



# Seniors Choice Cost of Dying Report 2024

A guide to costs and planning

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# Hello, and welcome to the 2024 report..

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## For most of us,

the death of a loved one is the worst experiences we will have to endure. But for many people the task of arranging a funeral and finding the means of meeting the costs involved may feel like a huge, extra unwanted problem. The stress and expense involved are likely to be even greater if the deceased never expressed any preferences as to what should happen at their funeral or put any money aside to pay for it.

The urgent need to start considering how to cover the cost of a funeral can be seen in the average cost of the funerals that respondents to the Funeral Planning survey have helped to organize (\$7,793); and the fact that in three out of ten of these funerals the cost was more than \$10,000.

Many people will be very worried about the possible costs of a funeral while the cost of living crisis continues. Last year almost half of the people questioned for our Funeral Opinions survey (45%) said that if they suffered a family bereavement they would not be able to cover funeral costs; this year 46% say this. In both last year and this year's survey, 87% of respondents to the Funeral Opinions survey agreed that: "The high cost of funerals adds significant stress to families undergoing the strain of bereavement".

There has been a remarkable level of consistency in many of our findings both last year and this year. We hope this shows that our research is capturing an accurate picture of the costs of funerals in Canada today and the practical and emotional impact that organizing funerals has on the people who take on this task.

Above all, our findings underline how important it is to start thinking about how your own funeral or that of a loved one might be paid for. It is difficult for most of us to even think about this subject, let alone talk about it, but by starting to do so and taking steps to ensure that the costs involved will be covered, you may be lifting a great burden from the shoulders of the people you will leave behind at the end of your life. It will bring you some peace of mind.

This report is intended to help you and your loved ones prepare to make decisions about your own funeral, or the funeral of a loved one.

We hope you find it useful.



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*D. Rees*

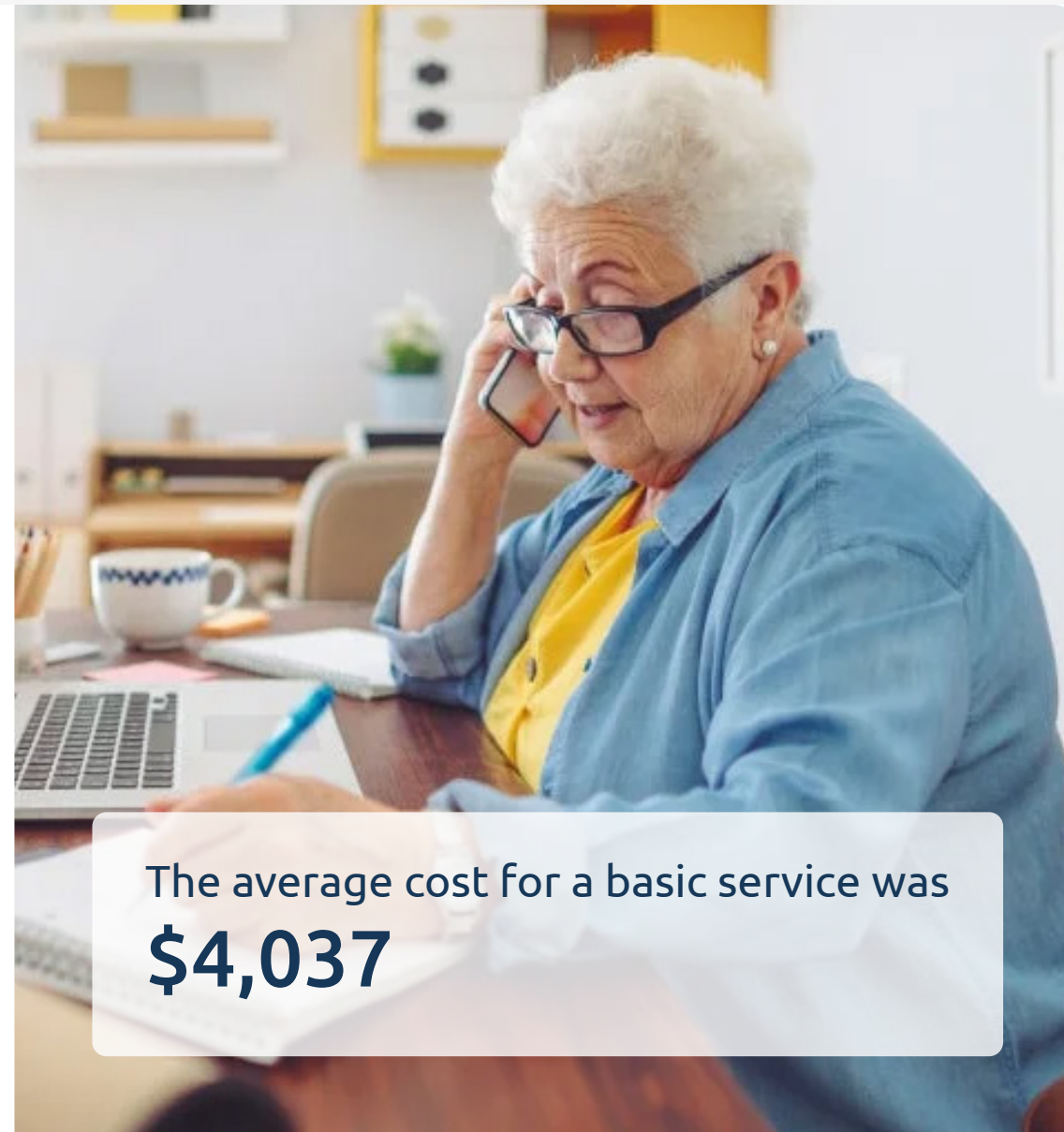
**David Rees**  
Executive Director

# Overview in figures

## \$7,793

was the **average cost** of the funerals that our respondents helped to arrange during the past five years

The average costs for a larger funeral could reach around...



The average cost for a basic service was **\$4,037**

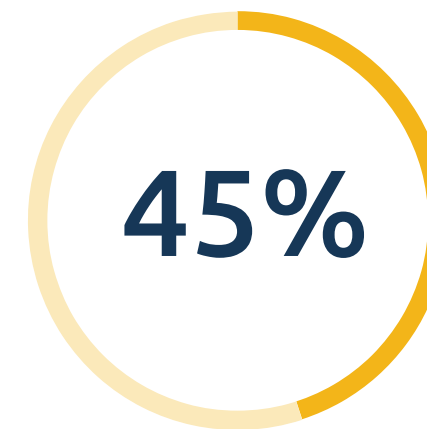
In cases where an insurance policy paid for the funeral...

## 81%

agreed that: "I was able to plan the send-off my family member or loved one wanted because I could afford it with the insurance payout."



of respondents to the Funeral Opinions survey and 26% of respondents to our Funeral Planning survey **have not yet set any money aside** to pay for their own funeral



of respondents to our Funeral Planning survey **ended up having to meet some of the costs** of the funeral they helped to plan themselves

On average they paid 52% of the total cost; **contributing \$4,867 on average**



## 87%

agree that: "The **high cost of funerals adds significant stress** to families undergoing the strain of bereavement"

As the **cost of living crisis** continues...

## 46%

think they would **not be able to meet the costs** associated with a family bereavement

## 56%

say the cost of living crisis means they are **now less likely to be able to afford the 'right' funeral** – an appropriate farewell for a loved one





## How we created this report

This report is based on two surveys, both carried out in January 2024. In the first, 'Funeral Planning', we surveyed 1,500 Canadian adults who have arranged a funeral at some point during the past five years. Results from this survey are the basis for all of Section 1 and Section 2 of this report and also for parts of Sections 3 and 4.

The second survey was of a nationally representative group of 2,000 Canadian adults and is referred to in this report as the 'Funeral Opinions' survey. Findings from this survey appear in sections 3 and 4. Both surveys were conducted by OnePoll on behalf of Seniors Choice.

**OnePoll**





Section 1

# The financial costs we face when a loved one dies

Losing a loved one may well be the most difficult experience most of us will ever have to face. But the emotional pain that follows their death can be made even worse if there are no funeral plans in place. In those circumstances, organizing a funeral could feel like a very heavy burden, with the experience made even more stressful if the costs involved are very high. In this first section of our report we will consider the potential costs involved.

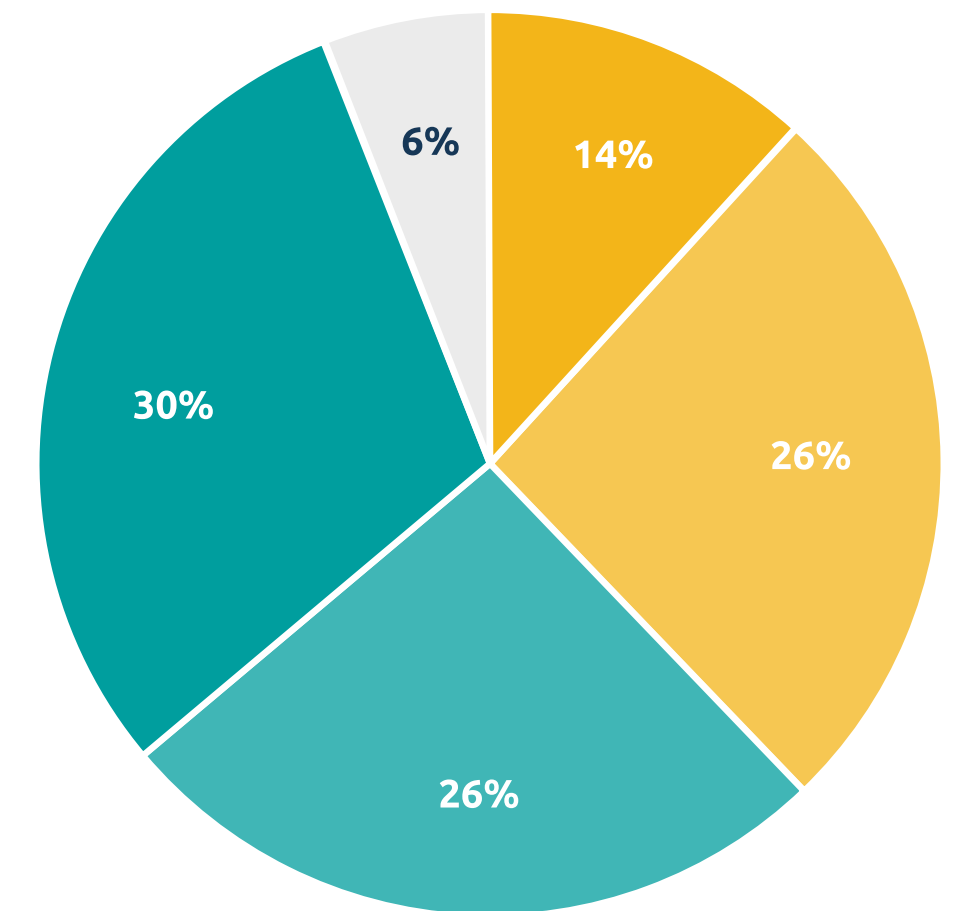
## Average cost of funerals that respondents helped to organize

In our Funeral Planning survey, we asked 1,500 people who have been involved in arranging a funeral at some point during the past five years about the costs involved. The average total cost of these funerals was \$7,793. Only one in seven (14%) spent \$3,000 or less. This average was actually slightly lower than that recorded in the same survey a year ago (\$7,828). However, it is also worth noting that almost one in three of these funerals (30%) cost \$10,000 or more.

The average cost of even a basic funeral (including costs of cremation or burial, funeral director, doctor, minister or celebrant) was \$4,037. Again, this is very slightly lower than the equivalent figure a year ago (\$4,053). Only 12% of those surveyed this year said the basic costs of the funeral had been \$1,500 or less.

The average cost of a basic funeral:  
**\$7,793**

### What was the total cost of the funeral? E.g. the total Funeral Director's bill plus all other funeral expenses such as the funeral reception



- \$0 - \$3,000
- \$3,001 - \$6,000
- \$6,001 - \$10,000
- \$10,001+
- N/A - No itemised cost





Only 8% of respondents said the cost of the funeral reception was less than \$1,000. The average cost was \$3,106, up from \$2,869 in our previous survey.

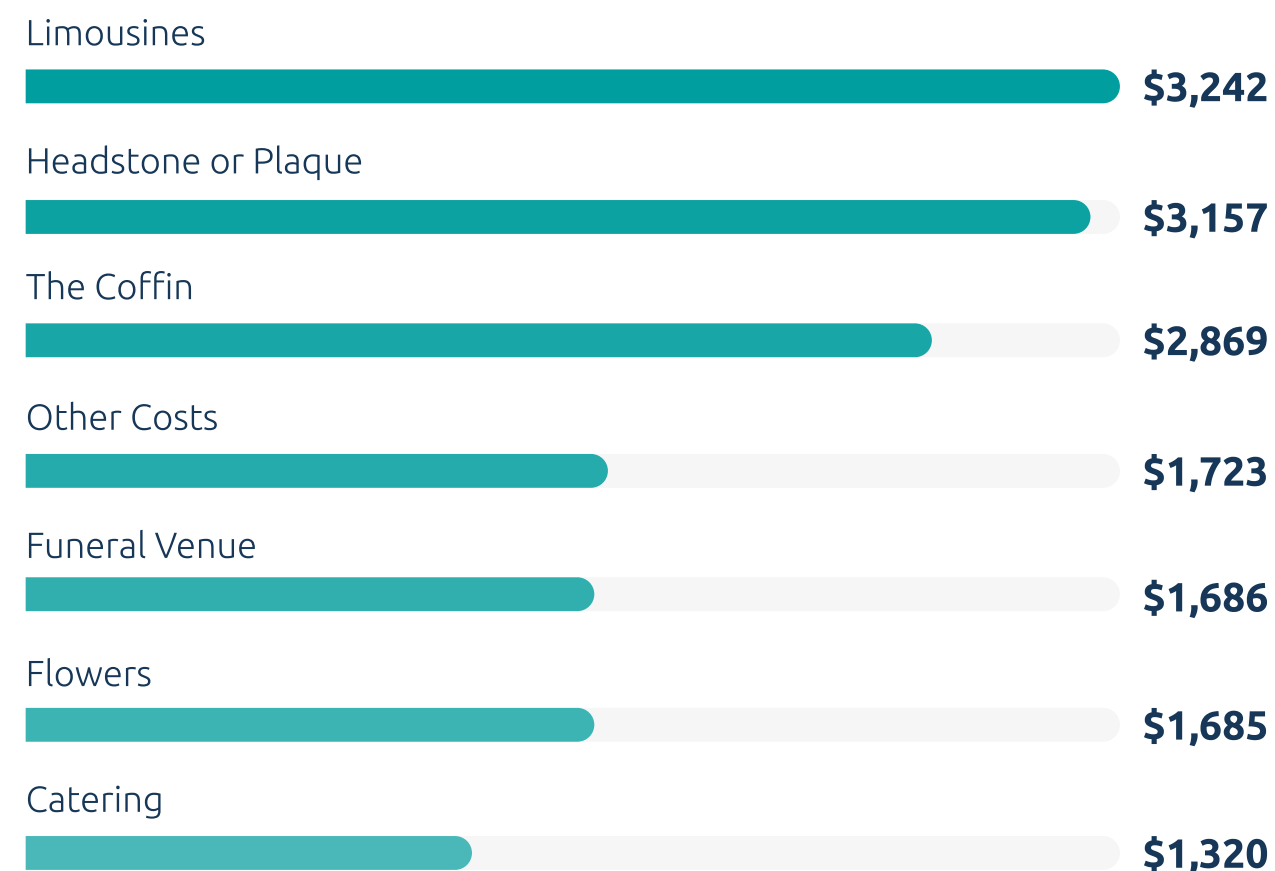
The average fee charged by a funeral director was also higher than that recorded a year ago: up to \$2,741 from \$2,163. Almost nine out of ten respondents (86%) worked with a funeral director to organize the funeral.

Just over half the respondents (51%) said the cost of the funeral had been about as expensive as they had expected, but more than one in three (36%) said costs were higher than expected. Again, these figures are similar to those recorded a year ago (51% and 33%). As was the case last year, only 5% of respondents said the costs were lower than expected.

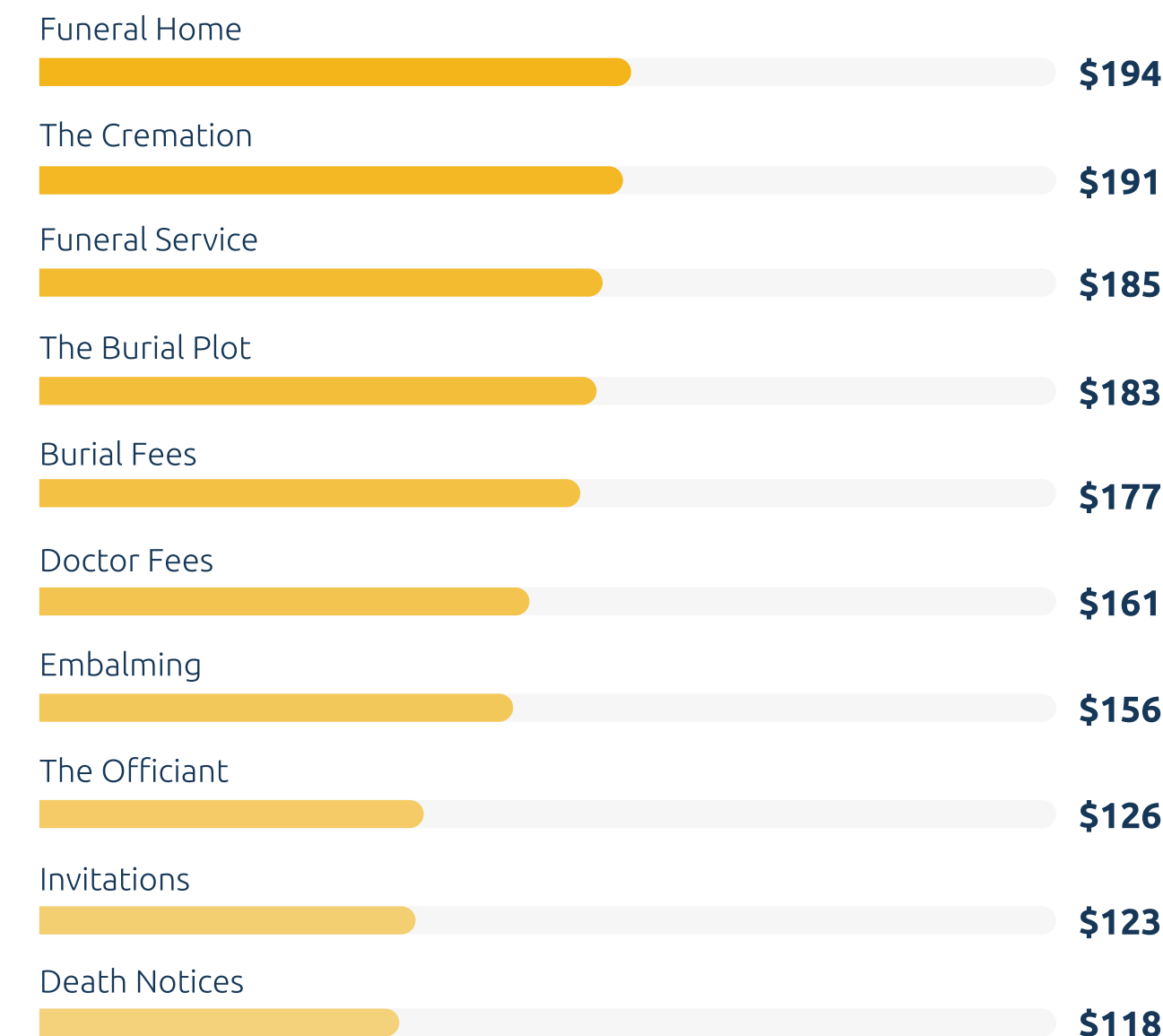
## Average costs of individual elements of a funeral

Every funeral is unique, so, as we have seen, costs can vary widely. It is perfectly possible to arrange a satisfactory funeral that costs less than the average figure. However, when we look at how expensive some of the individual elements within funerals could be we can see that the total cost can also rise. If the average costs of these individual elements are added together it shows that the average total cost of a burial funeral that included all these elements could be \$17,107, while that of a cremation could be as high as \$13,781.

Both these averages are noticeably higher than the equivalent figures calculated last year (\$12,512 and \$10,193). This does not necessarily mean that funerals are all now bound to be much more expensive than they would have been a year or more ago, but it does suggest that inflation has had a significant impact on some costs. The most expensive items were the limousines (average cost \$3,242), a headstone or plaque (\$3,157) and the coffin or casket (\$2,869).



### How much did each separate aspect of the funeral cost in dollars, the last time you had to assist with the planning of a funeral or a bereavement?



It's also worth remembering that the figures above do not include the average cost of fees charged for professional services needed to administer the estate of the deceased. The average amount paid for those fees was \$4,065, well above last year's average of \$2,964. However, more than one in three people (34%) paid less than \$2,000, including 16% who paid no more than \$1,000 – showing that these costs may vary.

# Almost half of respondents who helped to arrange a funeral during the past five years had to meet some or all of the costs

Almost half (45%) of respondents to the Funeral Planning survey paid some or all of the costs of the funeral they helped to organize. Many of those contributions were very significant: on average, respondents paid more than half (52%) of the total cost, while the average amount contributed was \$4,867. Three out of ten (30%) of people who contributed to costs paid between 75% and 100% of the total cost.

## What proportion of the total cost did you contribute?

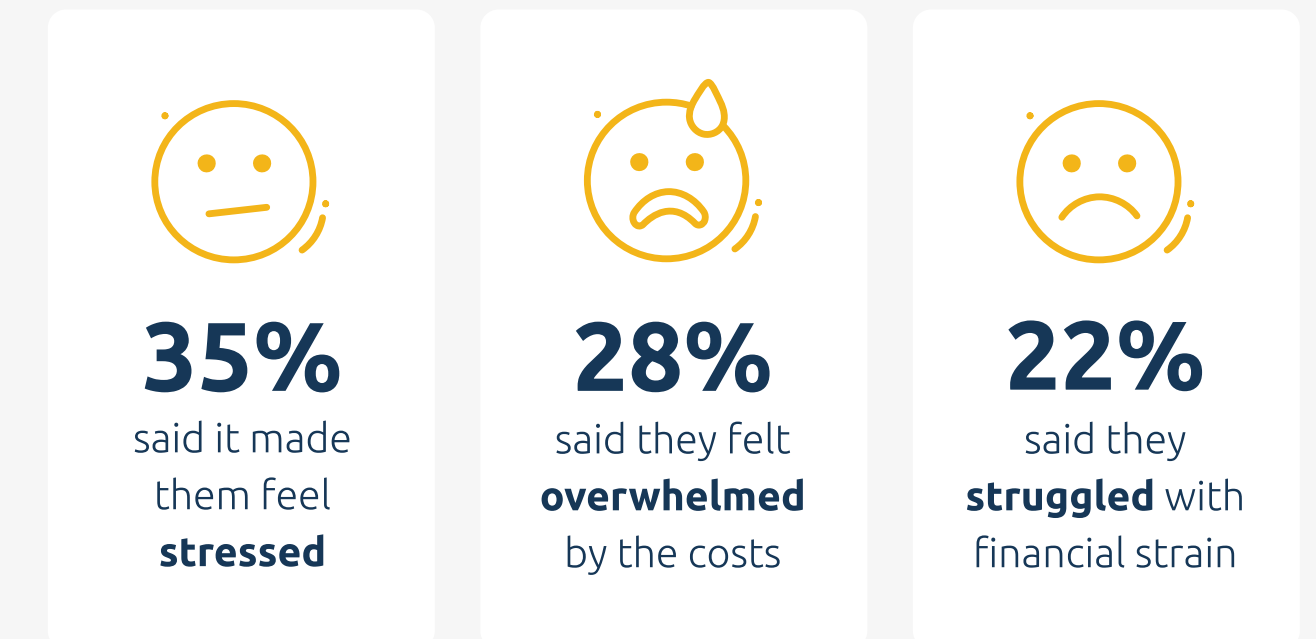


## Why did you have to cover some or all of the costs of this funeral?



Respondents said they had made these contributions for a range of reasons, including a desire to give the deceased a better send off (in 29% of cases), the death being unexpected and there being no plan for the funeral (28%), the funeral plan not covering all the costs (23%); and the person who had died not having put any money aside to pay for their funeral (23%).

We also asked those people who had needed to meet some or all of the funeral costs themselves how this had affected them, both emotionally and financially.



More than one in three (36%) of the funerals arranged by Funeral Planning survey respondents were paid for using an insurance policy. A further 36% were paid for by the family of the person who had died. In 40% of cases the costs were met by drawing on the savings of the person who had died; and in 30% of funerals costs were covered in part by using some of the deceased person's other assets.

In cases where an insurance policy was used to pay for the funeral more than eight out of ten respondents (81%) agreed with this statement: "I was able to plan the send-off my family member or loved one wanted because I could afford it with the insurance payout."

**More than 1 in 3**  
of the funerals arranged by Funeral Planning survey respondents were **paid for using an insurance policy**





Section 2

# The difficult decisions we have to make

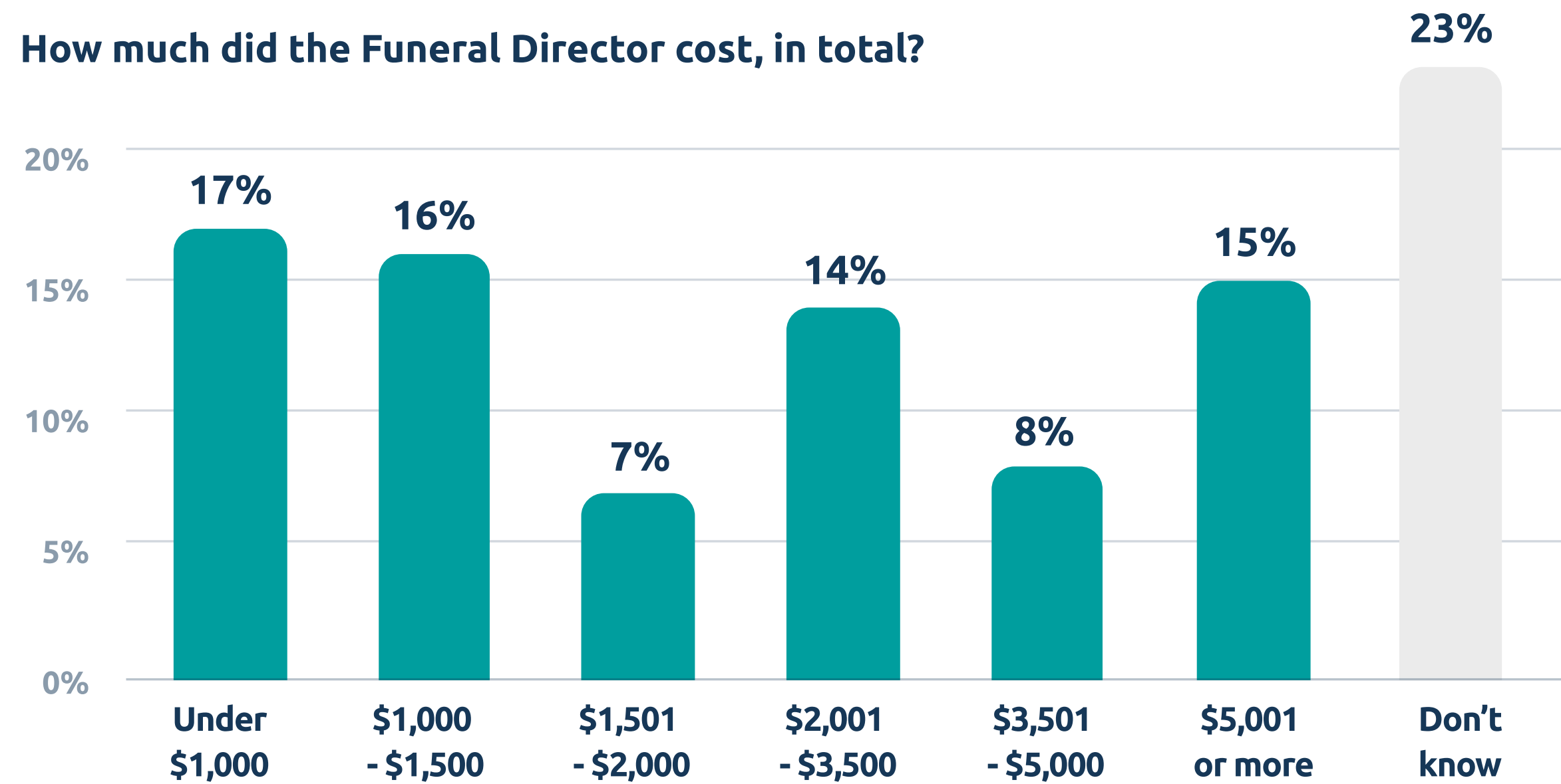
One reason that planning a funeral can be so difficult is that the wishes of the deceased and their loved ones may be frustrated by practical and financial constraints. This section examines how people questioned for our Funeral Planning survey, all of whom have been involved in planning a funeral at some point during the past five years, approached those decisions.

## How a funeral director can help

Almost nine out of ten respondents to the Funeral Planning survey (86%) said a funeral director was involved in helping to plan the funeral; and more than four out of ten (40%) took advice from the funeral director when making decisions about the funeral. These two figures are very similar to those seen in last year's survey (88% and 47%).

The average fee charged by a funeral director was \$2,741, up from \$2,163 a year ago. In 31% of cases the funeral director's fee was more than \$2,500, but 46% of respondents paid less than this, including 17% who paid less than \$1,000.

### How much did the Funeral Director cost, in total?



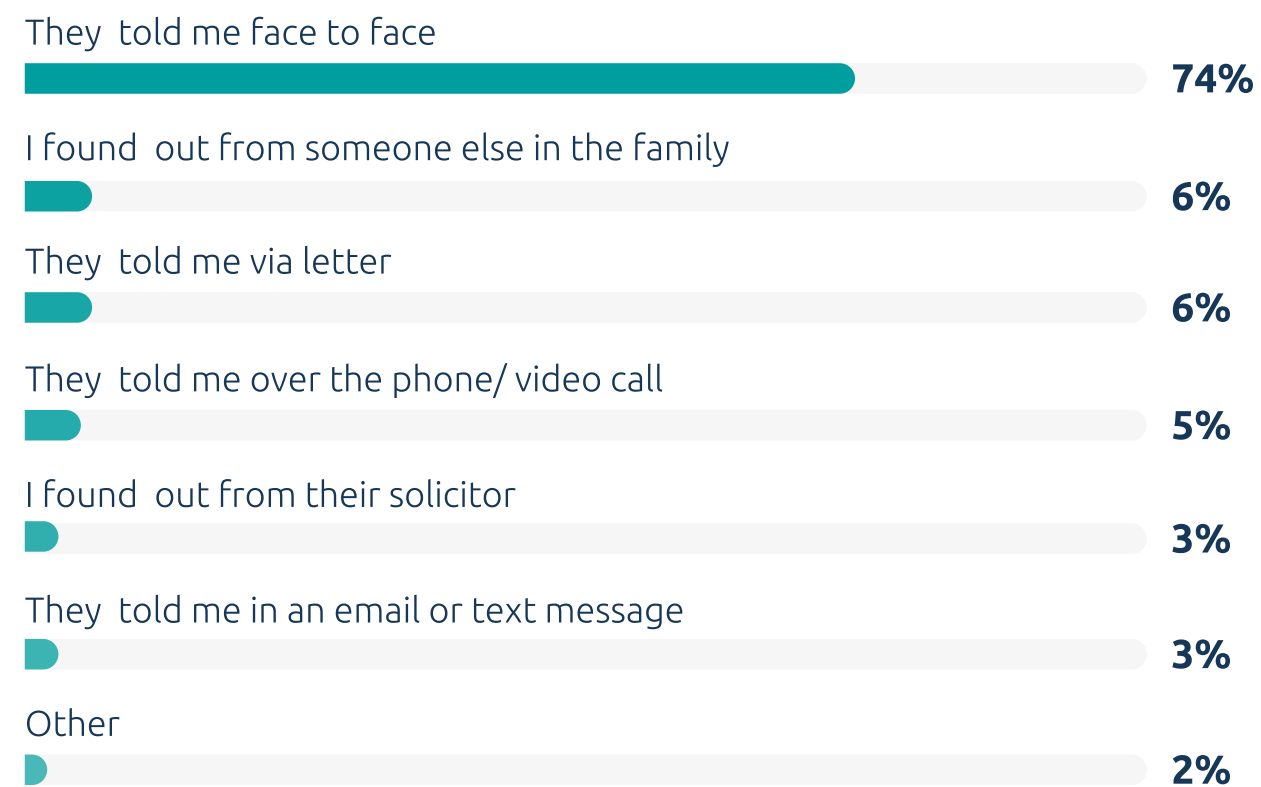


# Other sources of assistance when organizing a funeral

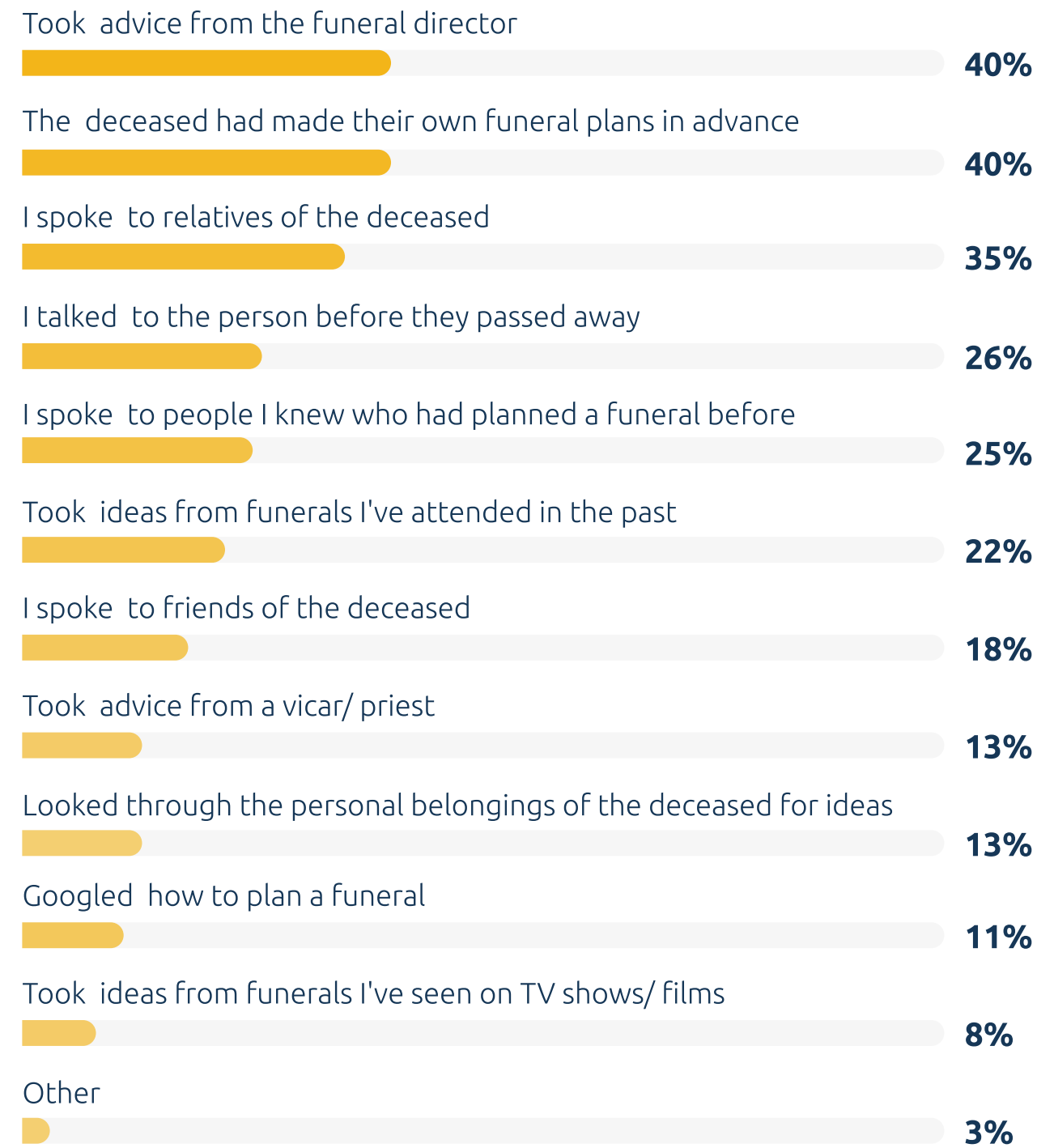
Alongside funeral directors, other key influences on decisions taken when planning a funeral include plans made by the deceased themselves before their death (drawn on in 40% of cases), speaking to the family of the deceased (35%), conversations respondents had with the deceased before their death (26%), talking to friends or acquaintances who had planned funerals in the past (22%); and taking ideas from other funerals they had attended (22%).

Just over half of respondents to the Funeral Planners survey (53%) have helped to arrange a cremation funeral within the past five years; while 38% helped to plan a burial. 7% helped organize a direct cremation with no funeral service. These figures are very similar to those seen last year: 50%, 41% and 7% respectively.

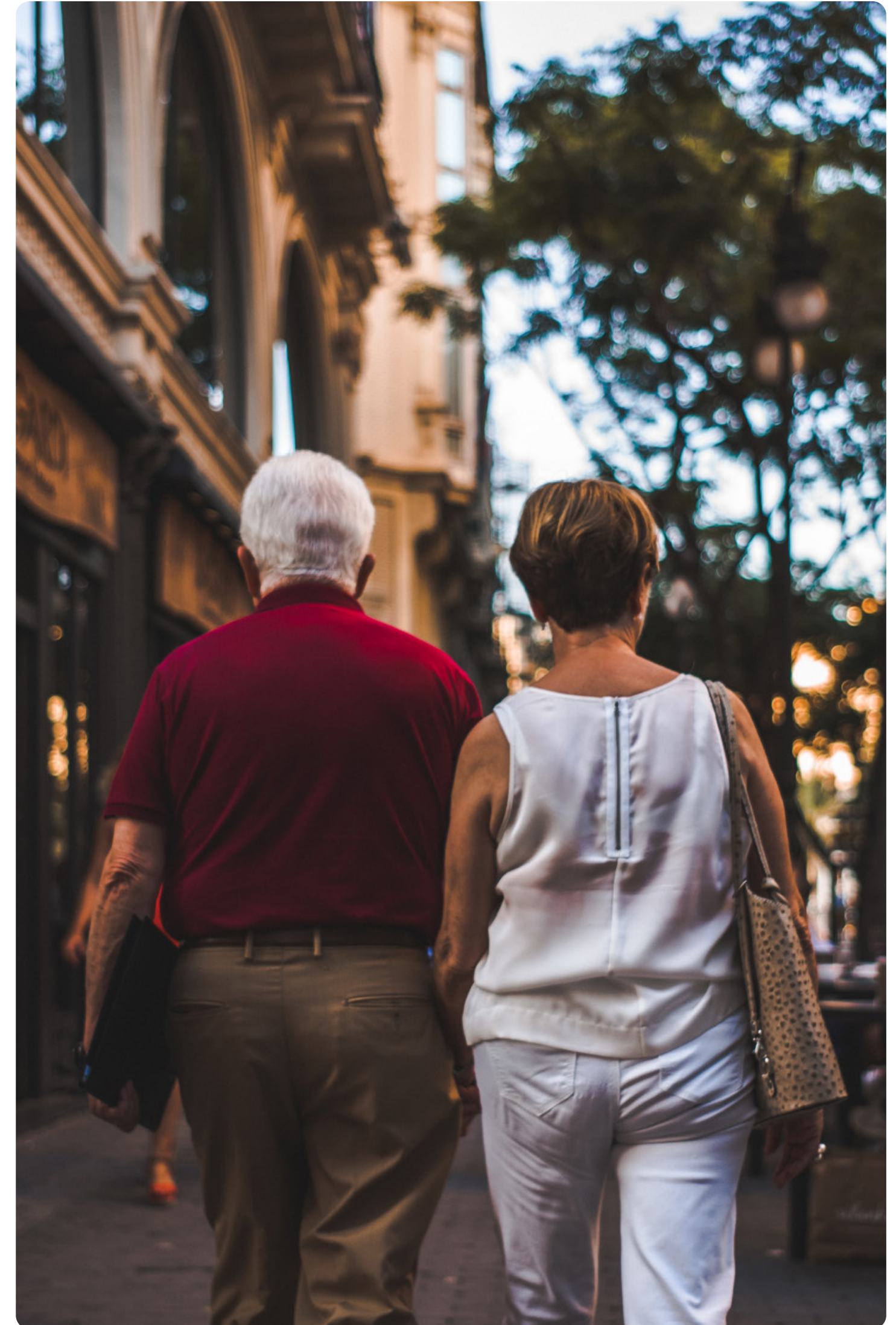
## If you knew your loved one's wishes for their funeral, how did you find these out?



## How did you make decisions on the plan for this funeral?



We also asked how respondents had found out about a loved one's wishes or instructions for their funeral. Almost three-quarters of respondents (74%) had spoken face-to-face to the deceased about the funeral before their death, 9% were given instructions or ideas by the deceased in writing (including via letters, emails or texts), while 5% had been instructed by the deceased in a phone or video call. In other cases instructions were passed on by family members or by a solicitor.







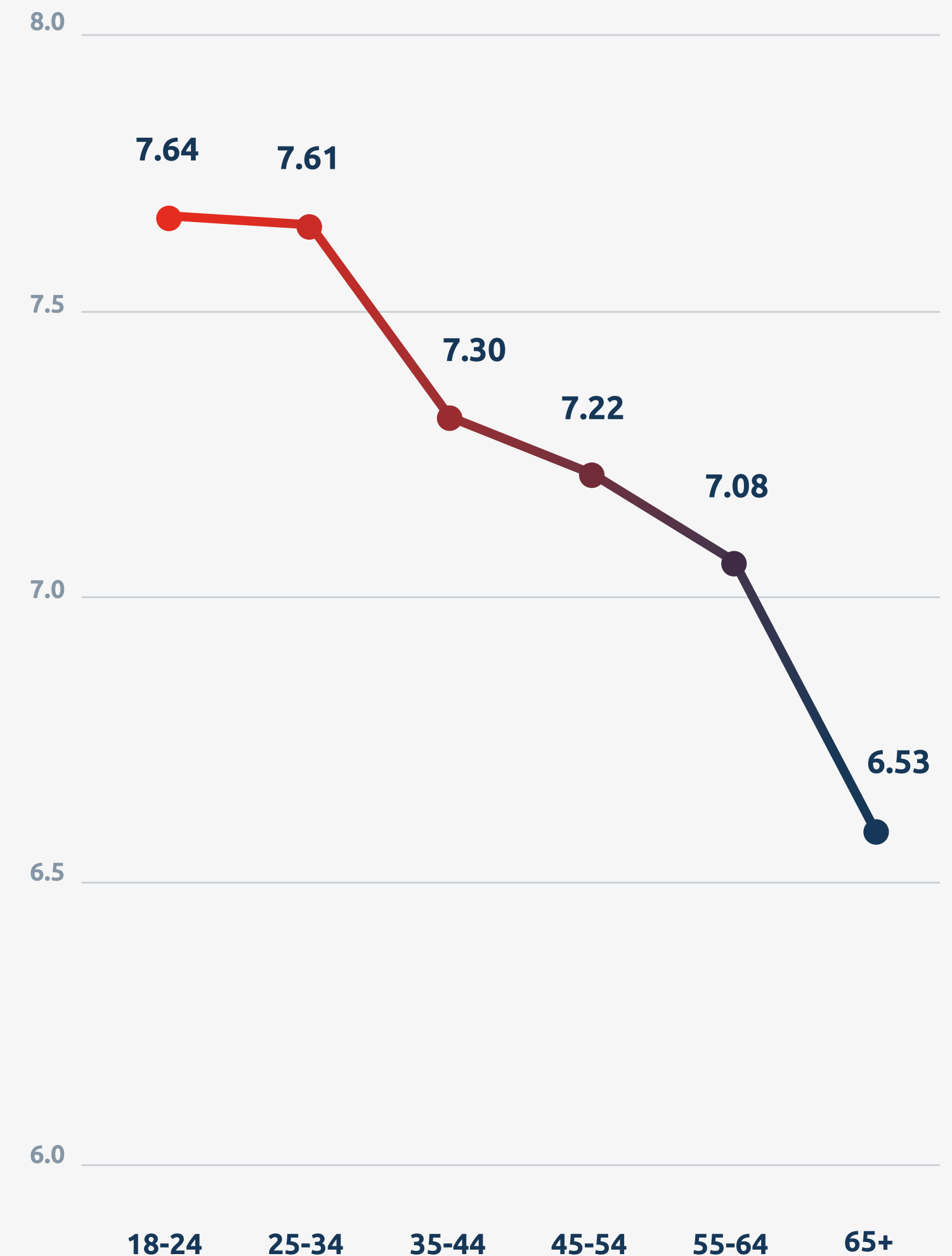
## The stress that can be involved when planning a funeral

We asked how stressful respondents found the process of planning the funeral, on a scale from zero (not at all stressful) to ten (extremely stressful). The average score was 7.3 – exactly the same as a year ago. More than half the respondents (51%) rated their stress at eight or above, including 17% who rated it at ten – these figures are almost identical to those we saw last year: 52% and 17%.

When we looked at how those responses varied by age, we found that – as was the case a year ago – people aged under 34 were likely to find the experience more stressful than older people did, with a particularly sharp drop in stress levels for those aged 65 or above, to an average of 6.5.

In line with last year’s findings, these responses suggest that people with more experience of helping to organize (or simply attending) funerals find it easier to cope with the process of planning one. Even so, no-one should overlook the levels of stress that may be involved when the funeral is for a spouse, partner, close family member or a friend.

On a scale of 0 (not at all) to 10 (extremely), how stressful did you find planning a funeral?







### Section 3

# Planning a funeral during the cost of living crisis

The cost of living crisis continued to cut into Canadian household budgets during 2023. The Consumer Price Index (CPI) rose 3.9% during the year: a less dramatic increase than in 2022 (6.8%) but still the second largest annual increase since 1991, according to Statistics Canada. While some costs rose more slowly as they had in 2022, other cost increases accelerated. Canada's mortgage interest cost index jumped 28.5% during the year, the biggest increase on record, as more people took out new mortgages or renewed at higher rates. Rental costs were up 6.5%, compared to (but following) a 4.6% increase in 2022. [1]

Even if the worst of the crisis may be behind us, it is not yet over and it has damaged the financial resilience of households across the country. Many people will find it very difficult to think about planning or paying for a funeral at present, particularly if they do not know how much a funeral might actually cost. This section of the report looks at perceptions of funeral costs in Canada among respondents to our Funeral Opinions survey; and at how those perceptions compare to reality.



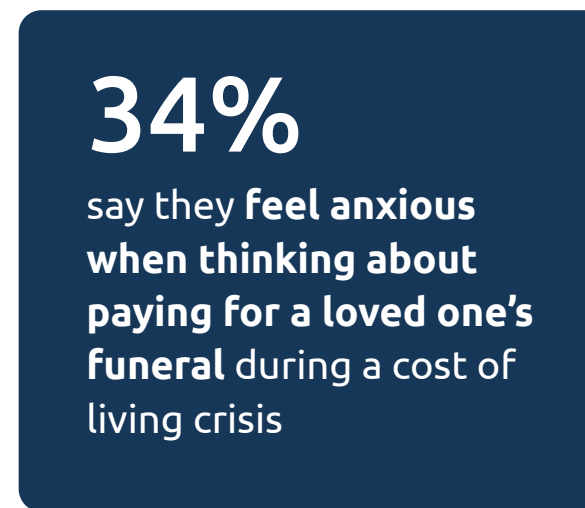
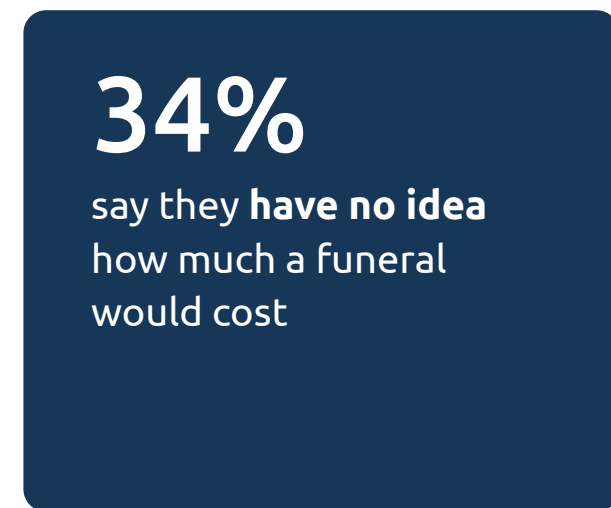
# Could you afford the 'right' funeral for a loved one?

We asked respondents to our Funeral Opinions survey, of whom 60% have been involved in planning a funeral at least once, whether they thought they would struggle to meet the costs associated with a death in the family during the cost of living crisis. 46% said they did not think they could afford those costs – last year 45% gave this answer.

We also asked if the cost of living crisis had made it more or less likely that respondents and their families could afford the 'right' funeral for a loved one – that is, a funeral that would be an appropriate farewell and celebration of that person's life. 56% said they thought the crisis had made it less likely this would be affordable, compared to 57% a year ago.



In addition:



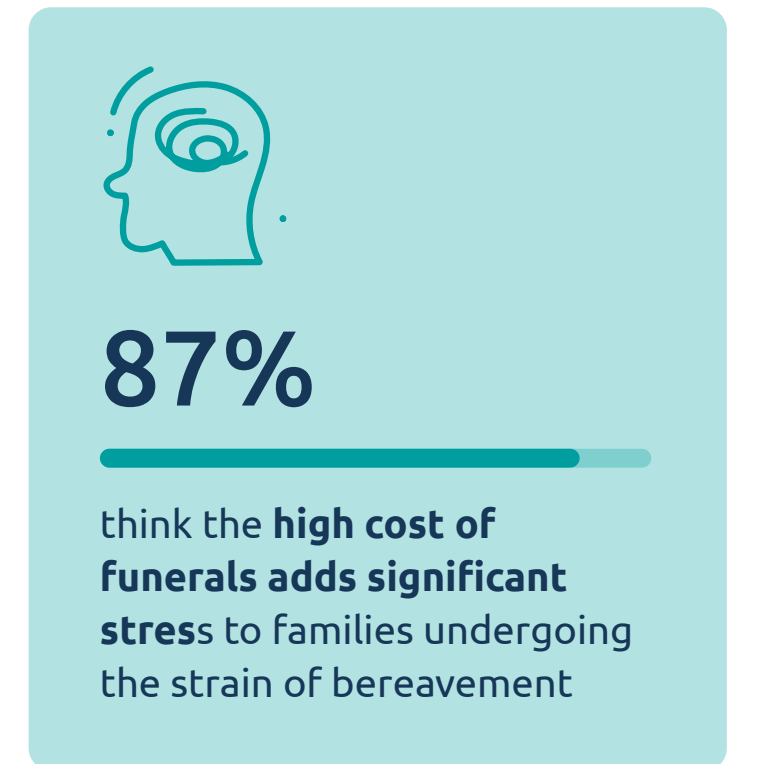
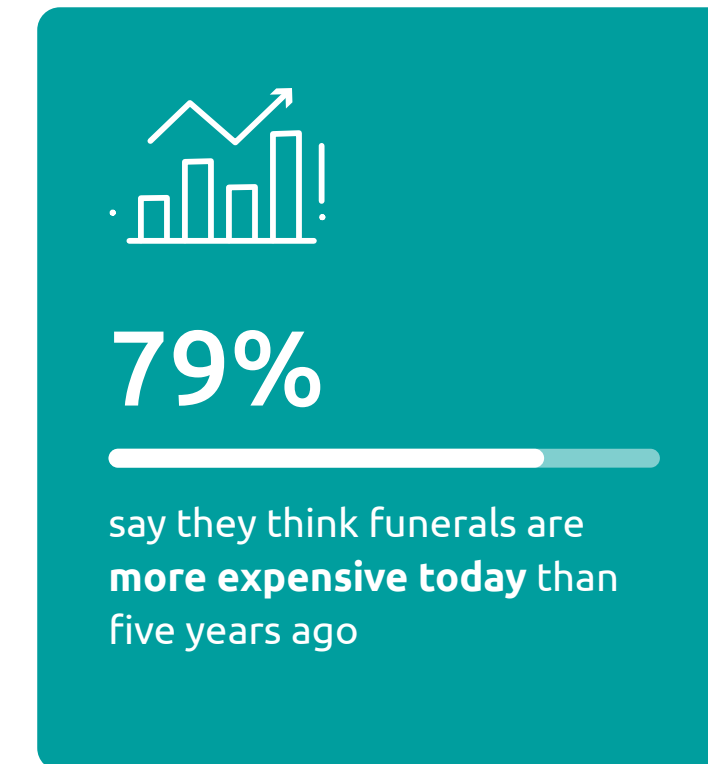
We also asked respondents to our Funeral Planning survey, all of whom have been involved in organizing a funeral within the past five years, if they thought they could pay for the 'right' funeral for a loved one during the current circumstances. More than half (51%) think they are now less likely to be able to do this, up from (48%) who said this in the equivalent survey 12 months ago.

# Funeral costs: perceptions

Almost eight out of ten (79%) of people questioned for our Funeral Opinions survey believe funerals are more expensive now than they were five years ago – exactly the same percentage of respondents gave this answer a year ago. This includes one in three respondents (33%) who think funerals are "far more expensive", up from 32% a year ago.

A large majority of respondents to our Funeral Planning survey – all of whom have helped plan a funeral at some point during the past five years – tend to agree. 79% say funerals are more expensive now, including 38% who say they are "far more expensive". Last year 84% thought funerals had become more expensive.

When we asked respondents to the Funeral Opinions survey whether they agreed that: "The high cost of funerals adds significant stress to families undergoing the strain of bereavement", their answers were again strikingly similar to those given a year ago. Almost nine out of ten (87%) agree, including 60% who strongly agree. Last year the equivalent figures were 87% and 59%.



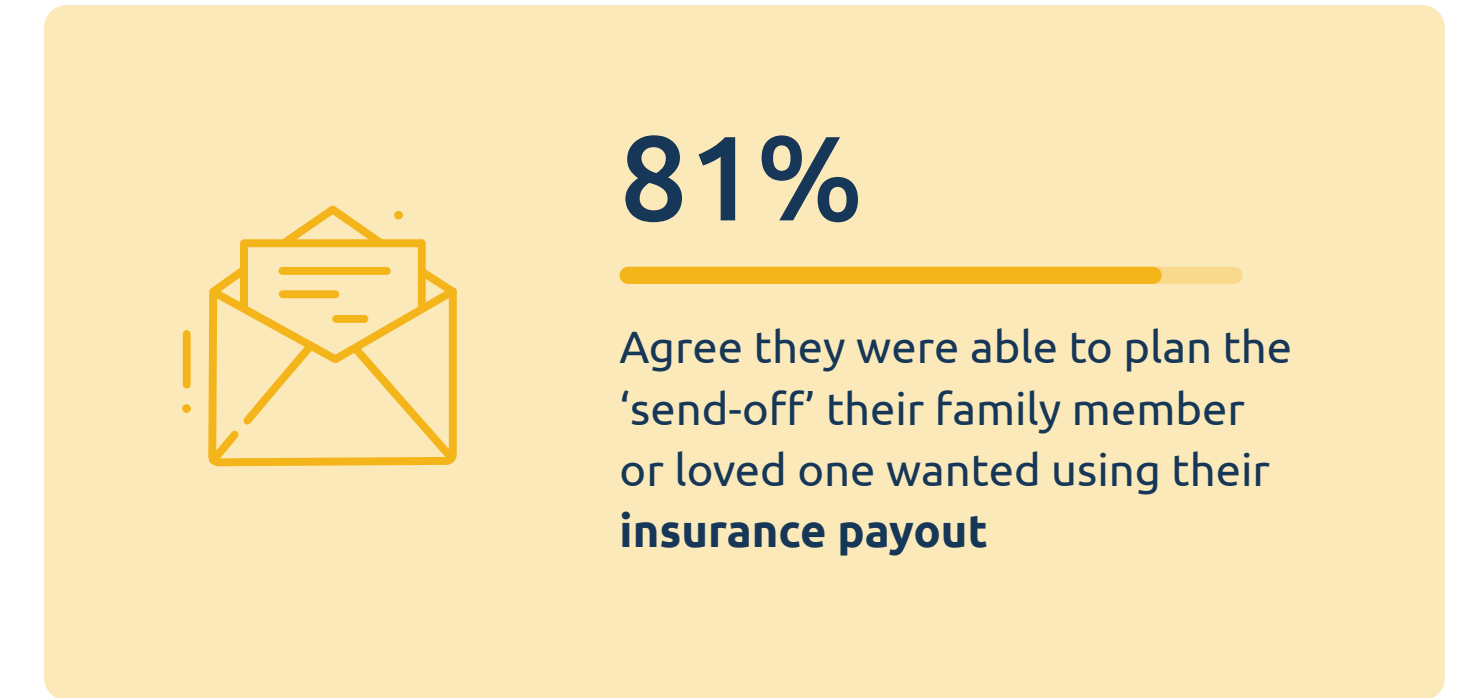
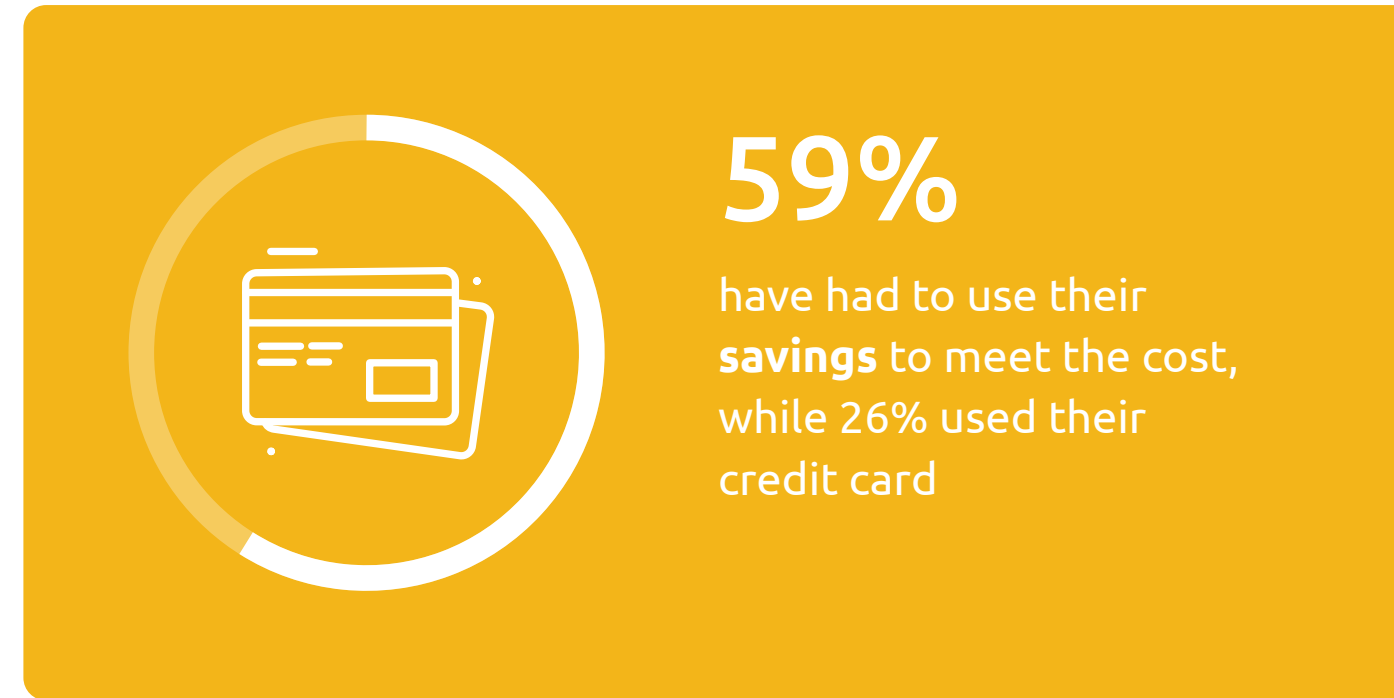


# Funeral costs: reality

Six out of ten respondents to our Funeral Opinions survey have helped to organize a funeral at least once. Almost half of this group (46%) say they had to help pay for a funeral. The average contribution they made was \$3,060, but 19% paid more than \$5,000. More than a quarter (27%) paid for the whole funeral. Seven out of ten people who paid for the whole funeral said they had known in advance that they would need to do so, but the remaining 30% had not expected this.

We asked how respondents had met these costs. Almost six out of ten people in this group (59%) said they had used their savings, while 27% used a credit card. Others borrowed money from friends, relatives, or their employers; and 6% took out a payday loan. 13% were able to use an insurance payout to meet these costs. All these figures are almost identical to those seen in our previous survey a year ago.

The share of people within this group who were able to use insurance to meet the funeral costs had increased slightly, from 12% to 13%. Eight out of ten people who were able to use insurance (81% of this group agreed with this statement: "I was able to plan the 'send-off' my family member / loved one wanted because I could afford it with the insurance payout", compared to 74% of the equivalent group a year ago.







### Section 4

# Planning our own funeral

Most of us find it difficult to talk or even think about the end of our own lives, or the death of someone close to us. But talking to someone close to you about what you or they might want to happen at your or their funeral can help to reduce some of the stress that they or you will face when that day comes. In this section we find out whether Canadians are actively thinking about planning or paying for their own funerals.

## The pandemic has encouraged some people to think a bit more about funerals

As was the case a year ago, just over one in five people (22%) questioned for our Funeral Opinions survey say that living through the Covid-19 pandemic has made them “much more aware” of the need to think about and plan funerals.

Just over one in ten people (13%) say the pandemic led to them discussing their own funeral plans with a loved one, while 11% have discussed someone else’s funeral plans with that person. Slightly smaller numbers of people have started saving, or bought insurance, to cover funeral costs. But almost six out of ten people (57%) say the pandemic failed to encourage them to do any of these things. Remarkably, all of these figures exactly match their equivalents from 12 months ago.

### Did the COVID-19 pandemic trigger you to do any of the following?



13%

Discuss **your funeral plans** with a loved one



11%

Discuss **a loved one's funeral plans**



10%

Buy life **insurance**



9%

**Start saving** for funeral costs



7%

Buy a **funeral plan**



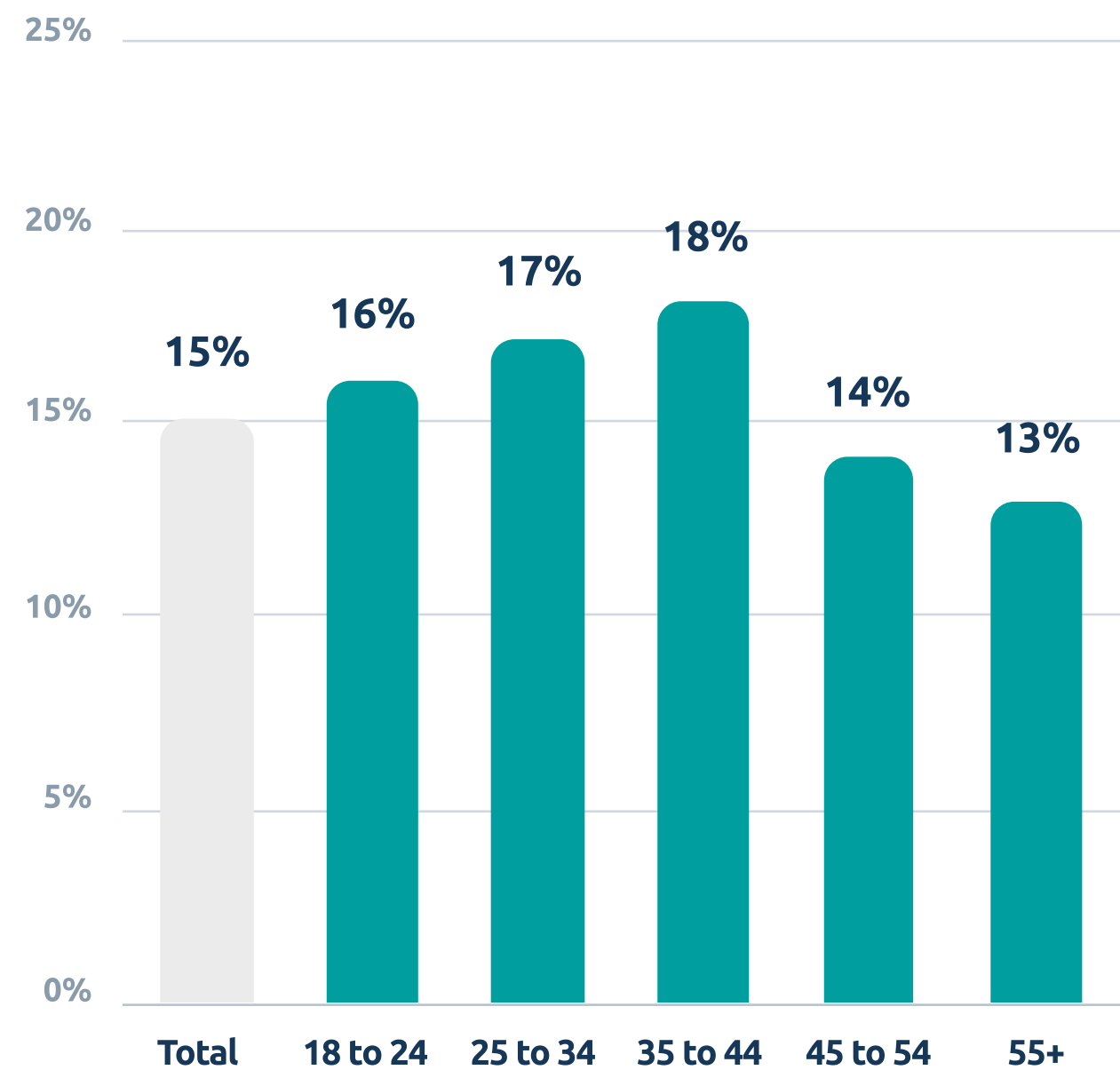
57%

None of the above



We also asked if living through the pandemic had encouraged people to make a will. Broken down by age, responses show that people aged between 35 and 44 are most likely to have decided to make a will, just ahead of those aged 25 to 34. These results show a similar pattern to that seen a year ago. They surely reflect, at least in part, the fact that many people start thinking about making a will once they reach their 30s or 40s. Clearly it would be useful if the start of that process could be linked to someone starting to think about planning or paying for their funeral.

### Percentage of people triggered by the COVID-19 pandemic to make a will - By age



## How people feel when they think about funeral costs

We also asked respondents to the Funeral Opinions survey how thinking about the cost of either their own or someone else's funeral makes them feel.

Almost one in two people (46%) say they don't like talking about their own death or funeral, while 37% say they don't like talking about anyone else's death or funeral. But almost one in three (31%) agreed that "people are more comfortable to talk about death now than previously".

When we break those answers down by age group, it is clear that a larger share of younger people say they don't like talking about their own death than is the case for people aged 55 and over. People in the oldest age group are also more likely to think that people are more comfortable talking about death now than previously. Might this reflect the fact that this subject is more likely to be discussed by people within their own age group, sometimes through necessity?

Whether or not that is so, it is clear that if more people felt able to discuss this subject openly, they and their loved ones might benefit in the longer term by reducing some of the stress and expense that might otherwise be associated with a death and the process of planning a funeral.



**49%**  
say it makes them feel **stressed**



**43%**  
say it makes them feel **sad**



**22%**  
say it makes them feel **helpless**

**22%**  
say it makes them feel **frustrated**



**But 11%**  
say they feel **prepared**



# What would you like to happen at your own funeral?

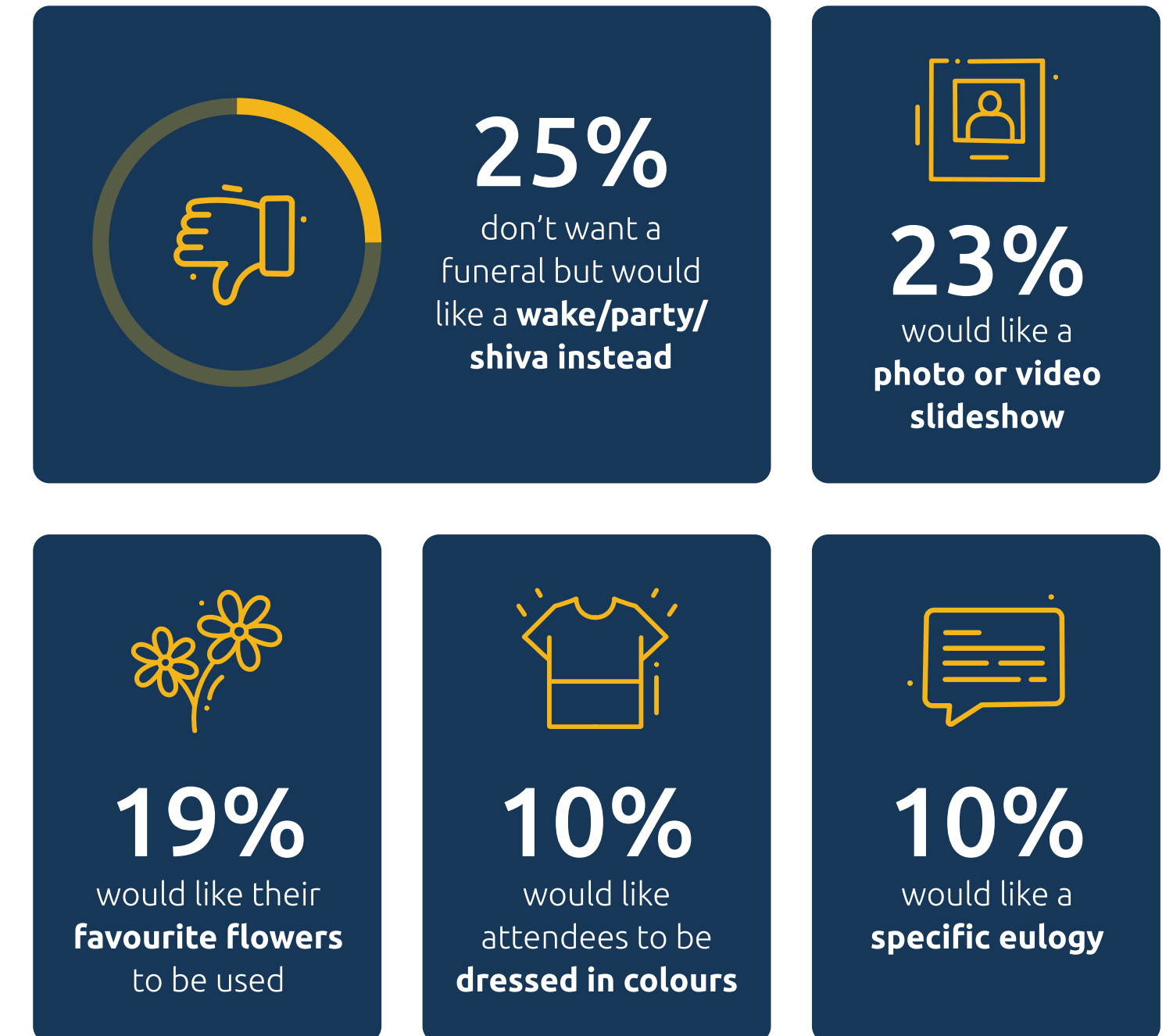
Even if many people are reluctant to discuss funerals, it seems that many of us do also have clear ideas about what we might like to happen at our own funeral. Almost seven out of ten people (68%) say they would like to be cremated, including 32% who would like a direct cremation, with no ceremony or guests. 22% would like a “simple” burial and just 1% a “lavish” burial. Only 13% don’t know (or don’t want to say).

Once again, these results are strikingly similar to those revealed in our last survey a year ago. Just as was the case then, older people seem to be more likely to favour a direct or simple cremation; while younger people are more likely to favour a burial. It is difficult to explain this apparent generational divide, but one possible reason is that older people simply have more experience of what is involved at different kinds of funerals. Older people may find it easier to contemplate cremation and their own mortality than do younger people. (Older people may also have more knowledge of the costs involved with different types of funerals.)

## Thinking of your own funeral, what do you imagine you would want? By age

	18-24	25-34	35-44	45-54	55+
Direct cremation	13%	20%	25%	34%	47%
Simple cremation (with a few guests)	15%	17%	18%	20%	22%
Standard/traditional cremation (with low to medium number of guests)	16%	18%	16%	15%	13%
Lavish cremation (plenty of ceremony)	5%	4%	2%	1%	0%
Simple burial	28%	24%	28%	18%	17%
Standard/traditional burial (with many guests)	17%	12%	10%	6%	4%
Lavish burial	6%	3%	1%	1%	0%
Give my body to science	16%	19%	15%	12%	12%
Other	1%	1%	3%	1%	3%

Respondents to the Funeral Opinions survey also expressed some other preferences about their own funerals:





# Despite concerns about how family and friends might pay for it, many people have not yet set any money aside to pay for their funerals


As was the case 12 months ago, almost nine out of ten (87%) of respondents to our Funeral Opinions survey agree that the high cost of funerals “adds significant stress to families” who have been bereaved. Yet more than one in three respondents (34%) say they have not yet taken any action to ensure there will be some money set aside to pay for their funeral. This figure is lower than the equivalent percentage of respondents in last year’s survey who said they were in this position (38%) – we shall have to wait until next year’s survey to see if this represents an encouraging trend.

It is encouraging that a majority of respondents have taken some sort of action in preparation for paying for a funeral, although only 7% of people have bought specific funeral insurance – the same percentage as we saw a year ago.


## Do you have money set aside, or life insurance for your own funeral?




**Which of these statements do you agree with?**



**45%**  
Agree they want to ensure their family are **taken care of**



**32%**  
Agree they worry about the **rising cost of funerals**



**30%**  
Agree they're **not sure how much** funerals cost





# Why haven't you put money aside to cover the cost of your own funeral? By age

	18-24	25-34	35-44	45-54	55+
Because I can't afford it/can't afford it yet	37%	35%	<b>47%</b>	<b>45%</b>	<b>50%</b>
Because the current cost-of-living has impacted my finances/ savings	20%	32%	44%	32%	39%
I find it too hard to think about	21%	25%	29%	26%	18%
Because I'm too young to think about it	<b>63%</b>	<b>43%</b>	17%	10%	3%
Because I don't know how much I need	23%	14%	13%	12%	15%
Because I don't have any dependents	6%	8%	14%	12%	11%
Because I enjoy spending my money	10%	6%	6%	6%	6%
Because it's not important	5%	9%	5%	6%	5%
Because I'm relying on inheritance from someone else	1%	3%	6%	1%	1%
Other reasons	6%	5%	6%	8%	10%

Among respondents to the Funeral Opinions survey who have not yet set money aside to pay for their own funeral 43% say they can't afford to do so now; while just over one in three (34%) say they can't do so because of the way the cost of living crisis has affected their finances. These are identical figures to those seen a year ago.

People in the three oldest age groups are most likely to give one of these answers – a concerning finding as their funerals are more likely to happen in the near or medium term than is the case for younger people.

Among respondents who have put some money in place to pay for their own funeral the average amount set aside is \$4,424,

(slightly above the equivalent average from last year of \$4,264). It is important to remember that the average cost of the funerals that people questioned for the Funeral Planning survey have helped to plan during the past five years was significantly higher than this – \$7,793 (see Section 1) – and that only 22% of the funerals they helped to organize cost less than \$4,000.

Meanwhile, more than a quarter (26%) of the people we questioned for the Funeral Planning survey have themselves not set aside any money to pay for their own funeral (this figure is slightly lower than the 28% of respondents to last year's Funeral Planning survey who said this). Those who have money or insurance in place for this purpose have \$4,885 on average – still well below the average cost reported by survey respondents.





# Conclusion

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## As was the case a year ago,

the findings of our research confirm that planning a funeral can be both expensive and stressful and that for many people this is a difficult subject to even think about, let alone to discuss with their loved ones. But it is also clear that preparing for your funeral before you die could make a huge difference – financially and emotionally – to the family members and friends who will have to organize your funeral.



Our findings show that the cost of living crisis continues to increase concerns about funeral costs. They also reveal how being involved in organizing a funeral affected respondents to the Funeral Planning survey, both financially – with 45% of them having to meet some or all of the cost themselves – and emotionally, with many saying the experience left them stressed and struggling to cope with the financial impact.

But they also suggest that both the cost of living crisis and our recent collective experience in the pandemic may have encouraged more people to think and talk about death a little more than they did before. The hope must be that this helps more people to start planning and preparing to pay for their own funerals or those of their loved ones, well before those plans need to be put in place.

This research also confirms once again the benefits of using an insurance policy to meet funeral costs, by lifting the financial burden on family or friends organizing the funeral and so helping to ease some part of the emotional impact of a bereavement. It also gives the family and friends of the deceased a little more time to focus on ensuring the funeral is a fitting tribute to the person they have lost. If the funeral in question is your own, here is one more valuable gift you can give the people you leave behind.

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*D. Rees*

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## References

1. StatisticsCanada on the impact of the cost of living crisis in Canada during 2023: [TheDaily — Consumer Price Index: Annual review, 2023 \(statcan.gc.ca\)](https://www150.statcan.gc.ca/n1/pub/26-267-x/2023001/article/00001-eng.htm)



