

UPFRONT

Dead poor

For families who need a state grant to bury loved ones, humiliation is compounded by penny-pinching and red tape, writes GILLIAN BOYES.

Farewelling a loved one is tough at the best of times. But during level 4 Covid lockdowns, farewells were made immeasurably tougher when funerals for an estimated 5000 New Zealanders were taken away from their loved ones.

The profound grief, uncertainty and, at times, outrage this caused has been captured brilliantly in Sarah Catherall's "Mourning from afar" article in this issue. But there's another roughly 5000 Kiwi families who each year also miss out or have severely restricted farewell choices. This is the average number who receive a Work and Income Funeral Grant.

This hardship grant is available to very low-income New Zealanders. It is asset tested and granted on behalf of the deceased. Excluding consumer price index adjustments, it has not been increased since 2003. This has led to a significant shortfall between the costs the grant was designed to cover and what it actually pays for.

The maximum payable amount for the grant is \$2280.72. In 2021, this covered only 29% of the cost of a simple funeral and burial and 37% of the cost of simple cremations.

For families totally reliant on the grant, this usually means no funeral at all. At best, they can have a direct cremation – a service where the deceased is picked up, cremated and then ashes returned to the family with no opportunity for them to be present.

Families with access to at least some additional funding may have to sacrifice other important rituals of a farewell. For example, caskets with no handles are cheaper, but mean you can't carry your loved one from the service. Burials, still preferred by about 90% of Pasifika families and by Māori, will almost certainly be ruled out. The average cost of a burial plot alone is \$3500.

The human impact of this shortfall is seen every week by funeral directors. For many families, their grief is compounded by the embarrassment and shame of not being able to give

their loved one the farewell they feel they deserve. Or they feel so anxious about the money that they can't grieve at all.

Taking on extra debt to pay for a funeral is common. For some, it is simply a necessity. Mum or Dad deserve a funeral and so the money will be found. Where funeral debt is sourced through

finance companies, it exacerbates an already precarious financial situation for these families. Funeral directors are left navigating difficult discussions among family members around what is and isn't possible financially. Most of the costs supposedly covered by the funeral grant, such as the casket, embalming, funeral notices and the funeral director's fee, simply can't be included by the time costs external to the funeral director, such as the council burial plot or cremation, are paid.

The government is much more generous when it comes to deaths as a result of accidents. The maximum ACC funeral grant is \$6569.53. Money can be spent on an expanded list of services including memorials, flowers or whatever "unique expenses are needed recognising each family/whānau's specific circumstances". A recovery team is available to help with completing the paperwork.

Contrast that with the support available to low-income families. This includes a 12-page form requiring intrusive financial details and proof there was little or no money in the bank account on the day the person died. There is also a requirement to drop the form into a service centre or post it.

Why is the support so different? And why, despite repeated calls to make grants more equitable, has the government continued to ignore this?

If Covid has any silver lining, perhaps it might be renewed recognition of the fundamental human need – and right –

to grieve in a way that is meaningful for a family. ■

Gillian Boyes is chief executive of the Funeral Directors Association of New Zealand.



Caskets with no handles are cheaper, but you can't carry your loved one from the service.

SUBMISSIONS for *Upfront* should be approximately 600 words long and should be sent to listener@aremedia.co.nz. Full contact details must be provided.