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Annual council increases compound cost of dying

Funeral directors say the latest cost of living increases to council cemetery prices are adding to the financial burden for those relying on a Work and Income Funeral Grant to help with funeral costs. And with burial costs up to six times higher in some parts of New Zealand than in others a post code lottery on death is compounding the issue.

Funeral Directors Association Chief Executive, Gillian Boyes, says the cost for a funeral includes both funeral director costs and the costs of all the underlying goods and services.

“Burial and cremation costs are one of the biggest elements of a funeral bill so when those jump each year funerals suddenly seem a lot more expensive,” says Ms Boyes.

“Add to that increases from other suppliers, staffing costs going up, and the petrol levy ending and the essential services that the Work and Income funeral grant is meant to help cover, generally actually would now cost between \$7,500 - \$10,000. That makes the maximum actual grant of \$2445.37 look pretty paltry.”

The Work and Income Funeral Grant is designed as a contribution toward funeral costs for those with very limited income and assets. Only ‘essential’ elements of the funeral are included and there is no extra available for those who die in more expensive parts of the country.

“Burial costs in Taupo are a relatively modest \$1,170 after the latest Council CPI increases, but they’re a whopping \$6,112 at Manukau Memorial Gardens and North Shore Memorial Park, and in New Plymouth they’re an eye-watering \$7,207,” says Ms Boyes.

“Those prices really take burial as an option off the table for those of limited means and yet we know for many of our families burial is a preferred option for cultural or religious reasons.”

The Funeral Directors Association has been calling for a substantive increase in the Work and Income Funeral Grant. They note another Government-funded grant, the ACC Funeral Grant is currently set at \$7,491.95.

“The Minister’s response to our calls for an increase has been that the grant has always been increased in line with inflation. But our concern is it was set on too low a base in the first place. Inflation on not very much is still not very much.”

“The sad reality is that a time when a very low-income family is hurting and grieving and just wants to remember their loved one, they are going to be faced with the added pain of a big bill. The welfare safety net has got a whopping great hole in it when it comes to helping families with the end of life.”

ENDS

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1 July 2022 vs 1 July 2023 burial costs

Region	1 July 2022 Total for burials	1 July 2023 Total for burials	% Increase
New Plymouth	\$6,552	\$7,207	9%
North Shore Memorial Park	\$5,600	\$6,112	9%
Manukau Memorial Gardens	\$5,600	\$6,112	9%
Waikumete	\$5,600	\$6,112	9%
Tauranga	\$4,673	\$4,954	6%
Hamilton City Council	\$4,440	\$4,841	9%
Waikato District Council	\$4,696	\$4,696	0%
Dunedin	\$4,270	\$4,399	3%
Nelson	\$3,570	\$4,284	20%
Whangarei	\$3,868	\$3,868	0%
Napier	\$3,397	\$3,642	7%
Palmerston North	\$3,100	\$3,317	7%
Christchurch	\$2,925	\$3,051	4%
Invercargill	\$2,570	\$2,675	4%
Taupo	\$1,150	\$1,170	2%

Notes to table

Costs are taken from published council cemetery rates. Costs include burial plot, interment, and compulsory maintenance costs. In councils where multiple plot costs are published, the costs shown represent the more modest or common plot cost. This means in places like Waikumete current plot costs of up to \$6,270 are not represented in the table.

Proposed 'essential' funeral services

The tables below show essential and discretionary funeral services currently covered by the Work and Income Funeral Grant and changes proposed by the Funeral Directors Association of NZ.

Item	Current	Proposed	Reasons
Professional services	Limited	Yes	It is very difficult for non-professionals to fill out all the paperwork, meet all the deadlines of other services in a short period of time when there is considerable stress. Not all families have the capability or skills to navigate the complex system.
Death Certificate	No	Yes	This is a requirement for claiming a Funeral Grant payment.
Hearse	Yes	Yes	Not all people have access to vehicles big enough to take caskets, let alone move caskets successfully in and out of a vehicle.
Newspaper notice/ Internet notification	Yes	Yes	Notification of a person passing is part of how we grieve as a community.
Embalming	Yes	Yes	Essential, especially if the person is to be viewed and taken to a venue outside of the funeral director's premises.
Casket	Yes	Yes	Essential.
Cremation Costs	Yes	Yes	Essential service for those choosing not to be buried.
Urn	No	Yes	Essential service for those choosing not to be buried.
Burial Plot/ Cremation Plot	Yes	Yes	Essential service, and legislation does not allow you to bury people at random.
Interment of Burial Plot/ Cremation Plot	No	Yes	Essential cost as cemeteries charge this compulsory cost
Medical Certificate	No	Yes	Essential if being cremated.

Discretionary services

Item	Current	Proposed	Reasons
Flowers	No	No	Can be supplied by individuals
Celebrant	No	Yes	Can be performed by any individual – but not ideal
Chapel Fees	No	Yes	Can be held at any location – this is sometimes hard to do.
Car Hire	No	No	As long as have access to a hearse
Travel	No	No	Not a requirement for individual to be disposed of.
Food	No	No	Can be supplied by individuals
Koha	No	No	Choice
Service Sheets	No	No	Can be performed by individuals
Videoring	No	No	Can be performed by individuals
Venue Fee	No	No	Can be supplied by individuals