

MEDIA RELEASE**RESEARCH REVEALS HIDDEN COSTS OF DEATH**

Australians spending an average of \$9,403 on burials and \$5,591 on cremations in the last 12 months with some paying close to \$20,000 to farewell loved ones

SYDNEY, July 2019 – Australia's over 50s believe funerals are getting more expensive every year with 95 per cent feeling this way. Close to nine in 10 (89.3%) also believe the expenses in this area outweigh the rising cost of living. *The Australian Seniors Series: Cost of Death* report, highlights that despite the increasing costs of funerals, loved ones are ultimately left to pick up the bill.

The Cost of Death Report explores the social, emotional and financial cost of a funeral, emerging trends and what funerals of the future will look like, as well as the importance of openly discussing death and dying in Australia.

Looking at what Australians are typically paying for funerals: the average cost of a burial in Australia is \$9,403, while the average price of a cremation is lower at \$5,591,* representing a six per cent annual increase since 2014, which exceeds the 1.6 per cent annual increase in the cost of living over the same period.** In New South Wales, some over 50s are spending close to \$20,000 for a burial ceremony.***

Australia's over 50s state the main reasons for the high expenses are the rise of funeral director fees (72.7%) and a lack of cemetery space (47.1%). Based on these expenses, more than nine in 10 believe that Australians are generally looking to spend less on funerals (91.1%) or are opting for simpler funerals these days (94.4%).

The report highlights that it's not just the immediate financial burden family members are left with following the death of a close relative, 95 per cent are faced with unnecessary financial stress paying for funerals. More than three in five (68.4%) of those who have paid for a funeral noted they suffered financial stress for six months or longer after the passing of a loved one.

While death is inevitable, many are not freely talking about the subject, with the research revealing that eight in 10 (84.1%) Australian seniors feel a need to be more open to discussing death with their loved ones. An overwhelming majority (82.5%) believe death is natural and should not be a taboo subject. In fact, more than three in five (61.4%) say discussions will help ensure wishes are met.

Jessie Williams, CEO of the GroundSwell Project, an Australian not-for-profit organisation aiming to create social change surrounding death and dying, details the increasing costs of farewelling loved ones and the importance of discussing death with close relatives well in advance of an emergency.

“Death is a part of life and if the conversation is avoided, the issues associated with high funeral costs compound what is already a difficult time of life. Australians on average will organise two funerals in their life time, so we advise thinking about arranging a funeral just as you would any other major event. Where would you like it to be? What instructions would you give to those attending?”

“We hear many stories of people having to arrange a funeral at a time of great stress and disagreements with siblings are not uncommon if wishes have not been made clear. Having a chat with friends or family about the kind of funeral you want is often the easiest way to broach the subject of death, even a joke about what kind of funeral song you want (or don’t want!) will work for most people.”

Williams continued discussing the growing trend of incorporating death doulas in death and dying wishes.

“We are excited to see a growing trend in the uptake of death doulas to help navigate the funeral industry, they can provide assistance and will go on the journey with a family or friendship group to assist in making these plans, offering down to earth support often beyond death through to bereavement. Death doulas can really lighten the load.

“So have a cup of tea and consider your final celebration, tell someone about it and make a note (something as simple as an email can make all the difference!) Our hot tip is, make sure you don’t put your funeral plan in your will...as it won’t be discovered until after the ceremony.”

Nationally cremation proceedings are more common than burials (68.0% vs. 31.9% respectively). In metro areas close to seven in 10 (68.8%) are opting for cremation. In non-metropolitan areas, just over six in 10 (66.7%) have chosen cremations as opposed to burials. Interestingly, the average cost of a burial or a cremation varies widely across the states and territories, and more so, depending on whether the area is metro or regional.

Those from metro New South Wales pay twice the amount for average burial fees (\$16,243) compared to those in regional NSW (\$7,933). In Victoria however, the cost difference is subtle, with average burial fees in metro areas costing \$9,587 compared to fees in regional areas, which amount to \$8,148.****

Somewhat surprisingly, cremation fees are the most expensive in some of the least populated areas of Australia, with average costs in the Northern Territory, Western Australia and Australian Capital Territory higher in comparison to all other states (\$5,000, \$7,689, and \$4,926 respectively).

Sarah Richards, Australian Seniors spokesperson, says *The Cost of Death* report provides new insights into the expenses associated with planning funerals.

“It’s comforting to know we are becoming more open to having conversations regarding death with our families and friends, a subject that is often considered taboo. Despite the willingness to discuss the issue, only one in four Australian seniors have a plan for their funeral in place. As a result, relatives and loved ones are often forced to plan a ceremony while they are grieving.

“Through the insights gained from *The Cost of Death* report we are hoping to raise awareness around the importance of having conversations around death and dying with our families and friends and also putting plans in place to reduce the burden on those close to us.”

For further insights visit Seniors.com.au . You can also check out the calculator to understand just how much a funeral will cost in your area.

-ENDS-

Notes to editors:

* Figures based on standard funeral average costs compiled through secondary research: a 'middle of the range' funeral and typically includes the essential services, as well as flowers and chapel service. This was based on 78 direct contacts with Funeral Directors across Australia.

** 6% figure calculated from comparing 2014 and 2019 costs sourced from the secondary research. 1.6% was calculated using ABS Consumer Price Index (cost of living inflation) data over the same period.

***Figure based on premium funeral average costs compiled through secondary research: includes the essential services, as well as flowers, newspaper notices, celebrant service, chapel service memorial book and an audio-visual presentation. This was based on 78 direct contacts with Funeral Directors across Australia.

****State data is indicative based on sample size.

Further findings from the research:

- Average fees for standard burials and cremation by state and within state (metro vs regional):

State and metro/regional	Cremation fees	Burial fees
NSW metro	\$6,188	\$16,243
NSW regional	\$4,926	\$7,933
VIC metro	\$5,650	\$9,587
VIC regional	\$3,950	\$8,148
QLD metro	\$5,188	\$9,854
QLD regional	\$4,667	\$6,976
WA metro	\$4,583	\$9,019
WA regional	\$7,689	\$8,627
SA metro	\$3,646	\$7,079
SA regional	\$6,517	\$8,325
TAS metro	\$8,076	\$13,148
TAS regional	\$6,338	\$7,845
ACT	\$5,534	\$11,771
NT	\$5,000	\$7,000

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About Australian Seniors

Australian Seniors launched in 1998 to meet the needs of the often-ignored over 50s market. Since then, we've helped countless Australians protect the most important things in life – whether it's their family's future, valuable assets, or even their long-planned retirement.

We strive to be different by carefully selecting underwriters that share our vision of providing insurance that's simple, easy to understand, and affordable. That's why our policies have helped everyone from hard-working over 50s to self-funded retirees take control of the things that matter most.

About the 'Australian Seniors Series'

The Australian Seniors Series, is a research project conducted for seniors, helping to understand the opinions, thoughts and behaviours of Australia's over 50s. Since its inception in 2016, the series has explored a diverse range of topics important to the senior population including grandparenting, modern living arrangements, travel, legacy and more.

The Cost of Death Report explores the social, emotional and financial cost of a funeral, emerging trends and what funerals of the future will look like, as well as the importance of openly discussing death and dying in Australia.

The report is compiled based on research commissioned by Australian Seniors and conducted by CoreData in December 2018 and January 2019, using a range of methodologies to ensure robust results:

- An online survey of 1,225 Australians aged 50+ who have paid for a funeral or have been made aware of the cost of a funeral in the past 12 months
- 10 one-on-one phone interviews with funeral directors in New South Wales, Victoria and Queensland about funeral industry trends
- 78 direct contacts with Funeral Directors across Australia to obtain pricing information
- Desktop research on current and emerging funeral industry trends