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Potential Roles for Social Work in Supporting Mourning Practices of Non-Dominant Religious and Cultural Groups in America

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ABSTRACT

This paper will explore the perceived cultural sensitivity/affirmation of mourning ceremonies and rituals of non-dominant population groups by funeral directors serving families in the mountain region of the United States. Specifically, this paper examines the perceived ability of funeral directors and funeral homes to respect, affirm, and honor the mourning rituals and practices of non-dominant religious and spiritual population groups. Additionally, the paper seeks to explore the potential role of social workers in supporting and affirming mourning rituals and practices of non-dominant population groups.

Potential Roles for Social Work in Supporting Mourning Practices of Non-Dominant

Religious and Cultural Groups in America

A Thesis

Presented to

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In Partial Fulfillment

Of the Requirements for the Degree

Master of Science in Social Work

By

Stephanie Bergslien

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This thesis, directed and approved by the committee for the thesis candidate Stephanie Bergslien, has been accepted by the Office of Graduate Programs of Abilene Christian University in partial fulfillment of the requirements for the degree

Master of Science in Social Work

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This thesis is dedicated to my mother, who taught me that even the largest task can be accomplished if it is done one step at a time. Thank you to my mom and my boys for your unwavering support, sacrifice and love throughout this journey. I love you with all my heart and could not have done this without all of your love.

ACKNOWLEDGMENTS

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CHAPTER I

INTRODUCTION

One certainty all living creatures must face is the inevitability of death. Burke

(2016) states, "Death is the second most profound experience in a human being's life"

(p.1). Death is, at best, a tremendously challenging encounter for humans as humans

struggle to come to grips with lost hopes and dreams associated with the deaths of loved

ones. Throughout human history, a wide variety of ceremonies, rituals, and practices have

facilitated the processes of grieving and mourning as bereaved people transition from

interacting with a living person to acceptance of that person's death (Hoy, 2013; Mitima-

et.al; Smith, 2017). Such methods vary across cultures (Hoy, 2013; Mitima-Verloop et

al., 2019; Romanoff & Terenzio, 1998; Walter, 2005).

Within American culture, mourning ceremonies, rituals, and practices can vary

widely (Collins & Doolittle, 2006; Hoy, 2013; Mitima-Verloop et al., 2019). Such

variation can include differences in religious beliefs and expressions; differences in

spiritual beliefs regarding death and; differences in practices that vary according to

socioeconomic status, familial variables, and a host of other unidentified influences

(Collins & Doolittle, 2006; Hoy, 2013). Nonetheless, among American cultures, the

funeral serves as the official ceremony that brings family and friends of deceased persons

together to grieve and mourn the death of a loved one.

Funerals are structured relatively the same throughout American culture. Bodies

of the deceased are prepared for the funeral ceremony through embalming or cremation;

they are placed in caskets, urns or other containers for final disposition; viewings are held

for family members to receive guests; religious or memorial services are held; and final

disposition or burial services generally complete the process. Funeral directors provide

support for the deceased's next of kin as they are confronted with the necessity of making

multiple decisions with emotional, logistical, and financial consequences

CHAPTER II

LITERATURE REVIEW

Considering the high value given to the ways many cultures honor their dead and dying, it is reasonable to expect that funeral services would seek to provide a culturally sensitive, relevant, and meaningful experience for grieving families and friends of the deceased. This literature review provides insight into several of the culturally embedded rituals, ceremonies, and grief practices related to death and dying in western culture. In addition, this literature review explores several secondary factors that may influence a grieving family's ability to practice their traditional cultural rituals and ceremonies fully. Some of these factors include, but are not limited to, hospice services, final disposition, advanced directives and funeral costs. Finally, this literature review provides insight into the role of social workers in providing end-of-life services for families and takes a closer look at funeral home culture and education of funeral directors.

Death in American Culture

Death is often feared and avoided in western cultures (Cozzolino, et.al.). Over 100 years ago, connection with others and the cycle of birth and death guided rituals and the shared grieving process (Carr, 2012; Smith, 2017). However, today natural death experiences have been largely removed from western culture and replaced by curative measures (Carr, 2012; Smith, 2017). Death, as a natural experience, has been removed from most Americans' lives. Modern medicine and high-tech machines send the message that life does not have to end. When life does end, Americans often try to soften or battle

against the reality of death by making cliché statements. Such statements include "people fall victim," "combat illness," "long struggle," "he is no longer with us," or "has passed on" (Carr, 2012; Smith, 2017).

In western cultures, the aged and ill are often excluded from being with family or friends during the final stage of life. As an individual becomes frail and old, family members tend to seek medical care in nursing homes and with professional caregivers (Carr, 2012; Smith, 2017). By removing themselves from providing direct care, family members are separated from the death and the dying process. In contrast, Hindu, Indian, Asian, and Middle Eastern cultures often care for their dying family members, and they frequently continue to care for the body once the family member is deceased (Burke, 2016). In modern western culture, elderly people are often isolated as they suffer from terminal illnesses, and often they die alone. They are frequently either stranded to provide care for themselves, either: family or a family member arranges for professionals to provide end-of-life care for them. Frequently, elderly survivors (e.g., spouses, friends, etc.) of the deceased person must grieve and mourn the loss of their loved ones alone.

Grief, Mourning, and Bereavement

Several definitions of *grief* exist. Granek (2010) defines *grief* as "the experience of a person who is responding to the death of another human being whom he, or she, has loved" (p.46). Burglass (2010) defines *grief* as "a natural human response to separation, bereavement or loss, in particular, the loss of a loved one" (p. 44). The Oxford Learner's Dictionary defines *grief* as "a very sad feeling, especially when somebody dies" ("Grief," n.d.). Worden (2009) describes *grief* as a personal emotional reaction (e.g., sadness, anger, and guilt) that follows a loss. Each of these definitions expresses that grief is a

form of emotional suffering, that grief is a collective experience, and that grief typically

accompanies a profound loss (e.g., death of a loved one). In a sense, grief is a natural

form of human suffering when losing a loved one. How a person expresses grief

following the loss of a loved one cannot be defined; rather, grief is individually

experienced and expressed. Death can leave a great void, and all humans experience grief

as a response to death (Lensing, 2001).

In comparing *grief* to *bereavemen*t, Clark (2018) stated, "another important factor

is that, while bereavement is a static concept (the loved one is gone and you are without

the loved one), grief is active" (p. 1). In addition to the grief that follows the loss of a

close loved one, the idea suggests that grieving can be applied to other losses, and it

creates the possibility of positive intervention at points along the grief continuum (Attig,

2011). It can be described as grieving, a forging a transition or a way forward or, perhaps,

a search for equilibrium (Clark, 2018).

To further clarify the differences between bereavement and mourning,

bereavement is the period after a loss during which grief is experienced and mourning

occurs. Mourning is the process by which people adapt to a loss. Mourning is also

influenced by cultural customs, rituals and society's rules for coping with loss

(MedicineNet.com, 2020).

The experience of grief may be culturally universal; however, the ways that

cultures express grief frequently differ. For example, some cultures express grief by

shaving their heads. Others express grief by wearing black clothing at a funeral, and

others express grief by drinking and dancing. These are just a few of the ways that grief is

shown (Gire, 2014). Some rights and obligations may manifest as culturally similar;

however, some believe grief is a private matter, and some believe grief should be publicly displayed. Some believe a healthy attitude should be adhered to, while others may express sorrow through tears. Professionals need to honor how a person expresses grief and honor the culturally sensitive process, rituals, or traditions (Rosenblatt, 2017).

Mourning

There is a noticeable overlap between grief and mourning, with each influencing the other. Distinguishing between the two is often very complex. While grief focuses more on the internal or intra-psychic experience of loss, mourning emphasizes the external or public expressions of grief (National Cancer Institute. 2020). In other words, grief is experienced as an emotion, while mourning is the outward expression of that grief. Consequently, mourning is influenced by one's beliefs, religious practices, and cultural context (National Cancer Institute, 2020). *Bereavement* refers to the events that accompany a loved one's death, while *mourning* is the mechanism that communicates sorrow (Worden, 2009).

Therefore, mourning can be viewed as a set of rituals and practices that express grief and are set by a culture's traditions and norms. The protocols, rituals, and ceremonies are called upon in response to dying, death, and loss, and typically adhere to the dominant cultural expressions. There are geographical and cultural differences in mourning rituals. For example, in Egypt, Muslim women were historically considered abnormal if they did not express wailing. In Bali, Muslim women are strongly discouraged from publicly wailing, as it is viewed as a lack of faith in Allah. In the Navajo culture, there is a custom of honoring the deceased by not talking to or about the

dead by their names. It is believed that this communication can prevent the deceased from traveling to the next world.

The Value of Mourning and Bereavement Practices

Bereavement rituals are used to complete the relationship with the deceased and shift to a new social role (Clark, 2018). While various cultures have funerals and bereavement rituals that mark the finality of death and provide supportive mourning behaviors, there is great diversity among such practices. When traditional rituals can occur in concert with the individual private or public acts of transformation, the successful resolution of grief can occur. In most American funerals and bereavement rituals, the deceased is committed to the hereafter, and the bereaved are supported in the assumptions of their new status.

While funeral and post-funeral bereavement rituals are useful for many, there are situations in which these transition rituals may come too soon or may not sufficiently address bereavement (Clark, 2018). For example, when a death occurs suddenly, the shock and trauma that comes with the loss may potentially make a person not make the decisions they would usually make if given time to think through choices such as whether to embalm or cremate. For most bereaved, the transformation process occurs naturally through the existing social structures that surround death within a culture (Clark, 2018). Part of the finalization phase by some cultures may include a cleansing ritual to mark the end of the transition and a reunion (Clark, 2018).

The concept of transition is rich in history central to most rituals associated with death. Funeral rituals support "the transition of the deceased from life to death and mediate the transition of the bereaved from one social status to another" (Romanoff &

Terenzio, 1998, p. 1). Bereavement support groups may sustain the process of connection in that they provide for ritual enactments in a social context.

> Psychotherapeutic rituals with the bereaved, as commonly practiced, can be considered rituals of transition. The effectiveness of transition rituals may be compromised if the bereavement process does not encompass a transformation phase or recasting of the mourner's sense of self in relation to the deceased" (Romanoff & Terenzio, 1998, p. 1).

Western Culture: The Funeral

A *funeral i*s defined as "a ceremony honoring someone who has recently died, which happens before burying or burning the body" (Cambridge University Press, n.d.), n.p). Funerals provide a way for those to be together while sharing memories, crying and comforting each other (Smith, 2017). Funerals provide mechanisms for emotional catharsis, interpersonal support, and for facilitating cohesion and healing among mourners (Hoy, 2013; Smith, 2017; Varga, 2014). These steps are important steps in the healing process. In some cultures, a funeral is a way to honor the dead and provide a sense of closure. Grieving together helps people to not feel alone and allows others to share in their grief. Funerals provide benefits that help participants cope by making meaning of the deceased person's life and death (Smith, 2017; Varga, 2014).

Funerals are not all the Same

Funeral homes, and the services they provide have changed over the years due to various social and economic shifts and changes in religious and cultural norms (Beard & Burger, 2017; Smith, 2017). There are now various ways someone can honor their loved one (Beard & Burger, 2017; Hoy, 2013; Smith, 2017). Some of these ways include a

traditional funeral service, direct cremation, green burial, and at-home funerals (Beard & Burger, 2017). A traditional American burial includes a viewing or visitation service at the location requested and is usually followed by a graveside service.

A direct cremation involves cremation of the deceased without a funeral service or formal ceremony. Following cremation, the ashes of the deceased, sometimes called *cremains*, are taken to the graveside or given to the next of kin. In the 21st century, green burials are growing in popularity due to the concerns about the environment (Beard & Burger, 2017). The embalmed corpse is placed into a biodegradable container and then buried in the ground, allowing nature to do the rest. Kate Kalanick, the executive director of the board of Green Burial Council, reports that green burials are cost-effective while also keeping the toxic chemicals from entering the earth (Chiu, 2016). At-home funerals are also called do-it-yourself (DIY) funerals. The freedom to take part in the washing, dressing, and burial allows families to provide care, and perform rituals and is cost-effective (Shaik, n.d.).

Final Disposition

After a death has occurred, the way in which the deceased's body is managed is mandated by state laws. In Colorado, for example, there are strict procedures and policies regarding embalming, cremation, and the protection of health and safety. When human remains are picked up and transported from a private residence, hospital, or nursing home, vehicles must be safe and maintain sanitary standards (General Assembly of the State of Colorado, 2018).

Mortuaries cannot cremate human remains without the identity of the decedent, date of death, authorization to cremate remains, and "the name of the person authorizing

cremation and an affidavit or other document in compliance with article 19 of title 12 that

the authorization complies with article 19 of title 12 Colorado Revised Statutes Title 12"

(General Assembly of the State of Colorado, 2018). Additionally, funeral homes must

adhere to professional and ethical standards. A funeral home must honor and comply with

the all spiritual and religious "beliefs of the next of kin, honoring the wishes of those who

require the presence of loved ones while in the cremation chamber "(General Assembly

of the State of Colorado, 2018).

Funeral Costs and Options

The rising cost of funerals is causing funeral services to become a luxury service

some struggle to afford. The average cost of a funeral in the United States in 2020 is

$10,000 (Adult Financial Programs (2020).

The options are limited for people who have limited resources. A direct

cremation is the least expensive and most cost-efficient; however, the amount given by

the burial assistance program is often not enough to cover the funeral home charge for

cremation (Adult Financial Programs. (2020)

It is important to note that cremation is unacceptable in Judaism, Islam and some

Christian denominations. This means that even the least expensive means of final

disposition may not be a viable option for many people of non-dominant religions

(Funeralwise, 2020). State burial-assistance programs vary from state to state. Some

charity organizations may also help. In Colorado, the Department of Human Resources

has a burial assistance program that pays the cost of a funeral directly to the funeral

providers. If a person is 60 years and younger and receives state funding (Medicaid), the

person can receive $1,000 toward funeral expenses, and if a person is 60 years and older, $1,500 is available for their burial expenses (Adult Financial Programs, 2020).

Role of the Funeral Director

A decline in the importance of religion in dominant American culture has influenced the role of funeral directors (Hyland & Morse, 1995). Funeral directors have changed from being primarily concerned with the preparation and burial of the deceased body to being more involved with funeral planning, counseling, and providing comfort to grieving family members and friends of the deceased. In the context of a modern funeral director's role, to offer comfort is to offer support to help bereaved family members manage a heavy emotional burden (Hyland & Morse, 1995). Essentially, funeral directors accomplish this task by arranging and providing a good funeral.

A quality funeral director will assume a leadership role in guiding the bereaved family through the process of planning and implementing the funeral (Hyland & Morse, 1995). Unlike many other events in life, funerals are generally planned very quickly while the family is frequently in a shocked state. Because recently bereaved families are often in a shocked state, they usually need guidance through the intricacies of making funeral arrangements. As previously discussed, grief-stricken families will need to choose between burial or cremation and make several choices associated with the option of choice. Therefore, the funeral director commonly serves as salesman, counselor, and comforter (Hyland & Morse, 1995).

Bereavement Practices of Non-Traditional Western Cultures

As described above, rituals and other bereavement practices are usually based on cultural and religious customs and norms. Death rituals validate and reinforce values, expression of feelings, and strengthen group ties and group interaction (Collins & Doolittle, 2006). Roberson, Smith, and Davidson (2018) suggest there are key elements in the response to death that include symbols, social gatherings, and rituals. Symbols vary in purpose but generally serve to facilitate grieving and mourning and frequently include items such as the cross of Christ, candles, and flags. Rituals are often used when preparing for the death of a loved one, and formal ceremonies usually involve food, prayer, and celebrating the life and death of a person (Roberson et al., 2018).

Latino Bereavement Practices

Within the Latinx population of the United States, rituals related to bereavement and mourning vary by the degree of family members' acculturation into the dominant society. First-generation Hispanic immigrants are usually more traditional (Therivel, 2019). In Hispanic households, there may be a hierarchy that should be honored and explicitly respected when making choices (Therivel, 2019). Crying overtly is socially applicable to Hispanic women; however, Hispanic men are expected to be strong and not openly display grief (Therivel, 2019).

Often faith plays an essential role for Hispanic households, with Catholicism being the most common religious belief system (Therivel, 2019). Although Catholicism, as part of Christianity, is part of the dominant Western culture, specific mourning practices of Latinx communities may be somewhat different from traditional Catholic bereavement practices in American culture.

Catholicism is rich in symbolism though such symbolism varies by region. There can be an open casket and group prayers before the funeral. During the bereavement period, some Hispanic members will not participate in social experiences such as attending events or going to the movies. Members of Hispanic cultures may find comfort in the form of a hug, a card, or bringing over a meal (Therivel, 2019). While Therivel's (2019) literature discusses standard Hispanic death practices, this is not to say this is universal for all Latinix American populations.

The Pew Research Center (2014) used a survey question to obtain information about Hispanic adults' religious identity. The survey found that a "majority (55%) of the nation's estimated 35.4 million Latino adults – or about 19.6 million Latinos – identify as Catholic today. About 22% are Protestant (including 16% who describe themselves as born-again or evangelical), and 18% are religiously unaffiliated (Pew Research Center, 2014, para. 2)."

African-American Bereavement Practices

African-American cultures and rituals related to death and loss are visible and often commonplace within the dominant American culture. The most common religious denominations for African Americans are Baptist and Methodist (Pew Research Center, 2009). A burial service is generally preferred over cremation. After death has occurred, it is not uncommon to hear African-American women and men "fall out." *Fall out* is a collapse or paralysis and not being able to speak (Jackson, 2006) "The cultural response to death is essential to understand and incorporated in the normal grief process for African-American populations. African-American culture honors the deceased by referring to their funeral ceremonies as *celebrations of life* (Jackson, 2006)."

Native American Bereavement Practices

There are over 500 federally recognized Native American tribes within the United States. Historically, bereavement and burial customs have varied tremendously among the tribes. Many differences among tribal traditions concerning death remain, yet some generally common traditions can be considered (Strickland & Saunders, 2019). Most tribes believe that the souls of the dead pass into the spirit world and continue to influence the lives of the living (Nordin, n.d.).

Traditional Native American customs call for a period of several days before the funeral when friends and relatives may visit the home of the family of the deceased and participate in communal meals before the funeral. Native Americans generally do not consider time limits in conducting a funeral. Many members of the family and community may participate in the ceremony and burial. The celebration often continues in various ways following the funeral (Strickland & Saunders, 2019).

Loss and Mourning in Immigration

Immigration can greatly complicate the grief and mourning process as immigration is often traumatic and packed with complex losses. The manifestations of losing one's culture to immigration may cause a denial of the person's loss. For example, a person may not be willing to accept either subconsciously or consciously that a loss has occurred. The denial may create a barrier to accomplishing necessary tasks such as processing life insurance claims, adhering to a living will, or planning for a funeral service. Also, rejection could occur when the prevailing mourning practices do not support the dominant culture. Immigrants lose values, traditions, native songs, and even familiar food. They may lose social status, significant relationships, and financial

security, familiar patterns of relating to people, and the security of connectedness. The native language may be lost, resulting in a loss of self-identity (Henry, Stiles, et.al, 2005).

Losing cultural elements could cause a loss of a sense of security and interfere with the ability to make decisions. Denial and clinging to losses are ways in which immigrants may cope with their loss; additionally, this may prevent how they adjust to the new country. The inability to acknowledge and deny the loss of their native culture because of possible psychological pain may cause an artificial adjustment to the host country (Henry et al., 2005).

Clinging to loss or prolonged grief has problematic consequences. Despair and disorganization may persist in reaction to loss. Prolonged periods of unresolved grief may cause immigrants' paralysis to their acculturation in the new country. Further, "They may cling to the idea of their lost culture and, at the same time, devalue the new culture and process" (Henry et al., 2005, p. 111).

Social Work and End-of-Life Services

Social workers assess the needs of the patient and their family in multiple roles and in multiple settings throughout the end-of-life process (Shinan-Altman, 2018). Prior to engagement with dying patients and their loved ones receiving hospice services, social workers may provide services in hospitals, hospice or alternative palliative care settings. Many of these services help to aid in preparation for death or help to facilitate the grieving and mourning processes. One area where few social workers find themselves is in funeral homes. There is little research on the role of social work within the funeral home. One project developed by this author focuses on bereavement services provided by a social worker within the funeral home. The mission of this project is to work with

community members, nonprofit organizations and mental health professionals to support the grieving client through the grief process and to assist with complicated legal matters that come after the death of a loved one. A major goal is to provide supportive services for funeral home clients. The social worker's service is offered to the funeral home clients at the planning stage before the deceased's funeral. The supportive services of the social worker are offered for three sessions. When utilized, the social work services are documented in a file. The type of support requested and the need for services beyond the three offered sessions requested by clients are recorded, monitored and assessed by the social worker to assure the needs of clients are being appropriately addressed. Though little formal research has been completed to test this intervention, some clients reported they believe the funeral home is doing a good job of helping clients handle funeral arrangements while at the same time supporting their grieving. An unexpected outcome of this limited study was that many clients requested more than three visits with the social worker. Social work is a needed support system that can support the community and those who are in mourning. Mourning is unique to each of us and the needs of the bereaved can be supported by the skill set of social work professionals who are trained to support, facilitate, and incorporate a new model (Whelan & Gent, 2013).

Conclusion

This paper examined the literature to illustrate some of the differences between dominant and non-dominant cultural and religious populations in Western culture. *Grief, bereavement*, and *mourning* were defined and various rituals of non-dominant groups for facilitating those processes were discussed. The funeral was presented as the main avenue by which grieving and mourning the loss of a deceased family member or friend happens.

Non-dominant cultural groups tend to differ from dominant groups in ritualistic expressions of grief. Additionally, the potential role of social workers in supporting non-dominant religious and spiritual mourning practices were discussed.

Funeral services appear to focus on the common needs of dominant religious groups' funeral rituals, ceremonies, and bereavement practices instead of focusing equally on the unique aspects of non-dominant groups' culturally relevant funeral practices. There is a potential for a lack of accommodation, sensitivity, and honor for non-dominant religious and spiritual populations' mourning practices within the funeral services. Therefore, this study aims to explore the degree to which American funeral services attend to and support the mourning practices of the non-dominant populations' funeral rituals and cultural ceremonies and whether an expansion of social work roles in funeral services might enhance enhanced cultural sensitivity and affirmation of cultural ceremonies of non-dominant religious and spiritual groups using funeral services.

CHAPTER III

METHODOLOGY

This qualitative exploratory study examined religious leaders, spiritual leaders, and funeral directors in north-central Colorado support for end-of-life rituals practiced by dominant and non-dominant populations. The study sought to illuminate the perceived support, accommodation, and affirmation provided by funeral homes when families with non-dominant morning rituals and ceremonies seek funeral services. The role these cultural rituals and ceremonies have in the grieving process is well established. However, what is unclear is how funeral directors and religious and spiritual leaders perceive cultural sensitivity to and accommodation for non-dominant religious and cultural bereavement practices provided by local funeral services.

The focus of this paper centered on the use of cultural bereavement rituals for Western funeral practices that are outside the mainstream or commonly known funeral services. This study explored how religious and spiritual mourning practices of non-dominant groups are accommodated, respected and affirmed by funeral directors; examined the influence of American culture on mourning practices of non-dominant groups; and explored the potential role of social workers in supporting these non-dominant mourning practices. This study was reviewed and approved by the Institutional Review Board and Abilene Christian University (see Appendix A).

Research Question and Design

The basic research question was: Do funeral homes in Larimer and Weld Counties in the State of Colorado support the mourning rituals and practices of non-dominant cultural and religious groups seeking funeral services? Supporting questions include the following:

- What perceived support do funeral directors provide to non-dominant groups' mourning rituals and practices?

- How do local religious and spiritual leaders perceive the support of funeral services when serving non-dominant groups' mourning rituals, ceremonies, and grief practices?

The study explored these research questions from a local perspective by examining ways in which non-dominant cultural and religious mourning practices are respected and supported by funeral homes as well as by religious and spiritual organizational leaders within Larimer and Weld Counties. The method for collecting data for this research study was by telephone interviews with local religious and spiritual leaders and with local funeral directors. The interviews were semi-structured and consisted of the researcher asking open-ended questions (see Appendix B).

Participants

The participants were identified through internet searches and snowball sampling (obtaining names and phone numbers from other interviewees). The sample was purposive—designed to identify participants with knowledge about how mourning rituals and practices are respected, supported, and accommodated. To protect participant privacy

and confidentiality, no names or other identifying information will be recorded with the participant responses.

Informed Consent

I read the informed consent document to the participants. The participants were given an opportunity to ask questions. The participants understood the informed consent document and were informed they could ask questions and asked to give verbal consent to participate in the interview. The participants name and date of agreement were written on the signature space of the form to document their consent. The consent forms are in a separate file folder with data associated with the participant. The file folder is stored in a locking file cabinet owned by the principal investigator. All informed consent documents will be shredded three years after completion of the thesis.

Data Collection

Interviews were conducted with local religious, agnostic, and spiritual leaders in Larimer and Weld Counties in Colorado. A list of local religious, agnostic, and spiritual leaders, with telephone numbers, were compiled by using the telephone book, internet searching, and snowball sampling. All participant interviewees have been informed of the study by reading the informed consent document and were asked to give verbal agreement to the informed consent form to indicate their consent to participate. In accordance with COVID-19 policy, all interviews were conducted by telephone to avoid any face-to-face contact with interviewees. Careful notes were taken during the interviews using prompts to ask for clarification or repetition.

Analysis

Interviews were transcribed by the principal investigator into an electronic word processor document. The word processor document was analyzed using qualitative thematic analysis. Following transcription, the original recordings were deleted using an application from the researcher's recording device. Only the identified researchers (principal investigator and thesis chair) had access to transcribed data; which were stored on a password-protected personal computer. The thesis chair maintains the transcribed data at completion of the research and will delete data from the computer three years after receipt of IRB approval. The principal investigator deleted data following the completion of the research.

CHAPTER IV

FINDINGS

A total of eight participants were interviewed for this study. These eight

participants included four religious or spiritual leaders and four funeral directors.

Religious or spiritual leaders represented the following Christian denominations:

Mormon, Lutheran, and Catholic. The additional spiritual leader represented Buddhism.

Each funeral director represented a distinct funeral home. Interviews were conducted

over the phone using the informed consent process described in the Methodology chapter.

Several themes emerged throughout the review and analysis of the interviews. Themes

were divided into groups corresponding to 1) interviews with religious and spiritual

leaders, and 2) interviews with funeral directors.

Interviews with Religious and Spiritual Leaders

Table 1 includes several of the key themes identified from the interviews with

religious and spiritual leaders included. As the table indicates, key themes included

religious or spiritual leader roles; complementary roles of religious or spiritual leaders

and funeral directors; the religious or spiritual leaders understanding of the funeral

directors' role; the opinion religious or spiritual leaders had about funeral directors

honoring traditions of non-dominant cultures; cremation and the high cost of funerals;

preparation for the funeral; modern funeral business; mourning practices; non-dominant

cultural beliefs about death; non-dominant culture funeral practices; and, on-dominant

culture intersectionality with dominant culture as this pertains to death-related rituals and

traditions.

Table 1

Quotations of Religious or Spiritual Leaders Showing Theme Exemplars

Theme	Example Quotation
Spiritual Role	To be present in members lives. A pastoral role.
Physical Role	Funeral directors handle the burial and cremation process.
Complementary Roles	Very much complementary roles. I have always felt that each of us knows our role and no conflict has occurred.
Preparation for Funeral	I have meetings at the church with families to walk through a checklist for services. We talk about a video collage or how they want the table set up. Do they want an "After lunch" for the people who come to the funeral? What will they do with cremains? Spread them or keep them, head stone etc.
Collaboration Facilitates Grieving	Together if we have done our jobs, this starts the comfort level with families and allows the grief process to begin with gentle and compassionate care from both funeral director and Priest.
Honoring Traditions and Rituals	If traditions were not honored by funeral directors it would impact healing of grief, doubly hurt, hurt again and insensitivity.
Mourning Practices	Mourning practices are extremely important to help. Some people do not know how to mourn; how to mourn well and effectively
Non-Dominant: Beliefs	Liberation from the cycle from birth to re-birth, takes 49 days. On the 49th day you have completed Barado.
Non-Dominant: Funeral Rituals	Doing what you can to help deceased person on the ongoing journey. Reading the, "Tibet book of the dead," talking, "son of nubile family you are now experiencing, don't be afraid, member and feel. This is a direct dialogue to the deceased. Essential that nature is present and to remind them of the nature of reality

Table 1 (continued)

Non-Dominant: Funeral Practices	There is a mourning grief prices, process is 3 days life of attention at home. Sitting silent with the body, charge of dry ice, sit quiet, silent and conversations are kept in next room.
Non-Dominant: Intersection with Dominant	If traditions and rituals are not honored and respected by funeral directors, this interrupts the interface energy for family members, a frustrating feeling of incompleteness.
Cremation/High Cost of Funerals	I have experienced about 60% of all the funerals I perform to be cremation. More than average and I believe it is due to the full funeral cost being a huge expense.

Spiritual Role

From the interviews, the emerging theme pertaining to the religious or spiritual leader role was that this role embodied mostly spiritual functions. As shown in Table 1, one interviewee stated this regarding the role of the religious or spiritual leader: "To be present in members lives. A pastoral role." Another stated that the role included being physically present, listening, counseling, taking confessions, answering questions, and making sure family members know they are loved. Other religious or spiritual functions included within the role of the religious or spiritual leader included praying with the family members of the deceased and providing spiritual counseling to survivors and mourners,

Complementary Spiritual and Physical Roles

Religious or spiritual leaders were asked about the role they believed that funeral directors play in helping people with death, rituals, ceremonies, burial or cremation. A predominant theme was that clergy and funeral directors have complementary roles. Clergy members expressed that there was mutual respect and cooperation between clergy

and funeral directors in the county. Religious or spiritual leaders believed that the funeral directors' roles included taking care of the physical body of the deceased and managing the agenda and logistics of the chosen funeral service. One participant stated this regarding religious or spiritual leaders and funeral directors' roles: [This is] "a team effort with only one chance to get it right for the family as, we are partners for the family."

Preparation for Funeral

Religious and spiritual leaders also discussed their role in helping family and friends of decedents prepare for a funeral. As Table 1 shows, such preparation might involve meetings at a home or in a church building. Such preparation covers details for the funeral ceremony such as whether to include a video collage and how to arrange the display of the decedents' body or cremains. Preparation can also include selection of songs and making decisions about whether family members wish to actively participate in leading the funeral (e.g., speaking, singing, etc.).

Collaboration Facilitates Grieving

All four of the religious and spiritual leaders interviewed believed that they had collaborative relationships with nearby funeral homes and funeral directors. Similarly, they expressed that rituals and mourning practices are supported by local funeral directors and that they do not remember ever having a conflict with a funeral director. Each of the four stated that funeral directors support their respective traditions and rituals. One participant stated: "it is the role of the funeral director to coordinate with the priest to make sure the tone and content match what we feel within the religion." This spirit of collaboration, according to one participant, was key to facilitating the grieving process.

As this participant stated, collaboration allowed "the grief process to begin with gentle and compassionate care from both funeral director and priest."

This spirit of collaboration also carried a noticeable lack of conflict between religious or spiritual leaders and funeral directors. One participant stated, "I have not had any conflict with funeral directors and believe if there was a time conflict occurred, I believe we can talk through anything." Another participant stated, "I have had good experiences, some even great with funeral directors." Another said, "Most of the funeral directors, I have a long-standing relationship with, and they are always professional with no conflict."

Honoring Traditions and Rituals

The spirit of collaboration involved funeral directors honoring the traditions and rituals of the respective religious or spiritual system. Religious and spiritual leaders expressed mutual agreement that funeral directors should honor and respect traditions and cultural rituals by paying close attention to the wishes and desires of the family members including the wishes of the deceased member. Within this small sample, participants expressed a high degree of satisfaction with the way local funeral homes honored unique traditions and rituals. One religious leader said that "there has never been a time the practices and rituals performed by the elders of the church have not been respected and accommodated." Participants expressed that even if the funeral director was not aware of a ritual or tradition, that the funeral director educates themselves by listening and accommodating the needs of the particular culture's rituals.

Mourning Practices

Religious or spiritual leaders discussed the importance of funeral directors'
willingness to honor diverse religious groups' mourning practices and rituals. These
leaders must occasionally advocate for the families' rights to incorporate such mourning
practices and rituals into funeral services. For example, in the Buddhist culture, it is
imperative not to touch or move the deceased body following their death. Buddhists
believe that it takes from three to eight hours for the spirit to depart from the body.
Therefore, funeral directors must respect that the deceased's body must be thoroughly
cooled before the embalming or cremation is done. Even when performing embalming or
cremation, it is vital not to anger the spirit that is trying to cross over. The ritual is
commonly meditation and a quiet atmosphere to show respect and honor to the deceased.
Often the monk or Buddhist teacher will request the eldest son to cleanse and dress the
deceased body, or if a son is not viable, the teacher or monk performs the act. Religious
or spiritual leaders indicated that the local funeral directors were usually willing to
accommodate such practices.

Another example of allowing religious rituals during funeral services involved the
one pastor sprinkling agreed flower petals in the shape of a cross on the casket as a
symbol that the "physical body returned to the elements from which it came." In another
example, one of the religious or spiritual leaders stated, "traditional garments are only to
be placed on the deceased by a Bishop or Elder, and funeral directors are supportive of
these traditions." Religious or spiritual leaders that funeral directors routinely
accommodate and support rituals and ceremonies.

Non-Dominant (Buddhist) Beliefs, Rituals, and Practices

A difference between traditional Judeo-Christian beliefs about death and one non-dominant cultural belief is illustrated by the following quotation from the Buddhist participant: "Liberation from the cycle from birth to re-birth takes 49 days. On the 49th day you have completed bardo." In the Buddhist spiritual system, bardo is the transition from death to rebirth. Other differences between traditional Western Judeo-Christian rituals and practices also existed. The Buddhist who was interviewed stated "we are a registered funeral director" indicating that the Buddhist spiritual leader can play a dual role, which presumably helps mitigate conflict between Buddhist death-related rituals and practices and those of the dominant culture.

In Buddhist culture, according to the interviewee, "there is a strong sense of community and close friends." The community mourning ritual takes place over three days. Members may sit silently with the body in the presence of a "charge of dry ice." All conversations take place in the next room. In this culture, three days after the death, the body is covered with juniper and branches and cremated. Family and community members watch the body burn. According to Buddhist tradition, watching the body burn allows family and community members to know the person is deceased. To accommodate Buddhist rituals and practices, some have created retreat centers that allow family members to sit quietly with a body for three days, and then observe the cremation.

While Buddhist traditions and practices surrounding death can differ considerably from what might be considered the mainstream American spiritual practices, the Buddhist spiritual leader indicated he maintained a good working relationship with local funeral homes. Further, he said he has never had conflict with any of the local funeral directors.

He stated the funeral director has one role: "handling the remains of the Buddhist family member." One of the interviewed funeral directors stated the following indicating a commitment to maintaining good relationships with all cultures: "If traditions and rituals are not honored and respected by funeral directors, this interrupts the interface energy for family members, a frustrating feeling of incompleteness."

Interviews with Funeral Directors

Several additional themes emerged from the analysis of data from the interviews conducted with funeral directors. Themes included: cremation, decline in full-service funerals, modernization of funeral rituals, participatory funerals, income barriers, non-dominant, permanence of cultural traditions, social work practice in the funeral industry. Table 2 presents example quotations representing these themes that are described more fully below.

Table 2

Quotations of Funeral Directors Showing Theme Exemplars

Theme	Example Quotation
Cremation	Cremation is on the rise with hardly any full-traditional burial, and graveside services being performed.
	Churches purchasing cremation machines (licensed in the state). It seems like its outside of a pastor's scope.
Modernization of Funeral Rituals	More of a theatrical performance rather than what funerals use to be.
	Funeral homes hiring event planners, and changing the funeral lounge area into a dance floor. Funerals are taking place at gold courses and all sorts of unusual places.
	There is only a 15-minute service allowed and they are constantly looking at the clock and pushing people out to do the next funeral.

Table 2 (continued)

Modernization of Funeral Rituals with Non-Dominant (Buddhist) Culture	We don't see a lot of Buddhist funerals here because they often complete these on their mountain retreat center.
Decline in Full-Service Funerals	Cremation is on the rise with hardly any full-traditional burial, and graveside services being performed.
Participatory Funerals	More people are participating in funerals rather than wondering what's going on behind closed doors. Hair and makeup being done by family members.
Permanence of Cultural Traditions	Traditions for most cultures have not changed except that fewer pastors are performing services. Friends and Family speak instead.
Income Barriers	Reimbursement from Medicaid remains low. Funeral directors rotate who takes the lower income deceased so not one funeral home bares all the financial burden.
Social Work Practice in The Funeral Industry	I think social work would be helpful but may be a liability if they give the wrong information. It's a thought and I think would be helpful for grieving families support but how to incorporate it I don't know but I am open to adding it as an interdisciplinary role.

Cremation

Participants stated that many lower-income people, who are disproportionately members of non-dominant cultural groups, have been priced out of a funeral for their loved one. Even with state resources, costs of caskets and burial plots are prohibitive. Therefore, low-income populations must use cremation instead of burial. One participant noted that "cremation is on the rise with hardly any full-service, traditional burial, and graveside services being performed." Because of the rising costs of burial plots, caskets, and graveside services, and the resulting change in trends, one participant noted that "churches [are] purchasing cremation machines (licensed in the state)." Referring to cremation, another participant stated, "with some cultures, this is not part of the accepted and can hinder the person's soul entering into heaven."

Modernization of Funeral Rituals (Walmart Funerals)

One funeral director reported that modern funerals have become "more of a theatrical performance rather than what funerals use to be. "Funeral homes are hiring event planners, some [are] changing the funeral lounge area to dance floors, and [some are] obtaining liquor licenses to accommodate the shift." It is not uncommon to have a funeral at a golf course or an urn in the shape of a golf ball. One funeral director reported this has led to a decline in Buddhist funerals as "they often complete these on their mountain retreat center."

In other cases, funeral homes have adopted the efficiency strategy perfected by mega retailers such as Walmart. Using this strategy, the goal is to maximize the number of funeral services scheduled in a working day. To do this, the length of the service is minimized. One participant stated that with this strategy "there is only a 15-minute service allowed and they are constantly looking at the clock and pushing people out to do the next funeral."

Modernization of Funeral Rituals with Non-Dominant (Buddhist) Cultures

Buddhist spiritual leaders, whose traditions and rituals encourage being present with the deceased body as it is cremated, are sometimes licensed as funeral directors. To facilitate cremation, Buddhists have built retreat centers that allow mourners to observe their loved ones during the cremation process. As stated above, this ritual encourages family members to be present with the deceased while watching the body burn.

Decline in Full-Service Funerals

Funeral directors shared that the number of full-service funerals, which include a casket, burial, and graveside service, are declining. Additionally, big meals with family

gatherings that were once part of the standard funeral process have rapidly declined with only one in every ten funerals now including an after-service meal for family and friends. According to funeral directors, this decline in full-service funerals, complete with burial, is associated with the rise in the popularity of cremation.

Participatory Funerals

Funeral directors expressed that much of the funeral preparation that was historically done behind closed doors now has more participation from family and friends. Funeral directors expressed that requests to do the deceased person's hair, makeup, or dressing the body are increasing. Requests to be present during cremation are also increasing. Funeral directors believe that actively participating in the behind the scenes activities can support how a person deals with death's reality and supports the mourning process. However, the increase in participation in such preparatory tasks decreases the need for professionals who traditionally completed such tasks. One funeral director shared that, due to the increase in family participation, the services of the funeral beautician, who has been on staff for many years, are no longer needed.

A funeral director shared a story that highlighted the importance of allowing family members behind the closed doors of the funeral home. A daughter's father died by suicide, and due to the nature of the death his face was not viewable. The daughter wanted to go back and say goodbye to her father. The funeral director placed a sheet over the father's face and let the daughter hold his hand. The funeral director stated, "that daughter comes back to me year after year and tells me how much that meant to her and how it helped her grieve, knowing she held his hand one more time."

Permanence of Cultural Traditions

Though modernity and economics have changed some dynamics by which funeral rituals and traditions are performed, some traditions and rituals are proving to be immutable. As discussed above, many of these rituals and practices are being performed by laypersons rather than by professionals. In the case of some non-dominant cultural groups (e.g., Buddhists) traditions and rituals are preserved through purchase of, or construction of, physical facilities where those traditions and rituals can be practiced. As one funeral director reported, "rituals and traditions for most cultures have not changed except that fewer pastors are performing services. Friends and family speak instead."

Income Barriers to Burial

As one funeral director reported, "reimbursement [for funerals] from Medicaid remains low." With rising funeral costs and economic dynamics disproportionately affecting persons from non-dominant populations, more of these people are choosing cremation over traditional burials. One funeral director explained that "funeral directors rotate who takes the lower income deceased so not one funeral home bares all the financial burden."

Social Work Practice in The Funeral Industry

Religious leaders and funeral directors were asked for their thoughts regarding the feasibility of offering social work services through the funeral home. Several participants supported and recommended the use of social workers in the funeral home. However, some understandably expressed some dissonance concerning their understanding of the role funeral home social workers would play. For example, one participant stated:

I think social work would be helpful but may be a liability if they give the wrong

information. It's a thought, and I think would be helpful for grieving families'

support, but how to incorporate it, don't know, but I am open to adding it as an

interdisciplinary role.

Participants discussed various tasks social workers could perform that are often

burdensome and outside of the scope of normal practice for religious leaders or funeral

directors. Participants expressed that community resources are frequently needed, but

such resources are often challenging and often time-consuming for clergy or funeral

directors to locate. For example, family members often need assistance navigating end-

of-life legal matters. Participants also mentioned that social workers could help

vulnerable family members avoid being victimized by the complicated and unmerciful

web of governmental and private social welfare services (e.g., completing paperwork for

Social Security survivor benefits, locating quality home health services, etc.). Having the

support of an advocate and someone connected to reputable resources would support

families while making the financial load less heavy.

CHAPTER V

DISCUSSION

With the dynamic natures of dominant and non-dominant cultural groups within the broader culture, it is important to understand how religious leaders, spiritual leaders, funeral directors, and social workers can meet the end-of-life needs of these populations. The primary goal of this research was to understand whether funeral-related rituals and traditions are supported or not supported by religious and spiritual leaders and by funeral directors. Another goal of this research was to determine whether the mourning and grieving needs of non-dominant cultural groups are being met by religious or spiritual leaders and by funeral directors. As a secondary goal, this research also inquired about the need for funeral homes to routinely use the services of social workers. As this research took place in north-central Colorado, reference to non-dominant and dominant cultures are to cultures in north-central Colorado.

Are Rituals and Traditions Supported?

Several themes (i.e., important concepts) emerged throughout the analysis of the interview data that address the general goal of discovering if religious or spiritual leaders (clergy) support expression of funeral-related traditions and rituals. These themes are listed in Table 1. For interviews conducted with clergy, an important finding was that clergy understand that their role is a spiritual role and that they also understand the role of the funeral director to be a physical role (i.e., handling the remains of the decedent and administering the funeral, burial or cremation). Religious and spiritual leaders defined

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their role as handling the spiritual or religious needs of the community member, congregation, or church member. Funeral directors assume primary responsibility for managing the body of the decedent, and for managing the chosen funeral arrangements. Clergy members described mutual respect between clergy and funeral directors in the counties in which they worked.

For the broad population, clergy and funeral directors maintain a collaborative working relationship that supports and facilitates expression of funeral-related rituals and traditions. This facilitation of rituals and traditions theoretically promotes healing by providing the surviving family and friends with the context and methods for mourning and grieving (Hoy, 2013; Smith, 2017; Varga, 2014). As noted by Collins and Doolittle (2006) and Hoy (2013), mourning ceremonies, rituals, and practices can vary widely, including differences in religious beliefs and expressions; differences in spiritual beliefs regarding death, and differences in practices that vary according to socioeconomic status, familial variables, and a host of other unidentified influences. Each of the four religious or spiritual leaders stated that funeral directors with whom they have worked support their respective traditions and rituals. Similarly, they expressed that rituals and mourning practices are supported and that they do not remember ever having a conflict with a funeral director. All participants stated that funeral directors excel in recognizing the importance of cultural rituals and traditions.

Interviews with funeral directors revealed that much has changed in the funeral industry. Some changes, such as a shift from burials to cremation, are largely due to economics. Other changes likely reflect a shift in cultural attitudes and norms concerning death. Such changes included family members desiring more participation in preparation

of the body for the funeral and family members or friends playing a larger role in the funeral service. Regardless of changes in practices, funeral directors were largely willing to accommodate the desires of family and friends. Funeral directors told stories of allowing family members behind the scenes to observe, or even take part in, preparation practices. Therefore, it seems that funeral directors were as willing as clergy and other spiritual leaders to support mourning and grieving rituals.

Are Rituals and Traditions of Non-Dominant Cultural Groups Supported?

Because of the COVID-19 pandemic, the original plan to use snowball sampling to identify representatives from several non-dominant cultures was abandoned. However, those religious leaders, spiritual leaders, and funeral directors who were interviewed discussed the importance of honoring rituals and traditions of all religious groups, including groups that differ markedly from the mourning practices and rituals of the dominant culture. In fact, nearly all of the participants told at least one story of how they did some unorthodox task to accommodate grieving family members. The one spiritual leader from a non-dominant Buddhist population who was interviewed discussed having very positive relationships with other clergy and with funeral directors. Likewise, clergy and funeral directors expressed a willingness to work with the Buddhist population. However, the Buddhist retreat center seems to remove much of what might be business for funeral homes as they operate their own retreat center and crematorium that allows them unrestricted ability to practice their unique rituals and traditions.

Social Work Practice in Funeral Homes

In general, clergy and funeral directors supported the use of social workers in funeral home practice. Participants listed various tasks that social workers could perform

that can often be burdensome to, and outside of the scope of practice for, funeral directors. Tasks identified included provision of referral services for physical and mental health needs of survivors, provision of emotional support for those suffering from grief, identifying community resources that are frequently needed, assisting survivors in navigating the complex web of social services, providing advocacy for low income and marginalized populations, and other services social workers are trained to provide.

Implications for Practice

Other themes identified in this study that were not listed in the above tables have important implications for practices social workers can engage in that support and facilitate mourning and grieving and funeral home practices. One such theme had to do with the rising costs of funerals with burials and the rising number of lower income people who cannot afford those services. Another theme involved the role of advocacy that social workers in funeral homes can play. Social workers can play a role in mediating complaints and problem-solving revolving around practices related to the provision of funeral home services. Additionally, provision of aftercare services for mourning and grieving fits very well with social work practice.

Financial Assistance

Participants stated that community members of non-dominant cultures who have limited financial resources have been "priced out" of a funeral for their loved one. Even with state and federal financial resources, low income members of non-dominant cultural groups are unfairly forced to use cremation instead of a funeral and burial. One participant stated, "with some cultures, this is not part of the accepted and can hinder the person's soul entering into heaven." Islam, for example, prohibits cremation. It is

important to note that cremation is unacceptable in Judaism, Islam and some Christian denominations (Funeralwise, 2020). This means that even the least expensive means of final disposition may not be a viable option for many people of non-dominant religions (Funeralwise, 2020).

Participants did not believe that funeral directors should absorb these costs. Instead, they expressed beliefs that there is a financial responsibility for governmental assistance to more adequately cover funeral and burial expenses. The costs for a full funeral, including viewing and burial, ranges between $7,000 and $10,000 (National Funeral Directors Association, 2018). Government public assistance through Medicaid is insufficient to cover these costs. If a person is 60 years of age or younger and receives Medicaid, the person is eligible to receive $1,000 toward funeral expenses. If a person is 60 years of age or older, $1,500 is available for their burial expenses. This clearly does not cover the costs for a full funeral. (National Funeral Directors Association, 2018). Therefore, a huge gap still exists between what Medicaid will pay and what the actual costs of a funeral will be.

Social workers in funeral homes could help advocate for resources to help poor people pay for costs associated with burial services. While part of this advocacy will likely be in the policy arena, social workers could also work with local religious and secular organizations to identify potential sources of funds to help families offset funeral expenses. Likely, such organizations exist and are not informed about this need. Social workers could play key roles in making such needs known to the community.

Advocacy for Traditions and Rituals

Occasionally, funeral directors may not be aware of beliefs, traditions or rituals within a particular culture. For example, in the Buddhist culture it is imperative to not touch or move the deceased body immediately following a death. Buddhists believe that it takes from three to eight hours for the spirit to transition from the body. Therefore, social workers can advocate to funeral directors that they respect that the deceased's body must be cool before the embalming or cremation is done. Similarly, social workers can be a voice for non-dominant cultures who may not be empowered to express their needs directly to a funeral director. Social workers would need to learn about the beliefs, traditions, and rituals of non-dominant cultures to be able to advocate for these people.

Complaints

Though religious and spiritual leaders stated that there is no major conflict between funeral directors and pastoral leaders, participants discussed competition among funeral directors and complained about funeral directors over-selling of services. Some of the religious or spiritual leaders stated that funeral directors over-sell unnecessary high-cost services and are often not personable. Hyland and Morse (1995) report that "the funeral director commonly serves as salesman, counselor, and comforter" (Hyland & Morse, 1995, p.11). One interview participant expressed, "their tone often seems surgical and less comforting with families." A clergy member stated, "I had a male member of the ward buried in a pink casket instead of the one he chose which was white. His wife was devastated by this and for many weeks was not present at church." Another Pastor stated, "I have seen a song choice be miscommunicated and cause much discomfort for family and friends."

While such problems are not common, a social worker employed by the funeral home could play a key role in mediating such conflicts or resolving other interpersonal conflicts. Social workers are uniquely trained to listen to groups of people and to use problem-solving strategies at both micro and macro levels of practice.

Support and Aftercare programs

All religious and spiritual leaders reported that they have aftercare programs that are incorporated within their affiliations for members following the death of a loved one. One church has two programs. These programs are called "aftercare programs for survivors." The second program is a follow-up to the first program. The second program is for addictions as they find that addiction frequently accompanies mourning. Another religious or spiritual leader stated that there are bereavement programs available to members and that clergy often make individual calls. Another religious or spiritual leader noted that the church's support and other similar programs keep mourning families connected to the church. Only one of the religious representatives did not offer an aftercare program; however, the leader believes that actively being a part of the death process by watching the cremation allows the family members opportunity to express grief.

All religious and spiritual leaders interviewed report they are familiar with community aftercare programs; however, they prefer to utilize their own internal aftercare programs. One suggested that hospice bereavement programs are often not used because a new bereavement team is used rather than the team that has built rapport with the family during the dying process.

The research assessed the need for support of non-dominant religious and spiritual populations in north-central Colorado to ensure these groups are able to practice their own mourning rituals and traditions in funerals. The research found that the cultural and religious rituals and traditions are being supported and honored by funeral directors in these counties.

The research explored the efficacy of existing social work services in meeting the needs of non-dominant cultural and religious populations following the death of loved ones. Interviewed funeral directors report that currently no social work support is utilized in the funeral homes. There is, however, only a 24-hour support service provided by an outside organization that is used by three of the four funeral homes interviewed. Funeral directors report the service is provided by counselors and only telephone support is offered.

There is an absence of research regarding social work practice inside funeral homes and ongoing research is needed to ensure that non-dominant cultures' needs are being met. It is part of the social work code of ethics to have up-to-date evidence-based research to continue to meet the needs of vulnerable populations. Studies focusing on the way funeral directors honor rituals and traditions of non-dominant religious and cultural groups is limited.

Concluding Remarks on Practice Implications

Although the study findings are based on a small sample, the results offer some insights into the practice of social work within a funeral home setting. The study offers some critical insights into the essential role traditions and rituals play in the mourning process and how collective systems can support the grieving process when traditions and

practices are kept. There is extensive literature about the roles of social workers in end-of-life care. This concept could be expanded, looking systemically at an extension of the social work role throughout the bereavement process. Sharing of pertinent information about an individual's cultural and/or religious preferences in death practices deepens the collective system supporting the bereaved family members and can assist them in effectively processing their grief and, ultimately in healing from their losses. Social workers are well-prepared to support members of non-dominant populations and, as members of end-of-life care teams, can advocate for preferred ways to respect cultural and religious mourning practices and to educate funeral directors about the needs of their clients.

Implications for Policy

Non-dominant cultures commonly have limited financial resources, restricting their abilities to afford the rituals dictated by their cultures. Cremation is the most cost-effective, yet often undesired or prohibited by some faiths. Nonetheless, those whose religious beliefs disallow cremation but who cannot afford a funeral often have to settle for cremation because the cost of a casket and burial is prohibitive. The amount that Medicaid provides for funerals and burial ($1,000-1,500) (Burial, 2020) is only a fraction of the cost for these services. This amount does not even cover the full cost of cremations although they cost much less than full funerals and burials. Policy changes need to be made to ensure families are able to obtain at least basic funerals and burials to meet their needs.

Two potential policy solutions come to mind. One of them is advocating for an increase in the Medicaid benefit which would require writing to politicians. Another

potential policy solution is to collaborate with funeral homes and private donors to provide some form of financial endowment or fund to offset the funeral costs not covered for those with limited income.

Below are the average costs of funerals across the United States (Funeral Basics, 2018). The chart below illustrates that even with the reimbursement from Medicaid, the residual is left to be borne by the funeral home or the family can become in debt for a funeral. Those with limited financial resources have only one option and this option could complicate the grief bereavement process (Funeral Basics, 2018).

Table 3

Itemized Funeral and Burial Costs Across the United States

Item	Median Cost
Basic service fees	$2,000
Transportation of remains to funeral home	$310
Embalming	$695
Other preparation of the body	$250
Use of facilities/staff for viewing	$420
Use of facilities/staff for funeral service	$495
Hearse	$318
Service car/van	$143
Basic memorial printed package	$155
Metal casket	$2,395
Median Cost	$7,181
Vault	$1,327
Total with Vault	$8,508

Note: Table adapted from https://www.funeralbasics.org/what-average-cost-funeral/

Implications for Further Research

Further research is needed to study why the cost of funerals is increasing while incomes of marginalized populations remain low. This research is necessary to document disproportionality in the ability to pay for funeral expenses. As discussed in the literature

review economic insecurity makes affording a funeral a real hardship (Adult Financial Programs, 2020)

Additional research would be beneficial to determine the short- and long-term benefits of existing aftercare services. In theory, funeral traditions and rituals facilitate bereavement allowing survivors an opportunity for healing (Clark, 2018). Research is needed to evaluate the extent to which these mourners have healed following the funeral (e.g., at the pretest phase of an aftercare evaluation); and, the extent to which aftercare programs further such healing. Such research could also evaluate the efficacy of groups led by social workers compared to groups led by clergy or untrained church of funeral home staff (i.e., laypersons) Such a study could measure grief, other mental health symptoms, and ability to manage daily living activities in individuals who have successfully completed programs. An experimental or quasi-experimental study comparing individuals who received the aftercare programs to a group of those who did not participate in such a program would be informative. Additionally, looking at participants levels of grief longitudinally could be an informative study to examine the long-term effects of participation in mourning rituals or aftercare programs.

Another potential area of study concerns the degree to which unresolved grief and guilt remain for those who have little choice but to settle with cremation. Because some low-income people are forced to choose cremation over a traditional funeral and burial, and especially if they were unable to practice culturally or religiously prescribed rituals, the potential is high for these people to suffer from long-term, complicated grief.

Limitations

This study was limited by the onset of the Coronavirus (i.e., SARS-CoV-2) pandemic, which caused a change in the intended methodology of this study. Originally, I planned to use a snowball sampling approach to identify several people from non-dominant cultural groups, who have recently experienced the death of a loved-one, to interview for this study. Because the pandemic forced the Institutional Review Board (IRB) to change policy regarding face-to-face interviews, I decided to conduct interviews by telephone. I experienced difficulty in making telephone contact with funeral directors and religious or spiritual leaders. I made numerous telephone calls and left several messages, before finally reaching some of the interviewees. Therefore, there was a lower than intended number of interviews conducted with representatives of non-dominant cultures.

A related limitation is with the small sample, which translates into a low degree of representativeness of the sample. The final sample consisted of four religious or spiritual leaders (i.e., three from Christian denominations and one from Buddhism) and four from funeral homes. Two of the interviewees represented a single funeral home. Therefore, only three funeral homes were represented in this small sample. All religious leaders, spiritual leaders, and funeral home representatives were from northern Colorado. Therefore, the sample only represents a small geographic area and findings cannot be generalized beyond this are.

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APPENDIX A

IRB Approval Letter

ABILENE CHRISTIAN UNIVERSITY
Educating Students for Christian Service and Leadership Throughout the World

Office of Research and Sponsored Programs
320 Hardin Administration Building, ACU Box 29103, Abilene, Texas 79699-9103
325-674-2885

Dear Stephanie,

On behalf of the Institutional Review Board, I am pleased to inform you that your project titled

(IRB# 20-016   )is exempt from review under Federal Policy for the Protection of Human Subjects.

If at any time the details of this project change, please resubmit to the IRB so the committee can determine whether or not the exempt status is still applicable.

I wish you well with your work.

Sincerely,

Megan Roth

Megan Roth, Ph.D.
Director of Research and Sponsored Programs

APPENDIX B

Interview Questions

1. Can you tell me your role when someone in your congregation or spiritual affiliation passes?
2. How do you view the role of a funeral director?
3. Has there ever been a time when clergy and funeral directors were in conflict? How was it resolved?
4. How do you receive information about the deceased? What does that process look like? Could this be improved?
5. Are mourning practices supported within the funeral homes? How are they supported? Can you tell me a time the traditions/rituals would not have been supported if the clergy or spiritual leader was not present?
6. Can you share with me how important it is to honor the mourning practices and rituals in honoring the death of a loved one? What if that was not honored? How would that impact healing and grief? What message would that send to the culture?
7. Is there a time you can share with me that the funeral director did an exceptional job with honoring the traditions?
8. Are funeral directors and clergy complementary roles for the healing process?
9. Do you feel that you are a partner with the funeral director?
10. Are you part of the planning process? If yes, are rituals and practices supported within the funeral homes? Has there been a time that a practice was not allowed?
11. What after care programs are you familiar with? Do you provide after care programs?
12. How would you rate your satisfaction working with local funeral homes?
13. Have you ever had a funeral organization or director come and speak to your congregation to learn about the rituals and cultures? Do you feel that if you ask a funeral director to come, it would be supported?
14. What other things would you recommend to funeral directors about supporting culture and tradition?
15. Tell me about a time when the funeral did not take the culture or persons rituals in consideration? What happened?
16. Tell me about the trends in your profession and industry with rituals and traditions? Have you seen a change in the way people mourn?
17. Do you see a role in social work supporting and advocating for cultures mourning practices within the funeral industry?
18. Is there anything else you can add to help me with my research?