

The Gender Gap in Funeral Directors:
Burying Women with Ready-to-Embalm Laws

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Abstract

Over the last few decades, the gender composition of funeral directors in the United States has changed dramatically as women have entered this traditionally male dominated occupation. To practice as funeral directors, women (and men) must be licensed in all but one state. The most extensive training requirements exist in the 27 states with “ready-to-embalm” laws, which require funeral directors to be embalmers. Using a sample of 44,898 licensing records from 40 states, we find that 19.9 percent of funeral directors were women in 2006. However, the proportion is significantly lower in states with ready-to-embalm laws. Our regressions imply that these laws reduce the proportion of female funeral directors by 18 to 24 percent. More generally, we find that the number of funeral directors per capita is 18 percent lower, on average, in states with ready-to-embalm laws. Using a sample from the Census, we also find that these laws increase the earnings of funeral directors by 6.5 percent. Finally, there is a gender gap in earnings of 20 to 30 percent across all states, which does not increase in states with ready-to-embalm laws.

Introduction

A few decades ago, funeral directors in the United States were almost always male. Women were often thought to be too weak to help remove corpses from second-story bedrooms and too delicate to see some of the gruesome sights witnessed by funeral directors. The argument that they couldn’t handle the job was most often heard from male funeral directors, who used it to explain why they denied apprenticeships to women (Wong, 2000). Since almost every state requires funeral directors to complete apprenticeships, the widespread belief that women couldn’t handle the job caused them to be barred from becoming funeral directors.

The number of women enrolled in mortuary schools has increased dramatically in the past 12 years from 35 percent in 1995 to 60 percent in 2008 (Charkes, 2008). The president of a mortuary college explains the trend, saying that “more females are going into traditionally male roles in all professions, and [they’re] a natural fit for funeral

service.” She argues that the “caring nature” of women “comes through” in comforting grieving relatives (Tierney, 2005).

Embalming is a different story. There is still a widespread belief that women’s comparative advantage is not in the “back room” activity of embalming. Indeed, the choice of some women to specialize in embalming is usually viewed as exceptional, requiring some sort of explanation such as a “love of chemistry” (Senkowsky, 2000). However, women wanting to specialize in “front room” activities must nevertheless become embalmers in the 27 states that offer only a single combined license for funeral directors and embalmers. The rationale for the combined license is that it ensures high quality funerals by having funeral directors be “ready-to-embalm” bodies should some “touching up” be necessary right before a viewing or funeral (Harrington, 2007). Twenty-three other states offer separate licenses for funeral directors, which generally require fewer years of education and training than an embalmer’s license.

If women have a comparative advantage in the “front room” activities of funeral homes (or are perceived as having one), then they should be less likely to become funeral directors in states with ready-to-embalm laws. In this paper, we estimate whether the gender gap in funeral directors is larger in states that require funeral directors to be embalmers using two sources of data—the U.S. Census and licensing data from 40 states. Six states gave us information on both active funeral directors and those whose licenses had expired, allowing us to create profiles of the number of funeral directors over time.

Figure 1 illustrates the growth of female funeral directors in states that require funeral directors to be embalmers (●) and those that do not (◆). Between 1990 and 2000, the proportion of female funeral directors in the Census grew much faster in states without ready-to-embalm laws. The data from state licensing agencies reveals a similar

pattern. Since 1997, the growth in female funeral directors was much faster in California where funeral directors need not be embalmers than in Georgia, Illinois, Michigan, Pennsylvania, and Wisconsin where they do. By 2006, women comprised 16.1 percent of the funeral directors in states with ready-to-embalm laws and 23.1 percent in states without these laws. The difference in the size of the gender gap between these states is smaller but still significant when we control for other factors, implying that ready-to-embalm laws increase the gender gap in funeral directors by between 3.5 and 4.7 percentage points.

We also present evidence that female funeral directors earn less than their male colleagues, with the earning penalty ranging from 20 to 30 percent. However, ready-to-embalm laws do not appear to change the size of the penalty. As expected, these laws decrease the number of funeral directors per capita and increase the earnings of funeral directors. The barriers they create increase the wages of both women and men, so the principal harm to women is that these laws deter them from becoming funeral directors.

The emergence of the funeral home industry at the end of the 19th century changed where and how dead bodies were prepared for burial as well as who cared for them (Laderman, 2003). Women primarily cared for dead bodies when they were cleaned and dressed at home; men primarily when they were embalmed at funeral homes. Members of this new industry lobbied for state licensing laws that would limit who could practice as embalmers and funeral directors. While these laws were justified as being necessary to protect society against the harm done by poorly embalmed bodies (Ekelund and Ford, 1997), their proponents primarily wanted them as protection against rivals.

For nearly a century, women played only a minor role in the funeral industry. In the last 35 years, they have entered in large numbers but are still impeded by state funeral regulations, especially the requirement that funeral directors be embalmers. There is anecdotal evidence that their entry has also been impeded by apprenticeship requirements, a possibility that is harder to estimate empirically because nearly all states impose an apprenticeship requirement.

It is important to investigate the barriers to entry into funeral directing for three reasons. First, the funeral industry needs to recruit new workers to handle the baby-boom generation as it passes through the final market of its historic journey. Indeed, the Census Bureau predicts that the number of deaths will increase by roughly 35 percent over the next 20 years. Second, consumers are willing to pay for variety in funeral services, and one important source of variety is the gender (and ethnicity) of funeral directors. There are a lot of stories of widows being more comfortable making funeral arrangements with another woman, of husbands wanting only women to handle their wives' bodies, and of families thinking that female funeral directors are more empathetic than their male colleagues. Finally, the barriers to entry created by state funeral regulations are an impediment to other groups as well, especially immigrants. For example, Muslims have complained for years that they are barred from becoming funeral directors in states that require funeral directors to be embalmers, a practice that is banned by Islamic law (Rein, 2007).

Many more workers are now affected by licensing requirements in the United States than belong to unions, with 20 percent of the workforce covered by licensing laws in 2004 and only 12.5 percent covered by unions (Kleiner, 2006). However, there are still an amazingly small number of studies that estimate the effects of licensing on

workers and the economy. There is evidence that state licensing laws reduce the number of practitioners, raise wages or restrict interstate migration for a variety of occupations, such as teachers (Angrist and Guryan, 2003), dentists (Kleiner and Kudrle, 2000) and lawyers (Tenn, 2001). Our study adds funeral directors to the list. However, we know of no study that looks at the effect of occupational licensing laws on the gender composition of occupations, similar to Bertola, Blau and Kahn's (2007) estimates of the effect of unions. The closest study to ours is Black and Strahan (2001) that estimates the effect of deregulating state banking laws on the gender composition of bank managers. Our study also contributes to a small but growing literature on the effect of state regulations on U.S. funeral markets, including the choice between burial versus cremation (Harrington and Krynski, 2002), body donations (Harrington and Sayre, 2006-2007) and internet casket sales (Chevalier and Scott Morton, 2008).

Description of the Data and the Model

Our study uses two sources of data to estimate the effect of ready-to-embalm laws on the entry of women into funeral directing. First, we have data for 2,321 and 2,292 funeral directors from the 1990 and 2000 U.S. Census public use micro data samples, respectively. These data provide us with information on earnings, hours, self-employment, age, sex, educational attainment and county of residence of funeral directors. Second, we collected the records of 44,898 funeral directors from the licensing agencies of 40 states in 2007. Sixteen of the 40 states require funeral directors to be embalmers, while the other 24 offer separate licenses for funeral directors and embalmers.

The records from the licensing agencies always include the funeral director’s full name and address. Only a couple of states gave us gender information, so we imputed the gender of licensees using a computer algorithm described in the Appendix.¹ We aggregated the licensing data to the county level, creating variables for the proportion of funeral directors in each county who are women and the number of funeral directors per capita. This data was then matched with Census data on the characteristics of counties to estimate our empirical model. Our sample includes 2,460 of the 3,109 counties in the United States.² Table 1 presents variable definitions of our county-level data and the means for all states and the subsamples of states with and without ready-to-embalm laws.

The number of funeral directors and the percent who are women are assumed to be determined simultaneously with the wage rate according to demand and supply. We estimate reduced form equations for the number of funeral directors and the proportion of funeral directors who are women. Our specification for proportion of female funeral directors is:

$$Female_c = \beta_0 + \beta_1 Ready\text{-}to\text{-}Embalm_s + \beta_2 YrsTraining_s + X_c' \alpha + Region_c' \gamma + \varepsilon_c$$

where $Female_c$ is the percent of licensed funeral directors in county c who are female; $Ready\text{-}to\text{-}Embalm_s$ is an indicator variable for whether funeral directors are required to be embalmers in state s ; $YrsTraining_s$ is the number of years of training required to be a funeral director, which can include college coursework, training in mortuary science, and

¹ The accuracy of our algorithm can be assessed using Wisconsin’s licensing records, which include the gender of the funeral director. Our algorithm predicts the gender of 93.8 percent of Wisconsin’s funeral directors, and our imputations agree with the gender on the licensing records 99.2 percent of the time. And, the imputed gender is often more likely to be correct than the one listed on the licensing record. For example, our algorithm imputes that Brian A. Burgess, Sr. is male, while he is listed as female on his licensing record.

² The 649 missing counties are in the 10 states that did not send us licensing data for the following reasons—(1) Idaho and West Virginia did not respond to repeated requests for data; (2) Arkansas, Kentucky, Montana and New York refused to provide licensing data; (3) Colorado does not license funeral directors; and, (4) Nevada was unwilling to send us the addresses of its funeral directors.

an apprenticeship; X_c is a vector of county characteristics that are likely to affect the demand and supply of funeral directors, in general, and female funeral directors, in particular; $Region_c$ is a set of indicator variables for west, northeast, and south that are included to control for regional differences in funeral customs; and, ε_c is the county iid error term.

The characteristics of counties included as control variables are ones that might affect the demand for the services of funeral directors, the supply of women available to the funeral industry and the receptivity of communities to having women direct funerals. They are the number of deaths per 10,000 people, median household income, and the proportions of the population who were born in the state, are elderly, have college degrees, live in urban areas, go to religious services regularly, and are Black, Asian and Hispanic, respectively. We also include the female labor force participation rate as a measure of the available supply of women workers in the county.

Empirical Results

County Licensing Data

Table 1 presents the means of the county-level variables for our sample of 2,460 counties from 40 states. The overall proportion of female funeral directors is 19.9 percent in 2007 but varies across states according to whether they require funeral directors to be embalmers. The proportion is 23.1 percent in states without ready-to-embalm laws and only 16.1 percent in states with them, a difference of 35 percent. However, there are many other differences across these states that might lead to differences in the proportion of female funeral directors. For example, states with ready-to-embalm laws have far fewer Hispanics and Asians, and more religious adherents and

elderly, any of which might cause differences in the proportion of female funeral directors.

The regressions presented in Table 2 are weighted by county population and corrected for the clustering of regulations by state. The estimate of the coefficient on *Ready-to-Embalm* implies that women are much less likely to be funeral directors in states that require them to be embalmers. In particular, the proportion of female funeral directors is 4.8 percentage points lower in these states, holding other factors constant, which is a difference of 24 percent. However, the coefficient on *YrsTraining* is not statistically significant in this regression.

We also find that counties with high concentrations of African-Americans, Hispanics, and Asians are significantly more likely to have female funeral directors. These estimates capture both demand and supply effects. These racial and ethnic groups may be more accepting of women directing funerals and, in the case of African-Americans, also have a higher fraction of women in the labor force. The decrease in the employment rates of black males, their higher incarceration rates and lower educational levels may have increased the proportion of black funeral directors who are women, especially because one of the common qualifications to be a funeral director is evidence of good moral character, which is sometimes interpreted as having no criminal record. Counties with high concentrations of elderly are also significantly less likely to have female funeral directors, perhaps because older people are more accustomed to having men as funeral directors.

Table 2 also presents regressions estimated on county data from subsamples of states with and without ready-to-embalm laws. The standard Blinder-Oaxaca decomposition technique attributes half of the difference in the proportion of female

funeral directors to differences in the county characteristics between states with and without ready-to-embalm laws, leaving 3.5 percentage points attributable to the ready-to-embalm laws. This estimate is a little smaller than the estimate produced by the regression on the full sample that uses an indicator variable for ready-to-embalm laws. Requiring additional years of training of funeral directors decreases the proportion of female funeral directors in states without ready-to-embalm laws but not in states with them. Hence, there are several ways to build barriers to the entry of women into funeral directing—require funeral directors to be embalmers and, failing that, require as many years of training as possible.

These barriers impede women more than men because women have only recently started to become funeral directors in any numbers. In general, barriers to entry into an occupation will disproportionately affect groups that are heavily represented among potential entrants. In the case of funeral directing, these groups are likely to include women and immigrants. This conclusion rests on the assumption that these regulations act as barriers to entry into funeral directing, an assumption that can be tested with our data.

The last three columns of Table 2 present regressions of the number of funeral directors per capita on state funeral regulations and other county characteristics. The first regression implies that there are 3.4 fewer funeral directors per 100,000 people in states with ready-to-embalm laws holding the other county characteristics constant. This corresponds to an 18 percent decrease in the number of funeral directors per capita. In contrast, the mean number of funeral directors per capita is nearly identical in states with and without ready-to-embalm laws. The characteristics of counties in states with ready-to-embalm laws push them to have more funeral directors while the licensing

requirements deter entry, so the effect of the entry barriers is effectively cloaked in a comparison of the means. A common concern is that the *Ready-to-Embalm* coefficient may be biased because unobserved differences in tastes across counties (and states) may be determining both the number of funeral directors and the stringency of regulations. However, this bias works against us, because it helps cloak the effect of the regulations.

The number of years of required training is also statistically significant in this regression, with an extra year of training reducing the number of funeral directors by about 7 percent. When we estimate the model on subsamples of counties from states with and without ready-to-embalm laws, we find that increases in the number of years of required training deters the entry of new funeral directors in both sets of states but more so in ready-to-embalm states. Also an increase in the death rate causes a larger increase in the number of funeral directors in states without ready-to-embalm laws, further suggesting that these laws act as a barrier to entry. Finally, the standard Blinder-Oaxaca decomposition produces a smaller estimate of the effect of ready-to-embalm laws, implying that these laws reduce the number of funeral directors by 1.1 per 100,000 people rather than 3.4 per 100,000.

Individual Census Data

There are three important benefits from using the U.S. Census: it provides us with information from earlier years, can be used to estimate earning functions, and allows us to conduct robustness checks. Using the Census data, we find that women were less likely to be funeral directors in states with ready-to-embalm laws in both 1990 and 2000. In particular, the regression results presented in Table 3 imply that women were 2.5 percentage points less likely to be funeral directors in these states in 1990 and 5.1

percentage points less likely in 2000. The growing importance of ready-to-embalm laws as a barrier to the entry of women is probably due to the erosion of other barriers, such as the once commonly held belief that women couldn't handle being funeral directors. Requiring additional years of training had similar effects in both years, reducing the likelihood that funeral directors were women by about one percentage point for every additional year of training.

The Census data was also used to test the robustness of our estimates based on the licensing data. Ten states did not provide us with licensing data, raising the possibility of a sample selection bias. To check for this possibility, we aggregated the Census data by state and ran the same regressions that we estimated using the licensing data. The regressions on the full sample of states and the sample of states for which we have licensing data are virtually identical to the results of regressions on the licensing data aggregated by state.

Table 4 presents regressions of the log of earnings on state regulations and other characteristics of individual funeral directors, where the standard errors are corrected for the clustering of the state regulations. The earnings functions were estimated on two samples, one including all funeral directors and another including only those funeral directors who report working full-time, full-year. Using the latter sample, funeral directors earn 6.3 percent more in states with ready-to-embalm laws in 1990 and 6.6 percent more in 2000. Requiring additional years of education are also associated with higher earnings in both years.

Women funeral directors earn 20 to 38 percent less than men in the regressions on the sample of full-time funeral directors. However, women do not incur any additional penalty in ready-to-embalm states as indicated by the insignificant coefficient on the

interaction between female and *Ready-to-Embalm*. Thus, it appears that the embalming requirement acts principally as a barrier to entry into the profession.

Conclusions and Policy Implications

Every state but Colorado licenses embalmers and funeral directors, but only 27 states require all funeral directors to be embalmers. The rationale for licensing embalmers is based on the asymmetry of information between consumers and producers: since consumers cannot easily judge the quality of embalming, the market may not adequately reward funeral homes that offer high quality embalming services. Licensing embalmers corrects the problem by ensuring that all embalmers are well trained. However, the 27 states with ready-to-embalm laws go a step further, requiring all funeral directors be trained as embalmers. The rationale is that all funeral directors need to be ready to “touch up” embalmed bodies if necessary before a viewing or funeral in order to ensure high quality funerals.

Ready-to-embalm laws dramatically increase the cost of training for people who plan to specialize in the “front room” activities of funeral homes (dealing with families) rather than “back room” ones (dealing with bodies). There is a widespread perception in the industry, and perhaps among funeral consumers, that women are more empathetic than men, giving them a comparative advantage in front room activities. These perceptions imply that women should be less likely to enter funeral directing in states with ready-to-embalm laws, especially given the nearly universal requirement that potential funeral directors serve apprenticeships under licensed funeral directors. That is exactly what we find: women are 18 to 24 percent less likely to be funeral directors in states with ready to embalm laws, holding other factors constant.

The paper also presents evidence that ready-to-embalm laws reduce the number of funeral directors per capita and increase their earnings. While female funeral directors earn lower wages, on average, than their male colleagues across all states, the gap is not larger in states with ready-to-embalm laws. Hence, these laws appear to harm women by impeding their entry into funeral directing, not by further lowering their wages once they enter.

Commissions in several states have recently recommended repealing ready-to-embalm laws, arguing that they are anticompetitive. The evidence presented in this paper bolsters their case. We present evidence that these laws increase the wage of funeral directors, which should increase funeral costs, especially because the laws reduce the ability of funeral homes to alter the mix of funeral directors and embalmers. Our research identifies another cost of these laws that none of the commissions have addressed: they affect the gender composition of funeral directors, reducing the variation in the types of people who are funeral directors. Defenders of ready-to-embalm laws argue that they ensure high quality funerals, yet provide only anecdotal evidence of situations where touching up a body during a viewing was necessary. They ignore another dimension of quality: consumers are willing to pay for variety and two important dimensions of variety are the gender and ethnicity of funeral directors.

In the United States, occupational licensing laws affect nearly twice as many workers as unions do, yet the empirical research on the effects of unions dwarfs that on occupational licensing laws (Kleiner, 2006). For example, we are not aware of any study that looks at the effect of occupational licensing laws on the gender composition of workers in traditionally male dominated occupations. Our research on funeral directors

in the United States suggests that these laws may be steering women (and ethnic and racial minorities, as well) away from a wide range of male dominated occupations.

Appendix: Identifying Males and Females

The process of identifying names as either female or male began with obtaining the most popular female and male names for the 51 years from 1955 to 2005 from the Social Security Administration website (www.ssa.gov/OACT/babynames/). The Social Security Administration ranks the popularity of names using information from Social Security card applications (of babies). For example, Emily was the most prevalent female name appearing on these applications in 2007, giving it a rank of 1 in that year, and Jacob was the most prevalent male name.

We calculated the average rank of boy and girl names using the rankings for the years in which names appeared on the lists. For example, while Jacob appears on the lists of all 51 years, Jakob and Jakobe appear on the lists of 22 years and 4 years, respectively. Not surprisingly, Jacob is the most popular of the three names—with an average rank of 130—followed by Jakob (449) and Jakobe (854). In this way, we created two master lists, one giving the average rank of 2570 girl names and the other giving the average rank of 2108 boy names.

We imputed the gender of funeral directors by comparing their first and middle names to our master lists. However, some names appear on both lists. For example, Steven is ranked 27th on the list of popular boy names and 955th on the list of popular female names. Similarly, Kristin is ranked 175th for girls and 928th for boys. In the vast majority of cases, funeral directors named Steven will be male and those named Kristin will be female. However, Blair and Shay appear on both lists with exactly the same average rank: Blair is ranked 598 on both lists and Shay is ranked 940.

We calculated the difference in ranks for every name that appears on both lists. The distribution of these differences has a somewhat natural break at 400, leading us to choose this number as our cutoff. When the difference in rank between the two lists is greater than 400, we assume that having the name (as either a first or middle name) is evidence of the gender of the funeral director. When the difference is less than 400, the name by itself is not used to impute gender. Kelley and Ryan are examples of names for which the difference in ranking is slightly greater than 400; Jadyn and Noel are examples for which the difference is slightly less than 400. While any cutoff is somewhat arbitrary, we believe that the cutoff of 400 works well, especially when it is combined with the other elements of our algorithm.

Our basic computer algorithm assigns gender when any of the following are true:

- The name includes a prefix or suffix such as Mrs., Sr., Jr., or III (e.g., C.J. Lucas, IV).
- The first or middle name is an exclusively male or female name, appearing on only one of the two master lists.
- The first or middle name is on one of the two lists at least 400 names higher than on the other.

- The first *and* middle names appear on both gender lists and are within 400 names of one another but each is more popular with one of the two genders. For example, the algorithm assigns Lynn Dee Barton as being female because both Lynn (female rank=285 & male rank=486) and Dee (female rank=532 & male rank=815) are more popular names for girls.

The basic algorithm, however, produced some ambiguous predictions. For example, the algorithm produced conflicting predictions for Benjamin Lindsey Begley, because while Benjamin is an exclusively male name (ranked 64th), Lindsey is more often a female name, being ranked 120 among females and 779 among males. For cases like this one, we created a point score for each gender by giving one point to first names, one point to higher ranked names, and one point to names that appear on only one of the two master lists. We assigned the gender with the higher score, with ties being left unassigned. For example, we inferred that Benjamin Lindsey Begley is male given the score of male 3, female 0.

Some names do not appear on either master list, including names such as Lujean, Majken and Tawnia. For these names, we searched the major newspapers within Lexis-Nexis using the command, “obituary and (*name* w/10 (son or daughter)).” The genders of funeral directors with these names were assigned using information from the most recent obituary listed by Lexis-Nexis. For example, the *Minneapolis Star Tribune* published an obituary for Ellen Batcher (7/16/2005), saying she was survived by several daughters, including Lujean Huffman-Nordberg. Finally, some names are obviously minor variants of otherwise popular names, having slightly different spellings or being misspelled. In these cases, we assigned gender “by hand,” only doing so if two of us agreed on the assignment.

We can test the accuracy of our algorithm using the licensing records of Wisconsin, which includes gender in its database. Our algorithm imputes gender for 1382 of the 1474 funeral directors (or 93.8%) for which Wisconsin provides information on gender. The algorithm differs from Wisconsin’s records in only 11 cases. One of the disagreements is over Brian A Burgess, Sr., who Wisconsin incorrectly records as being female. Another is Marty McLeod-Boville who is recorded as being female and imputed as being male. In this case, we think that Wisconsin is probably correct since Marty is ranked as the 913th most popular girl’s name and the 434th most popular boy’s name. Since the difference in rank is greater than 400, our algorithm assigns Marty as being male despite the fact that Marty McLeod-Boville could easily be female. Our algorithm matches Wisconsin’s recorded gender 99.2 percent of the time, and is likely to be correct in many of cases of disagreement. When we included the names for which we assign gender by hand, 96.5% of the sample is identified and matches the recorded gender 98.6 percent of the time.

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Figure 1. The Growth in Female Funeral Directors

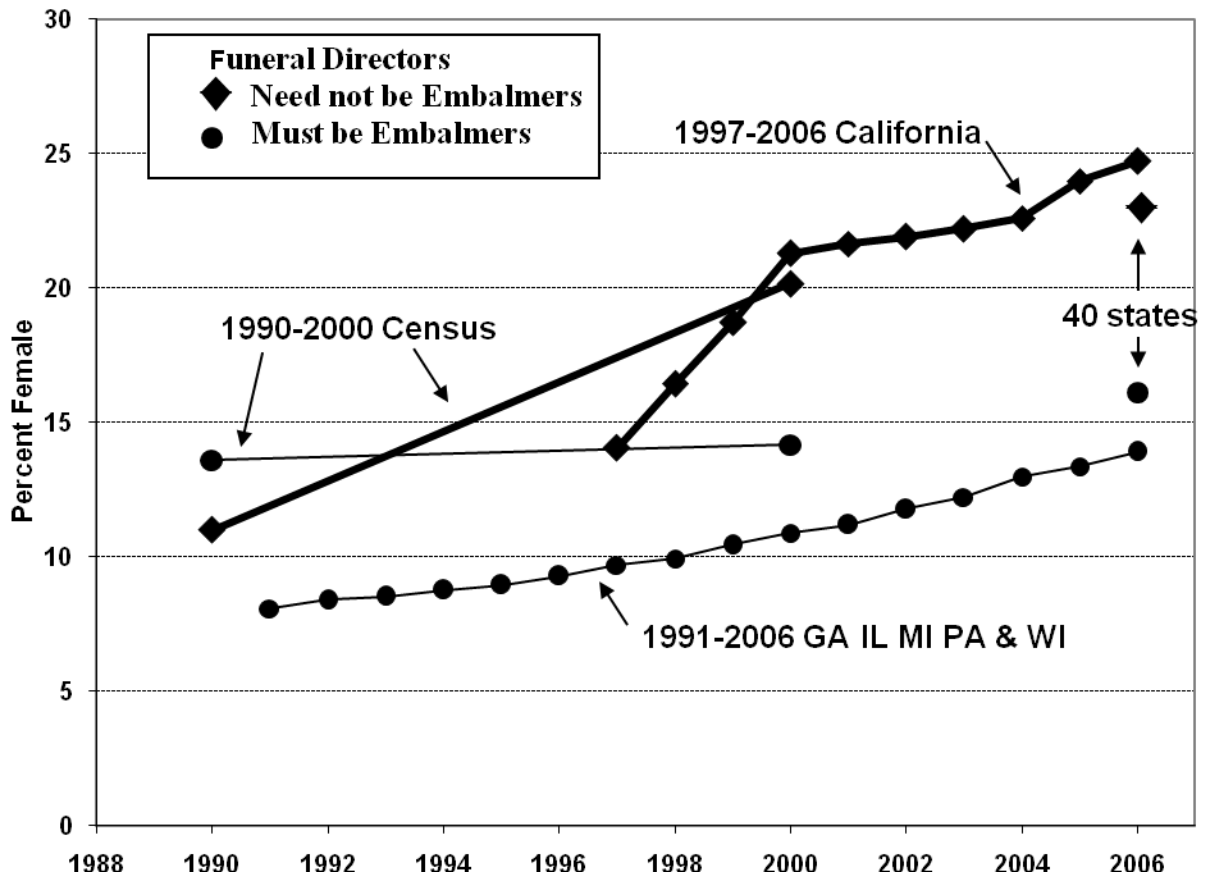


Table 1 - Variable Definitions and Means

Variable	Definition	Means (Weighted)		
		Total	No Ready-to-Embalm Law	Ready-to-Embalm Law
% Female	The percent of funeral directors that are female.	19.86 (11.29)	23.09 (9.84)	16.12 (11.71)
# Funeral Directors per 100,000 population	The number of funeral directors per 100,000 residents in the county.	18.53 (12.08)	18.46 (13.69)	18.61 (9.91)
Ready-to-Embalm Law (1=yes)	Dummy variable equal to 1 if the funeral directors are required to be embalmers	0.464 (0.499)	0 -----	1 -----
YrsTraining	The number of years of training required to obtain a funeral director's license	3.010 (1.134)	2.571 (1.214)	3.518 (0.767)
Death Rate in 2004 (# per 10,000)	The number of deaths per 10,000 people in 2004. (1)	82.26 (21.98)	80.90 (22.60)	83.84 (21.13)
% Black	The percent of the population that is Black or African-American. (3)	12.33 (13.24)	12.83 (12.49)	11.75 (14.04)
% Asian	The percent of the population that is Asian, Hawaiian, or Pacific Islander. (3)	12.69 (15.57)	17.19 (18.46)	7.472 (8.855)
% Hispanic	The percent of the population that is Hispanic or Latino. (3)	3.534 (4.528)	4.350 (5.579)	2.590 (2.566)
% Elderly	The percent of the population that is age 65 and over. (3)	12.42 (3.672)	12.21 (4.024)	12.67 (3.200)
% Urban	The proportion of the population that lives in urban areas. (3)	79.35 (24.96)	80.11 (24.47)	78.48 (25.51)
% Religious Adherents	The proportion of the population that are religious adherents. (2)	47.61 (13.10)	45.69 (11.62)	49.84 (14.31)
% College Graduates	The percent of the population over 25 with a Bachelor's degree or higher. (3)	24.31 (9.322)	23.30 (8.642)	25.47 (9.929)
Female Labor Force Participation Rate	The percent of the labor force that is female. (3)	42.87 (7.3618)	41.48 (7.830)	44.47 (6.419)
% Born in State of Residence	The proportion of the population born in state of residence. (3)	60.00 (15.95)	56.94 (15.80)	63.53 (15.39)
Median Household Income	Median household income in 1999 dollars. (3)	43.71 (10.63)	41.70 (9.502)	46.04 (11.36)
West	Dummy variable equal to 1 in AK, AZ, CA, CO, HI, ID, MT, NM, NV, OR, UT, WA, or WY.	0.218 (0.413)	0.336 (0.472)	0.081 (0.273)
Northeast	Dummy variable equal to 1 if in CT, MA, ME, NH, NJ, NY, PA, RI, or VT.	0.143 (0.350)	0.005 (0.068)	0.303 (0.460)
South	Dummy variable equal to 1 if in AL, AR, DE, FL, GA, KY, LA, MD, MS, NC, OK, SC, TN, TX, VA, or WV.	0.375 (0.484)	0.509 (0.500)	0.220 (0.414)
Midwest	Dummy variable equal to 1 if in IA, IL, IN, KS, MI, MN, MO, ND, NE, OH, SD, or WI.	0.401 (0.490)	0.252 (0.435)	0.54 (0.499)
#Counties		2460	1185	1275
#States		40	16	24

Sources: (1) *CDC Wonder*; (2) *Religious Congregations and Membership in the United States, 2000* and *Church Membership in the United States, 1990*; (3) *US Census of Population and Housing, 2000 & 1990*

Table 2: Regression Results for County Licensing Data

Variables	% Female			# Funeral Directors per 100,000		
	Total	No Ready-to-Embalm Law	Ready-to-Embalm Law	Total	No Ready-to-Embalm Law	Ready-to-Embalm Law
Ready-to-Embalm Law (1=yes)	-4.775 (3.99)***			-3.386 (2.04)**		
YrsTraining	-0.260 (0.39)	-0.983 (2.18)**	1.983 (1.24)	-1.427 (1.77)*	-1.633 (3.25)***	-4.335 (2.59)**
Death Rate in 2004 (# per 10,000)	0.104 (2.42)**	0.054 (0.94)	0.080 (1.38)	0.232 (4.12)***	0.171 (2.60)**	0.104 (2.37)**
% African American	0.263 (8.88)***	0.228 (6.79)***	0.265 (4.91)***	-0.117 (6.20)***	-0.183 (7.33)***	-0.046 (2.17)**
% Hispanic	0.267 (2.70)**	0.317 (2.46)**	0.025 (0.07)	0.007 (0.11)	0.025 (0.20)	-0.014 (0.34)
% Asian	0.174 (5.36)***	0.158 (4.09)***	0.230 (3.18)***	-0.041 (0.52)	0.109 (0.96)	0.059 (0.41)
% Elderly	-0.648 (3.18)***	-0.598 (2.61)**	-0.087 (0.27)	-0.154 (4.04)***	-0.117 (3.27)***	-0.169 (2.73)**
% Urban	-0.0055 (0.21)	-0.022 (1.04)	0.022 (0.59)	-0.476 (1.47)	-0.327 (0.86)	0.422 (1.62)
% Religious Adherents	0.013 (0.30)	0.021 (0.39)	-0.061 (1.51)	0.162 (3.15)***	0.134 (3.70)***	0.181 (2.92)***
% College Graduates	-0.085 (1.40)	-0.076 (1.28)	-0.077 (0.96)	0.086 (1.90)*	0.135 (2.01)*	0.097 (2.06)*
Female LFPR	0.020 (0.22)	0.110 (1.11)	-0.010 (0.07)	0.001 (0.03)	-0.081 (1.76)*	0.007 (0.14)
% Born in the State	-0.068 (0.68)	0.042 (0.58)	-0.074 (0.37)	-0.063 (0.49)	0.138 (0.55)	-0.354 (2.81)***
Median Household Income (\$1000)	0.173 (1.61)	-0.039 (0.32)	0.309 (2.46)**	-0.003 (0.07)	0.019 (0.32)	-0.087 (1.70)
West	-5.85 (2.18)**	-7.51 (2.49)**	-7.33 (1.39)	-3.741 (1.51)	-8.920 (4.16)***	-4.073 (1.56)
Northeast	-9.62 (2.71)***	-13.81 (4.33)***	-10.46 (2.68)**	1.542 (0.66)	-12.536 (4.51)***	1.735 (0.97)
South	-6.16 (2.33)**	-7.85 (3.17)***	-2.28 (0.88)	-0.744 (0.26)	-3.348 (0.65)	0.426 (0.23)
Intercept	20.78 (1.80)*	30.51 (2.56)**	-1.553 (0.07)	13.298 (1.78)*	14.994 (1.20)	28.779 (2.59)**
R-squared	0.34	0.24	0.34	2460	1185	1275
Sample size	2460	1185	1275	0.58	0.66	0.55
# States	40	16	24	40	16	24

Absolute values of robust t-statistics are reported in parentheses and the t-statistics are also corrected for clustering at the state level when the regional fixed effects are included. * significant at 10%; ** significant at 5%; *** significant at 1%.

Table 3: Census Regression Results for Probability of Being Female

Variables	2000	1990
Ready-to-Embalm Law (1=yes)	-5.13 (3.19)***	-2.33 (1.70)*
Years of training	-1.35 (1.88)*	-0.94 (1.55)
Constant	23.32 (7.59)***	16.51 (7.48)***
R-squared	0.009	0.006
Observations	2330	2366

Absolute values of robust t-statistics are reported in parentheses and the t-statistics are also corrected for clustering at the state level when the regional fixed effects are included. * significant at 10%; ** significant at 5%; *** significant at 1%.

Table 4: Regression Results for LN(Annual Earnings)

	2000 Census		1990 Census	
	Full-time/Full-year	All	Full-time/Full-year	All
Ready-to-Embalm Law (1=yes)	0.066 (1.71)*	0.084 (1.88)*	0.063 (1.46)	0.021 (0.38)
Ready-to-embalm law x Female	-0.008 (0.09)	-0.047 (0.43)	0.08 (0.63)	0.106 (0.92)
Years of training	0.024 (2.30)**	0.012 (1.04)	0.043 (2.70)***	0.027 (1.70)*
Self-employed	0.065 (1.66)	0.127 (2.96)***	0.08 (1.73)*	0.135 (2.82)***
Female	-0.199 (2.79)***	-0.277 (3.04)***	-0.377 (3.96)***	-0.341 (3.66)***
Age	0.078 (9.00)***	0.078 (8.89)***	0.072 (11.55)***	0.086 (9.97)***
Age squared	-0.001 (8.40)***	-0.001 (8.84)***	-0.001 (10.72)***	-0.001 (9.88)***
High school or less	-0.165 (4.28)***	-0.21 (4.33)***	-0.091 (3.21)***	-0.17 (5.04)***
College graduate	0.112 (3.00)***	0.102 (2.41)**	0.085 (2.47)**	0.017 (0.43)
African-American	-0.214 (3.72)***	-0.166 (2.73)***	-0.376 (4.80)***	-0.27 (4.37)***
Hispanic	0.078 (0.93)	0.228 (3.33)***	-0.003 (0.04)	0.058 (0.66)
Other	-0.173 (1.65)	-0.311 (4.08)***	-0.543 (2.43)**	-0.491 (3.26)***
West	0.128 (1.96)*	0.117 (1.51)	0.103 (1.36)	0.157 (2.32)**
Northeast	0.101 (2.18)**	0.115 (1.93)*	0.012 (0.16)	0.104 (1.45)
South	-0.002 (0.05)	-0.004 (0.08)	-0.017 (0.32)	-0.01 (0.17)
LN(Annual Hours)	0.306 (3.34)***	0.658 (15.36)***	0.391 (5.41)***	0.711 (14.02)***
Constant	6.286 (8.45)***	3.542 (11.24)***	5.426 (9.33)***	2.717 (6.61)***
R-squared	0.16	0.45	0.18	0.46
Observations	1858	2330	1880	2366

Absolute values of robust t-statistics are reported in parentheses and the t-statistics are also corrected for clustering at the state level when the regional fixed effects are included. * significant at 10%; ** significant at 5%; *** significant at 1%.