

MEDIA RELEASE

LET'S TALK ABOUT DEATH

*New research highlights the rising cost of funerals in New Zealand,
and why not talking more openly about death could leave loved ones in financial hardship*

July 2019: New research, released today, reveals that failing to plan a funeral in advance can have unfortunate financial implications for Kiwi families – with more than nine in 10 (90.9%) believing these proceedings are getting more expensive every year.

The cost of such occasions is rising faster than the general cost of living, and more than eight in 10 (81.9%) believe the cost is now “too much” with New Zealanders spending on average \$9,244 for burials and \$5,177 for cremations.*

The expenses associated with funerals leave family members facing months of financial hardship. An overwhelming majority of over 50s (92.3%) believe the cost of these ceremonies places unnecessary financial stress on loved ones. And, one in three people (33.2%) who had to pay for a funeral found themselves in financial turmoil as a result. Of those, close to seven in 10 (69.2%) took six months or longer to recover financially.

The New Zealand Seniors: *Cost of Death* report, is the first research report for the insurance company, which explores the attitudes and thoughts of the country's over 50s towards funerals, with a particular focus on increasing costs and the key drivers behind these. In addition, the report looks at the emerging trends along with cultural traditions and the importance of conversations around death and dying.

Close to nine in 10 (88.1%) over 50s believe there is a need to talk about death more. But this willingness is not matched by actions, with less than one in three (32.1%) having made – or likely to make considerable or extensive funeral arrangements before they die. Approximately two in five (37.2%) believe there should be more information about death and dying made available online, while around one in four (25.5%) believe that schools should start talking about it in a comforting and supportive way, or that there should be more media attention given to it (23.7%).

Carol Wales, end-of-life doula, has spent 15 years working with people to support them through their end of life journey and previously ran a Death Cafe in Westmere, Auckland. Wales speaks to the importance of normalising conversations surrounding death.

“Through conversation we can lift the stigma of addressing death with loved ones. With the right information about the options available we will be more comfortable broaching this topic. Death is a significant part of life and we need to ensure our voice is heard and our final wishes are met.

“As the age of the New Zealand population increases there is an opportunity to alter the conversations surrounding death. We can start by educating New Zealanders on the best approach to discussing funeral plans with their relatives and what options are available to

them. It's a process that can change the way we think and talk about death, opening up new questions and important feelings.”

Most New Zealanders (55.2%) are not aware that the government provides assistance for funerals. In addition, only a quarter (24.1%) of residents believe what the government covers is enough.

The Cost of Death report reveals that planning for a funeral is not what it used to be. More than nine in 10 (92.4%) believe people are generally looking to spend less on funerals these days or are opting for simpler funerals (93.8%). They are evolving from the traditional, sombre events of the past into genuine celebrations of an individual's life.

As a result, New Zealanders are looking into alternative funeral options that come at a lower cost and have benefits, such as a positive impact on the environment. Just under a third (29.2%) of funerals are now classified as “green” and consciously embrace environmental friendliness. Close to eight in 10 (78.4%) say religious proceedings are on the decline as ceremonies are becoming more relaxed and fun. The majority (93.9%) believe funerals should be an event of celebration, including more than half (54.5%) who think funerals are an event of both commemoration and mourning

However, the large majority (73.9%) of respondents believe that the practice of tangihanga (tangi)** remains culturally significant for Maori New Zealanders, who are more likely than European or Pakeha New Zealanders to say they always follow culture/tradition (51.8% vs. 33.9%).

Sarah Richards, New Zealand Seniors spokesperson, says The Cost of Death report provides a fresh perspective into funeral costs and the impacts of planning these occasions.

“Our research solidifies the importance and passion New Zealanders have in planning funerals and celebrating the lives of their loved ones. With the new insights gained from the report, we can help increase awareness regarding the importance of forward planning for these occasions to ultimately avoid the steep costs. Therefore, focusing on giving our loved ones the celebrations they deserve.”

Emerging technology is making modest inroads into how funerals are conducted. Around one in eight (13.6%) believing funerals streamed online or webcast would benefit those who cannot physically attend; this compares to just over three per cent of funerals in Australia. But more than two in five (42.1%) respondents say greater effort should be made to incorporate technology for the benefit of those who can't attend a funeral in person.

-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 38 direct contacts with Funeral Directors across New Zealand.



** Tangihanga, or more commonly, tangi, is a traditional Māori funeral rite held on a marae. While still widely practised, it is not universally observed in modern times. Each iwi (tribe/nation) differs on how they honour those who pass. Tangihanga generally take three days with burial on the third day.

Other findings from the research:

- Seniors would also like to see a number of modern funeral trends embraced at their own funeral, with by far the most commonly cited being not wearing black (54.4%).
- Only a very small minority (3.7%) of respondents have ever buried one of their family members on their own property, and only another 2.6% plan to do so.
- On average, funerals in New Zealand are slightly less expensive than in Australia, where the average cost of a burial is \$9,871 (AU\$9,403) and the average cost of a cremation is \$5,861 (AU\$5,591). In New Zealand the average cost of a burial is \$9,244 and the average cost of a cremation is \$5,177.

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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.

About the 'New Zealand Seniors Cost of Death Report

The New Zealand Seniors 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 50s.

CoreData surveyed online 500 typical New Zealanders over 50 years old across the nation in March 2019 who either paid or were made aware of the cost of a funeral in the past 12 months. In addition, 38 direct contacts with Funeral Directors across New Zealand to obtain pricing information, as well as, desktop research on current and emerging funeral industry trends.