

Election 2026 Manifesto

Every New Zealander deserves
dignity in death.

Saying goodbye matters.



SAYING GOODBYE MATTERS

A farewell is more than a transaction.

A funeral is how families come together. How cultures and traditions are honoured. How we remember a life. And, for many people, it is the first step in learning to live with loss.

Yet the systems New Zealand relies on when somebody dies have not kept up with the country we have become.

Funeral costs have risen. Government support has not. Our core funeral legislation is more than 60 years old. Council burial costs vary significantly around the country. Families dealing with conflict over funeral decisions can face complex legal pathways. And there is no complete register of funeral homes or universal complaints pathway for every family.

THREE PRACTICAL PRIORITIES FOR THE NEXT GOVERNMENT

1

Make funeral support fit for today

Ensure families can afford a modest, meaningful farewell and that responsible saving is not penalised.

2

Modernise New Zealand's death-care laws

Replace outdated rules with legislation that protects families, supports choice and reflects modern New Zealand.

3

Protect families through trusted funeral care

Introduce basic registration and consumer protections, backed by standards, transparency and a complaints pathway.

These are achievable changes. Together, they would give families greater dignity, choice and security at one of the hardest times in their lives.

THE CASE FOR CHANGE

Death is changing. Our system needs to change with it.

New Zealand is ageing, becoming more culturally diverse, and changing how it says goodbye. Economic pressure is also shaping choices - but families still want value, clarity and dignity, not simply the cheapest option.

37,491	54,000	\$11,700	\$14,300	77%
deaths in New Zealand in 2025	projected deaths a year by 2045	average cremation funeral for 50 people	average burial funeral for 50 people	say a funeral/tangihanga makes a positive difference to grief

Why farewells matter

National grief research found that funerals can support closure and acceptance, create a safe space for emotional expression, help families honour a life, connect people with cultural or spiritual rituals, and help begin the grief journey.

A funeral is not simply an expense. It is part of how communities care for people through grief.

PRIORITY 1

Make funeral support fit for today

No family should have to choose between saying goodbye properly and paying the power bill.

The problem

In 1994, the Government set a \$10,000 exemption for pre-paid funerals when assessing assets for residential care subsidies. More than 30 years later, that figure remains \$10,000.

Today, an average cremation funeral for 50 people costs around \$11,700 and an average burial funeral around \$14,300. The maximum Work and Income Funeral Grant was \$2,697.43 at 1 April 2026 - below even the average \$4,700 cost of an unattended cremation.

For families already experiencing hardship, a death should not create a second crisis. And people who responsibly put money aside for their own funeral should not be penalised for doing so.

THE BROKEN NUMBERS

Policy / cost	Current figure	What it shows
Pre-paid funeral asset exemption	\$10,000	Set in 1994
WINZ Funeral Grant	\$2,697.43	Below average unattended cremation
Average modest cremation funeral	\$11,700	Already above the asset exemption

Our ask

We call on the next Government to:

- Increase the \$10,000 pre-paid funeral asset exemption to \$25,000 and index it automatically.
- Substantially increase the WINZ Funeral Grant so it reflects the real cost of a basic, dignified funeral and closes the current gap with ACC support (ACC funeral grant is \$8,236.40).
- Establish a hardship funeral support pathway for exceptional circumstances, including the death of a child, sudden death and unsupported older people.
- Work with councils, iwi, community organisations and the funeral sector on a coordinated hardship response.
- Enable reasonable direct-payment and instalment options for council burial and cremation charges.

The system should help New Zealanders prepare responsibly for death - not penalise them for doing so.

PRIORITY 2

Modernise New Zealand's death-care laws

Families should not have to navigate 1960s law at one of the hardest moments of their lives.

The problem

New Zealand is managing death in 2026 under the Burial and Cremations Act 1964. Progress on recommendations from the Law Commission's 2015 review has been slow.

The Act does not readily accommodate newer methods such as water cremation. Family structures have also changed, and disputes over who has authority to make funeral decisions can become highly distressing and expensive.

Council cemetery charges vary widely. In a sample of 23 councils, average council burial costs reached \$4,585 in 2026, with some councils charging more than \$8,000. In some places, charges rose far faster than inflation between 2023 and 2026.

A MODERN ACT SHOULD

Clarify who decides

Create a statutory hierarchy of decision-makers, give weight to the deceased's wishes, and provide accessible dispute resolution.

Enable innovation

Allow new and alternative methods of body disposition, with technical rules that can be updated through regulation.

Protect families

Set consistent minimum consumer protections, including transparent cost disclosure.

Improve council consistency

Clarify indigent funeral obligations, improve transparency around cemetery charges, and enable reasonable payment flexibility.

Our ask

We call on the next Government to:

- Progress reform of the Burial and Cremations Act as a priority for the next term.
- Legislate a statutory hierarchy of funeral decision-makers and accessible dispute-resolution mechanisms.
- Provide a flexible pathway for alternative disposal methods, with regulations able to evolve as technology changes.
- Require clear disclosure of funeral costs across all providers.
- Mandate when a funeral home can inter or scatter ashes.
- Clarify council obligations for indigent funerals and improve transparency and payment flexibility around cemetery and cremation charges.

Modern law can protect dignity, enable choice and give families certainty when they need it most.

PRIORITY 3

Protect families through trusted funeral care

At the moment of greatest vulnerability, trust should be backed by protection.

The problem

Funeral directors enter family homes, care for the bodies of loved ones, navigate legal requirements and organise deeply significant events. Yet funeral directing itself is not regulated in New Zealand.

There is no complete central register of funeral homes and no universal body responsible for ensuring every operator meets basic professional standards. The Funeral Directors Association can consider complaints about member firms, but families using non-member providers have no equivalent straightforward route.

Association members already commit to standards, a Code of Ethics, monitoring and transparent pricing. The opportunity is to build proportionate consumer protection around the whole sector - without creating a large new bureaucracy.

Our ask

We call on the next Government to:

- Work with the sector to develop compulsory registration of funeral service providers so families can verify who they are dealing with.
- Establish basic minimum requirements for professional conduct, care of the deceased and transparent cost disclosure.
- Create a clear, accessible complaints pathway covering every registered provider.
- Use a proportionate self-regulatory model that builds on existing sector standards and systems rather than duplicating them.
- Explicitly recognise death care as part of New Zealand's wider health and wellbeing system, including emergency planning and end-of-life policy.

Families should not have to investigate the regulatory status of a funeral provider while grieving. Basic protections should simply be there.

COMMUNITY INFRASTRUCTURE

Local funeral homes help hold communities together.

Policy discussions about funerals can quickly become discussions about transactions and costs. That misses much of what local funeral homes actually do.

- Answer the phone in the middle of the night.
- Sit with families who do not know what happens next.
- Work alongside marae, churches, hospices, rest homes, RSA communities, police, coroners and councils.
- Care for people who die with nobody else to care for them.
- Quietly absorb costs when families simply cannot pay.

“Funeral homes provide essential support to their communities.”

That matters especially in small towns and regional New Zealand, where the funeral home is often part of the local social fabric.

As New Zealand approaches a period of significantly higher numbers of deaths, maintaining resilient, trusted local death-care services will become more important, not less.

DIGNITY AND CHOICE

A meaningful farewell will look different for every New Zealander.

It might be a large tangihanga. A church funeral. A gathering at the RSA. A small family service. A viewing followed by cremation. Or something new that we have not yet imagined.

Our argument is not that every family should have the same funeral.

It is that every family deserves a genuine choice, basic protection and the opportunity to say goodbye with dignity.

THE SYSTEM TODAY

- ✓ An asset threshold set in 1994.
- ✓ A funeral grant well below the cost of even an unattended cremation.
- ✓ Core legislation written in 1964.
- ✓ Wide regional variation in council charges.
- ✓ No complete register of funeral providers.
- ✓ No straightforward complaints avenue for every family.

These are fixable problems.

Election 2026 is an opportunity to make the systems around death fairer, more modern and more humane.

OUR ELECTION 2026 COMMITMENT

We are ready to work with the next Government.

The Funeral Directors Association of New Zealand represents funeral homes committed to caring professionally and ethically for families and communities.

We are not asking Government to prescribe how New Zealanders grieve or how they say goodbye.

We are asking Government to make sure the systems around death are fair, modern and humane.

FOR ELECTION 2026, WE ASK EVERY POLITICAL PARTY TO COMMIT TO:

1

Making funeral support fit for today by increasing the pre-paid funeral asset exemption and WINZ funeral grant support.

2

Modernising New Zealand's death-care laws.

3

Protecting families through trusted funeral care.

These changes would support families experiencing hardship, strengthen consumer protection, provide greater choice, help communities maintain essential local services and recognise what New Zealanders already know:

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To discuss our 2026 Election Manifesto, contact:
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