



The New Zealand Seniors Series Cost of Death Report

June 2019





Contents

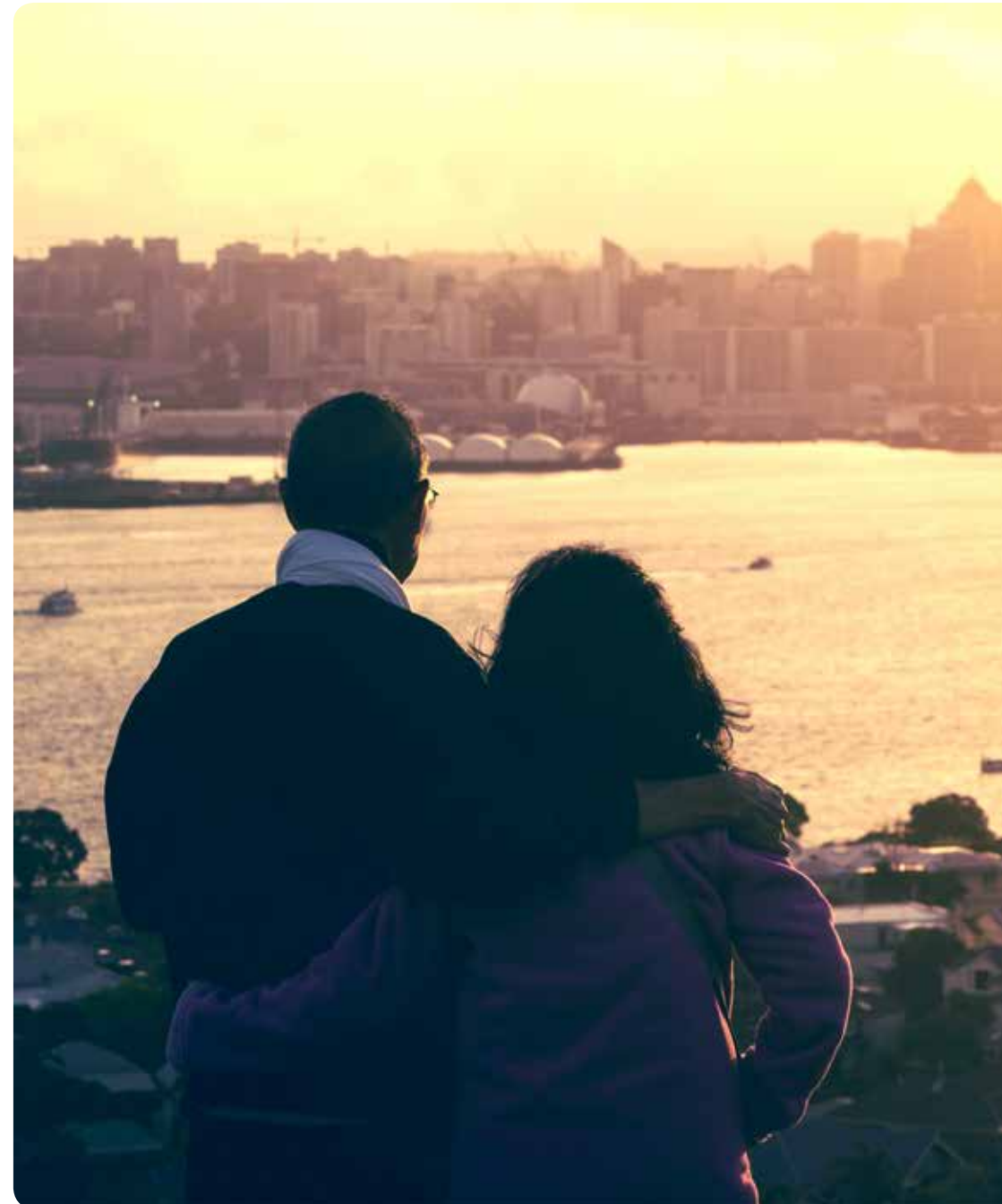
About the report	3	Funerals of the future	30
Key findings	4	What do the funerals of the future look like?	31
The cost of death	5	The role of modern science and technology	32
The three scenarios	5	Talking about death and dying	33
Breaking down the cost of death	6	There's not enough discussion about death and dying	34
What New Zealanders think about the cost of death	9	Funeral wishes and preferences	35
Funerals are getting more expensive	10	Burial or cremation?	36
Funeral director fees are driving the rise in costs	11	Embracing modern funeral trends	39
Funerals can have a substantial financial toll in families	12	Making the families aware of funeral wishes	43
What funeral directors think about the cost of death	13	Funeral planning	44
Funerals costs are on the rise	14	Most are not fully prepared for their own funeral	45
Consumers are becoming more cost conscious	16	Putting it all together	47
How funerals are changing	17	What does it all mean?	48
Funerals are changing and the changes are here to stay	18		
The weird and wonderful funerals	29		

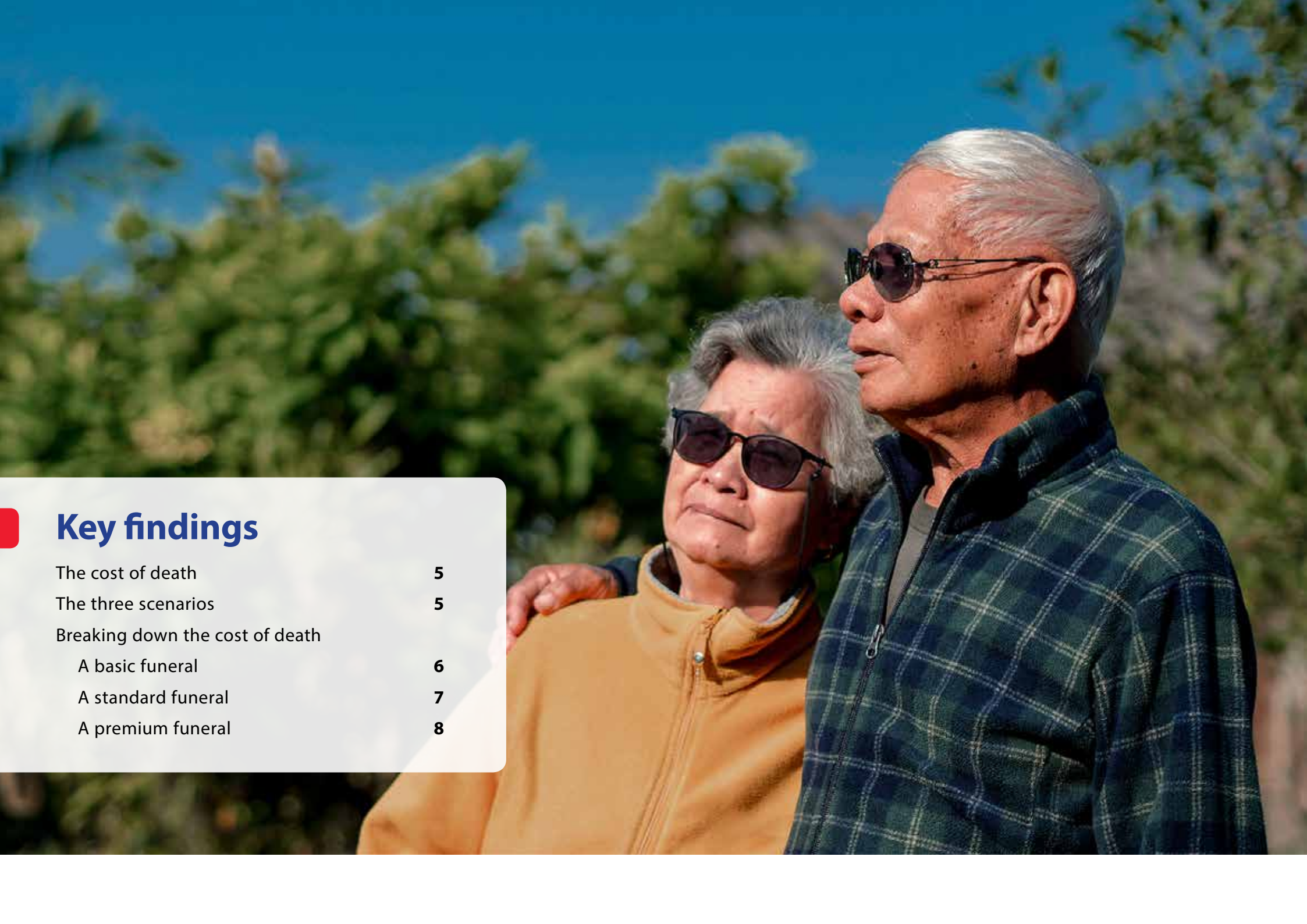
About the report

The Cost of Death Report takes an in-depth look at the attitudes and thoughts towards funerals in New Zealand, with a particular focus on increasing costs and the key drivers behind these, emerging trends along with traditions that remain strong and the importance of conversations around death and dying, a topic that is becoming increasingly common amongst New Zealand's over 55s .

The report is compiled based on research commissioned by New Zealand Seniors and conducted by CoreData in March 2019, using a range of methodologies to ensure robustness of the results:

- An online survey of 500 New Zealanders aged 50+ who have paid for a funeral or have been made aware of the cost of a funeral in the past 12 months
- Five one-on-one phone interviews with funeral directors across New Zealand to obtain information about funeral industry trends
- 38 direct contacts with funeral directors across New Zealand to obtain pricing information
- Desktop research on current and emerging funeral industry trends





Key findings

The cost of death	5
The three scenarios	5
Breaking down the cost of death	
A basic funeral	6
A standard funeral	7
A premium funeral	8

The cost of death

The average cost of a burial or a cremation varies widely across the regions.

To better understand the cost of death and what actually drives it, three scenarios have been created for each type of funeral – basic, standard and premium, which are outlined on the next page.

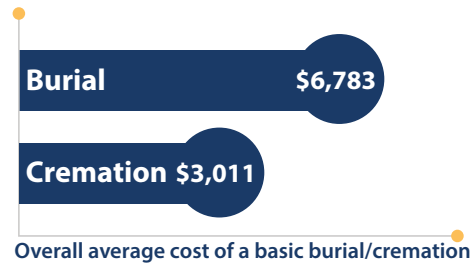
The three scenarios

Scenario	Basic	Standard	Premium
Removal of body	✓	✓	✓
Transport of body	✓	✓	✓
Hearse for viewing casket during transport			✓
Storage of body	✓	✓	✓
All legal documents	✓	✓	✓
Professional service fees	✓	✓	✓
Memorial/Service		✓	✓
Viewing			✓
Location fee/Venue hire		✓	✓
Celebrant/Clergy			✓
Coffin/Casket	Budget	Mid-Range	High-Range
Cemetery/Grave fees (for burial)	✓	✓	✓
Cremation facility fees (for cremation)	✓	✓	✓
Extras	Flowers	✓	✓
	Death notice		✓
	Order sheet (service order keepsake)		✓
	Audiovisual equipment		✓
	Memorial book		✓

Breaking down the cost of death

A basic funeral

A basic funeral is the simplest type of funeral and typically includes the essential services. The research has found that the average cost of a basic burial in New Zealand is \$6,783, while the average cost of a basic cremation in New Zealand is \$3,011. The average cost of a basic funeral in each region is shown below.



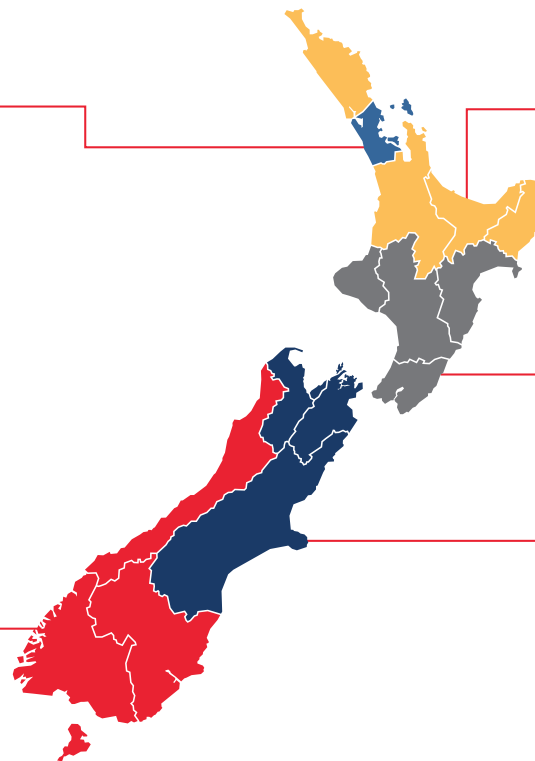
Auckland	
Burial	Cremation
\$7,455	\$2,624

Northland, Waikato, Bay of Plenty and Gisborne	
Burial	Cremation
\$5,725	\$2,755

Otago, Southland and West Coast	
Burial	Cremation
\$7,500	\$3,253

Wellington and Surrounding Regions	
Burial	Cremation
\$5,463	\$2,904

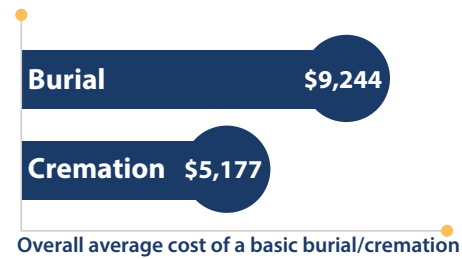
Canterbury and the Northern Regions	
Burial	Cremation
\$7,772	\$3,517



Breaking down the cost of death

A standard funeral

A standard funeral is a 'middle of the range' funeral and typically includes the essential services, as well as flowers and chapel service. The research has found that the average cost of a standard burial in New Zealand is \$9,244, while the average cost of a standard cremation in New Zealand is \$5,177. The average cost of a standard funeral in each region is shown below.



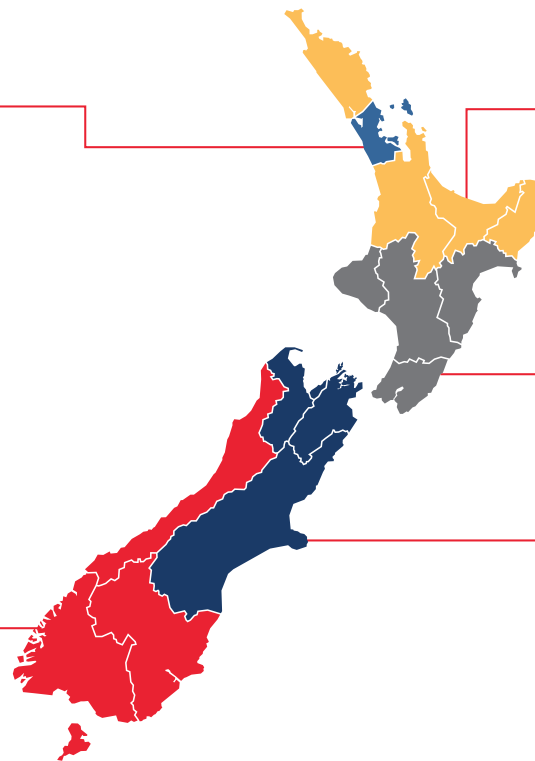
Auckland	
Burial	Cremation
\$8,922	\$4,547

Northland, Waikato, Bay of Plenty and Gisborne	
Burial	Cremation
\$8,210	\$4,516

Otago, Southland and West Coast	
Burial	Cremation
\$10,362	\$5,374

Wellington and Surrounding Regions	
Burial	Cremation
\$8,913	\$5,808

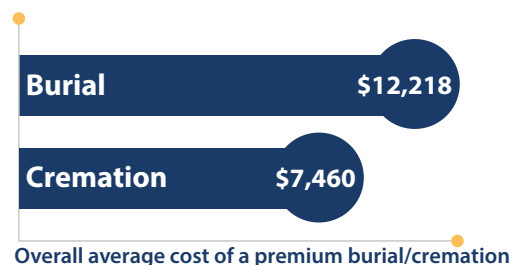
Canterbury and the Northern Regions	
Burial	Cremation
\$9,813	\$5,639



Breaking down the cost of death

A premium funeral

A premium funeral is a 'top of the range' funeral and typically includes the essential services, as well as flowers, newspaper notices, celebrant service, chapel service, memorial book and an audio-visual presentation. The research has found that the average cost of a premium burial in New Zealand is \$12,218, while the average cost of a premium cremation in New Zealand is \$7,460. The average cost of a premium funeral in each region is shown below.



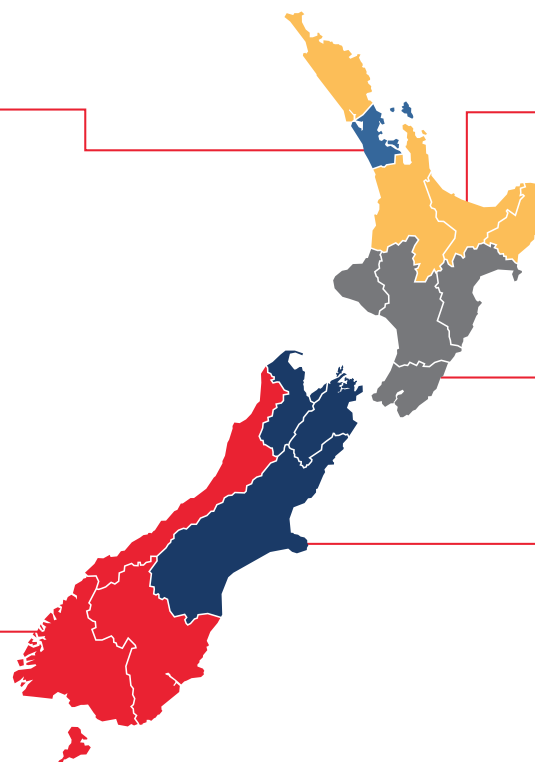
Auckland	
Burial	Cremation
\$11,511	\$5,814

Northland, Waikato, Bay of Plenty and Gisborne	
Burial	Cremation
\$12,282	\$7,299

Otago, Southland and West Coast	
Burial	Cremation
\$12,932	\$7,403

Wellington and Surrounding Regions	
Burial	Cremation
\$12,599	\$9,089

Canterbury and the Northern Regions	
Burial	Cremation
\$11,764	\$7,695





What New Zealanders think about the cost of death

- Funerals are getting more expensive** 11
- Funeral director fees are driving the rise in costs** 12
- Funerals can have a substantial financial toll on families** 13

Funerals are getting more expensive

More than nine in 10 (90.9%) respondents believe funerals are getting more expensive year-on-year. The vast majority (85.2%) also believe the rise in the cost of funerals exceeds the rise in general cost of living. Given this, it is no wonder the overwhelming majority (92.3%) believe the cost of funerals places unnecessary stress on loved ones.

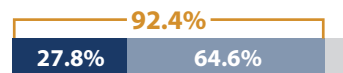
Reflecting these findings, more than nine in 10 believe that New Zealanders are generally looking to spend less on funerals or that New Zealanders are generally opting for simpler funerals (92.4% and 93.8% respectively). The vast majority (83.5%) also believe lavish/expensive funerals are on the way out in New Zealand.

How much do you agree with the following statements about the cost of funerals?

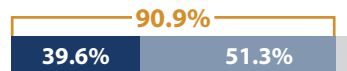
The cost of funerals adds unnecessary stress on loved ones



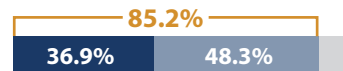
New Zealanders are generally looking to spend less on funerals these days



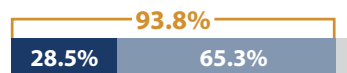
Funerals are getting more expensive year-on-year



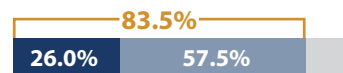
The rise in the cost of funerals exceeds the rise in general cost of living



New Zealanders are generally opting for simpler funerals these days



Lavish/expensive funerals are on the way out



Government assistance is typically enough to help with the cost of funerals

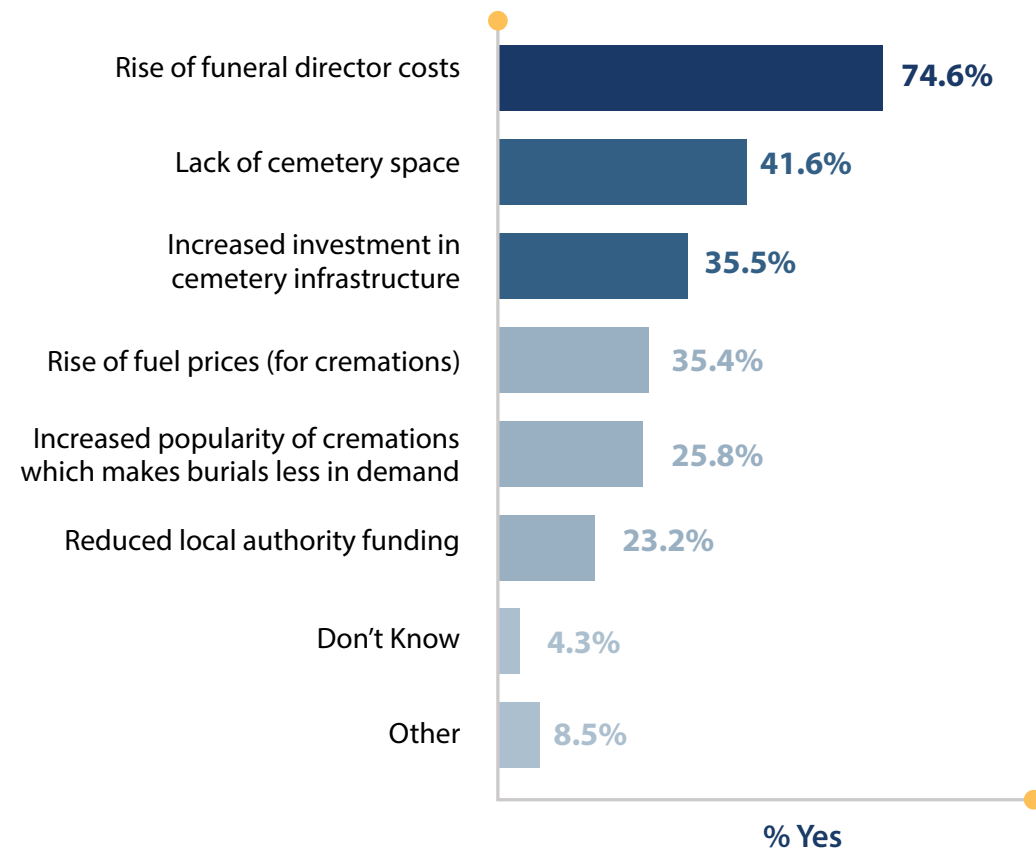




Funeral director fees are driving the rise in costs

When asked what they think is driving the rise in funeral costs, respondents most commonly cite the rise of funeral director costs (74.6%) and a lack of cemetery space (41.6%). More than one in three (35.5%) cite the increased investment in cemetery infrastructure, a similar proportion (35.4%) cite the rise in fuel prices, while more than one in four (25.8%) cite the increasing popularity of cremations, which makes burials less in demand

What do you think is driving funeral costs up these days?

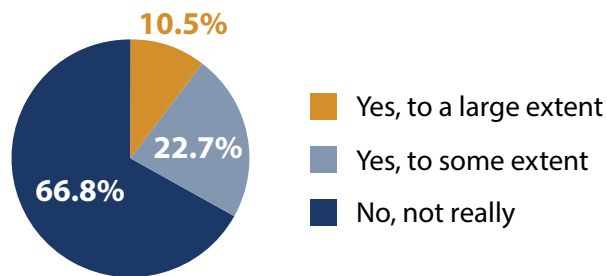


Funerals can have a substantial financial toll on families

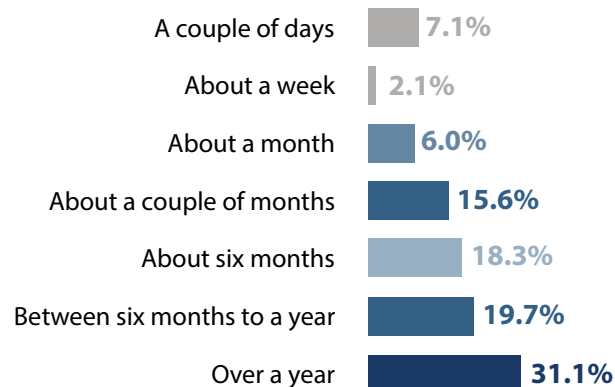
Given they can be quite expensive, it is unsurprising that funerals can have a substantial financial toll on those left behind. One in three (33.2%) respondents who paid for a funeral experienced financial hardship in doing so, with the financial impact taking some time to recover from.

Among these respondents, the majority (69.2%) say it took them about six months or longer to recover from the financial hardship that they experienced, including more than three in 10 (31.1%) who say it took them more than a year to recover.

Did you experience any hardship in paying for the funeral?



How long afterward did it take you to recover from the financial hardship you experienced?





What funeral directors think about the cost of death

Funeral costs are on the rise

The add-ons do add up

14

15

29

The weird and wonderful funerals



Funeral costs are on the rise

There is consensus among funeral directors that funeral costs are generally on the rise, leading many consumers to opt for simpler and cheaper options, such as a cremation. The rising costs are generally attributed to increased cemetery fees and increased supplier costs.

"The actual fees of a funeral director probably hasn't gone up drastically, but probably in line with inflation. But since 2004/2005, cemetery fees will have gone up anything between 60% and 110%. So we're starting to see that cremation fees, burial fees and those aspects of a funeral, have easily outstripped inflation over the last 10 years."

(Funeral Director, Northland, Waikato, Bay of Plenty and Gisborne)

"Council and the cemetery fees. Every year they put it up by about 10%. The costs of running a cemetery. You know, they've got it as perpetual maintenance ... very labour intensive. You've got crematoriums. You've got gas or diesel or whatever they're using, going up and up. You have got newspaper notices."

(Funeral Director, Canterbury and the Northern Regions)

"Recently we've heard of our suppliers increasing their costs, for instance, supply of caskets has gone up. They've gone up because they're saying that transport costs have gone up, the costs of fuel have gone up ... And then another company has done the same. Delivery charges have gone up and so on."

(Funeral Director, Auckland)

The add-ons do add up

Funeral directors also note that funeral add-ons do add up, and what is originally a relatively low cost funeral can quickly become relatively expensive.

"In Auckland North, I would say somewhere between \$12,000 to \$14,000 for a service where it involves ... people coming to the service, printing service sheets and having a reception later after the funeral. If they go for a more expensive casket, that boosts the cost up a little bit more."

(Funeral Director, Auckland)

"So, if you include all the bells and whistles, so catering and service sheets and all that, ... you're looking at around about \$9,000."

(Funeral Director, Wellington and Surrounding Regions)



Consumers are becoming more cost conscious

With the increasing availability and accessibility of information, particularly online, funeral directors believe consumers are becoming more aware of the various funeral options and their associated costs.

They note the growing cost consciousness has seen some reluctance amongst consumers to shell out for funerals, although this can also be attributed to a lack of understanding of what the costs entail and underestimating the extent of work required.

"We do an estimate for them, an itemised estimate, so everything's completely transparent ... what they're paying for, but we will get questions about certain things, like why is this costing this and why is that costing that."

(Funeral Director, Auckland)

"They [costs] are creeping up here as well ... People are saying there is no need for a burial, we'll just have a little memorial service afterwards with the ashes. So that's a trend that's creeping in and people are saying, we're not going to pay \$10,000 or \$15,000 for a funeral. We're quite happy to just pay a couple of thousand dollars for a direct cremation."

(Funeral Director, Canterbury and the Northern Regions)





How funerals are changing

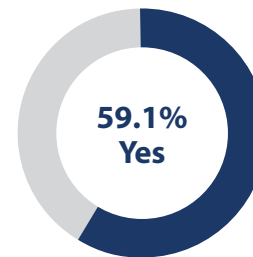
What do the funerals of the future look like?	27
The role of modern science and technology	28
Emerging trends in the funeral industry	29



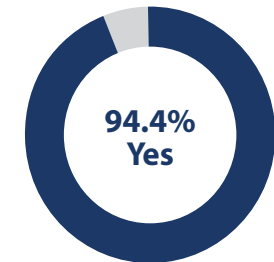
Funerals are changing and the changes are here to stay

Close to three in five (59.1%) survey respondents are seeing trends change for funerals in New Zealand. The overwhelming majority (94.4%) of these respondents think these trends are here to stay with the changes driven by cost considerations as well as societal changes.

Are you seeing trends changing for funerals in New Zealand?

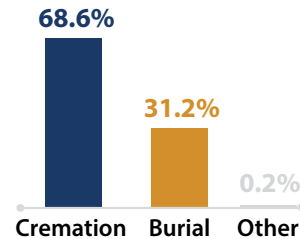


Do you think these trends are here to stay?



There is a shift towards cremations

The survey found that the majority (68.6%) of funerals involved a cremation, while three in 10 (31.2%) involved a burial, which illustrates the strong preference for cremations.



Beyond cultural or religious reasons, consumers appear to be more likely to opt for a cremation. According to funeral directors, a major driver of the shift is cost, as cremations are generally easier, simpler and cheaper.

"Here we probably run at about 80% cremation, 20% burial. Across New Zealand as a whole, we're looking at two cremations to every burial."

(Funeral Director, Northland, Waikato, Bay of Plenty and Gisborne)

"Only 20% are burials ... I think today, people are less involved with tradition and religion and also the cost. I think today, a big factor is the cost for sure."

(Funeral Director, Auckland)

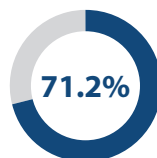
"We're getting a lot more cremations because people can't afford \$3,000 for a burial plot and then the headstone ... probably \$2,000 or \$3,000 or more to go on top of that."

(Funeral Director, Canterbury and the Northern Regions)



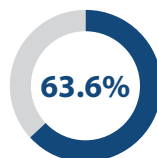


There is a shift towards modern, personalised services



See less religious funerals

There is also a shift away from traditional religious services to non-traditional, non-religious services. The survey revealed that the large majority (71.2%) of respondents note funerals are becoming less religious, while the majority (63.6%) feel funerals are becoming more modern and less traditional over the past five years.



See more modern funerals and less traditional

This is a trend that has also been observed by funeral directors, with traditional services increasingly replaced by more modern personalised services.

"There is a strong trend towards personalisation of the funeral service. So, going away from those traditional church services which weren't very personal, unless you were a very religious person, I guess."

(Funeral Director, Wellington and Surrounding Regions)

"Personalisation of a funeral service has increased hugely since I started, which is great to see. Now we're doing slideshows with photos and music for just about every funeral service, with personalisation of the casket ... Whereas even when I first started, which is only really 19 years ago, there was a lot less of that and it was a lot more traditional."

(Funeral Director, Otago, Southland and West Coast)

A less religious society is a major driver of the shift

The shift away from traditional religious services to non-traditional, non-religious services is largely attributed to New Zealand becoming a less religious society, with the large majority (78.5%) of survey respondents believing religion is on the decline, a view that is also echoed by funeral directors. The increasing popularity of funeral celebrants and non-traditional facilities provided by funeral homes have also hastened this shift.

“Certainly a decrease in any form of religious funeral, whether it’s here or whether it’s in a church and that’s been a decline probably over the last 20 odd years and certainly with the rise of the celebrant in New Zealand, that hastened that change. Where people might have used a church or a clergy before, with the rise of the celebrant who isn’t necessarily on any religious track, we’ve seen a distinct decline in the number of church services.”

(Funeral Director, Northland, Waikato, Bay of Plenty and Gisborne)

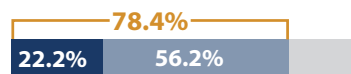
“70%/75% of our funerals would be secular services, so non-religious. That’s been brought on by funeral homes providing a facility other than a church building.”

(Funeral Director, Otago, Southland and West Coast)

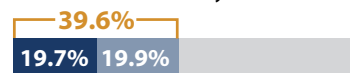
Furthermore, only two in five (42.1%) say their funeral will have religious elements because they want them included and only three in 10 (31.2%) say they would include religious elements at their funeral because it is expected of them.

How much do you agree with the following statements about religion and funerals?

Religion is on the decline within New Zealand



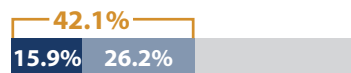
There will be absolutely no religious elements at my funeral



My family would expect religious elements such as a church service at my funeral even though I am not religious



My funeral will have religious elements such as a church service because I want them included



I would include religious elements such as a church service at my funeral because it is expected of me



I am extremely religious



My family are extremely religious

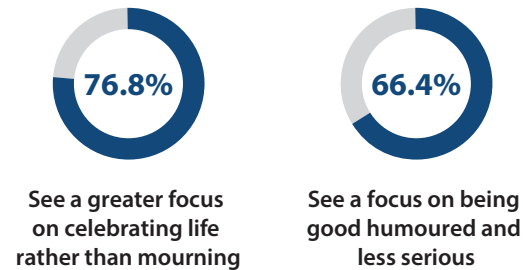


■ Strongly agree ■ Agree ■ SUM

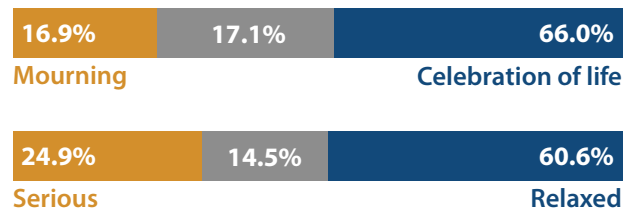
Funerals are increasingly becoming a celebration of life

Another important trend is the changing tone of funeral services from an event of mourning to celebration and serious to relaxed. The survey revealed that funerals were far more likely to have a 'celebration of life' tone as opposed to one of mourning tone (66.0% vs. 16.9%), as well as relaxed as opposed to serious (60.6% vs. 24.9%).

Please describe the type of funeral that you paid for:

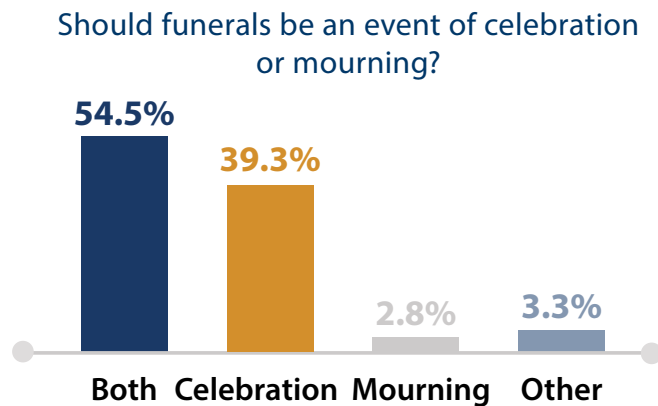


Which of the following changes are you seeing in funerals?



Funerals should be about celebration, not mourning

The changing tone of funeral services can be attributed to New Zealand becoming a less religious society and the increasing personalisation of funerals. It is also consistent with how funerals are viewed in general, with the overwhelming majority (93.9%) of respondents believing funerals should be an event of celebration, including more than half (54.5%) who believe funerals should be an event of both celebration and mourning.



“Here in New Zealand it’s more of a celebration and people are more secular in their views ... I think that’s a good thing, I really do. I understand if people come from a religious background, then a funeral should have some form or element of religion. I understand that ... For instance, in England you’ll find all the guys wearing black ... whereas here in New Zealand I’ve had funerals now where people walk in with sandals and shorts.”

(Funeral Director, Auckland)

“The service itself is very much about looking back at that person’s life as opposed to sticking to a rigid framework of hymns and readings or whatever, which might not have a lot to do with the deceased at all. So, far more personal and far more ... helpful for the healing process.”

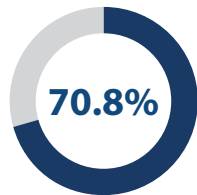
(Funeral Director, Northland, Waikato, Bay of Plenty and Gisborne)



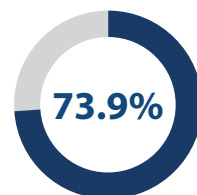
Tangi remains culturally significant in New Zealand

Despite the shift away from traditional to non-traditional funeral services, the practice of the Maori grieving process or tangihanga (tangi) remains culturally significant in New Zealand, with the large majority (73.9%) of survey respondents holding this view. Furthermore, a similar proportion (70.8%) do not believe that the practice of tangi is on the decline in New Zealand.

How much do you agree with the following statements about culture/tradition and funerals?



Do not believe that the practice of tangihanga is on the decline



Tangihanga remains culturally significant



However, Tangi can be cost-prohibitive for some families

However, the tangi process can be cost-prohibitive for some Maori families, as the extended grieving process and the burial can add thousands of dollars to the cost of death. Some have therefore been forced to opt for a cremation, even though this is not in line with their culture, much to the disdain of family, friends and the broader Maori community.

There is an element of cultural pressure on Maori families burying a loved one, as the process is typically overseen by an elder of the community, who would want to ensure that the correct steps are taken in line with tradition, something that many simply cannot afford to do.

"There's definitely a cost issue. Now some families ... they'll say look, we can't afford a burial, we're going to go with cremation and they do it ... but they would prefer a burial because it's more in line with their culture. There was one particular family I dealt with, where she was getting so much pressure because she was choosing cremation for her father and she said, my father didn't want me to go into debt, and he has got no money."

(Funeral Director, Auckland)

"You'll find in Auckland, Maori families whose culture is about burial cannot afford \$8,000 to be buried. So, their choices are being limited by that increasing cost ... In areas where there are no Maori burial grounds, that burial is taking place in the local municipal cemetery and the costs there are then starting to be prohibitive. So, we are seeing an increase in Maori cremations which is probably something that they're not overly comfortable with because it definitely goes against their cultural beliefs."

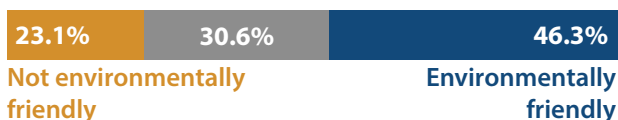
(Funeral Director, Northland, Waikato, Bay of Plenty and Gisborne)



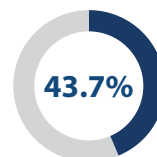
Funerals are becoming more environmentally friendly

The survey revealed that funerals were twice as likely to be environmentally friendly than not (46.3% vs. 23.1%). More than two in five (43.7%) respondents also say there has been a movement towards more eco-friendly/green funerals over the past five years, driven by the growing level of environmental awareness among consumers generally.

How much do you agree with the following statements about culture/tradition and funerals?



Which of the following changes are you seeing in funerals



See a movement towards more eco-friendly/green funerals

"It would mean no embalming of the deceased and eco or environmentally friendly coffin. So, plain pine, not varnished or treated in any way in burial. Yeah, there's probably been about 20 burials there, so not a huge proportion ... It is becoming more popular and people are certainly more environmentally aware. There are restraints around that ... the embalming side of it can be quite necessary if people want to travel and make the funeral ... and of course, people think eco means inexpensive but it's really, you know the opposite."

(Funeral Director, Otago, Southland and West Coast)

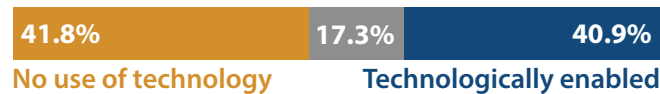




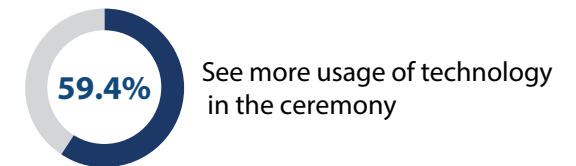
Funerals are becoming more technologically enabled

The survey revealed that more than two in five (40.9%) funerals were technologically enabled and close to three in five (59.4%) respondents have seen greater usage of technology in funerals over the past five years.

Please describe the type of funeral that you paid for



Which of the following changes are you seeing in funerals



Given the advancement in technology generally, its use in funerals is becoming more accepted, with slide shows and farewell or tribute videos being fairly common in funeral services. Some funerals were also recorded or live streamed for the benefit of those who could not attend.

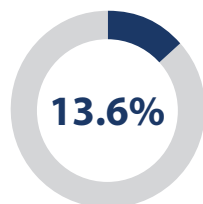
"We're seeing a lot more people looking to either video or capture the service in some way ... Funerals are a lot more technology-focused than they were 10 years ago."

(Funeral Director, Northland, Waikato, Bay of Plenty and Gisborne)

The live streaming of funerals is becoming more common

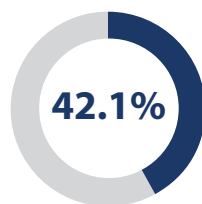
Although only around one in eight (13.6%) survey respondents say funerals were streamed online/webcasted for the benefit of those who couldn't physically attend, it is becoming more common, a trend that is expected to continue in the future. More than two in five (42.1%) think that more efforts should be made to use technology to include those that cannot physically attend a funeral.

Thinking about the funeral the cost of which you were aware of/paid for, was it streamed online/webcasted for the benefit of those who couldn't physically attend?



Streamed online/webcasted a funeral

Do you think that more efforts should be made to use technology to include those that cannot physically attend?)



Think that more efforts should be made to use technology

"The live stream is much, much better as far as the reliability and ease of use over the last few years ... The live streaming has been exciting and the fact that that's gotten much more uptake over the last couple of years."

(Funeral Director, Otago, Southland and West Coast)

"I'm seeing ... a lot more requests for live web streaming ... They could be thousands of miles away, they could still feel part of the funeral which is good. We also have like for instance, people do video recordings and load it up to YouTube."

(Funeral Director, Auckland)





The weird and wonderful funerals

Seniors and funeral directors have shared their experience on the weird and wonderful funerals that they have attended.

"He was a beekeeper, so ... I got hold of his helmet, his beekeeping helmet, and we managed to find a whole lot of artificial bees and we stuck wires on them and stuck them through the mask. And that just looked absolutely fabulous. Yeah, really, really great."

(Funeral Director, Canterbury and the Northern Regions)

"Recently we actually had a guy that died, and he was a four-wheel drive enthusiast, so the family wanted to put the casket up on the roof rack of his Land Rover. We were okay with that. Anything goes, as long as it's dignified, it's appropriate for the business and it's safe."

(Funeral Director, Otago, Southland and West Coast)

"We had a lady who loved the beach so the family painted a mermaid the whole length of the lid, including the big you know mermaid tail, and we went to the beach and got a whole lot of driftwood and then we cut up all the driftwood and to make handles on the side of the casket."

(Funeral Director, Canterbury and the Northern Regions)

"A garden party funeral. Attendees brought their own food and drink. No hearse, but we used a family member's station wagon."

(Female, 63 years old, Auckland)

"There were animals present and pictures from grandchildren stuck around the coffin."

(Male, 69 years old, Northland, Waikato, Bay of Plenty and Gisborne)

"The person having holes drilled in her coffin so she could hear what was being said about her."

(Male, 57 years old, Northland, Waikato, Bay of Plenty and Gisborne)



Funerals of the future

What do the funerals of the future look like?

31

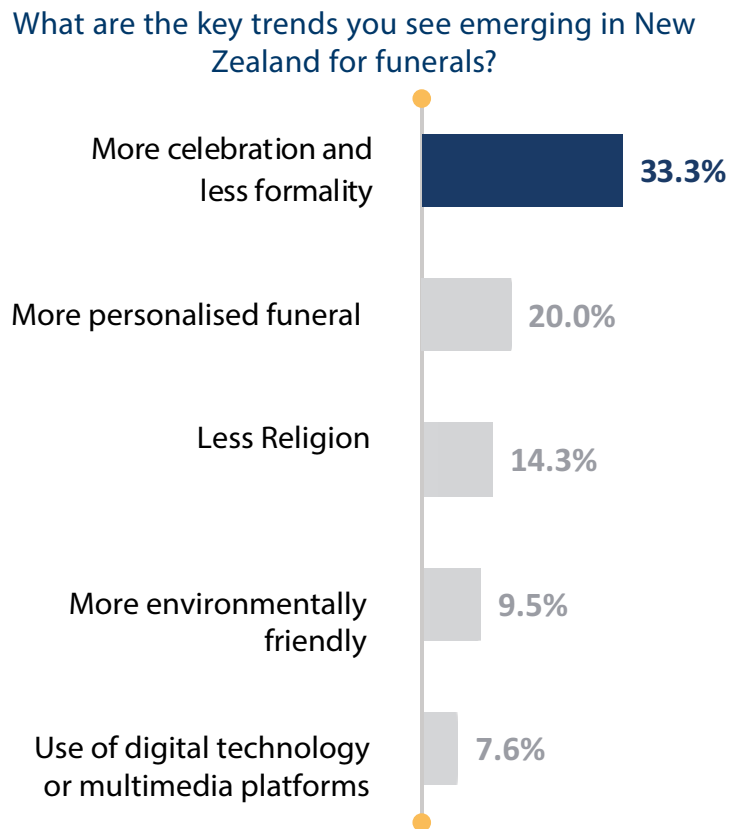
The role of modern science and technology

32

What do the funerals of the future look like?

We asked survey respondents about the emerging trends that they are seeing in New Zealand funerals. The greatest shifts are noted as:

- More celebration and less formality (33.3%)
- More personalised funeral (20.0%)
- Less religion (14.3%)

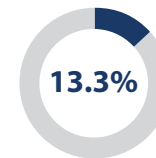




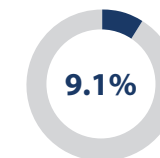
The role of modern science and technology

Looking ahead to what funerals of the future might look like, around one in eight (13.3%) survey respondents think there is a chance of modern science and technology having the ability to restore people after death.

Close to one in 10 (9.1%) would also consider choosing a burial over cremation in the hope of potential restoration after death. Furthermore, a similar proportion (9.0%) would consider being cryogenically frozen if it was affordable and easily accessible.



Believe modern science/technology could have the ability to restore people after death in the future



Would consider choosing a burial over cremation in the hope of potential restoration after death



Would consider being cryogenically frozen if it was affordable and easily accessible



Talking about death and dying

There's not enough discussion about death and dying

34

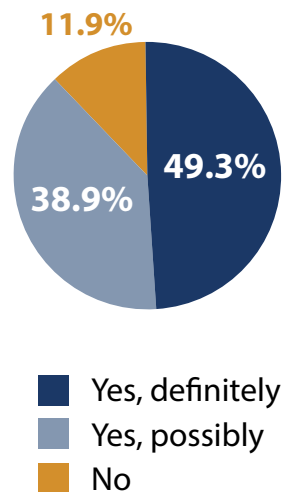
There's not enough discussion about death and dying

There is consensus that death and death is not spoken about often enough in New Zealand, with the vast majority (88.1%) of survey respondents believing there is a need to talk more about death and death in New Zealand, with the most commonly cited reasons being:

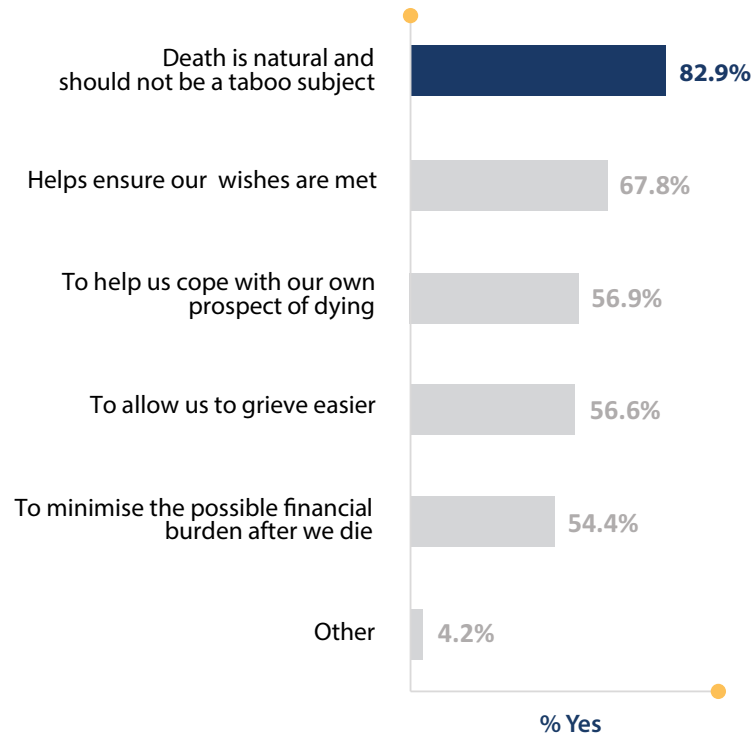
- Death is natural and should not be a taboo subject (82.9%)
- Helping ensure wishes are met (67.8%)
- Helping cope with our own prospect of death (56.9%)

Among those who believe there needs to be more discussion about death and death in New Zealand, the vast majority (87.3%) believe families should be having these discussions privately amongst themselves. Close to two in five (37.2%) believe there should be more information online, while more than one in four (25.5%) believe schools should start talking about it in a comforting and supportive way.

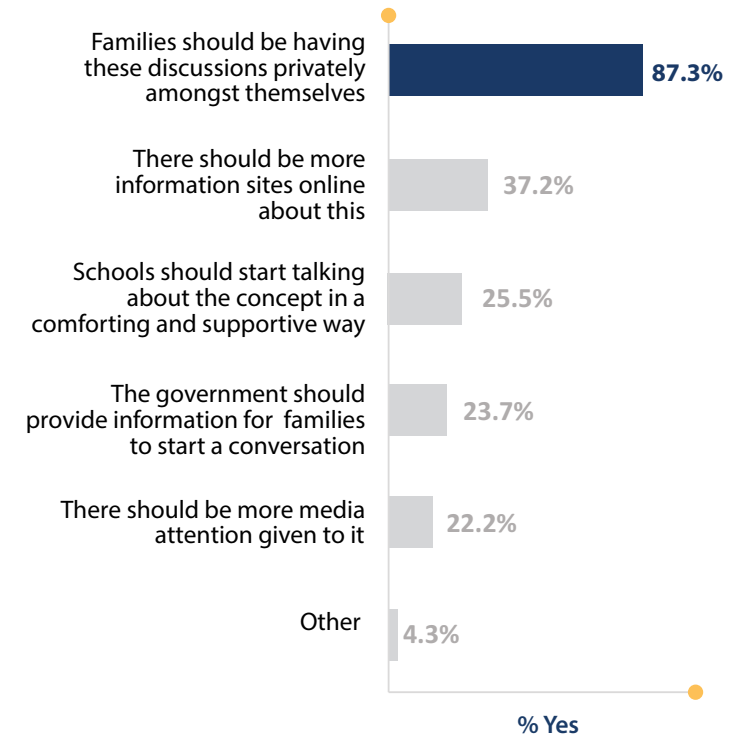
Do you believe we need to talk more about death and dying in New Zealand?



Why should we be talking more about death and dying in New Zealand?



How should we be having these conversations about death and dying in New Zealand?





Funeral wishes and preferences

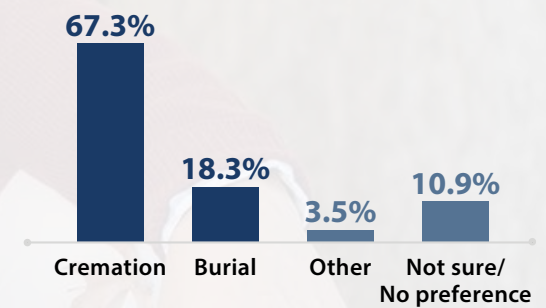
Burial or cremation?	36
Why do most prefer a cremation?	37
Why do some prefer a burial?	38
Embracing modern funeral trends	39
Why are some looking to ban black at their funeral?	40
Why are some looking to embrace a green funeral?	41
Why are some looking to embrace a biodegradable urn?	42
Making the families aware of funeral wishes	43
But may still don't know what their wishes are yet	43



Burial or cremation?

Reflecting the general shift towards cremations, more than two in three (67.3%) survey respondents would prefer to be cremated, while less than one in five (18.3%) would prefer to be buried.

When you pass away, what would your preference be for a funeral?



Why do most prefer a cremation?

Those who prefer a cremation typically cite a desire for their ashes to be spread in a place that is meaningful to them or a desire to minimise costs given the perceived lack of availability of burial plots. Others cite a desire to minimise the environmental impact or a desire to minimise the burden on families, while some simply do not wish to be buried.

"The cost of a plot. More eco-friendly. My husband's ashes are scattered at sea, I find that very comforting when I go to our favourite place at the beach."

(Female, 71 years old, Auckland)

"If you are buried and your family move away, your grave gets into disrepair over time."

(Male, 53 years old, Wellington and Surrounding Regions)

"Less impact on the environment and no need for the family to maintain a grave."

(Male, 69 years old, Auckland)

"Cheaper and makes sense as there is little room left for burials."

(Female, 62 years old, Wellington and Surrounding Regions)

"I wish to be remembered as I was over many years in the places we enjoyed. I do not want anyone mourning over an expensive grave site or my remains. I do not wish to waste land space."

(54 years old, Otago, Southland and West Coast)

"Don't want body buried. Environmentally not friendly. Don't want a place that family visit. Would rather them remember me."

(54 years old, Auckland)

Why do some prefer a burial?

Apart from cultural or religious belief, those who prefer a burial typically cite already having a shared plot with a loved one and want to be laid to rest with them. Others say a burial allows mourners to visit them more easily, while others simply don't like the thought of being cremated.

"As a returned serviceman I have a plot and plaque paid for so use this option also my partner as also ex-service person can be buried with me again at a minimal cost, saves children expense and unnecessary concern."

(Male, 68 years old, Wellington and Surrounding Regions)

"So, family can come and visit if they wish to. I have a sister that was cremated and I have nowhere for anniversaries but for my parents and brother I can go to the Cemetery and spend some time there thinking about them and also for anniversaries and birthdays."

(Male, 71 years old, Auckland)

"My husband wants to be buried so we are going to be buried together. This makes it easier for our children to visit if they wish."

(Female, 50 years old, Auckland)

"I'm a mother and want to believe that I'll be around forever so family can come and sit to talk to me."

(Female, 56 years old, Northland, Waikato, Bay of Plenty and Gisborne)

"I just don't like the thought of cremation."

(Female, 66 years old, Auckland)

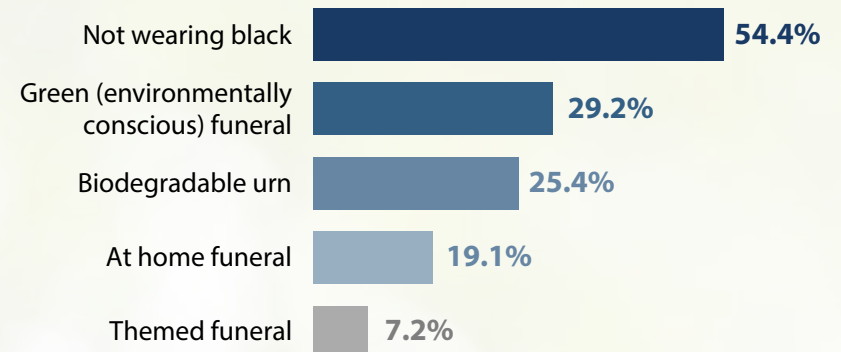




Embracing modern funeral trends

Survey respondents would like to see a number of modern funeral trends embraced at their funeral, with by far the most commonly cited being not wearing black (54.4%). This is followed by an environmentally conscious or green funeral (29.2%) and a biodegradable urn (25.4%).

Which of the following modern funeral trends would you like to see embraced at your funeral?



**top 5 funeral trends only*



Why are some looking to ban black at their funeral?

Those who favour not wearing black typically cite a desire for their funeral to have a tone of celebration rather than mourning.

"Consider a funeral a celebration, in the main wearing black I believe makes the scene look sad and blank, the more colour the better."

(Male, 68 years old, Wellington and Surrounding Regions)

"Black is a sad, depressing colour. I want people to celebrate my life, not mourn my death."

(Female, 55 years old, Canterbury and the Northern Regions)

"Because it is a celebration of a life well lived, not a sad occasion."

(Male, 73 years old, Wellington and Surrounding Regions)

"More relaxed and in keeping with the theme of celebration of life."

(Male, 87 years old, Northland, Waikato, Bay of Plenty and Gisborne)

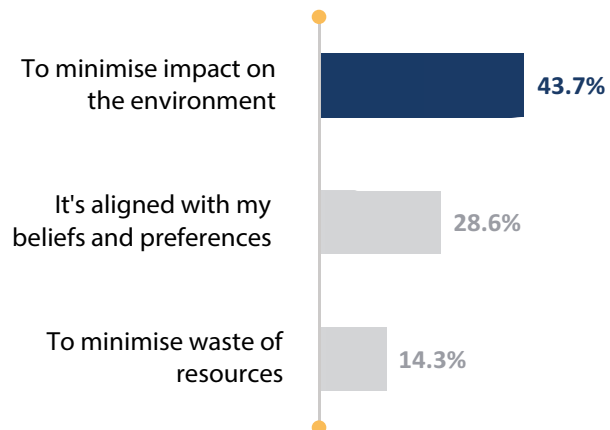
"I would rather have something colourful to celebrate my life."

(Female, 62 years old, Northland, Waikato, Bay of Plenty and Gisborne)

Why are some looking to embrace a green funeral?

A green funeral is particularly popular among environmentally conscious individuals, who wouldn't want their death to have a negative impact on the planet. Indeed the most commonly cited reason for this preference is to minimise impact on the environment (43.7%).

Why would you like to see green (environmentally conscious) funeral embraced at your funeral?



"An absolute necessity given the state of the planet currently and our need for land for housing and growing food, climate change, etc."

(Female, 72 years old, Northland, Waikato, Bay of Plenty and Gisborne)

"So many people in the world need the space for housing and food, bodies rot over time anyway, so don't need traditional cemetery anymore, would rather have a tree planted."

(Male, 66 years old, Wellington and Surrounding Regions)

"Because the environment can't handle too much more of the ground being taken up with the old traditional funerals."

(Female, 65 years old, Northland, Waikato, Bay of Plenty and Gisborne)

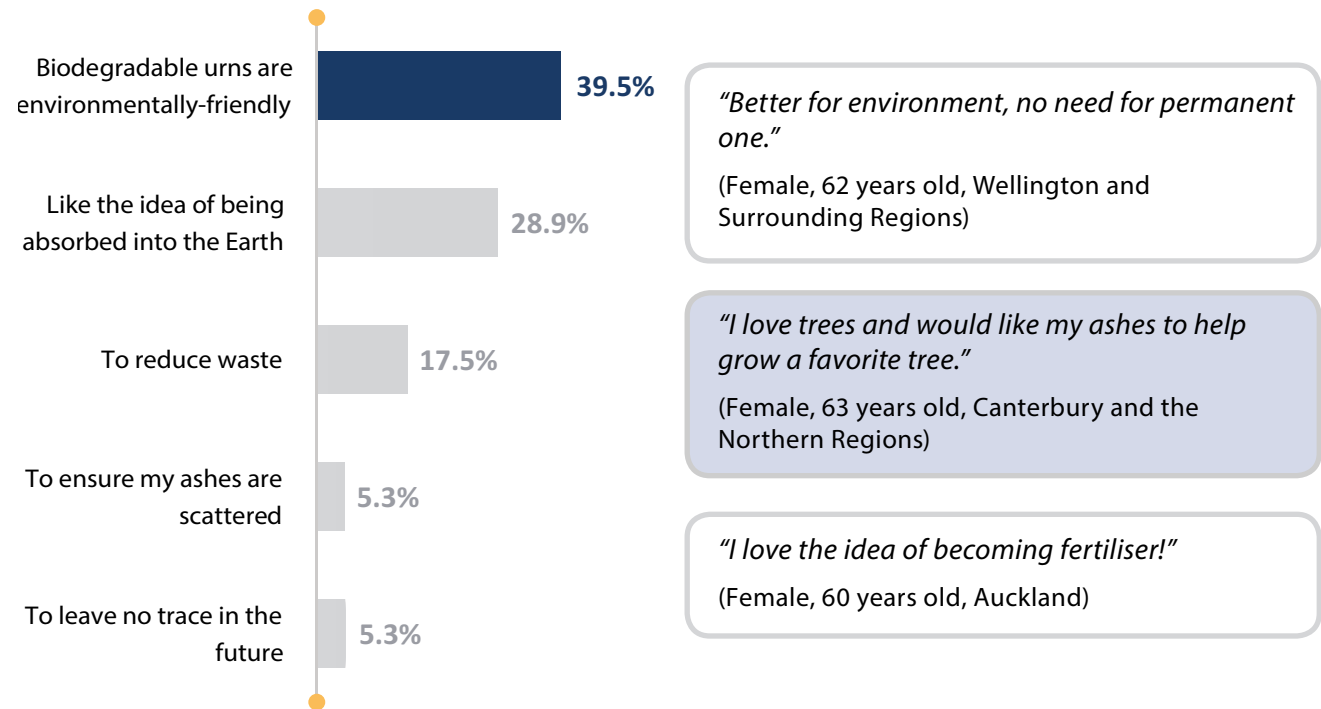




Why are some looking to embrace a biodegradable urn?

Some are looking to embrace biodegradable urns as they are environmentally-friendly, with close to two in five (39.5%) citing this as their reason. Close to three in 10 (28.9%) like the idea of being absorbed into the Earth.

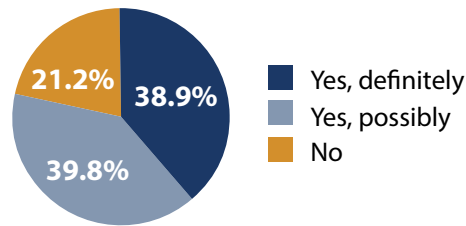
Why would you like to see a biodegradable urn at your funeral?



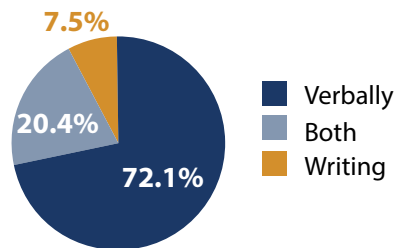
Making the families aware of funeral wishes

The large majority (78.8%) of survey respondents think their family are aware of their funeral wishes, with more than seven in 10 (72.1%) advising their family verbally and one in five (20.4%) doing so both verbally and in writing. Families typically reacted positively upon learning these wishes, with the majority (68.3%) being supportive and only a very small minority (5.5%) being uneasy.

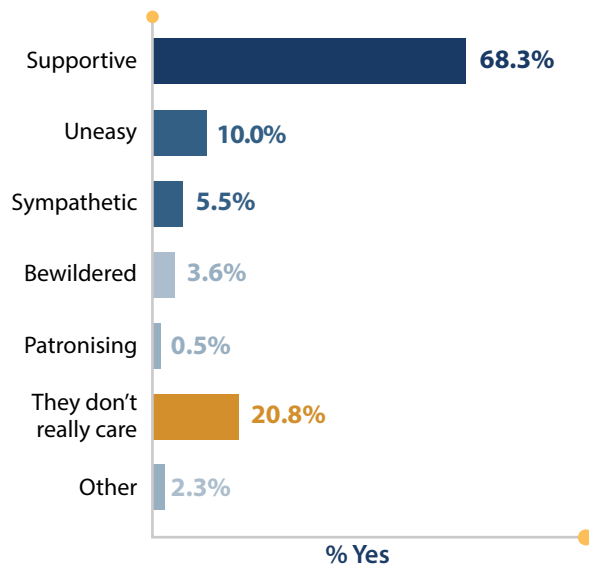
Are your family aware of your funeral wishes?



How did you advise your family of your wishes?

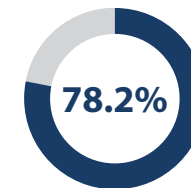


How did your family react to your funeral wishes?



But many still don't know what their wishes are yet

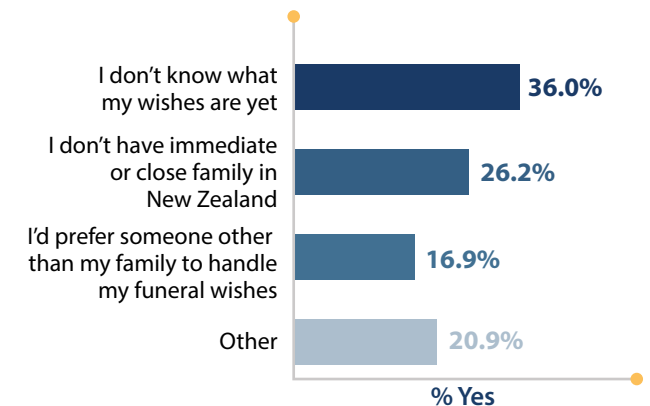
The large majority (78.2%) of survey respondents whose family are not aware of their funeral wishes plan on sharing their wishes with their family before they pass away.

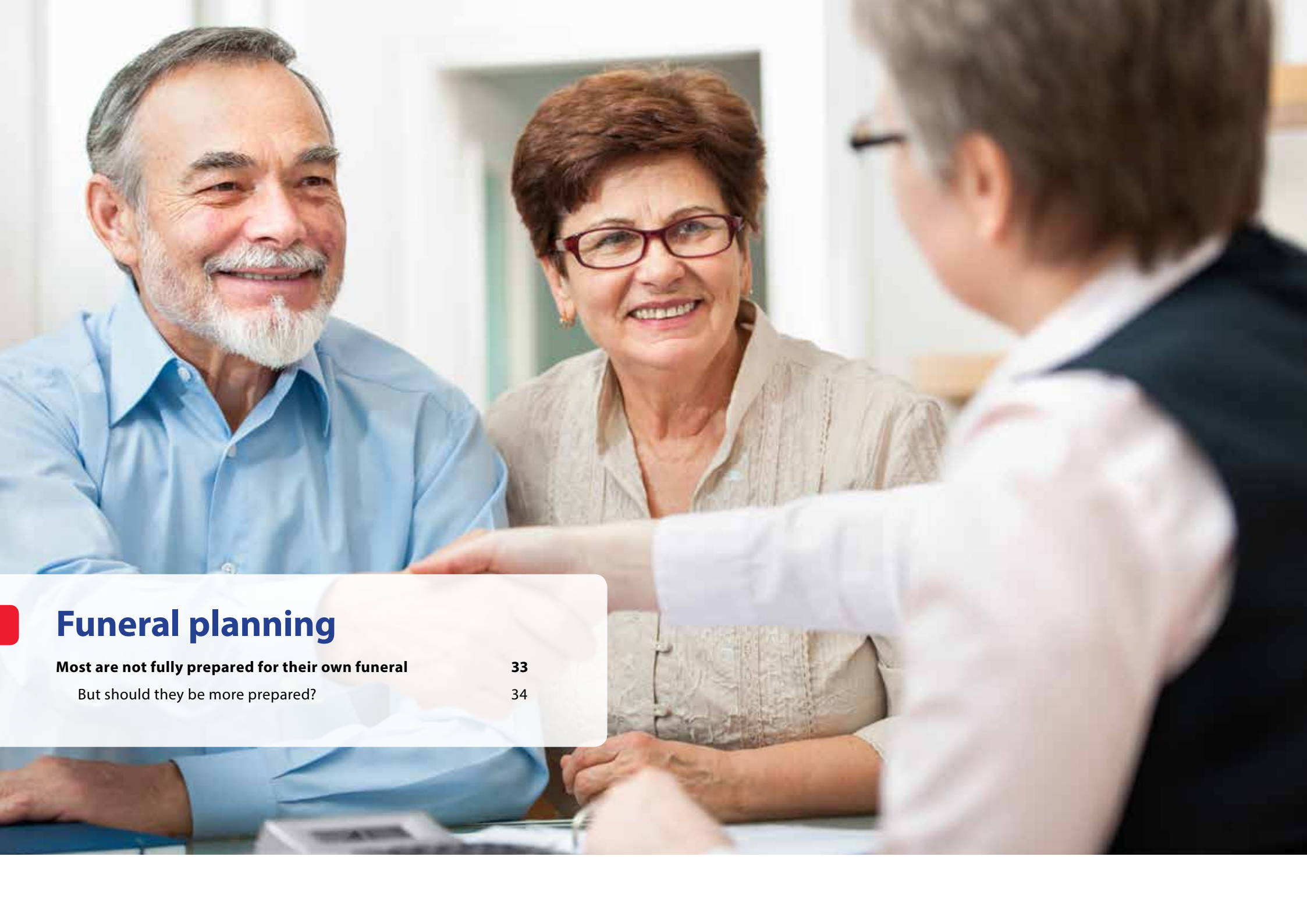


plan on sharing their wishes with their family before they pass away

Those who do not plan on sharing their funeral wishes with their family most commonly cite not knowing what their wishes are yet (36.0%). More than one in four (26.2%) cite not having immediate or close family in New Zealand, while one in six (16.9%) would prefer someone other than their family to handle their funeral wishes.

Why are you not planning on sharing your wishes before you pass away?





Funeral planning

Most are not fully prepared for their own funeral

33

But should they be more prepared?

34

Most are not fully prepared for their own funeral

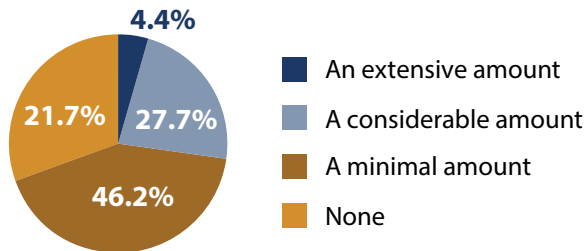


Currently have funeral arrangements in place

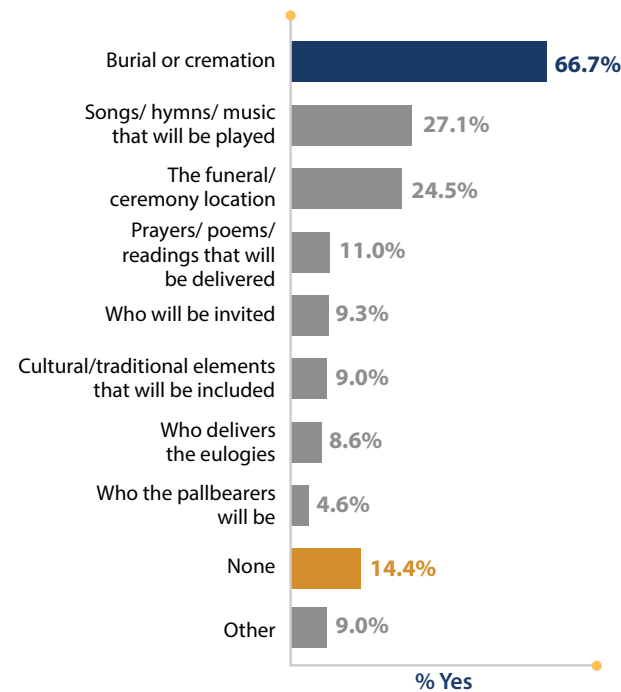
The survey revealed that most are not fully prepared for their own funeral, with only three in 10 (30.9%) respondents having funeral arrangements in place. Furthermore, less than one in three (32.1%) have made or are likely to make a considerable or extensive amount of preparation for their own funeral.

Among those who have made some preparation for their own funeral, two in three (66.7%) have made a plan on whether they will be buried or cremated, while around one in four have made plans on the music or the location (27.1% and 24.5% respectively).

How much preparation have you made/are likely to make for your own funeral?



What plans have you made for your own funeral?

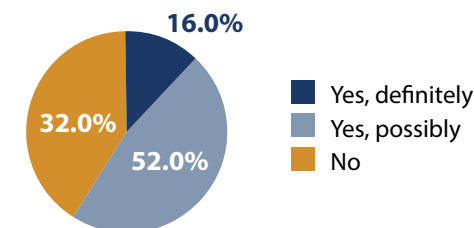


But should they be more prepared?

It is unsurprising therefore that the majority (68.0%) of survey respondents think they should be doing more preparation for their own funeral. Interestingly however, this means close to one in three (32.0%) do not think they should be doing more.

Those who think they should be doing more preparation typically cite a desire to remove the burden from their family.

Do you think you should be doing more preparation for your own funeral?



"After seeing my Mum go through the planning of my Stepdad's funeral recently, I could see just how difficult and stressful it was for her, so I'd rather my family not have to deal with that after I die."

(Female, 55 years old, Otago, Southland and West Coast)

"Because I don't know when I am likely to die, and I should be making things as easy as possible for my family."

(Female, 71 years old, Auckland)

"I don't want to be a burden on the rest of the family."

(Male, 86 years old, Canterbury and the Northern Regions)

Those who do not think they should be doing more preparation typically believe their family already know of their funeral wishes and preferences. Others cite having a pre-arranged or pre-paid funeral in place, while others cite an indifference to how their funeral would be conducted.

"Everything is all arranged and there will be no negotiation. I'll be dead, everything will be covered, and where I'm going there will be no return."

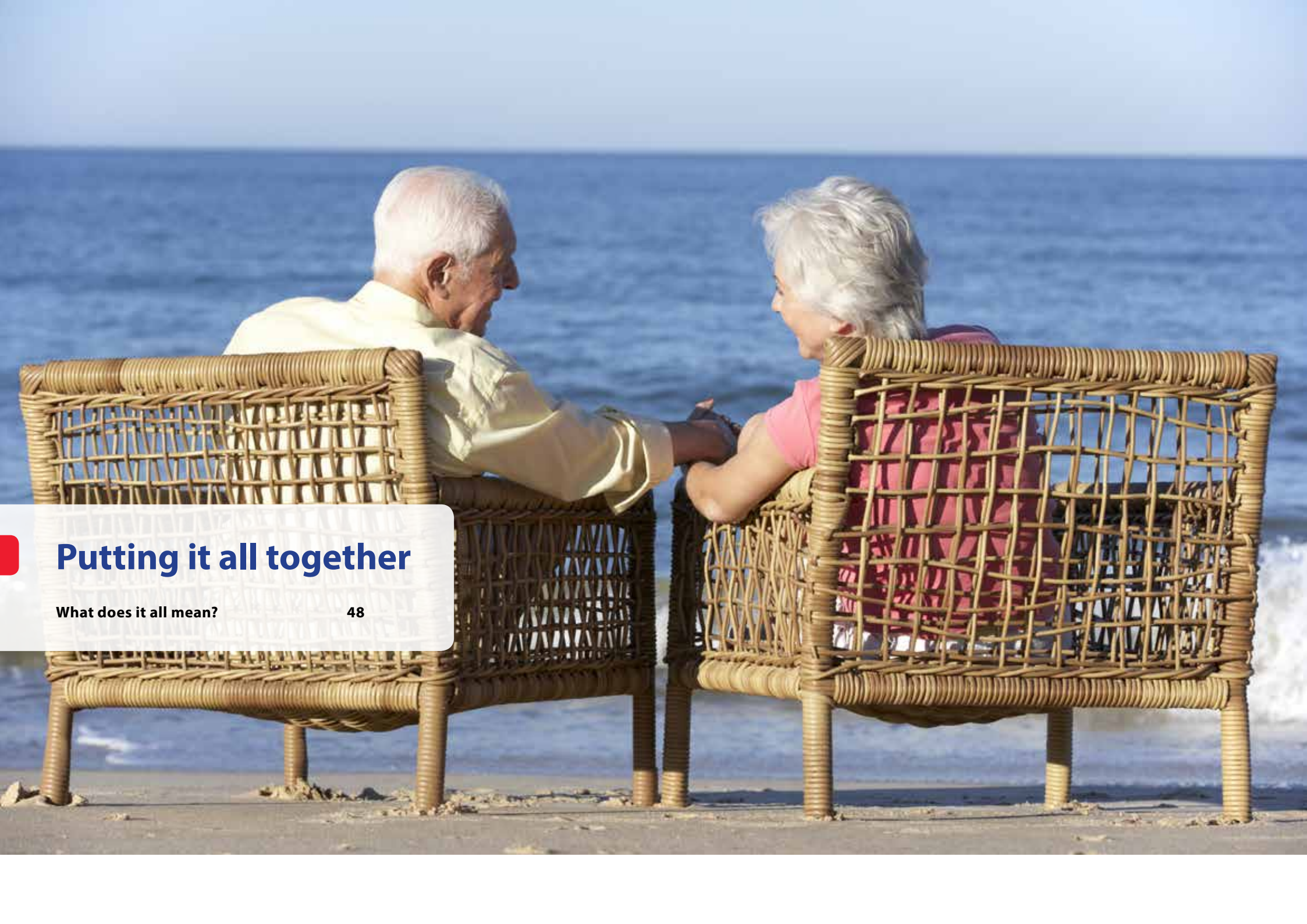
(Male, 60 years old, Wellington)

"I have done all I consider necessary. I have put it in writing and my next of kin, family and Solicitor know my wishes."

(Female, 72 years old, Northland, Waikato, Bay of Plenty and Gisborne)

"It is in my will what is to happen and we have a dedicated power of attorney to look after it."

(Male, 78 years old, Northland, Waikato, Bay of Plenty and Gisborne)



Putting it all together

What does it all mean?

48



What does it all mean?

- A funeral can be more expensive than you think, which can lead to a substantial financial burden on loved ones
- Planning for a funeral by discussing it with loved ones is important to avoid any nasty surprises. While it is better to do it as early as possible, it is never too late to start the conversation
- A pre-paid funeral or a funeral insurance policy could be a good option for you to help ease the potential financial burden on loved ones
- It may be helpful to speak to a trusted funeral director or financial adviser to better understand your options



About New Zealand Seniors

New Zealand Seniors offers cost-effective financial products that help people protect what's most important to them. We place our customers at the heart of everything we do by providing trusted products that are simple to use and understand.

We are committed to identifying and developing services and products we believe protect and improve the wellbeing of all senior New Zealanders.