

2026 New Zealand

Funeral Industry Trends Report



April 2026

Funeral Directors
ASSOCIATION OF NZ

As death numbers in New Zealand continue to climb, and as New Zealanders becomes increasingly culturally diverse, the landscape of funerals continues to change.

For Māori, Pacific peoples, and the increasing number of New Zealanders identifying as Asian, a more 'traditional' funeral or tangihanga remains the norm, with burial still most common.

For Pakeha New Zealanders though, the modern funeral is becoming smaller but more connected with modern services such as live-streaming, connecting geographically separated family and friends. Funerals are becoming more personalised, and more flexible in timing.

For all families, economic pressure is shaping decisions, but families want value, clarity and dignity, not necessarily the cheapest option. The role of the funeral director is increasingly one of guide and educator, helping families navigate options, terminology and technology while preserving the purpose and value of a farewell.

Frustratingly, the legal structure for the provision of funeral services in New Zealand is still governed by the outdated Burial and Cremation Act 1964.

This has seen funeral homes having to step outside formal regulation to offer more innovative disposal methods, such as water cremation, and policy officials having to rely on creation of temporary exemptions to deal with modern health realities, such as insufficient general practitioners to certify death.

Legislation has also failed to keep up funeral costs, with residential care asset exemption testing rates fixed at a level that is too low to meet today's funeral costs.

The importance of a funeral for a positive grief journey is recognised in this report and changes to improve grief literacy happening in other jurisdictions outlined. Grief has an economic cost for the country and for business. If a funeral, in whatever form it takes in today's world, can help, it should be encouraged and promoted.

As the industry's primary representative body, the Funeral Directors Association of New Zealand trusts the provision of the information in this report contributes to more informed conversations about these important issues. We will all die. It is imperative our families can all be appropriately supported.



Contents

Funerals in New Zealand	4
Current situation – Deaths	6
Total deaths have stabilised since 2022	6
Our population is living longer	7
Māori die younger	7
Where we die	8
Coronial deaths	8
Suicide reporting	9
Assisted death	10
Current situation – Industry	12
Industry size	12
2025 Funeral Directors' Association membership	13
Funeral home ownership	15
Funeral trends	16
Burials vs cremations	16
Burials are more popular with Māori and Pacific Peoples	16
Burial costs continue to increase	17
Small private farewells starting to grow	18
Funerals still include traditional elements	18
Funeral directors are valued	21
\$10,000 no longer a good proxy for funeral costs	21
Most funerals are not pre-planned	22
Grief research	24
Funerals make a positive difference to grief journeys	24
Funerals are so important because grief is intense	25
The cost of grief	26
Government and local government role	28
Ministry of Health	28
Ministry of Social Development	29
Ministry of Justice	31
Local and regional council involvement	31
Future trends	32
The changing landscape of New Zealand	32
Future challenges and opportunities	34
Appendix	36
Predicted percentage of population over 65 years (regions)	36
Predicted percentage of population over 65 years (districts)	37

Funerals in New Zealand

Number of deaths



37,491

Actual 2025

54,000

Predicted 2045

Age at death



80.7

Years

52%

Deaths are at age 80 or over

Funeral industry



850 – 1000

No. of funeral workers
(estimated)



236

No. of funeral homes
(estimated)

Funeral industry workers (based on Funeral Directors Association data)

Funeral industry workers (based on Funeral Directors Association data):



54% female, 45% male, 1% Another gender

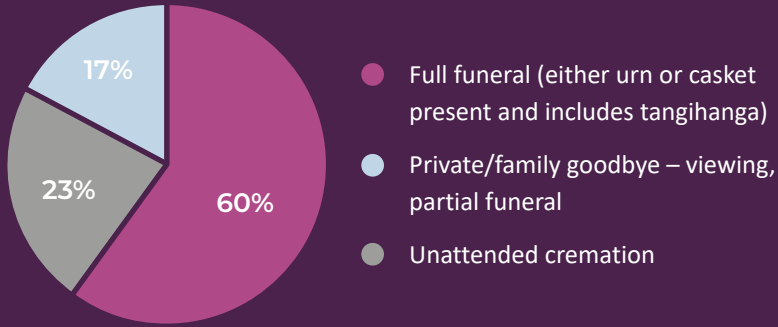


76% 45 years plus



83% European

Types of funerals 2025



74%

Not pre-arranged or pre-paid

Average costs

\$4,700

Unattended cremation

\$11,700

Cremation (based on 50 attendees)

\$14,300

Burial (based on 50 attendees)

Grief

77%

of people say funerals help with grief journey

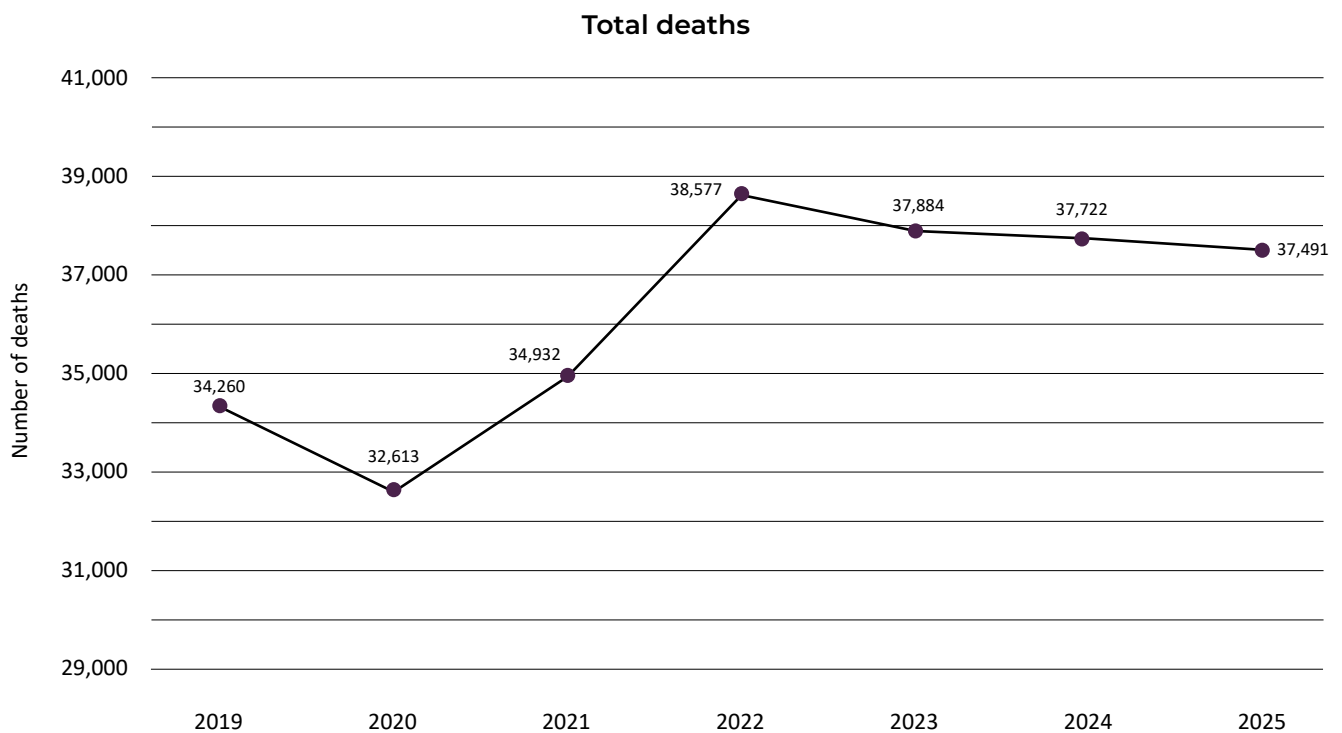


Current situation – Deaths

Total deaths have stabilised since 2022

As our population grows and ages, the number of us dying is increasing.

However, a combination of high population Covid immunity, reduced severity of Covid waves, fewer respiratory infections, a declining road toll, and improved survival rates have seen death rates stabilise since the 2022 post-lockdown surge.

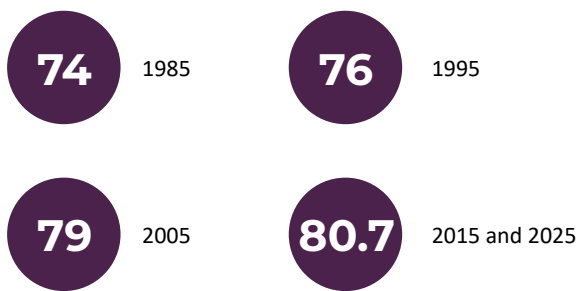


Our population is living longer

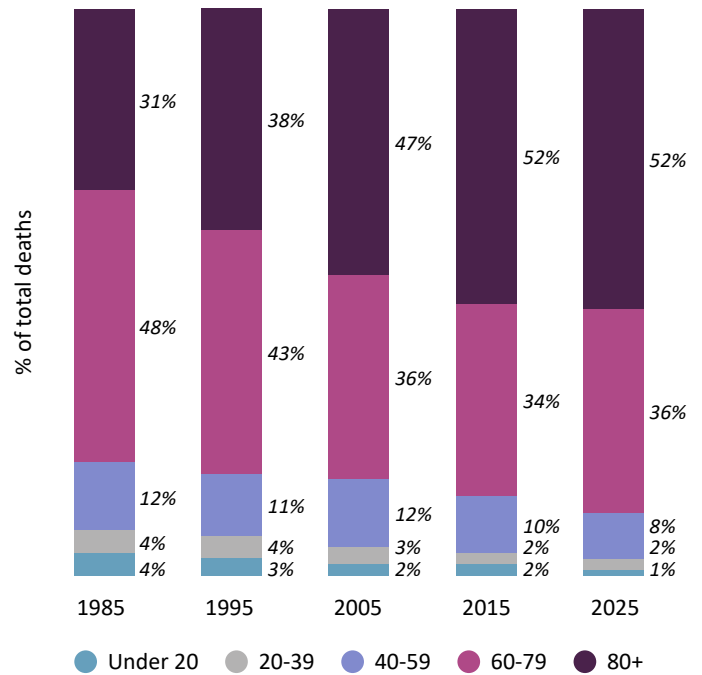
We are living longer. The average age of death in New Zealand as of 2025 is **80.7 years**, up from 74 years forty years ago.

The proportion of those dying at 80+ has increased by 67% between 1985 and 2025.

Average age of death¹



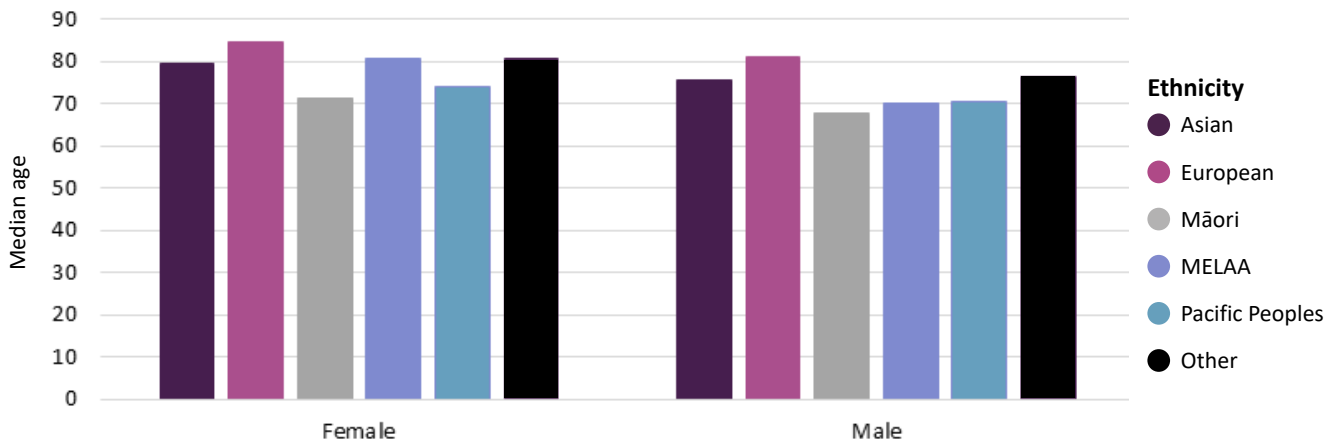
Proportions of age at death¹



Māori die younger

Māori, however, continue to die younger. The median age at death in 2025 was only 71.4 years for Māori women and 67.8 years for Māori men.

2025 median age by death by ethnicity²



¹Source: Statistics NZ

²Source: DIA Statistics 2025. MELAA is Middle Eastern, Latin American and African

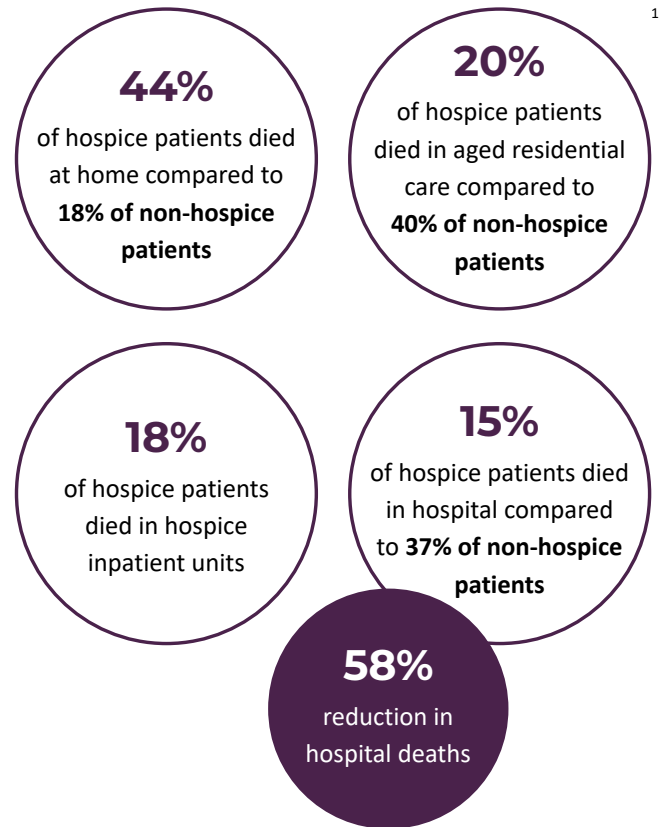
Where we die

While 'place of death' is collected on the death registration form, it is not coded, so statistics are not readily available. In 2016, Statistics New Zealand estimated around 70% of deaths occurred in hospitals or respite/aged care facilities.

More recently, Hospice NZ has analysed where those under Hospice care die. Of the 11,471 hospice deaths noted in their 2024-25 Annual Review:

- 39% die in a private residence
- 14% in public hospital
- 24% in aged residential care
- 19% in a hospice in patient unit

The valuable role of Hospice in helping New Zealanders navigate death is highlighted in their Annual Review, with 2023 analysis showing a 58% reduction in hospital deaths.



Coronial deaths

When someone dies in a sudden, unexplained, or unnatural death, it is reported to the coroner for investigation.

According to the 2024/2025 Coroners Court of New Zealand Annual Report, over the last eight years from 2017/18, an average of 5,253 deaths were reported to coroners each year. Coroners accept jurisdiction for an average of 3,650 of these deaths.

In 2024/25, an average of 94 deaths were reported each week.

	Deaths reported where coroners accepted jurisdiction	Deaths reported where a doctor later issued a death certificate	Total deaths reported
2017/18	3,582	2,005	5,587
2018/19	3,800	1,745	5,545
2019/20	3,606	1,598	5,204
2020/21	3,600	1,385	4,985
2021/22	3,731	1,516	5,247
2022/23	3,842	1,575	5,417
2023/24	3,593	1,558	5,151
2024/25	3,441	1,450	4,890

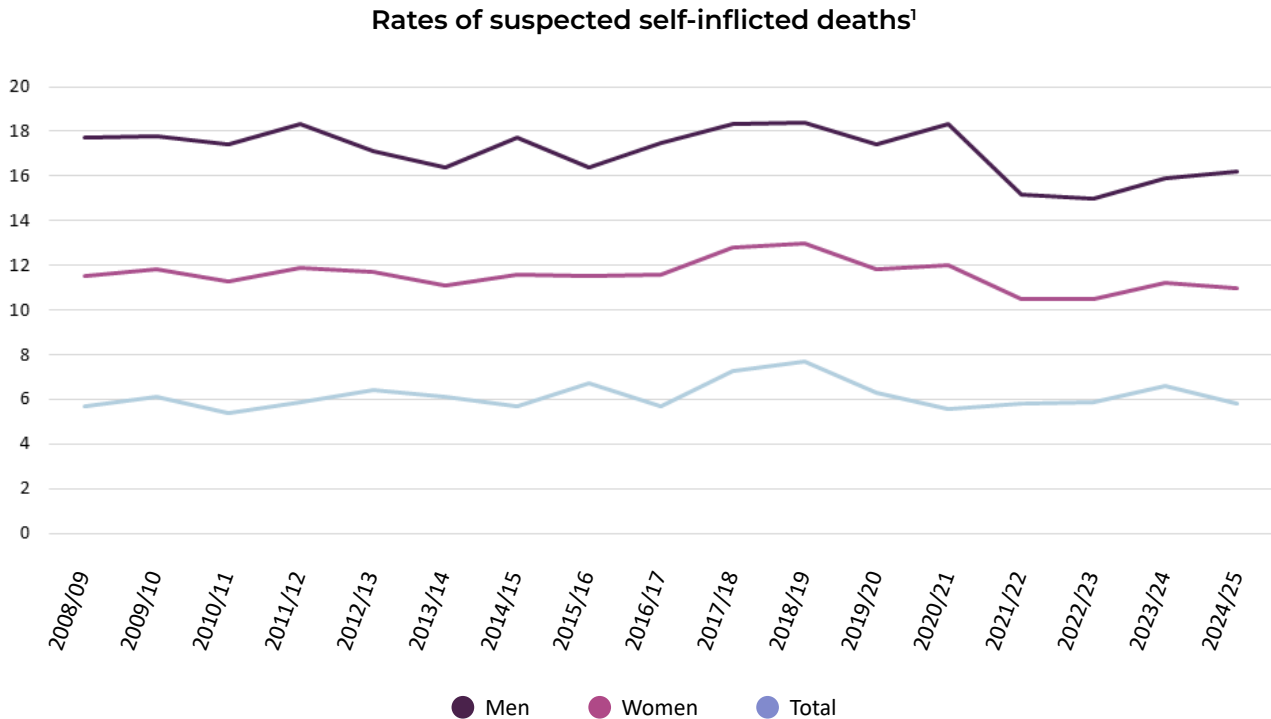
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¹Source: Hospice New Zealand Annual Report 2025

²Source: 2024/2025 Coroners Court of New Zealand Annual Report

Suicide reporting

As part of the collective effort to reduce Aotearoa New Zealand's rate of suicide, the Chief Coroner releases national suicide statistics each year. Between 1 July 2024 and 30 June 2025, approximately 630 New Zealanders are suspected to have intentionally taken their lives. Last year, the suicide rate decreased slightly from 11.2 deaths per 100,000 people to 11 deaths per 100,000.



The last responders

The Ministry of Justice pays for the transportation, holding, and viewing of a body/tūpāpaku when someone dies in unexpected circumstances. The work is contracted to a private provider, who in turn sub-contracts to funeral directors and other contract staff.

This sensitive work, usually performed alongside first responders to a scene, means families can have confidence their loved ones are being treated with dignity and respect.

The Funeral Directors Association notes the important role of these 'last responders' is typically unrecognised when media report on major accidents, crime scenes or disasters.

¹Source: 2024/2025 Coroners Court of New Zealand Annual Report

Assisted death

Assisted death became legal in New Zealand in 2021. Applications have increased year-on-year, although a large number do not proceed to an assisted death due to reasons such as withdrawing an application, being found ineligible, or dying as a result of underlying conditions.

Between 1 January 2025 and 31 December 2025, Health New Zealand received 1,016 formal applications for

assisted dying. 663 applications were confirmed as eligible and 461 assisted deaths occurred.

NZ European/Pākehā are the most likely ethnic group to apply for assisted death, making up nearly 80% of applications. 79% are over 65 years and the gender split is roughly even (49% female, 51% male). Cancer is the most common diagnosis (63%).

Study of Māori and assisted dying

The Association has supported research led by Dr Tess Moeke-Maxwell on the experiences of Māori and assisted dying. The research showed whānau are very private about assisted dying. It is complex, highly emotional and new territory to navigate.

This work has led to the development of indigenous tools to help whānau understand assisted dying. The suite of tools includes two graphic novels informed by whānau experiences, 18 short films, Te Oro Ngākau Nui, a discussion-based mind-level tool allowing individuals and whānau to explore their comfort levels and views about assisted dying, and a new website – Pou Kāpura. The bilingual website holds all the tools and provides the “good, the bad and the ugly” for informed decision-making.

Importantly, the research highlights the need for culturally grounded support that recognises the collective nature of Māori decision-making and the importance of tikanga, whānau, and wairua in end-of-life experiences. For funeral directors, this reinforces the value of cultural understanding, sensitivity, and strong relationships with whānau when supporting families who may have experienced or be considering assisted dying. As this area continues to evolve, access to trusted, culturally appropriate resources such as Pou Kāpura will be essential in helping both families and professionals navigate these conversations with care and confidence.





Funeral directors are valued

"The personal nature of the service was really fantastic in such an awful time, just incredible"

Source: Family feedback from National Grief Research 2024, by Marble Consulting for the Funeral Directors Association and Grief Centre

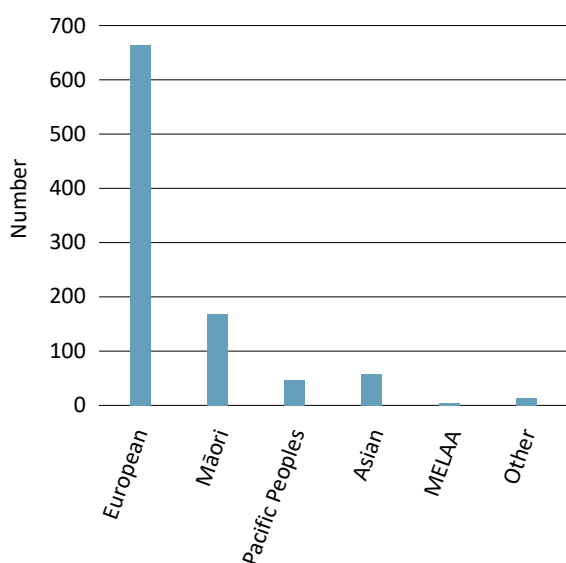
Current situation – Industry

Industry size

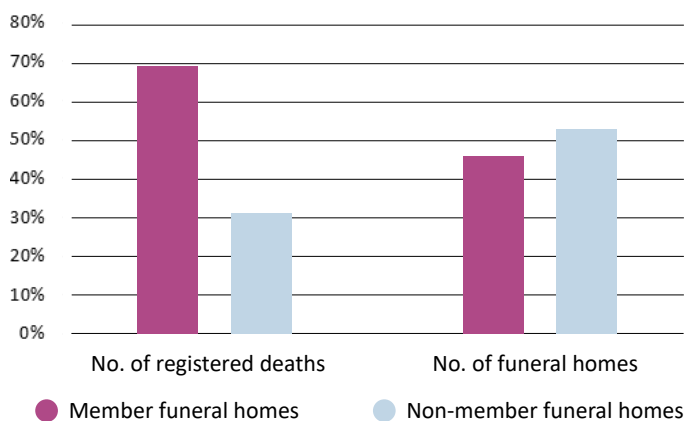
Funeral homes register their physical premises with individual local councils, so it is difficult to accurately size the market. However, the Department of Internal Affairs (DIA) provided us with a list of all organisations that register deaths, which indicated that as of 30 June 2025, there were 236 companies (note some will be Council crematoria who register deaths but may not perform ‘funerals’). Of these, DIA list 112 as Funeral Directors Association companies. While Association firms are numerically less than non-member firms, they include most of New Zealand’s largest funeral homes. This means that 69% of registered deaths are registered by one of the Association companies.

At an individual level, the 2023 Census data records 849 individuals as identifying their occupation as a funeral director or funeral worker. These workers were more likely to be aged over 45, female, and European.

2023 Census: Ethnicity of funeral workforce²



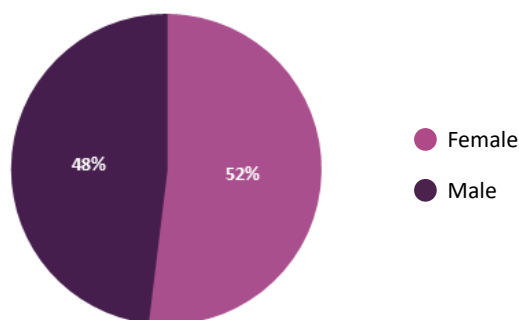
Member versus non member funeral homes comparison¹



2023 Census: Age of funeral workforce²

Age Group	Funeral Director	Funeral Worker	Total
18 - 24 years	18	45	63
25 - 34 years	81	57	138
35 - 44 years	87	42	132
45 - 54 years	168	45	213
55 - 64 years	156	45	201
65 years and over	81	21	99
Total	591	258	849

2023 Census: Funeral workforce gender²



¹Source: DIA deaths registered 1 July 2024 – 30 June 2025 and number of companies registering deaths

²Source: 2023 NZ Census

*Funeral workforce includes anyone who selected the roles of funeral director or funeral worker in the 2023 Census.

2025 Funeral Directors' Association membership

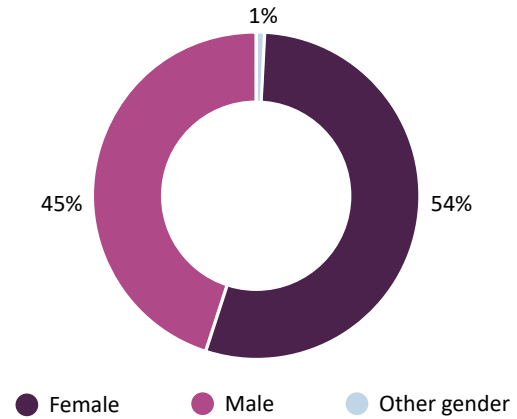
In late 2025 we conducted a comprehensive survey of Funeral Directors Association member firms. Funeral Directors Association member firms are made up of around 750 staff. This disproportionately high number compared to the census 'funeral workers' figure of 849 probably reflects that our numbers include administrators, managers and support staff in addition to our funeral directors and embalmers.

Gender and age

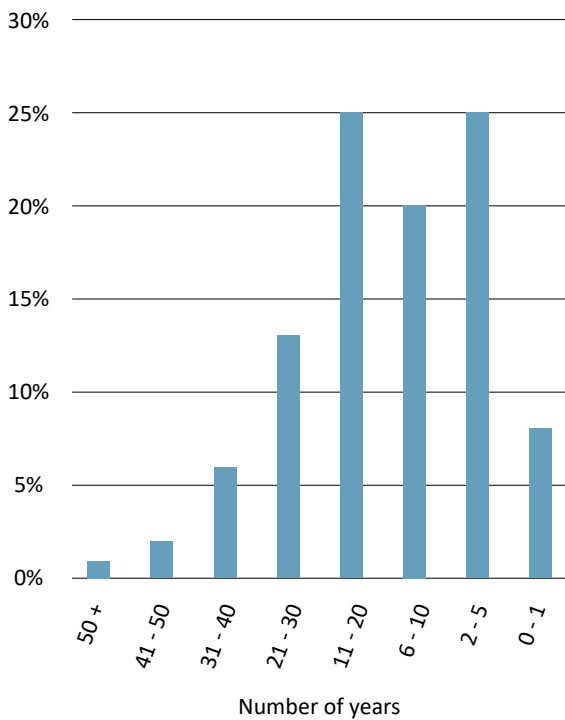
As with the general population, members of the Funeral Directors Association tend to be older and female.

Members are predominantly clustered around the 45 – 64-year age group, reflecting the high longevity of funeral workers. However, those reporting that they have worked in the funeral industry for 11 years or longer have decreased from 61% in our 2023 report to 47% currently.

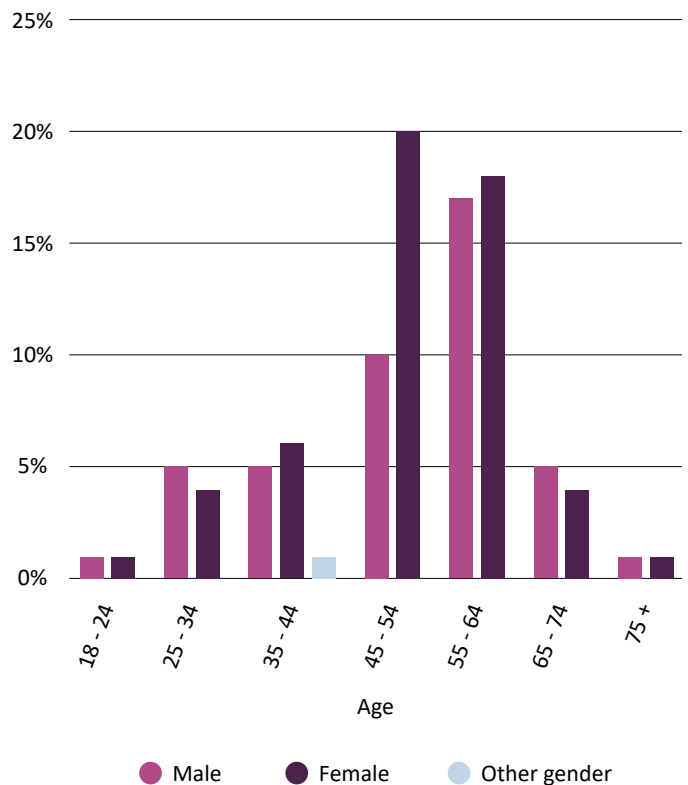
Member: Funeral workforce gender



Length of time working in the funeral industry



Age of the workforce



Source of all graphs on this page: 2025 Funeral Directors Association member survey.

Ethnicity

The Association survey also considered the ethnic mix of workers and asked about languages spoken.

2023 Census results suggest around 68% of New Zealanders identify as Pakeha/European. However, amongst our members 83% are European suggesting we under-represent the current population ethnic mix. Most workers are English language speaking only.

Qualifications

To belong to the Association, members must have at least one qualified funeral director. The recognised qualification for funeral directors is a Level 5 Diploma in Funeral Directing, currently offered through the Open Polytechnic of New Zealand.

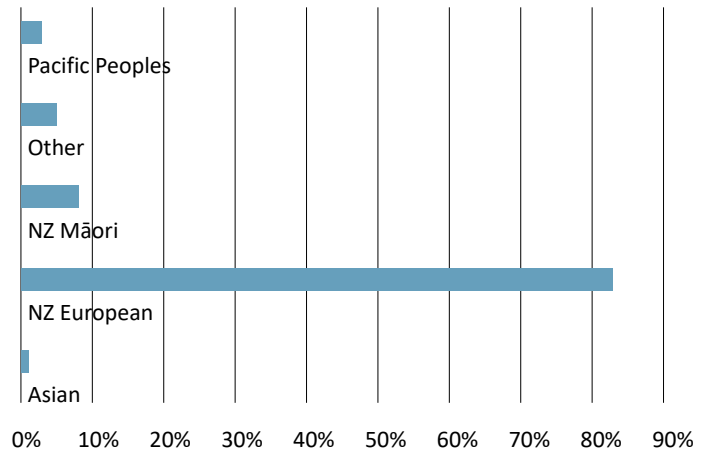
In addition, members must employ or have access to an Association approved embalmer. Our recognised qualification for embalmers is also a Level 5 Diploma in Embalming. This is currently offered by private provider, Kalandra.

49% of Association funeral directors are qualified/ on the Association register of funeral directors³.

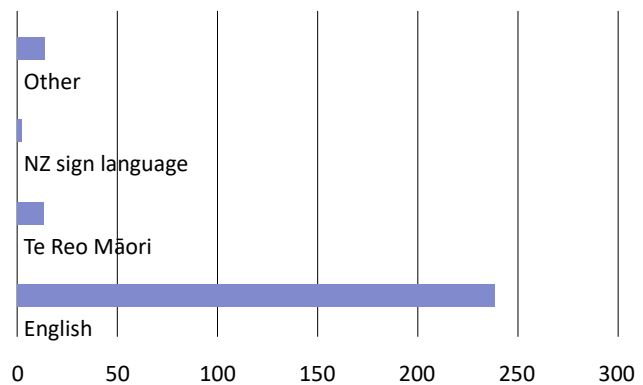
Of all staff who are qualified (as funeral directors or embalmers):

- 218 are qualified funeral directors
- 145 are qualified embalmers
- 51 are both qualified funeral director/ embalmer

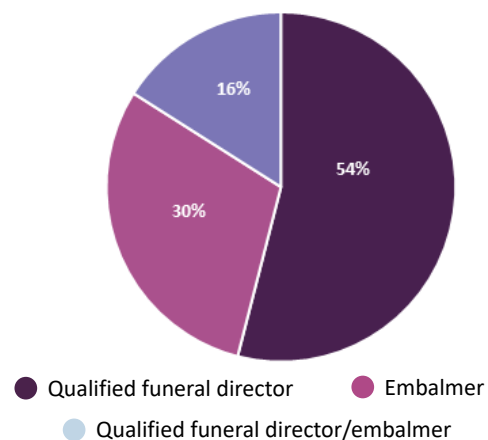
Member ethnicity¹



Languages²



Qualifications³



¹Source: 2025 Funeral Directors Association Member survey (Participants could select more than one ethnicity e.g., NZ European/Māori)

²Source: 2025 Funeral Directors Association Member survey (Participants could select more than one language e.g., English/Māori)

³The Funeral Directors Association maintains a register of funeral directors who have completed the Diploma in Funeral Directing and are employed by member firms. Where qualified funeral directors have maintained their knowledge, (via regular continuing professional development) they are issued with a Practising Certificate. Member firms must have at least one funeral director holding a current Practising Certificate.

Funeral home ownership

As with many countries around the world, funeral home ownership is now a mix of family/private owned and corporate groups. Invocare and Propel are Australian owned corporates and both have a presence in the New Zealand market.

Following purchases over the last two years, 39% of funeral homes within the Association are now owned by Invocare or Propel. Since both corporate groups require all their funeral homes to belong to the Association, our corporate numbers are disproportionately high. Across the country, corporates make up about 20% of the funeral home market based on DIA data.

Corporate firms tend to be medium to large in size. This means the Association corporate firms register a slightly disproportionate number of deaths. Around half of deaths registered by member firms are registered by a corporate firm.

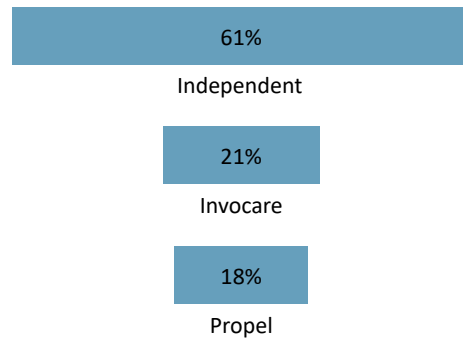
DIY funerals

There are no statistics available on the number of DIY funerals in New Zealand. However, DIA data shows that 99.2% of deaths are registered by a funeral director, suggesting numbers are low.

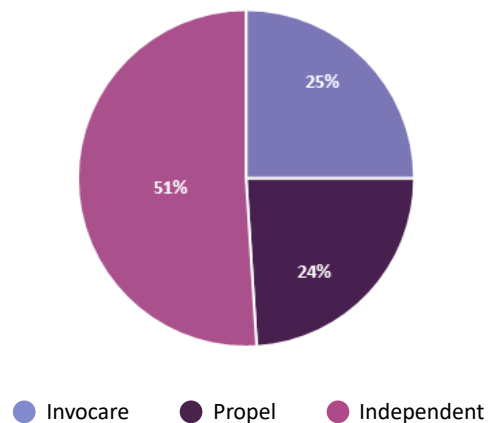
Advocacy group, Death without Debt, has been prominent in promoting DIY funerals since the last report, winning the opportunity to talk to the Health Select Committee about the barriers caused by overly onerous paperwork requirements. In response, health officials have been tasked with simplifying some forms and improving information to the public about accessing and completing them.

However, we suspect the work required for physical care of a deceased body and the emotional support needed for grieving family members means that even with improved access to paperwork, the public will continue to prefer using funeral directors.

Member firm ownership¹



Number of deaths registered by member firms²



¹Source: Funeral Directors Association database

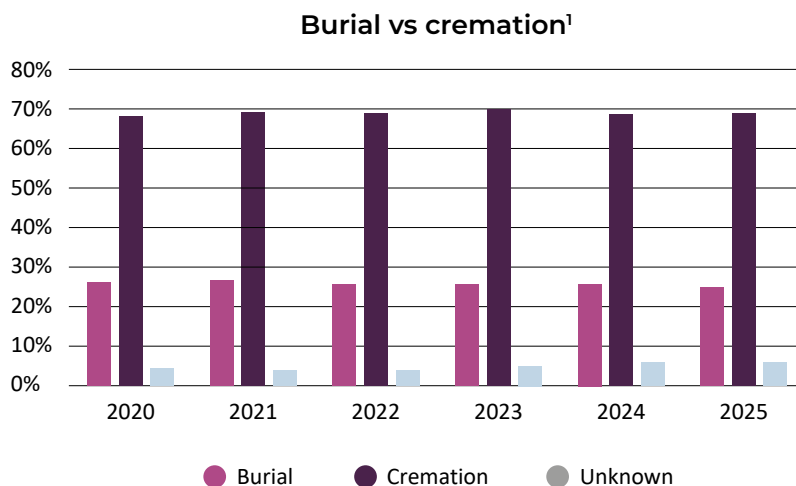
²(Based on total number of registered deaths 1 July 2024 - 30 June 2025 for member firms only)

Funeral trends

Burials vs cremations

Since the 1960s and 1970s when more local authorities invested in cremation facilities, the number of New Zealanders opting for cremation over burial has surged. The preference for cremation over burial has continued in the last six years.

In 2025, 69% of New Zealanders were cremated while 25% buried in a council burial ground, urupa or private cemetery.

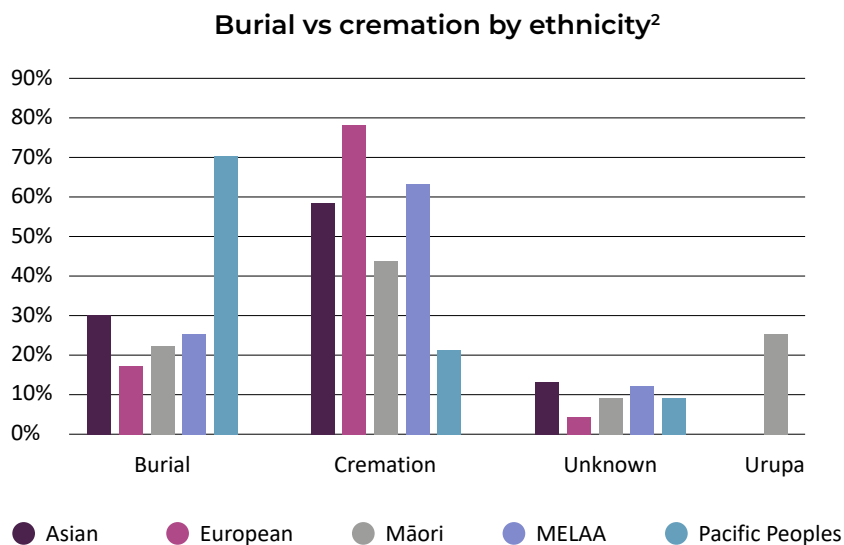


Burials are more popular with Māori and Pacific Peoples

Burials are most popular with Pacific Peoples, with 70% buried in a council ground. Pacific Peoples also have the lowest number of cremations at 21%.

Māori have also traditionally preferred burial, although increasing numbers of urban Māori, a reduction in ties to local marae, and the increased costs of burial and tangihanga may be driving a reduction in burials. In 2025, 44% of Māori were cremated, up from 39% in 2023.

Most Europeans prefer cremation with 78% cremated in 2025.



¹Source: DIA statistics to period ending December 2025. Statistics are based on the place of disposal field on the death registration form. DIA can't definitively say a death with a cemetery listed as place of disposal was not a cremation so actual numbers might be slightly higher for cremation (and lower for burial). Unknowns represent unclear listings on the form.

²Source: DIA statistics to period ending December 2025

Burial costs continue to increase

Reduced religious belief and more families split across the country or across the world are reasons behind the increased popularity of cremations, but it is cost that appears to be the driving reason.

In 2025, the average cost of burial in a council cemetery on a sample of fifteen councils increased to \$4,865, with some councils charging as much as \$7,207. Council increases have, in some centres been well above the rate of inflation.

The average cremation cost on the other hand remains under \$1,000, although purchase of a cremation plot and interment at a council facility adds another \$1,300 on average.

Recently, some councils have indicated costs are still not at full cost recovery and will continue to increase. We note burial and cremation plot costs are typically granted in perpetuity and there is significant cost to maintain sites.

1 July 2023 vs 1 July 2025 burial costs¹

Region	1 July 2023 Total for burials	1 July 2025 Total for burials	% Increase
New Plymouth	\$7,207	\$7,207	0%
North Shore Memorial Park	\$6,112	\$6,570	7%
Manukau Memorial Gardens	\$6,112	\$6,570	7%
Waikumete	\$6,112	\$6,570	7%
Tauranga	\$4,954	\$5,614	13%
Hamilton City Council	\$4,841	\$5,315	10%
Waikato District Council	\$4,696	\$4,790	2%
Dunedin	\$4,399	\$5,877	34%
Nelson	\$4,284	\$4,622	8%
Whangarei	\$3,868	\$4,191	8%
Napier	\$3,642	\$3,825	5%
Palmerston North	\$3,317	\$3,656	10%
Christchurch	\$3,051	\$3,356	10%
Invercargill	\$2,675	\$3,355	25%
Taupo	\$1,170	\$1,455	24%

¹Costs 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

Small private farewells starting to grow

In our last report, we noted a growth in unattended cremations. This report also notes a growth in small private farewells. 17% now use this private farewell method, up from 15% in 2023. A private farewell, typically with the family gathering with the deceased and sharing some personal memories, offers an opportunity for some of the important rituals of a farewell that help support a positive grief journey (see grief research later in this report) without the perceived 'fuss' or cost of a full funeral.

Unattended funerals remain popular with 23% choosing this no funeral option, up from 22% in 2023.

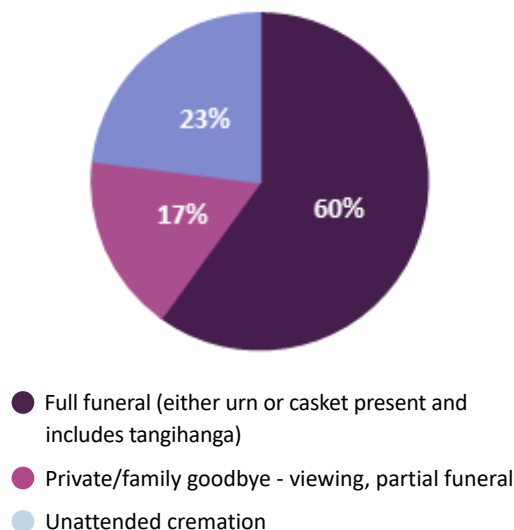
70% of our member firms note they have made changes to their business models to account for the changes in types of funerals.

Many now advertise that they will run less formal and more affordable family gatherings to get around perceptions that a funeral director can only do a 'traditional funeral'.

Some have converted larger viewing rooms to intimate farewell rooms or have ways to partition off a larger

chapel for a more intimate service. Public education is also important, with many families not realising if they say "just a cremation" they won't have a chance for a final farewell.

Types of funerals¹



Funerals still include traditional elements

For those 60% still having an attended service, most funerals retain a high level of 'traditional' elements.

Note, tangihanga are largely organised by the local marae and include many other elements. The figures and insights below relate to funerals organised by our member funeral homes.

Celebrants remain popular

Most New Zealand funeral homes have strong affiliations with local celebrants and the Association has a strong relationship with Celebrants' Aotearoa. This relationship and a declining participation in religion is likely leading to the relatively high number of funerals conducted by celebrants in New Zealand compared to clergy.

However, use of celebrants or clergy has dropped slightly since 2023 (now 76% down from 80%) with some members commenting that family or friends increasingly officiate. This is often due to cost considerations, or a desire for personal connection.

Changing use of religious content and venues

From our member survey comments it appears that rather than religion disappearing, it is becoming more

personalised and culturally specific, blending tradition with flexibility.

Some regions are seeing more church-based funerals sometimes linked with increasing immigrant populations such as deeply Catholic Filipino communities. However overall traditional religious services are slowly declining. Many non-church services still include religious or spiritual elements, often delivered by a celebrant or family member.

Tangihanga remain significant in some businesses. Marae are increasingly recognised as religious/spiritual centres.

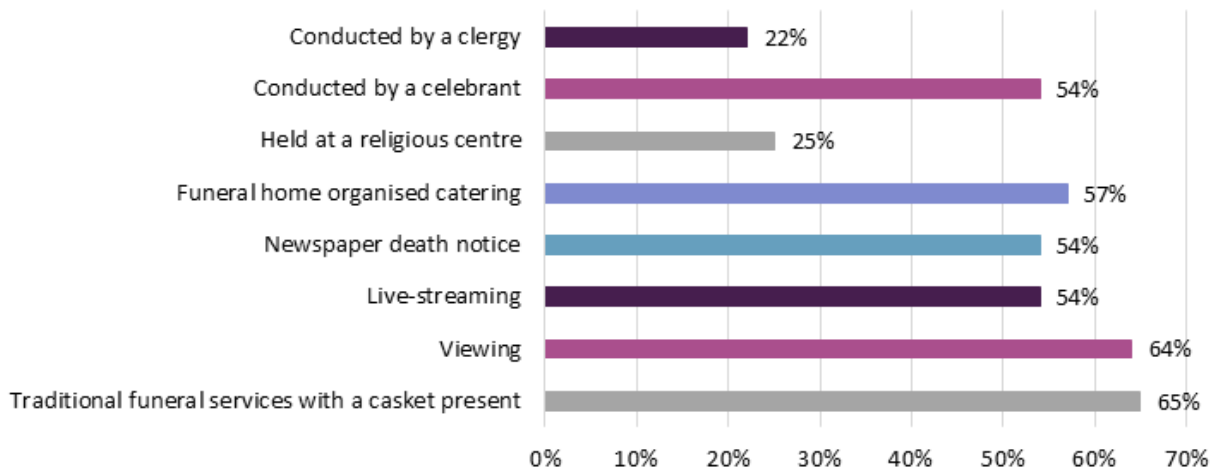
Funeral homes usually offer their own venues, and these remain popular with families who can combine a service with catering on site. Some members have their own registered caterers who can provide food for off-site venues.

Live streaming: now a standard expectation

Growing in use during Covid, live streaming is now extremely popular and widely expected across all age groups. Streaming is valued, not just live, but also for on-demand viewing after the service.

¹Source: 2025 Funeral Directors Association Funeral Trends survey

Elements of a funeral



Streaming requirements may dictate the choice of venue, although even in churches or other venues that lack the technical capability, funeral directors can adapt with the support of external providers. Funeral home venues often include multiple cameras and screens. Fully professional, edited video tributes are growing in popularity.

“Live stream is used most of the time for people away overseas to view the service,”

“Families often comment it’s good to be able to watch back after the funeral.”

Memorials and delayed funerals increasing

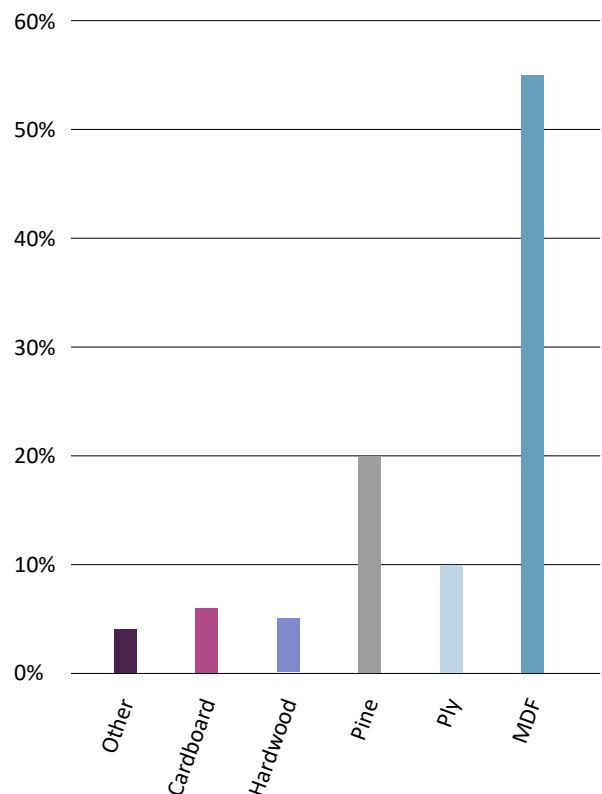
In our 2025 survey, only 64% of funerals had a casket present, down from 74% in 2023.

Caskets are one of the more expensive elements of a funeral and increasing use of MDF and other less expensive caskets over the last survey suggest this might be part of the reason. On the other hand, some members observe families opting for a lower cost private farewell invest more in a casket to provide a meaningful final gift for their loved one.

Comments in the survey also pointed to a rise in memorial services with ashes present. More funerals are also being held days or even weeks after death, allowing time for planning and travel. Families appear to be prioritising what works logistically and emotionally, rather than adhering to traditional timelines.

The numbers also include a small number of ‘living funerals’ where the dying person has a gathering before they die.

Casket of choice



Viewings driven by cultural needs

Viewings remain common in New Zealand with an average of 64% of families choosing a viewing. For those servicing Māori whānau, a viewing is almost always required and pressure can be put on a funeral director to embalm quickly to return a body to the family home or marae for the tangihanga.

Grief specialists believe a viewing aids the grief process by helping the bereaved recognise the reality of death. Funeral directors gently encourage families to view and offer services such as embalming to ensure it is a pleasant and hygienic experience.

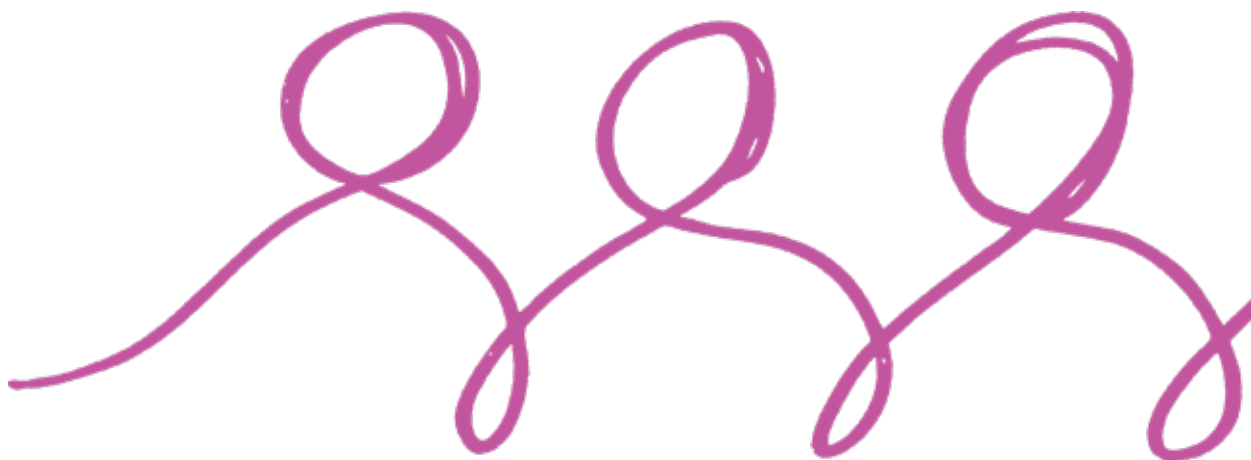
Death notices: declining in print, growing online

Printed newspaper death notices are declining, largely due to cost and reduced newspaper readership. Older generations are still more likely to prefer newspaper notices but often in local papers only. Online notices (funeral home websites, local platforms, Facebook) are increasingly preferred, especially by younger families. Some families question whether a death notice is needed at all, while others strongly value them to ensure people do not 'disappear' from the community.

Remembered website

Noting the trend in online notices, the Funeral Directors Association has invested in **Remembered.co.nz** which launched at the end of 2025. Open to any funeral home, not just member firms, and already with thousands of notices, the site aims to become the central hub for New Zealand's home for online funeral notices and tributes.

The development of Remembered reflects broader changes in how New Zealanders communicate and grieve in a digital environment. For families, a central, accessible online space provides one place to share service details, photos, and tributes, particularly supporting those who are geographically dispersed or unable to attend in person. The ability to update information easily, share notices quickly, and revisit memories over time offers a level of flexibility and continuity not available through traditional print notices alone. As these practices become more common, a single, trusted platform has the potential to improve how communities access information, reconnect with memories, and support one another beyond the day of the funeral.



Funeral directors are valued

Amongst those who have organised a funeral/ tangihanga through a funeral director, over 80%¹ agree they were helpful in guiding what needed to be done.

For two thirds, the funeral director was also helpful in the early stages of grief, particularly for over 65s and Māori.

Analysis of 2024 Grief Centre feedback from over 4,000 clients referred by 40 partnering funeral homes also showed that families value:

- The care and compassion of funeral directors in the organisation of the funeral
- The personalised service
- The care in looking after the deceased

\$10,000 no longer a good proxy for funeral costs

For many years, commentators have quoted \$10,000 as the ‘average’ cost for a funeral. This has driven Government policy decisions (for example residential care asset testing threshold) and anchors consumer behaviour. The most common deposit in the Association’s funeral trust fund, for example, is \$10,000.

Given the number of variables and choices involved in the farewelling of a life as described above, funeral directors are reluctant to quote an ‘average’ cost but for this year’s survey, we asked funeral homes to give us their typical prices based on a given scenario.

It is clear from these prices that an overall average of \$10,000 is now well below the average cost for a modestly sized attended funeral.

“Incredible make-up on mum. Made her look like mum. The team was amazing from the word go.”

“The personal nature of the service was really fantastic in such an awful time. Just incredible.”

“They absolutely, most definitely looked after us well. We were really happy with them. They were supportive, caring and nice, that includes everyone, right down to the gardener.”

Full funeral – cremation²

- 50 attendees at a funeral home
- Catering, celebrant, slideshow, service sheets
- Mid-price casket
- Week-day transfer with cremation



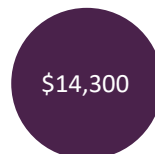
National average



Range across New Zealand

Full funeral – burial²

- 50 attendees at a funeral home
- Catering, celebrant, slideshow, service sheets
- Mid-price casket
- Week-day transfer with burial



National average



Range across New Zealand

¹National Grief Research 2024, by Marble Consulting for the Funeral Directors Association and Grief Centre

²Source: 2025 Funeral Directors Association Funeral Trends survey

Most funerals are not pre-planned

Despite the inevitability of death and the costs to hold a funeral, 74% of deaths have no pre-arrangement or pre-payment.

Research conducted by Marble Consulting for the Funeral Directors Association and Grief Centre in 2024 showed that most New Zealanders (58%) feel pre-planning a funeral or tangihanga is important. However, only half of Kiwis definitely know they want a funeral. Another 20% either haven't or don't want to think about plans when they pass on. Only 18% definitely don't want a formal funeral – this increases with age and is also higher amongst Europeans.

67% of funeral directors in our member survey reported they run pro-active campaigns to encourage pre-arrangement and/or pre-payment. Members use a wide mix of traditional, digital, and community-based approaches, with most using multiple channels simultaneously, often adjusting activity depending on timing, audience, and available resources.

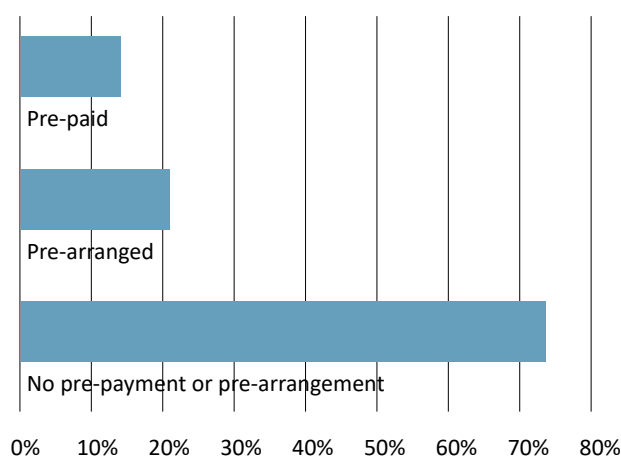
Word-of-mouth based on community visibility and trust-building over time was consistently identified as the most effective driver, but community talks, funeral home open days, and advertising in newspaper, radio, letterbox drops, billboards and social media were also all used. Innovative approaches have included mall pop-ups, often featuring novel hearse options such as motorcycle hearses.

Funeral Directors Association funeral trust

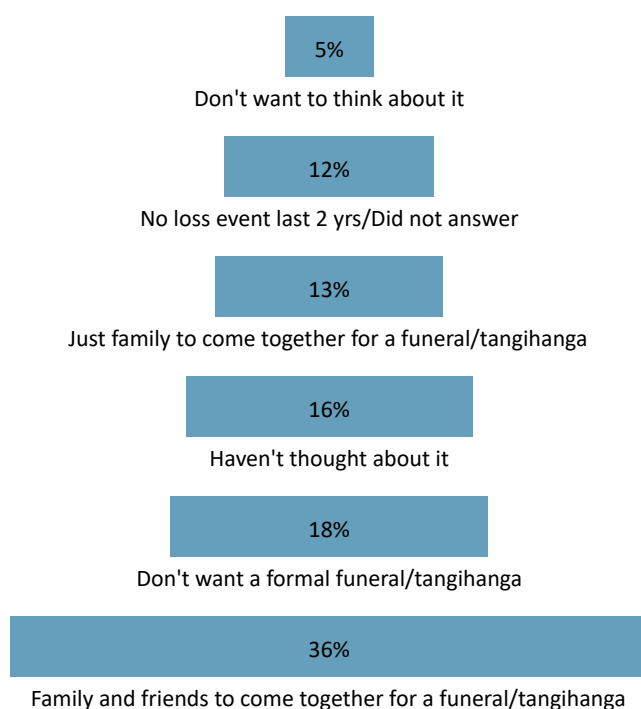
Since the late 1980s, the Association has provided its member firms with an in-house funeral trust. Currently being re-developed in a charitable trust structure, the trust differs from funeral insurance. Independent commentator, Money Hub, notes money for funerals held in a fee-free trust structure offers numerous benefits compared to funeral insurance which may cost more in premiums than what your funeral would cost or may be voided if you stop paying.

Source: [Moneyhub.co.nz/funeral-insurance](https://moneyhub.co.nz/funeral-insurance)

Pre-arranged/pre-paid towards funeral¹



Own wishes re funeral/tangihanga²



¹Source: 2025 Funeral Directors Association Funeral Trends survey. Note, pre-arrangement and pre-payment figures are not mutually exclusive – ie some may pre-arrange and pre-pay.

²Source: New Zealanders' experience of grief, death and other losses, National Grief Survey 2024. Marble Consulting.



The impact of not having a funeral

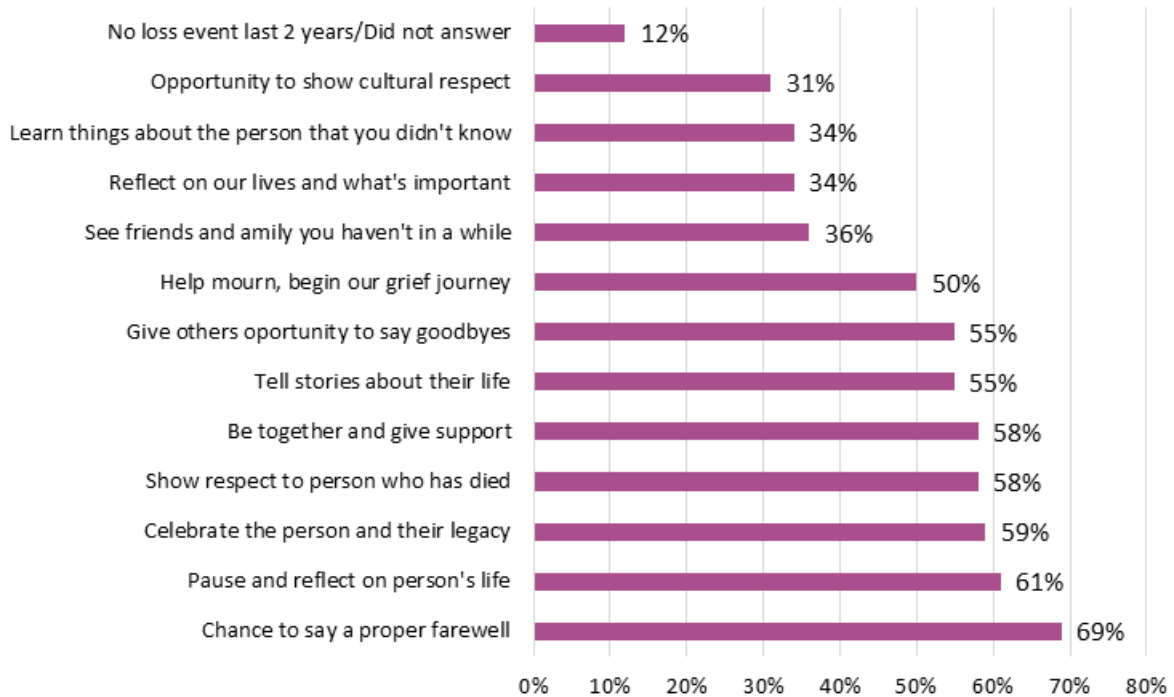
"Not having a funeral made it much harder to process the loss. It felt like there was no real goodbye"

Source: 2024 National Grief Research, by Marble Consulting for the Funeral Directors Association and Grief Centre

Grief research

Funerals make a positive difference to grief journeys

Funeral/tangihanga benefits



In late 2024, the Funeral Directors Association, in partnership with Grief Centre, invested in a general population survey exploring New Zealanders' experience of grief, death and other losses.

For the Association, a critical question was whether their intuitive belief that a funeral supports the mental health of bereaved families was true. The results confirmed this. 77% of New Zealanders believe a funeral/tangihanga makes some/a lot of positive difference to grief journeys.

The benefits are far reaching - from saying a proper farewell to celebrating a legacy - being together for support and beginning the grief journey.

Grief Centre's analysis of feedback from over 4,000 clients in 2004 provides further insights into how a funeral helps. Funerals provide:

- **Closure and acceptance:** The structured nature of funerals provided a necessary opportunity to say goodbye, fostering closure and greater acceptance of loss. Funerals marked a transition, enabling

individuals to begin adapting to life without their loved one.

- **A way to honour the deceased:** Rituals and ceremonies were described as deeply meaningful, allowing families to celebrate the life and legacy of their loved ones in ways that brought comfort and pride. A well-conducted funeral left lasting positive memories, which became a cherished part of their loved one's legacy.
- **A safe space for emotional expression:** Whether through eulogies, shared memories, or moments of silence.
- **Comfort in rituals:** Familiar funeral traditions often brought solace and stability during periods of emotional upheaval. For some clients, funerals were a meaningful way to connect with spiritual or cultural traditions, offering strength and solace.
- **Support to begin the grief journey:** Funerals were described as instrumental in helping families process emotions and begin their journey of

healing. Participating in a funeral facilitated an emotional release and a platform for collective mourning, which helped individuals feel less isolated in their grief.

- **Validation of emotions:** Funerals validated feelings of loss and provided reassurance that grief is a natural, shared experience.
- **Community presence and connection:** A recurring theme was the profound reassurance in the gathering of friends, family, and community

members. Funerals strengthen family ties and foster deeper community relationships. The presence of others during the funeral is a source of comfort and encouragement.

- **Unique tributes to a loved one:** Personalised elements, such as music, symbolic gestures, and tributes, are stand out moments that make a funeral particularly meaningful. Services tailored to reflect the personality and values of the deceased were among the most appreciated aspects.

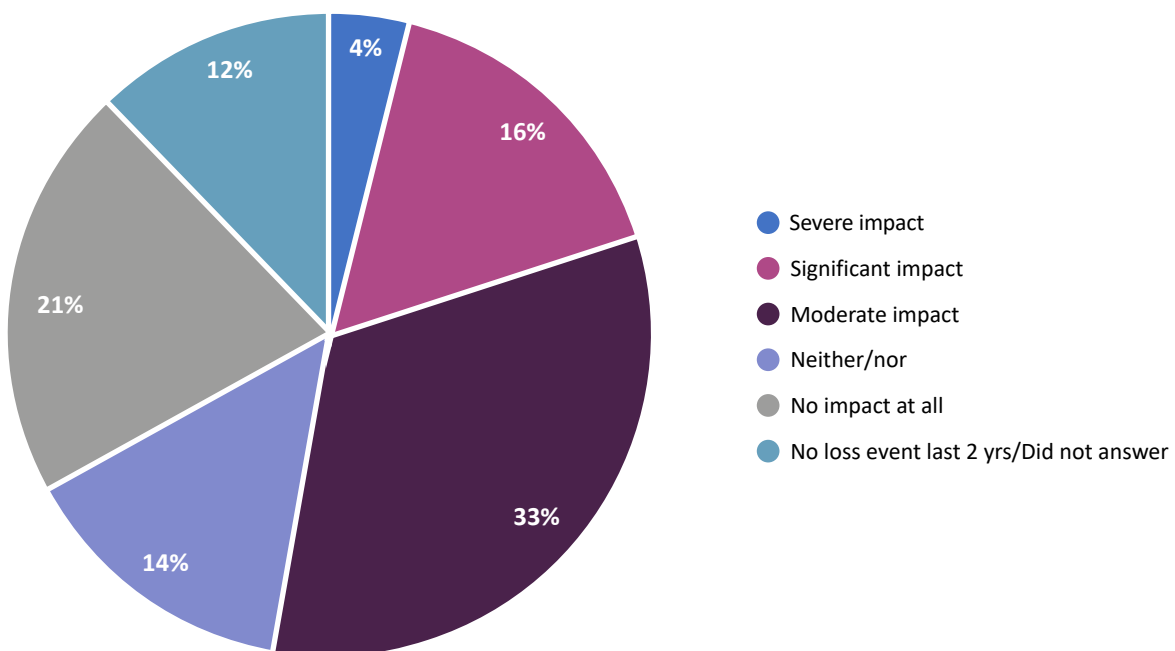
Funerals are so important because grief is intense

The National Grief Survey also revealed the intensity of grief and its impact on day-to-day life.

On a scale of 1 to 10, where 10 was most intense, New Zealanders rate grief across all loss events at 7.1. Grief experienced by women and Māori tends to be more intense.

50% of New Zealanders say this grief has at least some impact on their ability to function day-to-day. The younger you are, the greater the impact on your ability to function, particularly for Māori.

Grief impact on ability to function day-to-day¹



¹Source: New Zealanders' experience of grief, death and other losses, National Grief Survey 2024. Marble Consulting.

The cost of grief

Aside from the direct costs of a funeral, grief can lead to reduced productivity or temporary withdrawal from the workforce. One study¹ indicate 3.2% of employees take bereavement leave annually, with an average 2.5 days taken, often requiring additional unpaid leave.

There may be a long-term financial strain on a household, especially if the deceased was a major contributor. The mental health impact of grief may lead to increased medical expenses. Some researchers have also touched on 'disenfranchised grief'. For example, among university students who experience near-death losses, their academic performance and, consequently, long-term economic outcomes can be negatively affected.

A 2024 study² estimated the economic burden of suicide and non-fatal suicide behaviour - a major source of profound, traumatic grief - at approximately NZ\$1.14 billion (in 2022 dollars). This cost includes lost productivity, healthcare utilisation, and, when considering suicide, the immense non-economic cost of grief for families and whanau.

In arguing for a grief education programme for young people in Australia, a recent paper³ cites the annual economic burden of mental ill-health and suicide in Australia at \$200 - \$220 billion with youth-onset disorders, including those from unaddressed grief accounting for a disproportionate share of lifetime costs. Childhood bereavement exacerbates this burden with a case made for school-based interventions argued to potentially save billions.

Grief literacy in UK schools

New Zealand's National Grief Research found that 56% of people believe we don't talk about grief enough in society. This is especially true amongst women and young people.

In the UK, funeral director and past President of the National Association of Funeral Directors, John Adams, had a personal experience of losing his mother as a child and found a significant lack of support and communication at school. His advocacy for compulsory bereavement education in schools argued it would help all children understand life's changes and support grieving peers.

In July 2025, the Department for Education in the UK updated guidance for secondary school Relationships, Sex and Health Education, requiring schools to teach that loss and grief are natural, provoke varied feelings, and that everyone grieves differently.

The change aims to equip teachers, normalise death as part of life, build compassion, and provide vital tools for bereaved children and their classmates, breaking down societal taboos.

The case for grief literacy in schools is now being made in Australia and a New Zealand working group is also being established.

¹Wilson, D.M; Punjani, S; Song, Q; Low, G (2021) A study to indicate the impact of bereavement grief on the workplace

²Doran, C.M (2024). *The economic cost of suicide and non-fatal suicide behaviour in the New Zealand construction industry and the impact of MATES in Construction in reducing this cost. A report conducted for MATES in Construction New Zealand by Central Queensland University.*

³Ora, D (2026), *Grief Awareness in Schools: Advocating for Mandatory Implementation in New South Wales and Commonwealth Government Schools in Australia.*



Shortfall of the funeral grant

"Most of our funerals are for low-income Māori families needing simple care and transfer to the marae. With average costs around \$5,000, families are left with several thousand dollars of debt even with a full WINZ funeral grant, and much of that cost is never recovered by us."

- Funeral Director,
Whakatāne

Government and local government role

Ministry of Health

The key legislation for the funeral industry is the outdated Burial and Cremations Act 1964, which is administered by the Ministry of Health. Progress on implementing changes recommended in a 2015 Law Commission review of the Act remains glacial. Issues we believe require urgent attention include the following.

Approval of alternative disposal methods

In 2025, New Zealand's first water crematorium opened in Christchurch. Despite strong public demand for more environmentally friendly body disposal options, such as water cremation, the existing Act only permits burial or flame cremation. This means that water cremation is unregulated by the law in New Zealand. It has also increased the burden on local government, who must instead make decisions about whether to allow water cremation in their areas.

Clarity of cremation exemption

An exemption first granted in March 2020 to simplify cremations in aged residential care and other in-patient facilities has been repeatedly extended on a temporary basis. We have provided consultation input on a permanent exemption and have been advised this should be put in place in 2026.

Disclosure of costs

Currently only Funeral Directors Association members are obligated by their Standards and Code of Ethics to be transparent about costs. We believe this should be a basic requirement for all funeral directing firms.

Clarity of decision making

The Law Commission recommended replacing the common-law approach of decision making about funeral and burial/cremation wishes with a statutory hierarchy of decision makers. The framework would also give weight to the deceased's wishes and provide dispute resolution mechanisms.

We are seeing a marked increase in complaints that stem from family disagreements about decisions. Grief exacerbates existing family fractures and funeral directors are often caught between opposing views. Greater protection for families and funeral directors alike is needed.

Funeral home registration

In late 2025, Health New Zealand asked our help to communicate an issue to all funeral homes. We could only help with communication to our own members.

Currently, there is no list of all funeral homes in New Zealand (DIA hold a list of all those who register deaths, but this includes some council crematoria) and there is no central body to monitor or main that even basic standards are being met.

While government reviews confirm there is insufficient evidence of harm to warrant full regulation, we believe a basic registration system, supported by a strong self-regulatory framework managed by the Association would provide extra protections to the public.

What happens if a funeral goes wrong?

The National Grief Survey 2024 showed most people are unsure if funeral directors are regulated (they are not) with only 25% of New Zealanders reporting they are regulated. Men and the older generations are more likely to think this is true. Regulation particularly helps families when things go wrong. But in New Zealand only 12% would know who to make a complaint to regarding a funeral director.

The Funeral Directors Association has a role as New Zealand's specialist funeral complaints body. However, the Association can only consider complaints against member firms. This means families who have a problem with a non-member firm have no obvious recourse.

The Association's experience in trying to help families who have suffered egregious harm shows failings slip between agencies, with most referring on to someone else. Our experience suggests families will need to do significant work themselves if they have used a non-member firm and something has gone wrong.

Families can talk to their local council (if an unlicensed premise), local police (if interference or harm to a deceased body), Regional Public Health (if the harm would cause a health issue), or the Commerce Commission if there was an issue with pricing.

Ministry of Social Development

The Ministry of Social Development administers testing for residential rest home subsidy asset levels and provides the only public funding for funerals, the Work and Income (WINZ) Funeral Grant.

Pre-paid funeral level stuck at 1994 rate

In 1994, the government announced that pre-paid funerals up to \$10,000 would be made exempt from the income and asset test applied when assessing eligibility for residential care subsidies.

Since that time, funeral costs have increased significantly, with this report showing even a modest cremation now costs an average of \$11,700.

We believe updating the level would be an easy tweak to a policy setting with little government cost and a big benefit in ensuring families are properly covered for the funeral they would like to hold.

WINZ funeral grant

There is no universal government support for funeral costs in New Zealand but those dying in an accident are entitled to a funeral grant of up to \$7,990.30 (as at July 2025) from the Accident Compensation Corporation (ACC).

A much smaller grant, currently up to \$2,697.43 (as at 1 April 2026) is also available from Work and Income New Zealand. Only available to those who meet income and asset testing limits, the grant is paid out to just under 5,000 New Zealanders each year with most achieving only 90% of the available amount.

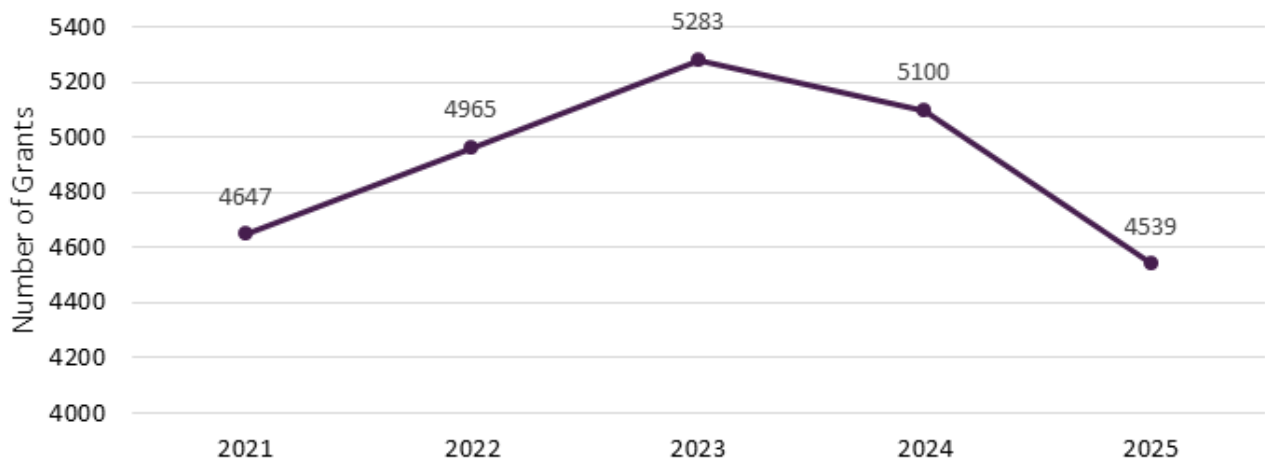
In our 2025 survey of members, we found that the average price of an unattended cremation was \$4,700. We have continued to campaign to increase the grant noting the disparity between actual and available costs. We have also highlighted the disproportionate harm to vulnerable New Zealanders, particularly Māori and Pacific Peoples.

Over the last five years the number of WINZ grants has averaged around 4,900 per year.

The average amount paid is consistently around 90% of what is available. This is likely because the grant is paid based on essential funeral elements, not all of which may be represented in the funeral home's invoice.

The ethnic break-down of the New Zealand population is approximately 67% European, 18% Māori, 9% Pacific Peoples and 19% Asian.

Number of WINZ grants 2021 - 2025¹



¹Source: MSD data provided in 2026 under Official Information Act request. Note the 2025 grant count includes all grants paid to November, which reflects the most up-to-date data available to us.

However, 33% of WINZ Funeral Grant claimants are Māori and 15% Pacific Peoples, making them disproportionately more likely to access a WINZ funeral grant.

Families of older New Zealanders (65+) are much more likely to access the grant than other age groups.

Bureaucratic inefficiency

The process of applying for and granting applications is also broken, with missing criteria (death certificates aren't covered, KiwiSaver isn't mentioned as an asset), variable application of those criteria, and different ways of handling applications.

We have continued to raise this with Ministry officials and raised public concerns over the last few years.

Citizens Advice Bureau – Death and dying spotlight report

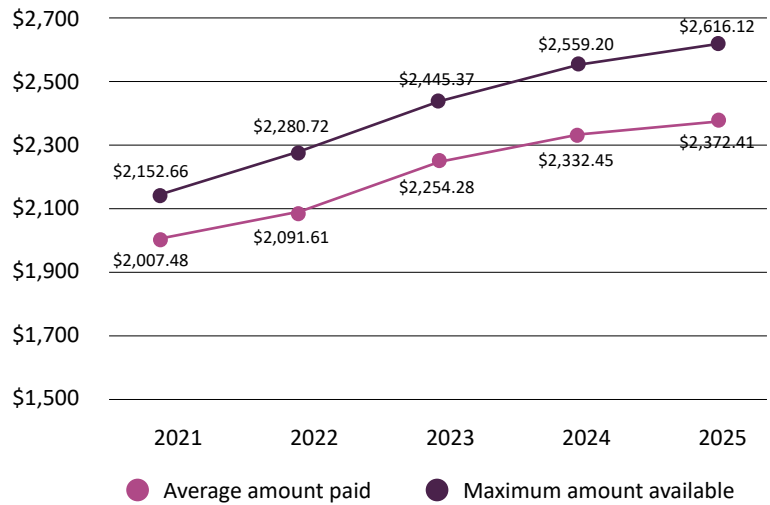
A CAB report into the experiences and issues regarding death and dying from CAB client enquiries shows their clients are highly sensitive to costs around death including:

- Funeral, burial, and cremation expenses
- Estate administration legal fees
- Debt incurred from these processes

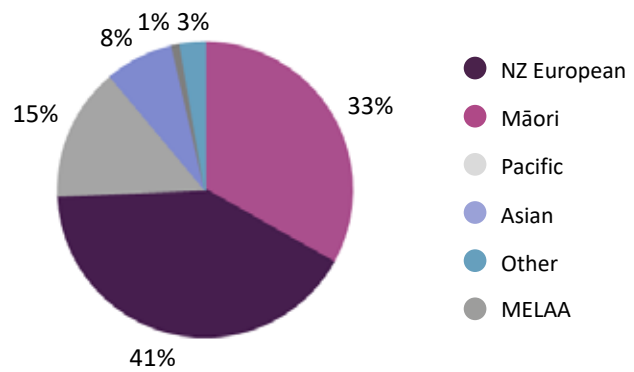
On Work and Income, clients need to know their eligibility for support entitlements that cover travel to and from ceremonies, ceremony costs, and the cost of burial or cremation.

An issue for CAB clients is the Work and Income Funeral Grant specified expenses do not allow for cultural differences in mourning and ceremonies. CAB note it is also important WINZ make it easier to access the grant earlier in the process.

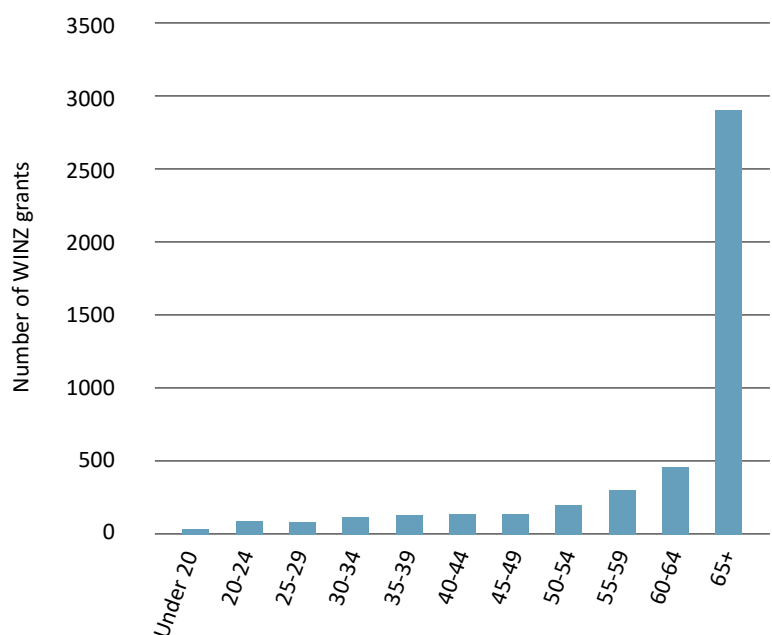
2025 WINZ grant values



2025 WINZ grants by ethnicity



2025 WINZ grants by age



Source for all graphs on this page: MSD data provided in 2026 under Official Information Act request.

Ministry of Justice

The Ministry of Justice contract the transportation, holding, and viewing of a body/tūpāpaku in coronial cases to private provider, Communio, who in turn sub-contracts to funeral directors and other transport providers.

Communio also sub-contracted a complaints service to the Association but cut that contract in 2025. To date, there has been no equivalent complaints service established.

Local and regional council involvement

Premises and crematoria approvals

In addition to running council cemeteries and crematoria, local councils also sign-off on funeral home premises and mortuaries, and issue consents for operation of private crematoria.

Recently Christchurch City Council has authorised the first water cremation facility in New Zealand. We understand facilities in Hamilton and Auckland are pending.

Mortuary waste

Disposal of mortuary waste into wastewater systems also continues to garner attention. Wairoa District Council, for instance, is at the final stages of removing mortuary waste from wastewater systems, instead requiring the local funeral home to put in place holding tanks and truck waste off site to a Council ground.

In response, the Association has created the Ahu Strategy to guide conversations with iwi on the cultural considerations around this practice. There is no ideal option, and the strategy guides Māori and other key stakeholders on the options and considerations in deciding what is best for their community.

Indigent funerals

The Burial and Cremations Act includes a requirement for local councils to cover the costs of indigent funerals - funerals for those with no money, assets or next of kin.

Section 49 Burial and cremation of poor persons

A local authority having the control and management of a cemetery and any person or body of persons (including a local authority) having the control and management of a crematorium may, and upon an order signed by a Justice shall, permit the body of any poor person, and of any person from any hospital, prison, or other public institution, on the request of the person in charge of such institution, to be buried in the cemetery or cremated in the crematorium free of charge: provided that every Justice, before signing any such order, shall satisfy himself that the deceased person has not left sufficient means to pay the charge, and that his relatives and friends are unable to pay the same.

We have been concerned that recently we have seen examples of councils insisting that even though a Justice of the Peace has signed an order, that they should not pay the costs, but rather that funeral homes should apply to WINZ for the Funeral Grant.

This leaves funeral directors responsible for both the costs of trying to find family members, applying for grants, and the additional amounts not covered by the WINZ grant. This leaves private businesses, funeral homes, covering the costs that, under legislation, should be borne by councils.

Cemetery challenges for councils

Like funeral directors, staff who work in cemeteries have a representative body, the New Zealand Cemeteries and Crematoria Collective (NZCCC). Challenges being highlighted by NZCCC include:

- Under-resourcing in terms of staff numbers and budgets. As 'peak death' numbers approach, this could lead to mistakes impacting grieving families.
- Land shortages and existing cemeteries running out of burial land. Guidance on options such as Limited Tenure Plots is being developed.
- Unregulated and untrained operators. Small operators offering cut-price body disposal services continue to surface. In addition to substandard preparation of bodies and caskets at least one council has struggled with invoices not being paid by a local operator.

Future trends

The changing landscape of New Zealand

Changes in both the short and longer-term will have a marked effect on the future of the funeral industry. This section draws on research and thinking from Emeritus Professor Paul Spoonley, foresight specialist Victoria Mulligan, and international research on funeral trends.

Cost of living and wealth polarisation

Current cost of living pressures may ease, but New Zealand is increasingly polarised in its wealth distribution.

Currently, the top 20% of New Zealanders hold about two-thirds of household wealth and with older New Zealanders and home-owners continuing to hold a larger share of wealth, scenario-based projections suggest New Zealand's wealth distribution is more likely to stay unequal than converge.

Ageing population leading to increasing deaths

Our population is continuing to grow and age. In 2045, the projected death volume in New Zealand is 54,000 up from just under 37,500 in 2025.

The regional and district breakdowns provided in the

appendix shows this increase is more marked in some areas of New Zealand than others.

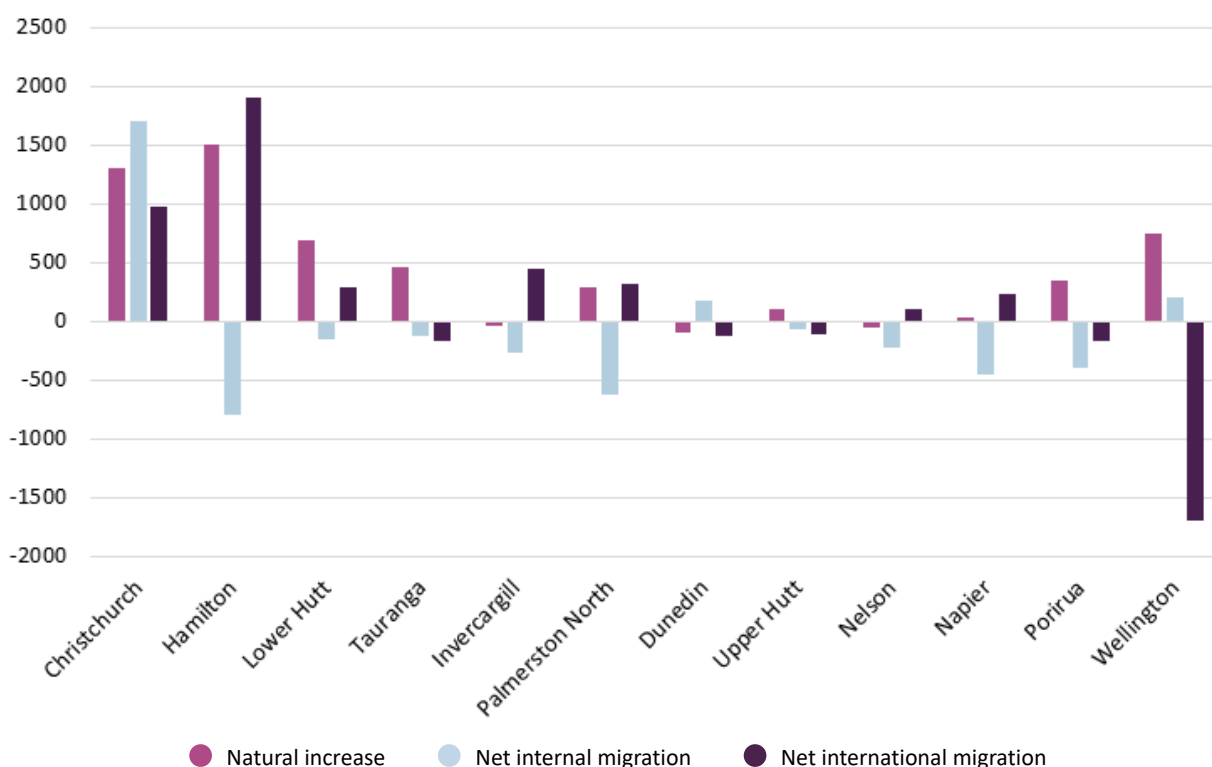
Ongoing urbanisation

Work by Emeritus Professor Paul Spoonley points to the ongoing urbanisation of New Zealand with a concentration in the top of the North Island. The Auckland Effect suggests 40% of the population will be in Auckland by 2038.

Two-thirds of regions will experience aging as well as population stagnation or decline. Main regional towns, such as Queenstown, Nelson, and Blenheim, will grow but surrounding smaller towns/rural areas will stagnate.

There are different reasons for city growth, but increasingly it is due to net international migration.

Estimated population change by component and city¹
(excl Auckland), year ended June 2025 (provisional)



¹Source: Statistics NZ

Changing ethnic mix – superdiversity

Immigration is also changing the face of New Zealand. Increasingly, we are becoming superdiverse. By 2048, it is projected that there will be more Asian New Zealanders than Māori or Pacific Peoples, although both these cohorts will also grow. New Zealand European numbers on the other hand will reduce.

Changing family structures

Family structures are changing. Fewer people are marrying, birth rates are dropping, and relationship changes are continuing to produce varied family arrangements, such as single parent, blended, and cohabiting households. Ongoing migration is leading to more transnational families, where relatives live in different countries. Chosen families are also becoming more prominent.

Technology / artificial intelligence

Technology, particularly artificial intelligence (AI), is expected to significantly shape how people live and work in New Zealand. Improvements in productivity and automation of routine jobs will raise challenges, such as job displacement, privacy and ethical concerns.

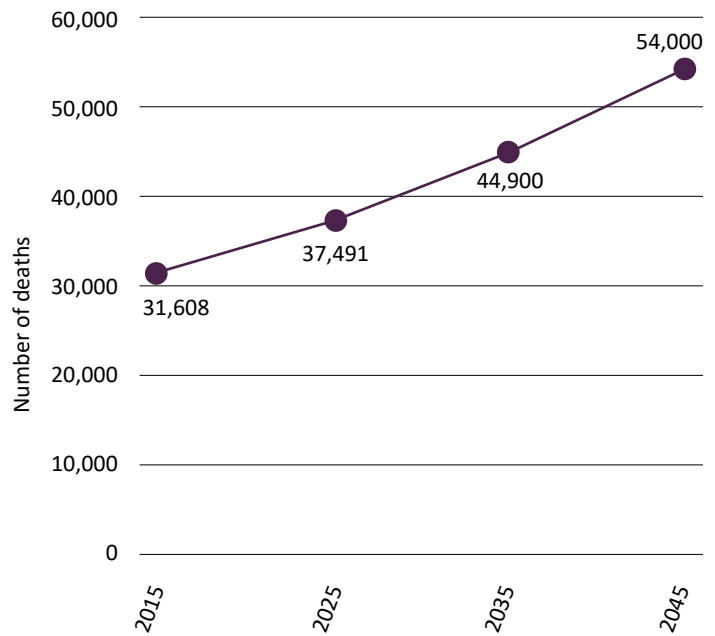
Environmental concerns

Warmer temperatures and more extreme weather events are reinforcing New Zealanders’ environmental concerns. Demand for environmentally friendly products and services is expected to grow. Debate over the best means to deliver on environmental goals will continue and it is likely climate friendly claims will be increasingly scrutinised.

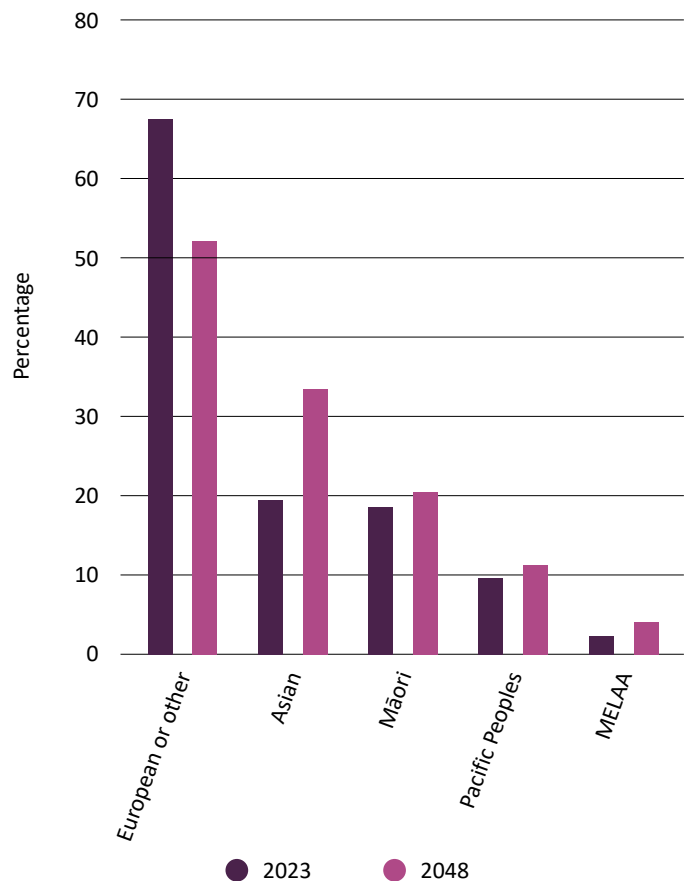
Increased secularisation

A trend particularly important to funerals is the ongoing secularisation of New Zealand. In 1991, Christians were the largest religious group. Today, people who do not affiliate with any religion are the majority.

Deaths in New Zealand 2015 - 2045²



New Zealand population by ethnicity³



²Source: Statistics NZ. Median projections of death assuming current policy settings.

³Source: Statistics NZ. Note people who identify with more than one ethnicity have been included in each ethnic population that they identify with.

Future challenges and opportunities

In our last report in 2023, we pointed to probable changes such as:

- A workforce with changing motivations as workers become increasingly youthful and more ethnically diverse.
- A move to a more personalised funeral approach with an increase in unattended and smaller scale funerals.
- A changing structure in funeral businesses as corporatisation of the industry follows international trends and new roles such as death doulas coming to prominence.
- Increased regulation with additional controls on businesses particularly around transparency of pricing.
- Environmental sustainability concerns seeing choices in how services are provided and what is demanded.
- Increasing digitalisation and use of technology across funeral home businesses.

These changes have all been evidenced to some degree in the intervening three years and the challenges and opportunities have been recognised in the Funeral Directors Association strategic plan for the next three years. Discussions we have been having with members and industry stakeholders include:

The need to better recognise the challenges of superdiversity

We are seeing funeral homes established to cater to specific ethnic minorities. These firms may not relate to an Association that grew out of traditional, Pakeha-focused funeral homes. We want to attract these firms and demonstrate the value of all New Zealand firms following standards and offering the self-regulatory protections member firms currently have.

Equally, we are thinking about how we communicate with an increasingly diverse New Zealand. Changing channels and messages will help us resonate, and, at a funeral home level, attracting a mix of staff and creating links with a wide range of communities will ensure we remain accessible to all. We are delivering a message to our members that cultural fluency and flexibility service offerings are not options any more, but a strategic imperative.

Helping with profitability

We are having honest conversations with our members about the need to build strong, resilient businesses. While care of families rather than profit has been prioritised in the past, tight financial conditions mean funeral homes must consider how they can keep operating in a changing environment.

Conversations have included how to better leverage expensive assets, such as chapels, that may become increasingly redundant as populations shift and funerals become smaller. We have talked about use of AI to simplify repetitive tasks but also to help with strategy, planning and marketing. We are encouraging pre-planning and are updating the Association's own pre-payment product to provide funeral homes with the tools needed to ensure a future stream of business. We have supported estate management services and grief services which extend the role of funeral services into after-care.

Promoting trust

Care of a family at a time of intense grief requires the highest levels of trust. Our work continues to focus on funeral homes delivering service to the highest ethical standard, so we can help them maintain that trust. In such a difficult environment, things may still go wrong, and we are increasingly promoting our unique complaints service. We are marketing the need to look for a trusted funeral provider, one that is part of the Association.

Building grief literacy

A large focus of our work in the last few years has been understanding and supporting people in their grief journeys.

We are supportive of work to help equip New Zealanders with a better journey through grief. This includes starting with grief education in schools, but also includes the work we do helping families understand the benefits of a funeral to their grieving process.

Supporting families in grief is so important to us, it is now the Association's long-term visions.

Making death political

We remain frustrated that the WINZ Funeral Grant provides a woeful level of support for vulnerable New Zealanders, and that complex and inconsistent application processes see families missing out.

At the other end we also note that those who are equipped to support themselves are anchored to an asset testing exemption level set over 30 years ago. Most alarmingly, our core legislation is now over 60 years old, with few changes enacted since the Law Commission's review of the law over a decade ago.

A central challenge for our industry, is advocating for what are now urgent changes to enable us to keep delivering to families. Our industry is challenged to keep providing in the current environment, and there is no alternative government provision of funeral services. Government support so we can best support New Zealand families is now critical.



Changing how we farewell

"Services are getting smaller in attendance, but more are being livestreamed as families are spread across the world and travel isn't always possible"

- Funeral Director

*Source: 2025 Funeral Directors Association
Funeral Industry Trends survey*

Appendix

Predicted percentage of population over 65 years (regions)

REGION	2018 %	2023 %	2028 %	2033 %	2038 %	2043 %	2048 %	2053 %
Northland region	19	22	24	26	27	27	28	29
Auckland region	12	13	15	16	17	18	19	21
Waikato region	16	17	19	20	21	21	22	23
Bay of Plenty region	18	19	20	21	21	21	21	22
Gisborne region	15	16	18	19	19	19	20	21
Hawke's Bay region	18	19	21	22	22	22	22	23
Taranaki region	17	19	21	23	25	26	26	28
Manawatū-Whanganui region	18	19	21	23	24	24	24	24
Wellington region	14	15	17	19	21	22	23	23
Tasman region	21	23	27	30	32	33	33	33
Nelson region	19	21	24	26	28	28	28	29
Marlborough region	22	24	25	27	28	28	27	28
West Coast region	19	22	27	30	33	35	36	37
Canterbury region	16	17	19	21	23	23	23	24
Otago region	16	17	19	20	21	21	21	22
Southland region	17	18	20	21	21	22	22	22

Predicted percentage of population over 65 years (districts)

DISTRICT	2018 %	2023 %	2028 %	2033 %	2038 %	2043 %	2048 %	2053 %
Far North district	19	22	25	27	29	29	29	30
Whangarei district	19	21	23	24	25	26	26	27
Kaipara district	22	24	26	28	29	29	30	30
Auckland	12	13	15	16	17	18	19	21
Rodney local board area	16	17	21	22	23	23	23	24
Hibiscus and Bays local board area	17	18	21	23	25	27	30	32
Upper Harbour local board area	12	13	15	17	18	18	20	22
Kaipatiki local board area	12	13	14	14	15	15	17	18
Devonport-Takapuna local board area	16	18	20	21	23	23	24	25
Henderson-Massey local board area	10	11	12	13	14	15	16	18
Waitakere Ranges local board area	11	12	15	17	20	21	22	24
Great Barrier local board area	24	27	32	34	36	35	31	29
Waiheke local board area	21	24	28	32	35	36	37	39
Waitemata local board area	8	10	12	14	16	17	18	21
Whau local board area	12	13	14	15	16	17	18	20
Albert-Eden local board area	10	12	14	17	19	20	21	21
Puketapapa local board area	12	14	16	17	17	17	18	20
Orakei local board area	16	17	19	21	23	24	25	26
Maungakiekie-Tamaki local board area	11	12	13	14	15	15	16	18
Howick local board area	13	14	15	17	19	20	23	25
Mangere-Otahuhu local board area	8	9	11	12	13	14	16	17
Otara-Papatoetoe local board area	8	9	9	10	11	12	12	14
Manurewa local board area	8	9	10	11	12	12	13	14
Papakura local board area	10	9	10	11	12	13	14	17
Franklin local board area	15	16	19	20	22	22	22	23
Thames-Coromandel district	31	34	38	40	43	44	45	46
Hauraki district	23	26	28	29	31	31	30	31

DISTRICT	2018 %	2023 %	2028 %	2033 %	2038 %	2043 %	2048 %	2053 %
Waikato district	13	14	17	20	23	24	25	26
Matamata-Piako district	20	21	23	24	25	25	25	26
Hamilton city	12	12	13	13	13	13	14	15
Waipa district	18	19	21	23	25	25	26	28
Otorohanga district	15	17	19	20	21	21	21	23
South Waikato district	16	17	18	18	18	18	17	18
Waitomo district	15	18	20	22	23	24	24	25
Taupo district	19	20	23	25	26	27	27	28
Western Bay of Plenty district	21	22	25	26	27	27	27	27
Tauranga city	19	19	19	19	20	20	20	21
Rotorua district	14	15	17	18	18	18	17	17
Whakatāne district	17	19	22	23	25	26	26	27
Kawerau district	20	20	21	21	21	22	22	22
Opotiki district	17	20	22	23	24	24	24	24
Gisborne district	15	16	18	19	19	19	20	21
Wairoa district	17	18	20	21	22	21	22	22
Hastings district	17	18	19	20	21	21	20	21
Napier city	20	21	22	23	24	24	24	24
Central Hawke's Bay district	19	21	24	25	26	26	26	26
New Plymouth district	18	19	22	23	25	26	27	28
Stratford district	17	18	20	22	23	24	24	25
South Taranaki district	16	18	20	23	25	26	27	29
Ruapehu district	15	18	20	22	23	23	22	22
Whanganui district	20	22	24	26	27	28	28	29
Rangitikei district	18	20	23	25	26	26	27	29
Manawatū district	18	19	22	23	24	25	25	25
Palmerston North city	14	15	17	18	19	19	19	20
Tararua district	18	20	23	25	27	28	27	28
Horowhenua district	24	25	26	27	27	26	25	25
Kapiti Coast district	26	26	28	30	32	33	34	34
Porirua city	12	13	15	17	19	20	21	22
Upper Hutt city	15	16	18	19	20	21	21	22
Lower Hutt city	13	14	16	17	18	18	19	20

DISTRICT	2018 %	2023 %	2028 %	2033 %	2038 %	2043 %	2048 %	2053 %
Wellington city	10	12	14	17	19	20	21	21
Masterton district	21	23	24	25	26	26	25	25
Carterton district	22	24	27	30	32	34	35	36
South Wairarapa district	22	23	26	28	30	31	31	32
Tasman district	21	23	27	30	32	33	33	33
Nelson city	19	21	24	26	28	28	28	29
Marlborough district	22	24	25	27	28	28	27	28
Kaikōura district	21	27	32	37	38	39	39	40
Buller district	23	26	32	36	39	40	40	41
Grey district	18	21	24	26	29	31	32	33
Westland district	18	21	26	30	33	36	38	40
Hurunui district	20	23	26	29	30	31	30	31
Waimakariri district	19	21	25	28	31	32	32	33
Christchurch city	15	16	18	19	20	21	21	22
Selwyn district	12	13	16	19	21	23	24	26
Ashburton district	18	19	21	22	24	24	24	25
Timaru district	22	22	24	25	26	25	25	25
Mackenzie district	16	18	21	24	26	26	27	28
Waimate district	22	24	25	26	27	27	27	26
Chatham Islands territory	13	15	16	15	14	14	13	13
Waitaki district	23	24	25	26	26	26	25	24
Central Otago district	23	24	26	27	27	27	27	27
Queenstown-Lakes district	10	11	13	16	18	19	21	24
Dunedin city	16	17	19	20	20	19	19	19
Clutha district	17	19	21	22	24	24	23	22
Southland district	15	17	20	21	22	23	23	24
Gore district	20	21	23	24	23	22	21	21
Invercargill city	17	18	20	20	21	21	21	22



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