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## Time for action on bureaucratic denial of dignity in death

The Funeral Directors Association of New Zealand's 2023 member survey paints a sad picture for New Zealand's most vulnerable at a time of mourning. It highlights the massive shortfall between the Work and Income New Zealand (WINZ) funeral grant and the cost of even a basic direct cremation, regional disparities, and an onerous and inconsistent system, compounding stress for low-income families.

The WINZ funeral grant is a means-tested grant of just \$2,445.37 designed to support low-income families cover the cost of funerals. Whilst it is not designed to cover the total cost of a funeral, it is falling disgracefully short of covering even a basic direct cremation, let alone a small ceremony or burial, leaving families and whānau with no options for a dignified farewell at a time of grieving.

Funeral Directors Association CEO, Gillian Boyes, says that the member survey results are a wakeup call. The Association is calling for the grant to be increased to provide dignified and respectful farewells to support New Zealand's lowest-income families through the grieving process.

"Really, the inadequacy of the grant is having the same impact as COVID-19 restrictions did, by taking away the options for acknowledging the life of a loved one, but only for New Zealand's poorest families and whānau," says Ms Boyes.

"The stress of funding a funeral or a cremation can be a real worry for many and the WINZ grant is supposed to support those in the toughest of personal circumstances. Instead, the grant is actually adding extra pressures and creating hoops for families and whānau to jump through to access even a paltry amount."

The results also paint a picture of an overly complex and onerous system for those trying to access the grant. Many insights from funeral directors around New Zealand suggest that the application system is not fit for purpose, and in fact makes applying for a grant significantly more challenging than it needs to be.

"To even apply for the WINZ grant, a parent with two children who has lost their partner, would need to be earning less than \$44,646.68, significantly less than the living wage. They need to be able to provide hard copy proof of bank account statements, a death certificate, and verification of the cost of the funeral," adds Ms Boyes. "Ironically, a death certificate is not even one of the items covered by the WINZ grant."

Whilst WINZ grants are used in around 15% of all funerals/cremations nationwide, the member survey also highlights the regions in New Zealand with a much higher number of people accessing the WINZ funeral grant. In Whakatane, for example, 85% of customers are accessing the grant, illustrating the huge number of families struggling to cover the cost of saying goodbye to a loved one. In Hastings and Whangarei, the percentage is closer to 60%.

In publishing these results, the Funeral Directors Association hopes to raise awareness of the inadequacy of the funeral grant, and the mental health impacts accessing funding can have at an already stressful time. The Association is asking MSD to:

- Increase the WINZ funeral grant to the same as or closer to the ACC funeral grant (which is set at \$7,491.95)
- Reconsider the income and asset thresholds
- Update the grant application process
- Update the grant approval process to improve consistency in payments
- Review what is covered by the grant and at a minimum include death certificates

- Provide a main point of contact at WINZ so that families and funeral directors have a contact to talk with.

Funeral directors are inherently empathetic and want to do what they can to help people at the worst time of their lives. Many are discounting services and taking on long-term debts to help their customers. Ms Boyes says that for many funeral directors this will soon become unsustainable and that it shouldn't be up to the industry to pick up the pieces.

“The Association is calling on the government to increase the WINZ funeral grant, to support families and whānau through their grieving, and allow low-income families around New Zealand to say a proper goodbye to their loved ones. This is an opportunity for the next government to make a real difference to the lives of vulnerable New Zealanders.”

**ENDS**

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**Funeral Directors**  
ASSOCIATION OF NZ

The Funeral Directors Association of New Zealand represents funeral directing companies that undertake the majority of funerals in New Zealand. They are a group of caring professionals who are committed to ensuring that the families they serve receive high-quality funeral service. For more information, visit our website: [www.funeraldirectors.co.nz](http://www.funeraldirectors.co.nz)