done our work successfully. The science exists for our benefit as embalmers, not simply in order to pass an exam in school.

The greatest gift we receive as students – and later as interns, embalmers and funeral directors – is the power of education. Funeral service faces the challenge of changing times and changing consumer expectations, and as we enter the profession, it is certain we will be tasked with many new and even unexpected scenarios.

Thus, a multifaceted mortuary science education prepares us to think through the myriad scenarios we are sure to face ahead. Instead of asking, “Why do I need to know this?” consider changing your approach to “There is a reason I need to learn this.”

Ultimately, your mindset might just influence your success.

James Norris is a recent graduate of Pittsburgh Institute of Mortuary Science.



PIMS Students “Get Grace”

By Edward J. Defort

Pittsburgh Institute of Mortuary Science celebrated its 80th anniversary with a gala September 7, one day after its 159th graduation ceremony was held. Activi-

ties included an appearance by “Mr. Arm” and “Velda” from Trundle Manor with their “Mobile Office of Villainy” and showcase of funerary and anatomical “oddities.”

Nationally known magician T.J. Hill entertained guests throughout the day. There was also face painting by PIMS staff member Annie Cerutti and a lucky-draw raffle auction with proceeds benefiting the PIMS Scholarship Fund.

The gala also featured an appearance by actor and director Daniel Roebuck, an American character actor of television, film and theater. His lengthy list of credits includes such motion pictures as *The Fugitive*, *U.S. Marshals* and *The Late Shift*, as well as numerous television shows, including *Matlock*, *Nash Bridges* and *Lost*.

Of note, in his recent movie, *Getting Grace*, Roebuck portrayed a funeral director who is visited by a terminally ill teenage girl who is wondering what will happen to her after she dies. Because of this film, Roebuck was awarded an honorary diploma in funeral directing and embalming by PIMS at its graduation ceremony.

"[They] all reminded me that I wasn't really allowed to embalm people despite my new diploma, so there went my new side job for the slow periods between acting jobs," Roebuck quipped.

The actor was present for autographs and photo opportunities throughout the event. After a special screening of *Getting Grace*, Roebuck held a Q&A session for guests.

We caught up with Roebuck after the event to talk about the experience, his new honorary degree and the value of connecting with community.

Q: Dan, if you did the complete backstory on your character, Bill Jankowski, the funeral director in *Getting Grace*, would we find out that he was a graduate of Pittsburgh Institute of Mortuary Science?

A: Yes, I feel strongly that because he was a Pennsylvania funeral director, he would have chosen to go to school in the great Keystone state. Of course, he could have gone to Northampton Community College [which is close to Roebuck's hometown of Bethlehem] because they have an excellent program there. However, I think the tragedy that directed him down that path would have also made it impossible to study so close to home.

Q: I understand that the PIMS faculty made it clear to you that you could not use your honorary degree to start embalming people.

A: Yes, that is true, which honestly was a complete surprise to me, as I had hoped for a possible secondary career, but I will honor that wish. Hopefully, my embalming kit can be returned for a full refund.

Q: Through this movie, you have been immersed in the funeral service profession. One of your oldest friends in the



Roebuck with PIMS administration staffers Annie Cerutti, Nicole Elachko, Jessica Becht and Karen Rocci.

Lehigh Valley is a funeral director who let you use his buildings and offered some suggestions during the filming of the movie. You've also attended two NFDA conventions. What have these experiences been like for you?

A: To be honest, I have not been surprised with the overwhelming positivity of the people I meet throughout the funeral business. Everyone has been extraordinary. As we continue to share *Getting Grace* around this continent, I look forward to meeting so many more great people.

I do think God had a hand in all this because it seems that something had to come along to remind people of the great and hard work funeral professionals do on behalf of their communities.

And although I could never have foreseen this as a call to arms, I am

grateful to be in a position to pick up this gauntlet as an outside voice celebrating the profession. I never dreamed that our simple film would continue to have such a positive impact. I think we will continue to support funeral directors and the profession through our partnering for a long time to come.

Q: What changes have you seen for yourself in funeral service since the movie took you down this path?

A: Thankfully, since we started the process of making

this movie, I haven't been to a funeral service. But I will say that in recently losing my dearest aunt and one of the longest supporters of my career, Mary Pierce of Hellertown, our process of saying goodbye was completely different than it would have been had I not had the experience of making *Getting Grace*.

Aunt Mary was beloved and joyful and funny and so precious. In the last few weeks of her life, we celebrated all those memories and the chance of seeing her for eternity. It was not the sad, heartbreaking experience it could have been because she was ready to move on. And I think, equally as important, I was ready to accept that.

Q: NFDA research has found that there is seemingly a disconnect between funeral directors and their communities. Do you see *Getting Grace* as a way to help bridge that gap?

A: I absolutely feel that *Getting Grace* would be the perfect tool to help mend that disconnect. I would also like to state that it has been my personal experience that the funeral directors who have engaged us to share *Getting Grace* are ex-

traordinarily involved in their respective communities.

My outsider view is that forward-thinking is the way to overcome these problems. The world that I work in as an actor has transformed to the point where I actually work in a medium that didn't even exist when I became an actor. [Author's note: Roebuck appears in the highly anticipated next installment of the Star Wars video game series, Star Wars Jedi: Fallen Order.]

As I have adapted to these new opportunities, I invite my friends in the funeral business to embrace the change. The funeral business, by the way, isn't the only business that must adapt as the whole world is changing. None of us can afford to be the Flintstones in a Jetsons world.

Q: With PIMS showing the movie at its anniversary celebration, would you be open to having other mortuary science programs screen the movie for students?

A: Oh, yes. A thousand times, yes. No, make that a million times, yes! I think the movie can serve as a case study in and of itself. I am aware that a number of nursing programs are also interested in sharing the movie simply from a case study point of view. I would happily license the film to any funeral business or school that would like to utilize it. I know at least one of our partners used the film to help fellow funeral directors clock continuing education hours.

I am committed to creating a licensing arrangement for any circumstance. Of course, it would be easy to just show the film, but public exhibition without permission is essentially piracy. So, rest assured, we will figure out a way to make it work for the funeral director, hospital, hospice or education institution.

Also, it's important to remember that our licensing is fully supported by our *Getting Grace* team, with trailers specific to the location, commercials and other marketing materials. Essentially, we love sharing a little piece of Hollywood with the funeral business.

Q: All in all, how would you describe your experience in bringing this movie into funeral homes, communities and mortuary science schools?

A: It's been the greatest win-win experience of my life. To be perfectly candid, finally getting to tell a story as a writer-director was a dream come true. To have that dream be so impactful is mind blowing. Ultimately, sharing the idea that life is meant to be lived, while death and the celebration of it should be respected, are not axiomatic. If my movie can help communities comprehend that both opportunities can coexist, then I have been given a great gift to be able to share those ideals.

To top it off, we have made great lifetime friends through the promotion of the film. It turns out, not surprisingly, that the funeral professionals with whom we have partnered have a similar point of view of the world and how we live in it. We feel we have made friends for life since our time together with *Getting Grace*.

Q: Do you have any future plans for continued screenings/fundraisers in funeral service?

A: We are pleased to be fielding opportunities consistently. Honestly, though, I would be thrilled to double or triple our efforts because I have seen the positive bounce it's given the funeral homes with which we have worked. Every community we go into equals more eyes on our thought-provoking and life-affirming movie.

I welcome all directors to visit gettinggracethemovie.com. Select the "Funeral Directors" button and use the code "funeral" to access the special part of our website dedicated to helping funeral directors share our story and, in turn, help us celebrate their own story.

Edward J. Defort is editor of NFDA Publications.

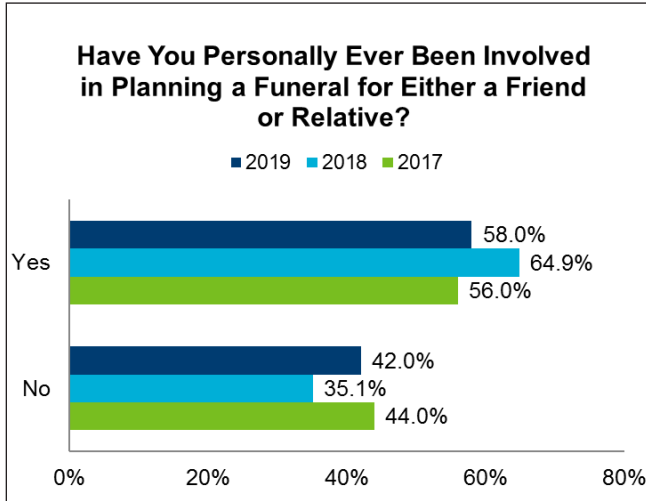
At a Glance: 2019 NFDA Consumer Awareness and Preferences Survey

By Deana Gillespie and Edward J. Defort

Editor's note: The annual NFDA Consumer Awareness and Preferences Survey offers a great glimpse into the mindset of today's consumers. As the numbers suggest, the public increasingly sees the practical application of the curriculum taught to students through an ever-changing lens, which suggests that making a community connection is more important than ever.

Making a connection with consumers is the key to sustainability for funeral directors, but getting inside the consumer's head becomes more challenging every year for directors look-

Fewer respondents said they were personally involved in planning a funeral.

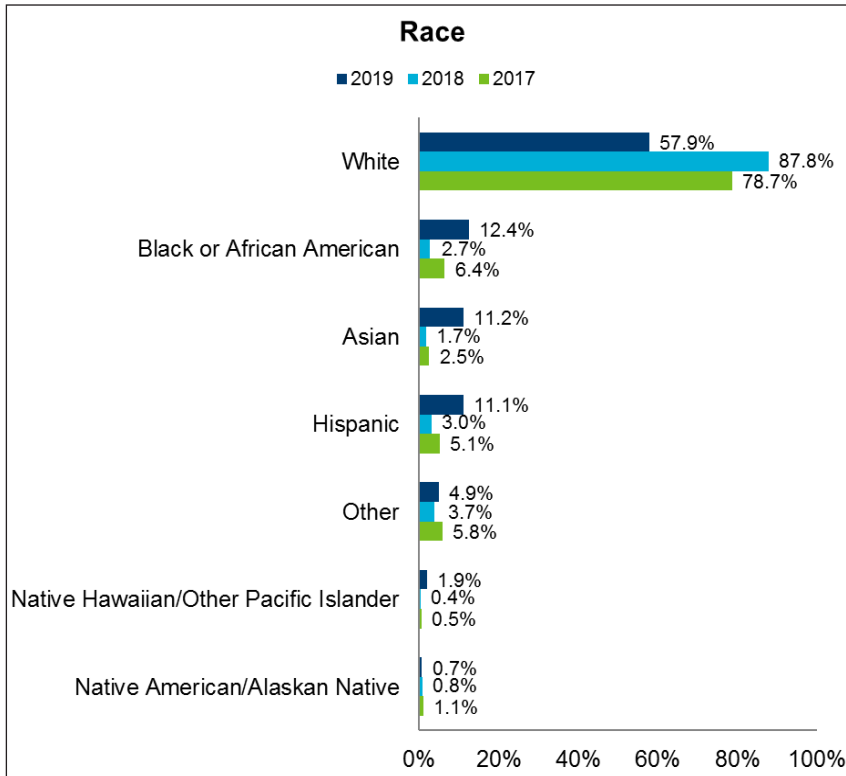


awareness and perceptions of funerals and funeral service. NFDA tracks this in order to help funeral service professionals improve the quality of service they provide by learning more about consumer attitudes toward new trends in funeral service.

As in past surveys, NFDA asked consumers about a wide variety of topics, including selecting a funeral home, planning for a funeral, why a certain funeral home is chosen, social media, religion, clergy, celebrants, green funerals, body donation, preneed, cremation and memorialization.

More respondents reported receiving an invitation to a funeral or memorial service.

Here are some of the most notable changes observed in this year's survey:



- Fewer respondents stated they were personally involved in planning a funeral for either a friend or a loved one (58% versus 64.9% in 2018).

- The percentage of respondents who feel it is very important to have religion as part of a funeral continues to decrease – from 49.5% in 2012 to 35.4% in 2019.

- More respondents reported receiving an invitation to a funeral, memorial service or life celebration in 2019 over the previous two years.

- A significantly higher percentage of respondents (54.6%) attended a funeral at a nontraditional location, according to the 2019 survey (48.3% in 2017).

- The percentage of respondents who stated that they have made prearrangements for themselves was significantly lower in 2019 compared to 2018; this may be due to the younger age of respondents this year.

ing to stay ahead of the memorialization trends and preferences curve.

Ultimately, there's only one way to find out what someone wants – by asking them. And since 2012, NFDA has asked consumers exactly what they want in a funeral service for a loved one or, eventually, for themselves.

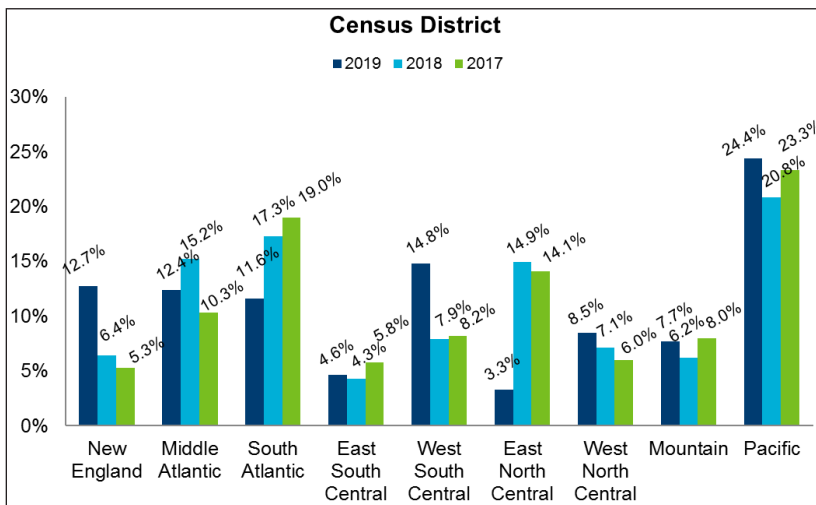
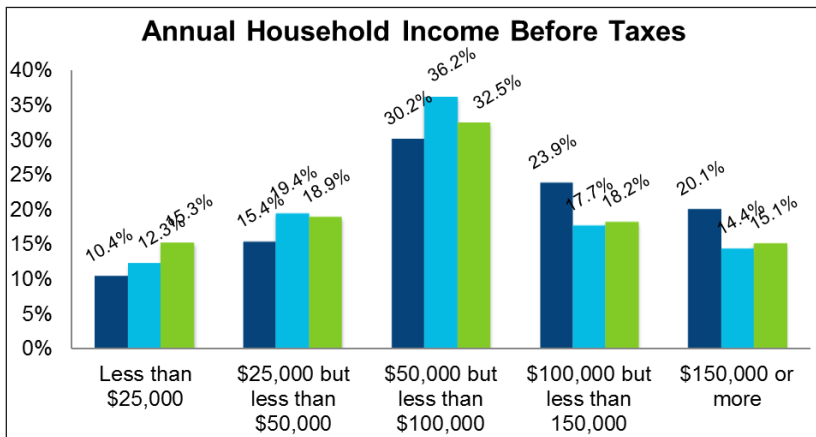
This is the eighth NFDA Consumer Awareness and Preferences Survey, and the numbers are fairly consistent, which reflects a statistical significance and high level of reliability. In addition, each year, new questions are incorporated to keep the content fresh and make the study as comprehensive as possible.

As always, its main objectives are to measure consumer

In analyzing the survey results, a picture begins to emerge about what consumers want. Familiarity (previously served family or friends) remains the strongest lure for families when selecting a funeral home. They also want a firm that is close to home, conveniently located, reputable and/or one at which they know the funeral director.

On top of that, respondents said the most desired qualities looked for in a funeral director are honesty and trustworthiness, caring/compassionate/sympathetic, and sensitive to a family's budget. The most important items respondents want included in a funeral were affordable cost, a gathering of family and friends, photographs, honoring the wishes or prearrangements of a loved one, personalized music and cremation.

Of the 16.8% of respondents who visited or called more



Significantly more respondents attended a funeral at a nontraditional location.

than one funeral home when planning a funeral, 58.4% did so to compare prices, 32.7% to check available service options and 29.7% to check availability. In addition, 64.6% of those consumers obtained pricing information in person, and 57.6% felt it

was easy/very easy to obtain that information.

Respondents are evenly split when it comes to donating their body for medical research: 34.3% would be very interested or interested, and 37.3% were not very interested or not at all interested.

Despite the continued decline in the importance of a religious component in a funeral, the majority of respondents still feel it is important – 35.4% feel it's very important and 27.1% somewhat important.

NFDA's Have the Talk of a Lifetime initiative is slowly gaining traction, as 7.9% of respondents have heard of it. Of those who had, 49.3% said the campaign resulted in them talking to their loved ones about memorialization.

When it comes to a funeral home's website and social media usage, 55.6% of consumers have visited a funeral home's website, primarily to look for an obituary, write an online condolence or look up funeral home contact information.

Most respondents (77.2%) have used Facebook, and a majority of them (55.8%) use it daily or several times a week. Despite just 16.1% of respondents acknowledging that they visit a funeral home's Facebook page, their motive to do so is familiar: look for an obituary, post a comment or look up contact information.

The most common sources of information consumers said they would use if they needed to plan a funeral or memorial service were either a local funeral home or the advice/recommendation of a friend or family member. Just 7.7% of respondents stated that they were aware of NFDA's Remembering A Life consumer-focused initiative, which was rolled out about a year ago.

When it comes to cremation, more than half of respondents (59.2%) said they would prefer cremation for their own funeral. Only 16.1% of these said they would have a complete funeral service with viewing and visitation prior to cremation (down from 26.6% in 2015).

And finally, the survey reaffirmed that pre-arranging one's own funeral is not a priority for most, as only 11.5% of respondents have done so.

Methodology

This study was conducted April 9-12, 2019. Survey invitations were emailed to an online consumer panel consisting of Americans 40 and older; 905 people completed surveys. The results are projectable within a range of ±3.3% (with 95% confidence). It should be noted that consumers who participate in online panels are typically high Internet users and have higher incomes and education levels.

As mentioned earlier, there were some changes in the 2019 survey. Of note, the sampling method was changed in order to get a better representation of different race/ethnic groups. This year, 58% of respondents were white, down from 88% last year; 12% were African-American, up from 3% in 2018; 11% were Asian, up from 2%; and 11% were Hispanic, up from 3% a year ago.

The gender split was comparable with previous surveys, with women accounting for 55% of respondents.

In addition, 58% of

The sampling method was changed in 2019 to get a better representation of race/ethnic groups.

this year's survey group said they have personally been involved in planning a funeral for a friend or relative, down from 65% last year.

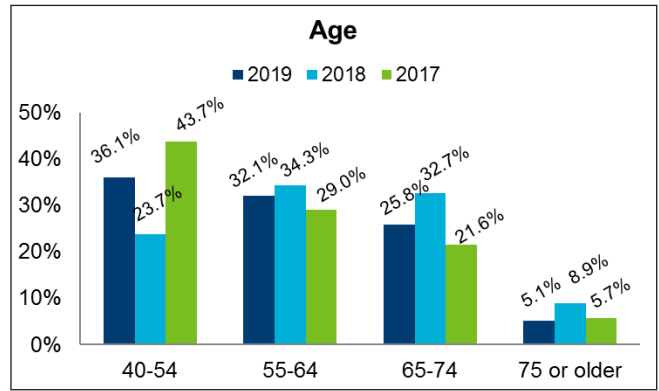
Demographics

Only people 40 and older were eligible to participate. Respondents in this year's study were significantly younger when compared to 2018 – 36.1% were between 40 and 54 versus 23.7% in 2018; 32% were between 55 and 64 versus 34% a year ago; and 30.9% were 65+, which is close to last year's percentage for this category.

Slightly more responses were received from the Pacific and West South Central census districts.

A total of 21.2% of respondents identified themselves with a religious preference, while 21% stated they had no such preference.

As noted earlier, this year, specific efforts were made to target African-American, Asian and Hispanic respondents since the majority of online consumer panel respondents are white.



Forty-four percent of respondents earn \$100,000 or more annually, while 25.8% earn less than \$50,000 annually.

*Deana Gillespie is NFDA research manager.
Edward J. Defort is editor of NFDA Publications.*



Funeral Home Staffing What It's Going to Take to Attract New Directors to the Field

By Mark J. Krause

Like all professions, funeral service continues to evolve and has experienced great changes over the last decades. Obvious ones include the growth of cremation, the focus on personalization and the advent of new technologies that help create better ways to memorialize. Some of the more subtle changes have created challenges and new ways to view funeral service.

Contemporary funeral operations require many moving parts to operate well, and none of that happens without the most important piece of the puzzle – the funeral home staff.

I contend that there has never been greater opportunity for quality funeral professionals than right now. A well-trained, professional funeral team can truly make a difference to client families. Without a skilled, caring and professional team to lead families through the journey of the funeral, our profession becomes nothing more than a business transaction.

That scenario offers a bleak future, with funeral homes becoming nothing more than places to dispatch the body of the deceased. On the other hand, funeral directors who develop their skills and use them proficiently will have an economic, professional and managerial advantage over their colleagues.

Our profession is experiencing an assortment of issues that are creating challenges for funeral home staffing. The

American workforce is experiencing more people retiring from or leaving the workforce than entering it. In addition, the beginning of the baby boomer effect on the death rate, the complexity of contemporary funerals, marketing and preneed have all contributed to greater demands on the time, quantity and quality of today's funeral professional.

The skills of funeral directors now need to be different than those of past generations. Consumers are more highly educated and articulate than ever before; they demand high quality and will not accept less from funeral directors. A director with mediocre communication skills damages the family and poisons the future of funeral service. If a family has a bad experience because of a less-than-skillful funeral director, what happens when there is another death in that family? Perhaps they will choose direct cremation or elect to hold their memo-

Directors with mediocre communication skills damage families and poison the future of funeral service.

rial event at their home, church or country club, without the involvement of a funeral home.

Directors need to be able to explain and demonstrate the value and meaning of the funeral experience and the importance of including funeral professionals in that process.

Creativity is a key ingredient of the contemporary funeral director. Families come to see funeral professionals without knowing what options are available, so merely saying, “We do whatever the family wants,” is no longer acceptable.

We need to be the creators and facilitators of these events, while communicating at a high level everything that contemporary funerals can offer families. Unfortunately, technology has caused a de-emphasis in the development of interpersonal communication skills. Today’s funeral director needs to embrace the skills and repertoire of an event planner to meet the wants and desires of modern funeral consumers.

The need for highly proficient directors and assistants has never been greater. As we slowly witness many smaller, less efficient firms vanishing, funeral homes are confronted with the staffing challenges experienced by many other businesses. The competition for employees – from entry level to highly skilled – is increasing every day.

With new and younger people entering the workforce in general, an issue for funeral service is one of familiarity. How many high school- or college-age students think of funeral service as a career path? Let’s be honest – for someone looking for an exciting lifetime career, funeral service does not possess the initial attraction of many other occupations. While those of us who have experienced the variety, challenges and value of funeral service have discovered the rewards and meaning this field offers, reaching people starting out on their education and career paths and showing the value of the funeral profession is vital to meeting staffing needs.

We can no longer wait and hope people stumble onto funeral service as a vocation. We must think more aggressively about how to attract bright, articulate individuals to explore our profession. One possible path to a vibrant workforce is to recruit people who have earned college degrees but do not have a clear career path. Individuals with communications, English, history, psychology, sociology, political science and other humanities degrees are perfect candidates as these disciplines teach people about the human condition while fostering writing and communication skills. The necessity of recruiting highly educated funeral professionals who possess good communication skills is demanded by the families we serve.

Explaining the value and meaning of today’s funeral experience involves much more than running a funeral and selling a casket. Many of the people with whom directors meet are professionals accustomed to interacting with others proficient in the exchange of ideas. The continued success of our

We must think more aggressively about how to attract bright, articulate individuals to explore our profession.

profession depends on the next generation of consumers who no longer find value in the cookie-cutter funeral and on funeral professionals painting the picture of what is possible.

Recruiting potential directors requires starting at the high school level. Career days with a presentation and personal interaction are always positive experiences, but more needs to be done. Hiring high school students so they get exposure to and experience in a profession that might otherwise never occur to them is a way of planting seeds for a future staffing harvest. Recruiting incentives for the unlicensed might include mortuary school tuition reimbursement and schedule flexibility.

Firms must be involved with mortuary schools, which offer a great way to interact and expose a funeral home to those already interested and invested in a funeral service career. Scholarships, awards, intern/apprenticeships and other opportunities can be directed through the schools to foster an energetic atmosphere of learning and professional development.

Another possibility for approaching the demands of a shrinking and unaware workforce is to look at legislative barriers that keep people from exploring funeral service as a career possibility. I’m not suggesting we reduce the requirements for what it takes to become a licensed funeral director but rather to allow unlicensed individuals to experience our wonderful profession in a controlled and regulated environment. This would require licensed funeral directors and funeral homes to become more hands-on with their staff. By having the funeral director or firm responsible for the oversight and professionalism of the recruit, the funeral home’s reputation and livelihood would be the incentive for legal compliance and performance.

The job market is only going to become more difficult for funeral homes looking for new staff. Mortuary schools do not have the time or resources to develop directors who can “hit the ground running” in the short time they have with students. Schools’ focus must be getting students to graduate and

pass the national board examination. Thus, funeral homes need to develop a “farm team” or have developmental positions to create the professionals needed for the future.

Funeral directing is not an easy vocation; it requires time and experience in order to become effective at serving both families

and the funeral home. Those firms that take the time, make the effort and invest in the future will be in the best position to grow their market share, provide meaningful funerals for consumers and employ a staff that will excel at meeting the needs of families.

Many people with whom directors meet are professionals used to interacting with others proficient in the exchange of ideas.

Mark Krause is president of Krause Funeral Homes & Cremation Service in Milwaukee, Wisconsin. Four locations serve more than 1,300 families annually.

5 Reasons to Apply for a Foundation Academic Scholarship

By Kelly Manion

- 5. Free Money!** We get it – school is expensive. Tuition, book fees, commuting costs, child care all add up. We can help. Here's the skinny:
- Twice a year, the Funeral Service Foundation awards nine scholarships, ranging from \$2,500-\$5,000, to students enrolled in ABFSE-accredited institutions or accredited Canadian mortuary science programs.
 - **The fall application deadline is November 1**, and scholarship applications will be accepted again in early 2020.
 - The online application process includes submitting a brief essay and video, transcripts from your mortuary science program and a letter from your institution noting that you're a student in good standing.
 - Should you be selected, we'll send a check directly to your school to help offset your tuition costs.
 - Get full details at funeralservicefoundation.org/academic-scholarships.

- 4. You'll Impress Your Professors** Professors may seem tough, but they've been in your shoes, know what you're juggling and want you to succeed. That's why they've been telling you: "Apply for a scholarship already!"

With just a little extra work, you could chip away at your tuition and focus more on what's important. Who knows? You might even score extra points* when you ask your professors for insight on your application essay or video. Plus, you'll learn what they think of you when you request a letter of good standing. It's always nice to hear you're doing well.

And if you've done the work and already applied for but did not receive a foundation academic scholarship, try again! Your professors will be doubly impressed by your perseverance and commit-

Since 1945, the Foundation has boosted the résumés and careers of more than 6,000 funeral professionals.



ment to your education.

(* Applying for a Funeral Service Foundation academic scholarship doesn't guarantee extra credit, but it's been known to impress many a professor.)

- 3. Total. Résumé. Booster.** Since 1945, the Funeral Service Foundation has boosted the résumés and careers of more than 6,000 funeral service professionals. Funeral home owners and hiring managers look at what sets a potential employee apart from other candidates. Noting that you're a Foundation academic scholarship recipient could help send your résumé to the top of the pile. In addition, you'll show that you value education and aren't afraid of a little extra work to get the job done.

- 2. See Your Name in Print** We understand that exposure is necessary to building a successful career. That's why we showcase our scholarship winners on our website and in trade publications across the profession. You'll also be featured in the Foundation's annual Impact Report, which lets donors know how their dollars are impacting the profession. (Many of our donors are those same funeral directors looking to hire great talent.)

- 1. Tell Your Story** You're dedicating your (first? second? third?) career to helping families and communities understand that funerals matter, and your stories inspire the foundation's work and drive its mission. When you apply online, you'll be able to tell your story through a brief essay and video. Show us your personality, your compassion and your professionalism, and share your great ideas and experiences.

Kelly Manion is director of communication for the Funeral Service Foundation.

Attending the NFDA Convention? Visit the New Funeral Service Career Center

If you plan to attend the 2019 NFDA International Convention & Expo October 27-30 in Chicago, be sure to check out the resources NFDA offers to help prepare you for the next step in your funeral service journey. In addition to assisting you in building your résumé, at the new Funeral Career Center, you can discuss interviewing techniques and have your career questions answered by experts. The center will also offer 20-minute “Lightning Sessions” covering a wide range of career topics.

MONDAY, OCTOBER 28

1 P.M. FUND YOUR KNOWLEDGE WITH FOUNDATION SCHOLARSHIPS

Kelly Manion, Funeral Service Foundation

1:20 P.M. MAKING IT MEANINGFUL: MEET THE MENTORS EXPERIENCE

Mentee Group Project Winners, 2019 Meet the Mentors

2 P.M. BRANDING YOURSELF FOR SUCCESS

Georganne Bender and Rich Kizer, Kizer and Bender Speaking!

3 P.M. NETWORKING SOCIAL HOUR

Connect and enjoy light appetizers. Professional headshots available, sponsored by the Funeral Service Foundation. Come dressed to impress!

4 P.M. THE INTERVIEW: LANDING YOUR DREAM JOB

Beverly Lawson, Newcomer Funeral Service Group

TUESDAY, OCTOBER 29

1 P.M. THE INTERVIEW: HIRING FOR SUCCESS

Beverly Lawson, Newcomer Funeral Service Group

2 P.M. BRANDING YOURSELF FOR SUCCESS

Georganne Bender and Rich Kizer, Kizer and Bender Speaking!

3 P.M. NETWORKING SOCIAL HOUR

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Kelly Manion, Funeral Service Foundation

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Mentee Group Project Winners, 2019 Meet the Mentors

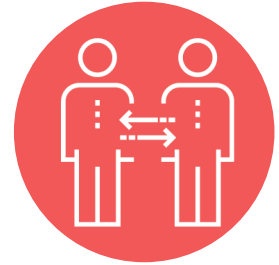
WEDNESDAY, OCTOBER 30

10 A.M. IT'S ALL ABOUT THE INTERVIEW

Mark Krause and Tara Steininger, Krause Funeral Home & Cremation Service

11 A.M. THE INTERVIEW: LANDING YOUR DREAM JOB

Beverly Lawson, Newcomer Funeral Service Group



Need Money for School? The careers section of NFDA's website contains a variety of resources students can explore to learn about scholarships for funeral service education. Visit nfda.org/careers/scholarships to review a comprehensive list of scholarships available from funeral service organizations, including NFDA and the Funeral Service Foundation, state funeral directors associations and mortuary colleges.

From the Editor's Desk...

Entering Funeral Service With 2020 Vision

Well, the 2019 calendar year is already three-fourths complete, and for most of us, that means planning season for next year is in full swing. Throughout the year in two of NFDA's publications, *The Director* and *Memorial Business Journal*, we have been promoting the theme "2020 Vision" by presenting articles with an eye on helping directors adopt policies and procedures that will have a positive impact on their businesses in 2020.

For this reason, I eagerly awaited the results of the 2019 NFDA Consumer Awareness and Preferences Survey (see article on page 8 of this issue). This annual survey, which has been conducted since 2012, offers a glimpse into the many facets of how today's consumers think and, taken collectively, paints a fairly detailed picture of where they stand on the products and services offered by funeral directors.

Each subsequent survey reinforces trends and paints a clearer picture of what consumers know and want from a funeral or memorial service.

Eight years in, there are a few blips or aberrations in the data, some in the area of survey question wording, but the historical data tell us that the information gleaned has painted a consistent, accurate picture of consumer preferences.

Another interesting aspect of the process is receiving observations and feedback from funeral service professionals. Every set of eyes reviewing the statistics offers a different perspective and a different read on what the numbers mean. As we ask a number of observers for their thoughts, either on the complete survey or key segments of it, their observations and suggestions help create a road map for accommodating consumers.

This year, one revelation that arched eyebrows came in answer to a new survey question: "Have you ever attended a luncheon or other public event in which a funeral director presented information about funeral arrangements, cremation/burial options or preplanning?" More than 93% of respondents said no!

This statistic exemplifies a seeming disconnect between funeral directors and consumers. As success in funeral service continues to increase in difficulty, directors simply must be present in their communities. To debate whether such new voices as death doulas and death cafés are springing up in communities because of this void is not germane. The fact of the matter is that a void exists and other voices are filling it.



Edward J. Defort
Editor

The Director.edu

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