



Seniors Choice Cost of Dying Report 2023

A GUIDE TO COSTS AND PLANNING

[SENIORSCHOICE.CA](https://seniorschoice.ca)



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Foreword

The loss of a loved one is a very difficult, painful time in anyone’s life. Some people may be able to take some comfort from arranging a funeral that pays tribute to the person they have lost – but for many others planning a send-off can cause additional pressure at a time of stress and upheaval, particularly if they also struggle to cover the cost of the funeral.

Today, the financial aspect of funeral planning may feel even more daunting, as the cost of living crisis continues to make life difficult for so many people across Canada. Almost half the 2,000 Canadians questioned for our Funeral Opinions survey (45%) say that if they suffered a family bereavement now they would not be able to cover the cost of the funeral. Almost nine out of ten (87%) agree that: “The high cost of funerals adds significant stress to families undergoing the strain of bereavement”.

Yet 38% of people have not yet put any money aside to pay for their own funeral – a step that could shield their families and friends from much of that stress and strain. At the same time, findings from our Funeral Planning survey (of 1,500 people who have helped plan a funeral at some point during the past five years) show that the average cost of those funerals was \$7,828. Some funerals may cost \$10,000 or more.

Our findings prove there are ways to cover the costs of a funeral and offer precious support and peace of mind to those left behind when you pass away. By choosing to take action and plan in advance, you can protect your loved ones from the financial pressures of bereavement.

Our findings highlight the importance of at least starting to think about how your own funeral or that of a loved one might be paid for; and perhaps what type of funeral it might be. Many of us find it very difficult to talk or even to think about this subject, but by choosing to put financial protection in place, you could lift a burden from your own and your loved ones’ shoulders. With that peace of mind, you can get on with enjoying your life to the fullest.

This report forms part of our efforts to provide you and those around you with everything you need to make informed decisions about how to prepare for your own funeral, or the funeral of a loved one. That way, when the time comes you or your loved ones will be able to arrange the best possible tribute to the person who has died, without adding to the emotional and practical difficulties face by those left behind. We hope you find it useful.



David Rees
Chief Operating Officer

D. Rees





How we created this report

This report is based on two surveys, both carried out in February and March 2023. 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.



Overview in figures

The average cost of funerals that respondents to our Funeral Planning survey helped to arrange during the past five years was...

\$7,828	\$4,053
for a standard service	for a basic service

If you add together the average cost of all the elements that can be included in a funeral service, **average costs for a larger funeral** could reach around...


\$12,000	\$10,000
for a burial	for a cremation

Amid the cost of living crisis...

45%

of those questioned for our Funeral Opinions survey think that if they suffered a family bereavement now **they would not be able to afford to pay for a funeral.**

87%



of respondents to our Funeral Opinions survey agree that: **"The high cost of funerals adds significant stress to families undergoing the strain of bereavement".**





The importance of having plans in place

57%

of respondents to the Funeral Opinions survey say that the impact of the cost of living crisis means they are now less likely than before to be able to afford to pay for the 'right' funeral – an appropriate farewell to and celebration – for a loved one.

39%

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 45% of the total cost; the average amount they paid was \$4,396.50.



38%

of respondents to the Funeral Opinions survey and 28% of respondents to our Funeral Planning survey have not yet set any money aside to pay for their own funeral.

In cases where an insurance policy paid for the funeral

78%

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."



SECTION 1

07

The financial costs we face when a loved one dies

The sadness and loss we feel when a loved one dies may lessen as time passes, but for many people the first days and weeks of the grieving process may be made even harder by the need to organise a funeral – unless preparations for arranging and paying for it are already in place.

One reason it is so important and beneficial to make arrangements in advance is the cost of funerals. In the first section of this report we look at the costs involved when arranging a funeral.

Average costs of funerals that respondents helped to organise

In our Funeral Planning survey, we asked 1,500 people who have arranged a funeral at some point during the past five years about the costs of those funerals. The average total cost of funerals they had organised was \$7,828. Only one in eight (12%) spent \$3,000 or less.

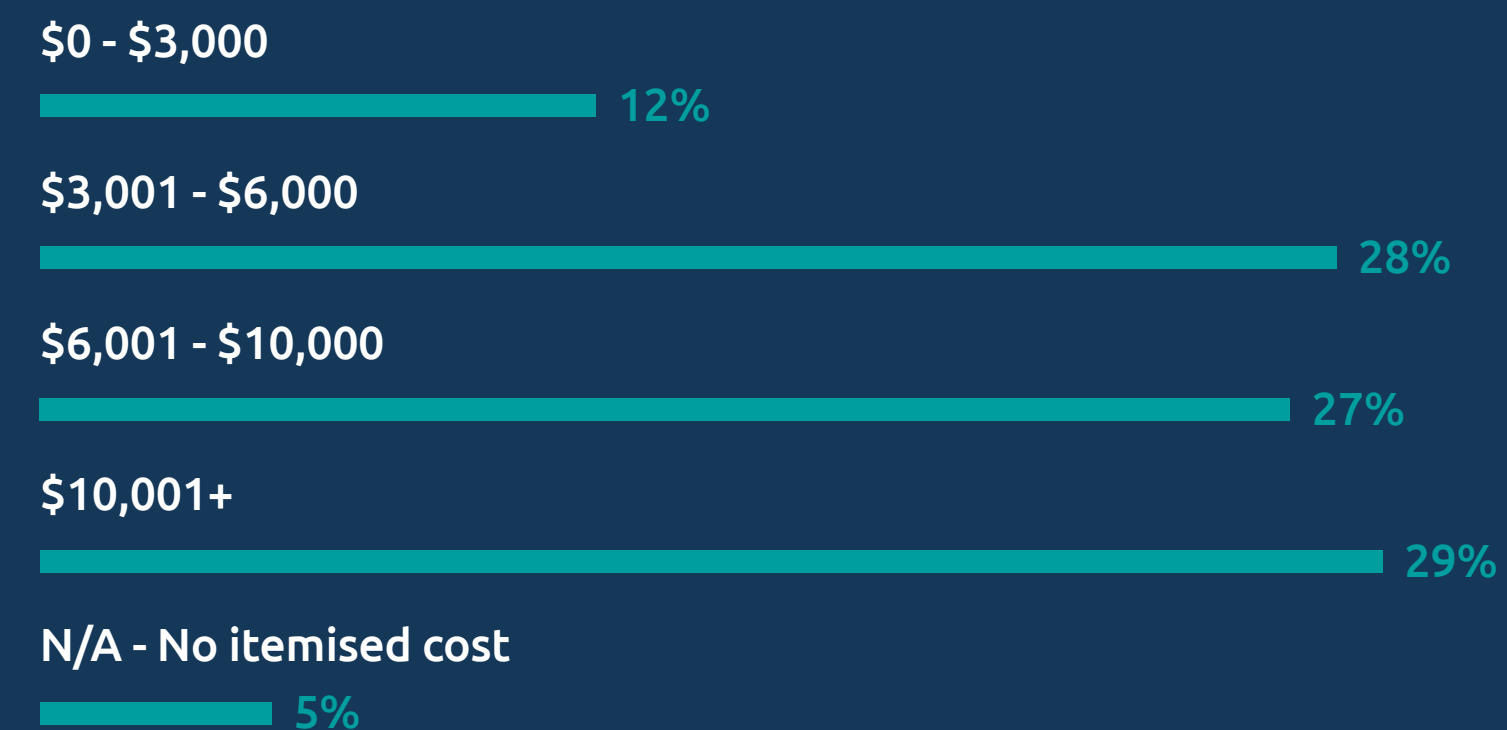
The average cost of even a basic funeral (including costs of cremation or burial, doctor, minister or celebrant) was \$4,053. Only 11% of those we surveyed had spent \$1,500 or less on a basic funeral service.

Only one in ten respondents said that less than \$1,000 had been spent on the reception for the funeral – the average cost of a reception was \$2,869.

The average fee charged by a funeral director (used by almost nine out of ten respondents) was \$2,163.

While a slim majority of respondents (54%) said the overall cost of the funeral was close to what they had expected it to be, one in three (33%) thought the costs were higher than expected. Only 5% said the costs were less expensive than expected.

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



The average cost of a basic funeral:

\$4,053

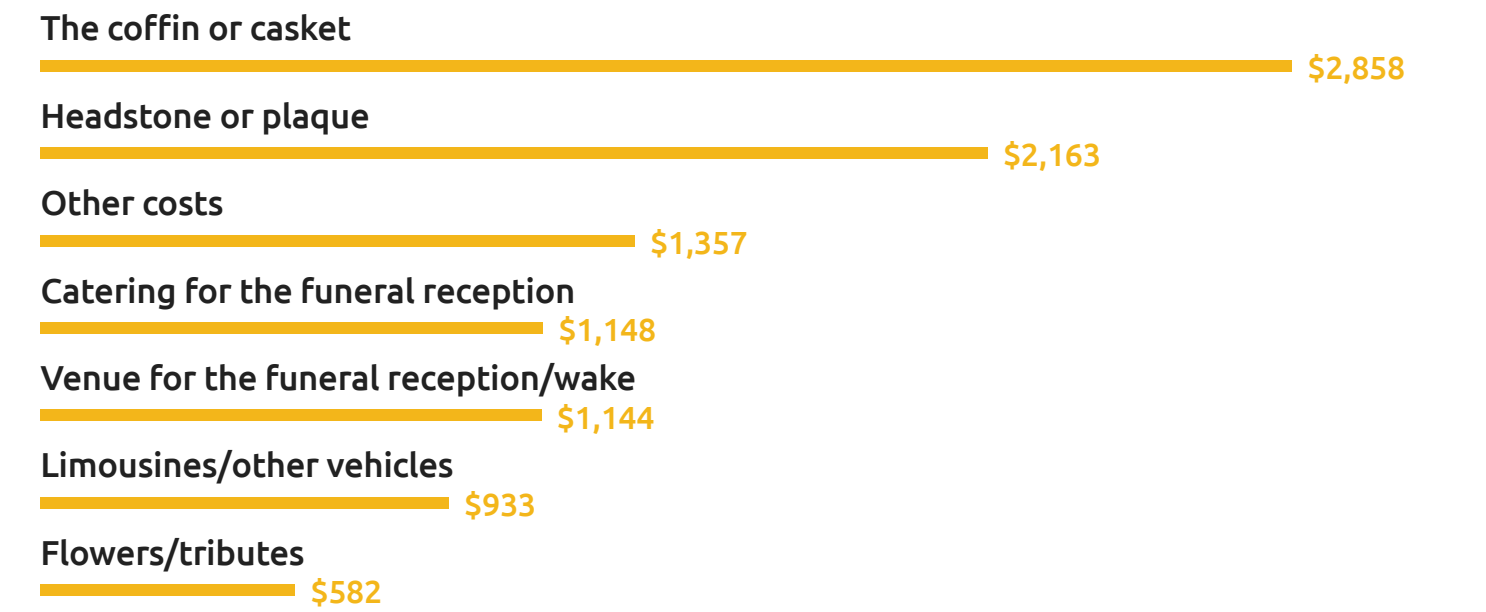


How much did each separate aspect of the funeral cost in dollars, the last time you had to assist with the planning of a funeral or bereavement?

OnePoll 2023; base n= from 134 to 770, total n=1,500, 1,366 missing



OnePoll 2023; base n= from 264 to 874, total n=1,500, 1,236 missing



Average costs of the individual elements of a funeral

Although it is possible to arrange a satisfactory funeral for less money than the average cost, a closer look at the costs of individual elements within funerals shows that the total cost can also rise well above that average.

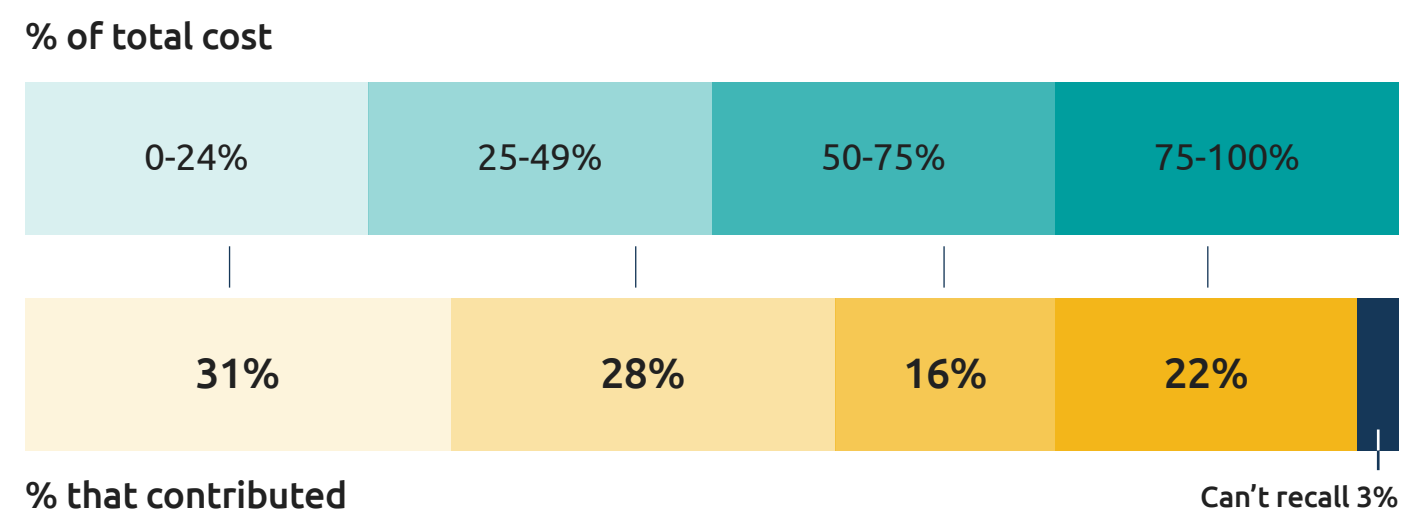
Based on what respondents to the Funeral Planning survey told us we have calculated average costs for individual elements within funerals. If these are added together it shows that the average total cost of a burial funeral including all of these elements could reach \$12,512, while the cost of a cremation funeral could be as high as \$10,193.

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 person. Our findings show the average amount paid for those fees was \$2,964; although almost one in three people (31%) paid \$1,500 or less for professional fees; and 20% paid under \$1,000.

Almost four out of ten people who helped to arrange a funeral during the past five years also helped to pay for the funeral

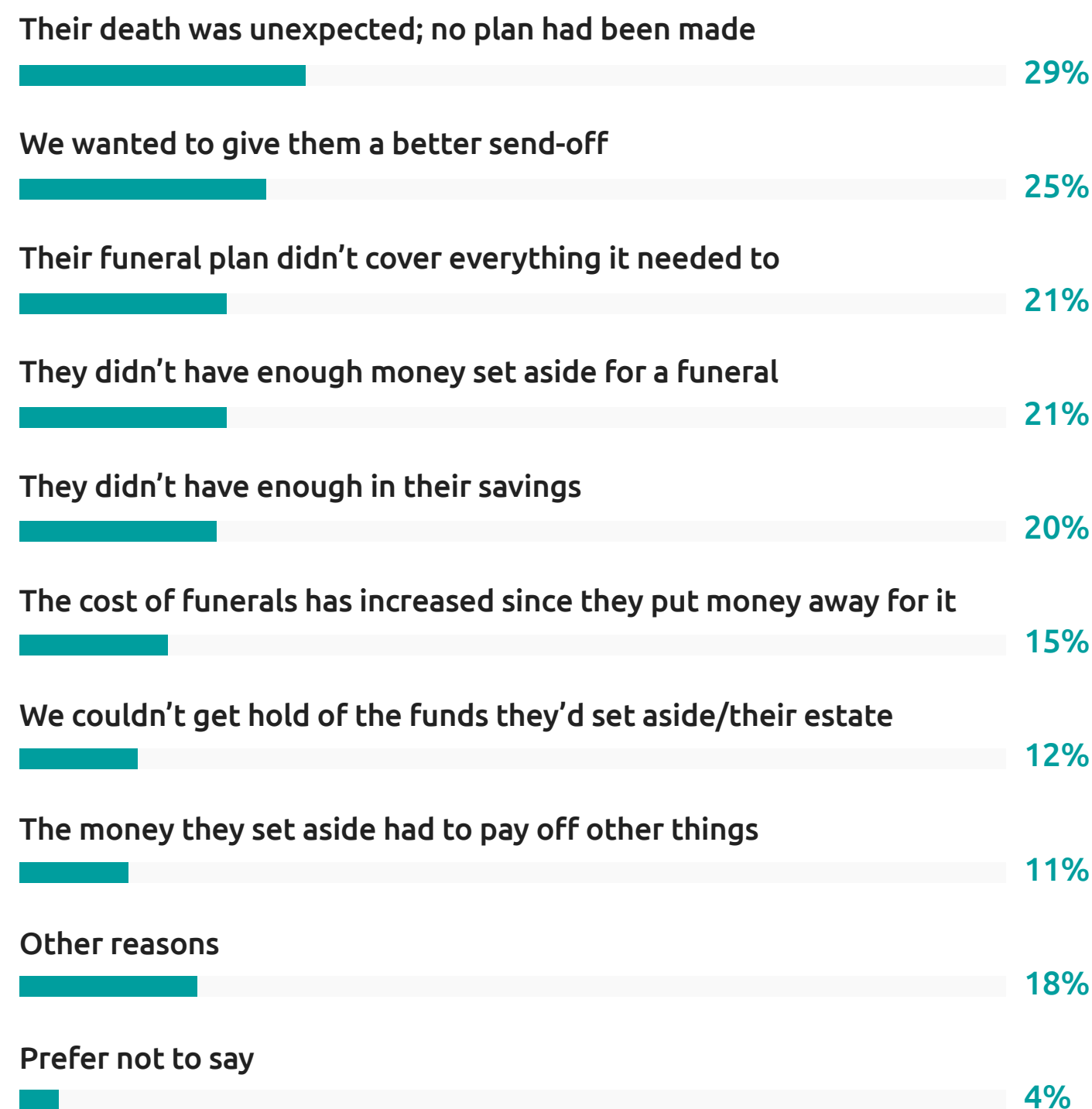
Almost four out of ten (39%) of respondents to the Funeral Planning survey had to make a financial contribution to meet some or all of the costs of the funeral they organised or helped to organise. Often, those contributions were sizeable: on average, these people paid 45% of the total cost, while the average amount they contributed was \$4,396. More than one in five (22%) contributed between 75% and 100% of the total cost.

What proportion of the total cost did you contribute?



Respondents told us they had been compelled to make a financial contribution for a range of reasons, including the death being unexpected and there being no plan for the funeral (in 29% of these cases), a desire to give the deceased a better send off (25%), the funeral plan not covering all the costs (21%); and the person who had died not having put any money aside to pay for their funeral (21%).

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



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

1 in 3 said it made them feel stressed

- 27%** said they felt "overwhelmed" by the additional cost
- 25%** said that having to meet these costs left them with less disposable income for a significant period of time
- 21%** said they struggled to cope with the additional financial strain



Almost one in three funerals were paid for by an insurance policy

Almost one in three people (31%) enjoyed the benefit of an insurance policy paying for the funeral they helped to arrange. A slightly larger number (35%) said that the family of the person who had died covered the funeral costs; while in 40% of cases costs were met from the savings of the person who had died.

In those cases where an insurance policy paid for the funeral almost eight out of ten respondents (78%) 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.”

SECTION 2

11

The difficult decisions we have to make

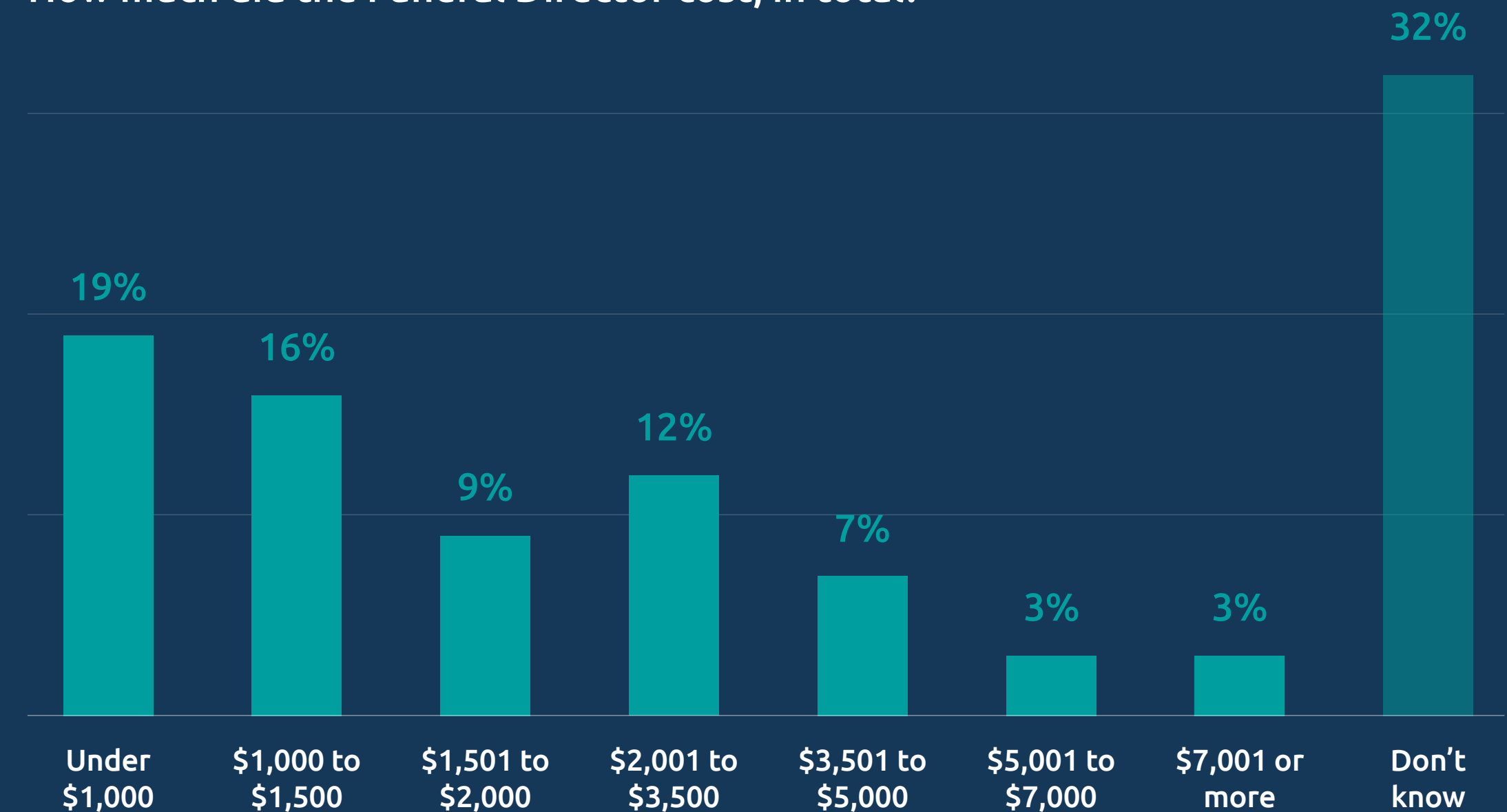
Planning a funeral can be stressful in part because it involves making choices that balance the wishes of the deceased and their loved ones against practical and financial constraints. This section shows how Canadians questioned for our Funeral Planning survey, all of whom have been involved in planning a funeral at some point during the past five years, approached those decisions.

How the funeral director can help

Funeral directors played an important role in most of these funerals. Almost nine out of ten respondents to the Funeral Planning survey (88%) said a funeral director helped to plan the funeral; and almost half (47%) said they took advice from the funeral director when making decisions about the funeral.

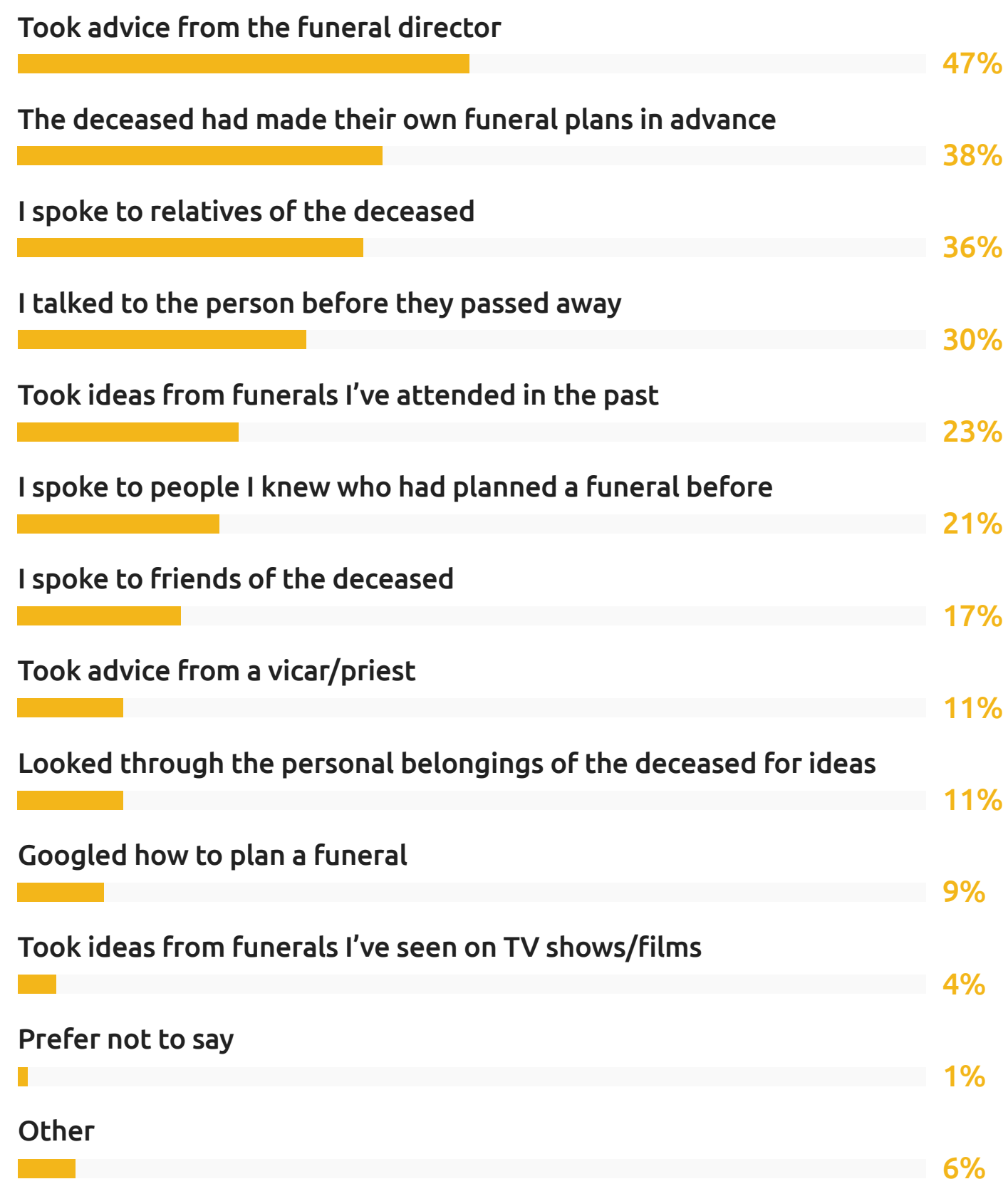
As noted above, the average cost of using a funeral director's services on these occasions was \$2,163. In 20% of cases the funeral director's fee was over \$2,500, but 19% of respondents said the cost was under \$1,000.

How much did the Funeral Director cost, in total?



Other sources of advice and assistance

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

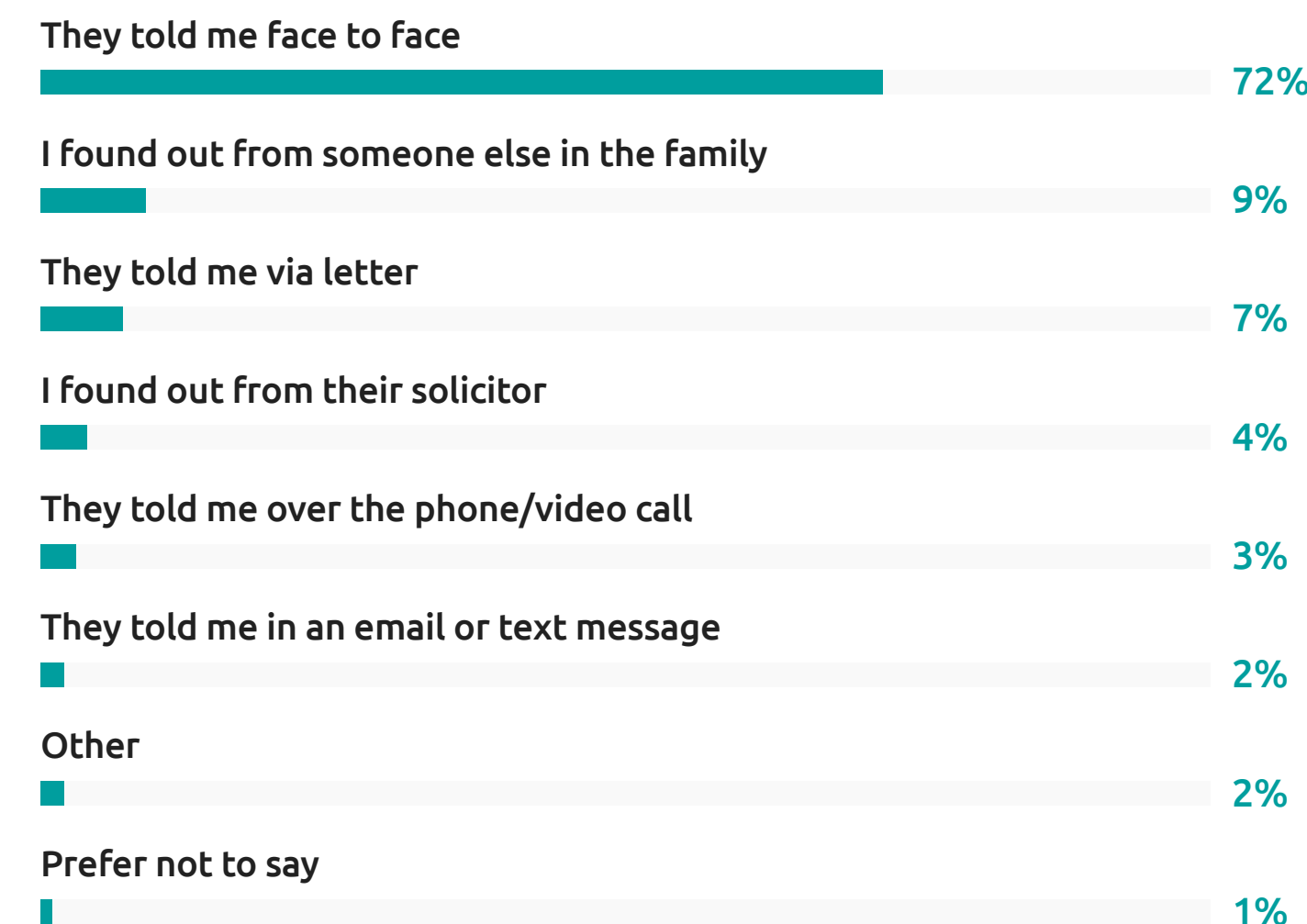


As well as advice provided by funeral directors, there are often a number of other influences on decisions taken when planning a funeral. They include plans that the person who has died made for their funeral before their death (used by 38% of respondents to our survey), the wishes of the family of the deceased (36%), conversations our respondents had with the deceased before their death (30%); and ideas based on other funerals they had attended (23%). Almost one in ten said they looked for ideas online; and 4% had taken ideas from funerals seen on TV shows or films.

Half of the respondents to the Funeral Planners survey (50%) have helped to arrange a cremation funeral within the past five years; while 41% helped to plan a burial. 7% helped arrange a direct cremation with no funeral service.

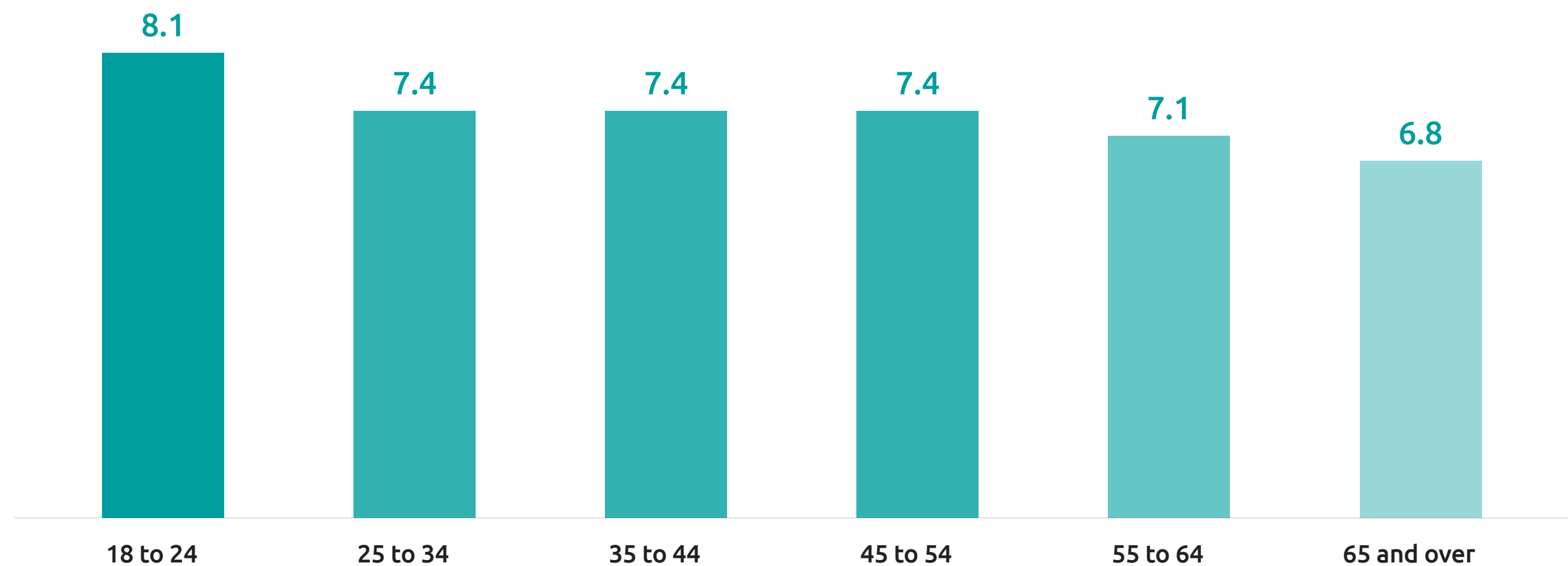
We asked respondents how they had found out about a loved one's wishes or instructions for the funeral. Almost three-quarters (72%) had spoken face-to-face to them about the funeral before their death. 12% were given instructions or ideas by the deceased in writing (including via emails or texts) or in a phone or video call. In other cases instructions were included in a will, or written down elsewhere and/ or provided by family members or a solicitor.

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



The stress that can be involved in planning a funeral

On a scale from 0 (not at all) to 10 (extremely) how stressful did you find planning this funeral? By age



We asked how stressful respondents had 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, but more than half (52%) rated their stress at eight or above, including 17% who rated it at ten.

When we looked at how those responses varied by age group, the results showed that young people, aged 18 to 24 were likely to find the experience more stressful than most older people did, but also that an average of 7.4 applied to all age groups between 25 and 54, before stress levels appeared to fall a little for those aged over 55.

It may be that having attended and/or been involved directly with more funerals over a longer period of time may help some people in older age groups to cope with the planning process. However, there will always be exceptions to that rule, particularly when planning a funeral for a spouse or partner, or another close family member or friend.



SECTION 3

Planning a funeral during the cost of living crisis

Readers already know that the cost of living crisis is affecting the way many Canadians feel about their finances. Research published by Pollara in January 2023 showed that 52% of us are worried about our financial situation, up from 41% in early 2022. In that context it's no surprise that many people may be finding it even more difficult to think about planning and paying for a funeral. This section of the report looks at perceptions of funeral costs in Canada among respondents to our Funeral Opinions survey; and how those perceptions compare to reality.

Worries about being able to afford the 'right' funeral for a loved one

We asked respondents to our Funeral Opinions survey, only just over half of whom (51%) have been involved in planning a funeral at some point, whether they thought they or their family would be able to meet the cost of the 'right' funeral for a loved one – that is, a funeral that they felt would be an appropriate farewell and celebration of that person's life.

We also asked respondents to our Funeral Planning survey, all of whom have been involved in planning 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. Almost half (48%) thought they were now less likely to be able to do so.

57%



of people say that the current cost of living crisis means they are now less likely than before to be able to afford to pay for the 'right' funeral – only 38% think they would be able to afford this

38%

say they have no idea how much a funeral would cost



46%

say the cost of living crisis has **made them think more carefully about their savings** and what they might need to be used for



45%

think that if they were to suffer a family bereavement now **they could not afford to pay for a funeral**



35%

say they **feel anxious when they start thinking about how they would pay for a loved one's funeral** during the current cost of living crisis



Funeral costs: perceptions



4 in 5

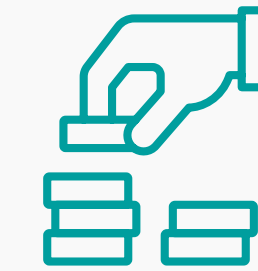
Think funerals are more expensive today than five years ago

Almost eight out of ten (79%) of respondents to our Funeral Opinions survey say they think funerals are more expensive today than they were five years ago. That includes nearly one in three (32%) who say funerals are “far more expensive” now.

We also asked respondents to our Funeral Planning survey – all of who have been involved in planning a funeral at some point during the past five years – if they think funerals are more expensive now than five years ago. 84% say yes, including 39% who say they are “far more expensive”. Just 2% think they are less expensive.

We also asked respondents to the Funeral Opinions survey whether or not they agreed that: “The high cost of funerals adds significant stress to families undergoing the strain of bereavement”. Almost nine out of ten (87%) agree, including 59% who “strongly” agree.

Funeral costs: reality



59%

Used their savings to meet the costs of a funeral

Four out of ten people questioned for our Funeral Opinions survey have helped to pay for a funeral in the past. On average they contributed \$3,122, but 21% ended up paying more than \$5,000. More than a quarter (28%) paid for the whole funeral. Just over two out of three (67%) of this group said they had known in advance that they would need to help pay for the funeral, but for one in three this sudden demand on their finances was completely unexpected.

We asked these respondents how they had met those costs. Nearly six out of ten (59%) had used their savings, while 30% used a credit card. Others borrowed money from friends, relatives, or their employers; and 6% took out a payday loan.

However, 12% were able to use an insurance payout to meet these substantial costs. Almost three-quarters of those respondents (74% of them) 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”.

SECTION 4

16

Planning our own funeral

Many of us find it very difficult to talk about, or even to think about, the end of our own lives. But taking the time to plan, or to talk to someone close to you about what you or they might want to happen at your or their funeral can be a very useful way to reduce some of the stress and practical difficulties that will need to be overcome when that day comes. Are Canadians actively thinking about how they would begin to plan or pay for funerals? Our results reveal a mixed picture.

The pandemic has encouraged some of us to think more about funerals

Just over one in five people (22%) questioned for our Funeral Opinions survey say that one consequence of living through the Covid-19 pandemic is that they are now “much more aware” of the need to think about and plan for funerals.

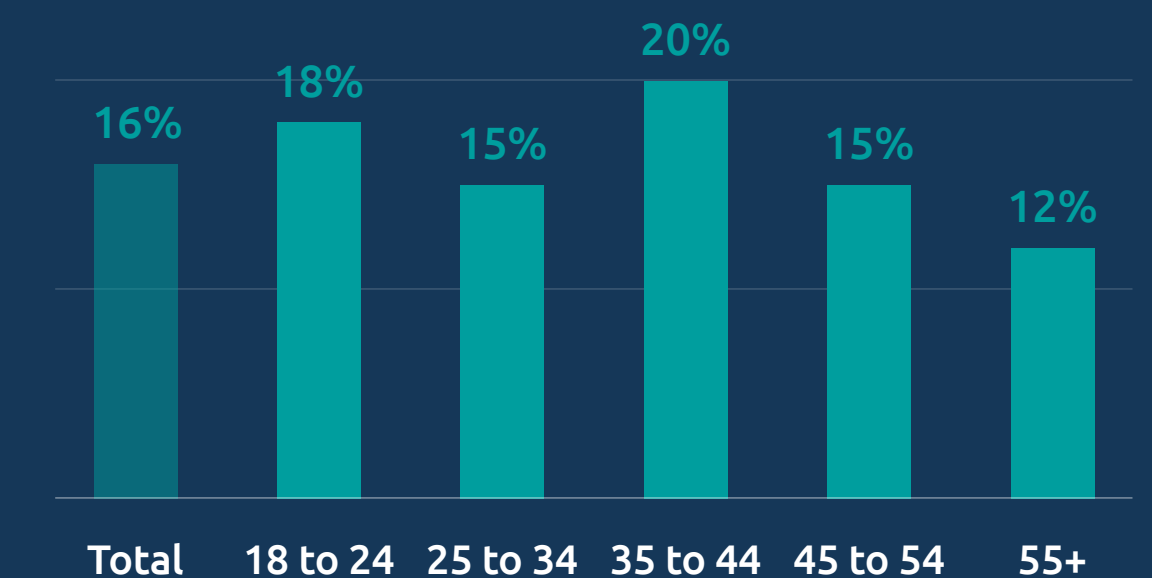
However, there is clearly still some reluctance to address this subject: only 13% say the pandemic led directly to a discussion of their own funeral plans with a loved one, while 11% have discussed someone else’s funeral plans with that person. Smaller numbers of people have started saving, or bought insurance, to cover funeral costs.

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



We also asked respondents if living through the pandemic had encouraged them to make a will. Broken down by age, their responses suggest that some people in middle age may have felt vulnerable to the possible effects of the virus during the pandemic – but the findings may also reflect the fact that many people only start thinking about making a will once they reach their 30s or 40s. In future, perhaps it would be helpful if more people were encouraged to link that process to at least 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

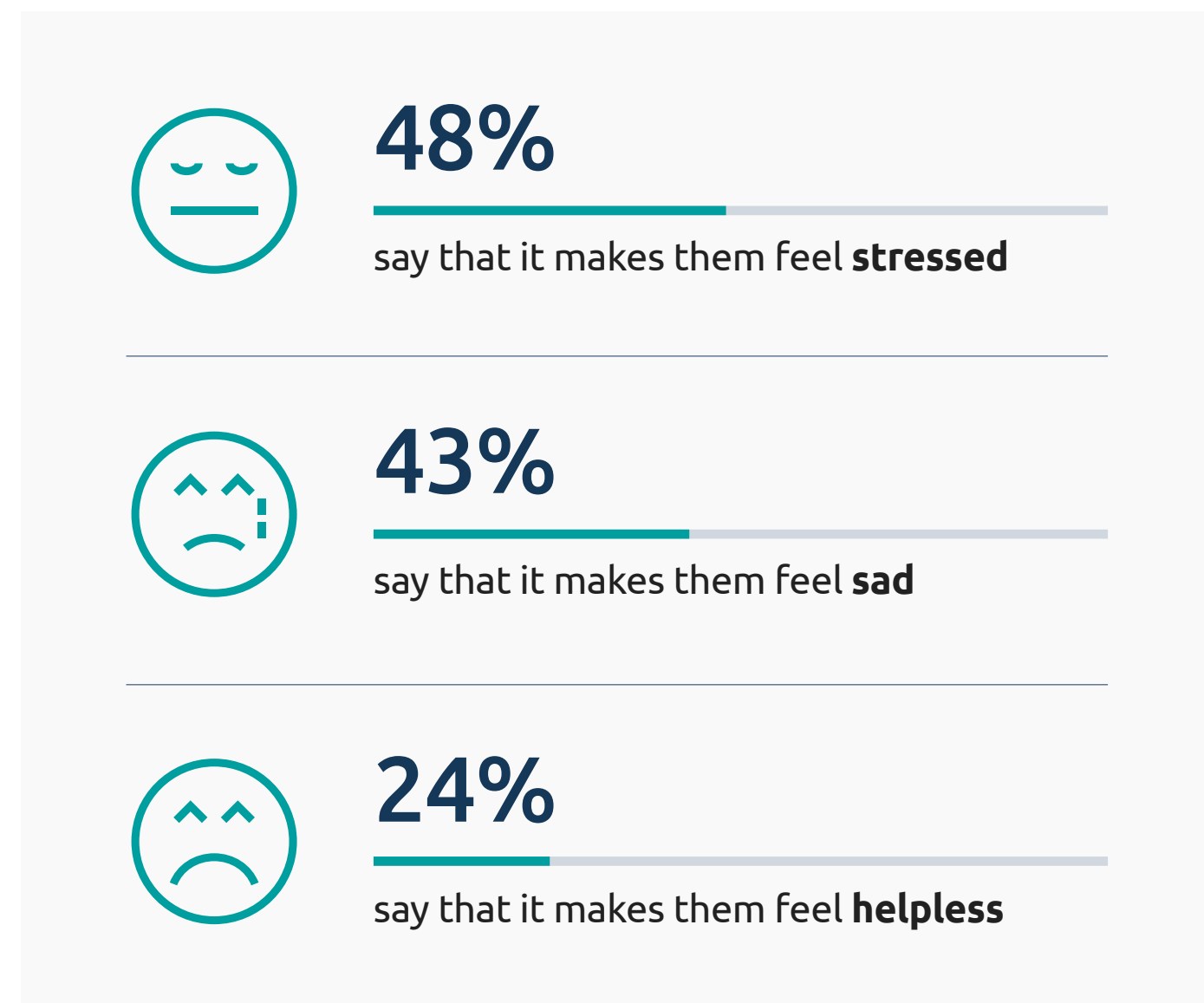


How people feel when they think about the cost of a funeral

While 44% of people agree that they “don’t like talking about my own death or funeral plans” and 40% say the same about other peoples’ deaths or funerals, it is notable that 28% agree that: “people are more comfortable to talk about death now than previously”.

Even so, only 20% of people questioned for the Funeral Opinions survey have discussed plans for their own funeral with someone else, while 18% have discussed someone else’s plans. By contrast, 39% have done neither of these things.

We asked people in our Funeral Opinions survey how thinking about the cost of a funeral – their own, or someone else’s – makes them feel:





What we might like to happen at our own funeral

Although there is widespread reluctance to talk about funerals, many people have some clear ideas about what they want to happen at their own funeral. About seven out of ten people would like to be cremated, including 30% who would like a direct cremation, with no ceremony or guests. 23% would like a “simple” burial and 7% a “lavish” burial. Only 13% don’t know (or don’t want to say).

Older people are noticeably more likely to favour a direct cremation or simple cremation; while younger people are more likely to favour a burial. It is unclear whether this generational divide is due to cultural differences. It might be linked to older people having more experience of what it is like to attend different kinds of funerals and/or perhaps having more knowledge of the costs involved.

Respondents expressed some other preferences about their own funerals:



Just over 1 in 4

people want their favourite song to be played at their funeral



24%

say they didn’t want a funeral “as such – but a wake/party/shiva etc”



23%

would like a photo or video slideshow



20%

would like their favourite flowers to be used



11%

would like attendees to be dressed in colours rather than black



11%

would like a specific eulogy

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

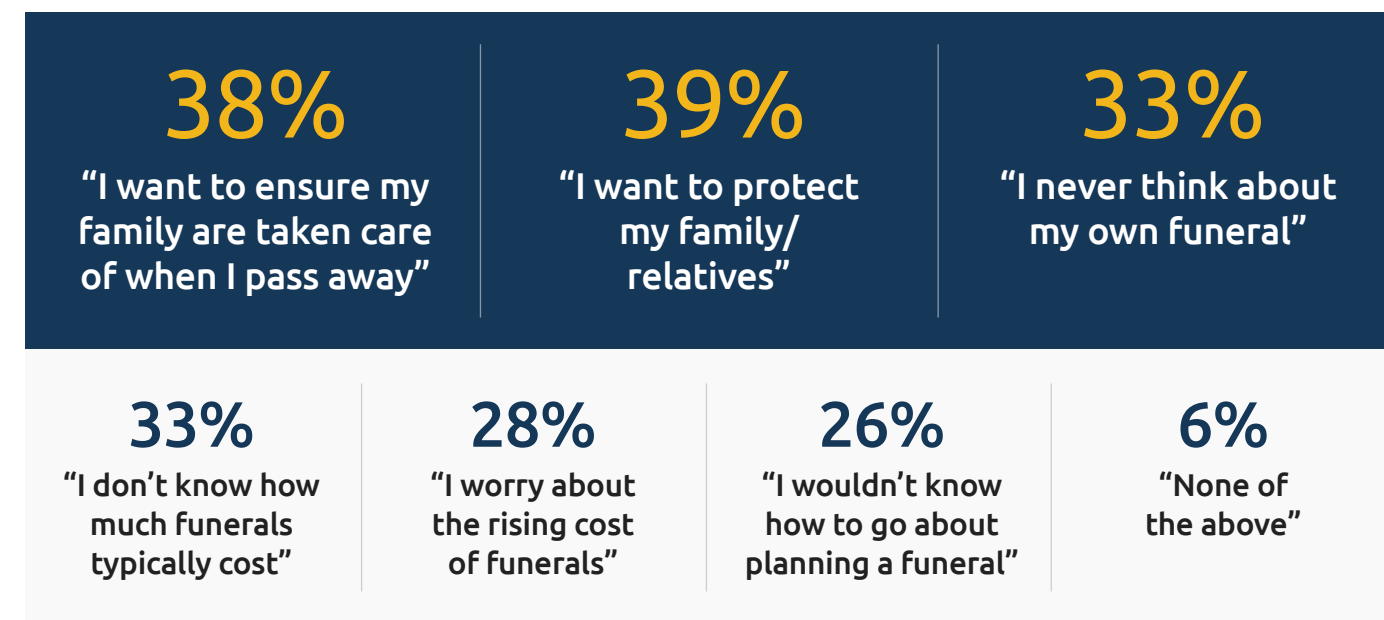
	18 to 24	25 to 34	35 to 44	45 to 54	55+
Direct cremation	17%	23%	26%	34%	48%
Simple cremation (with a few guests)	16%	19%	22%	22%	23%
Standard/traditional cremation (with low to medium number of guests)	19%	17%	18%	15%	13%
Lavish cremation (plenty of ceremony)	4%	4%	1%	2%	0%
Simple burial	30%	22%	25%	23%	17%
Standard/traditional burial (with many guests)	14%	9%	6%	6%	4%
Lavish burial	6%	2%	1%	1%	0%
Give my body to science	18%	20%	15%	13%	14%
Other	3%	3%	3%	2%	4%
I don’t know/prefer not to say	12%	16%	17%	13%	8%

Despite concerns about how family and friends might pay for it, many of us have not yet set any money aside to pay for our own funerals

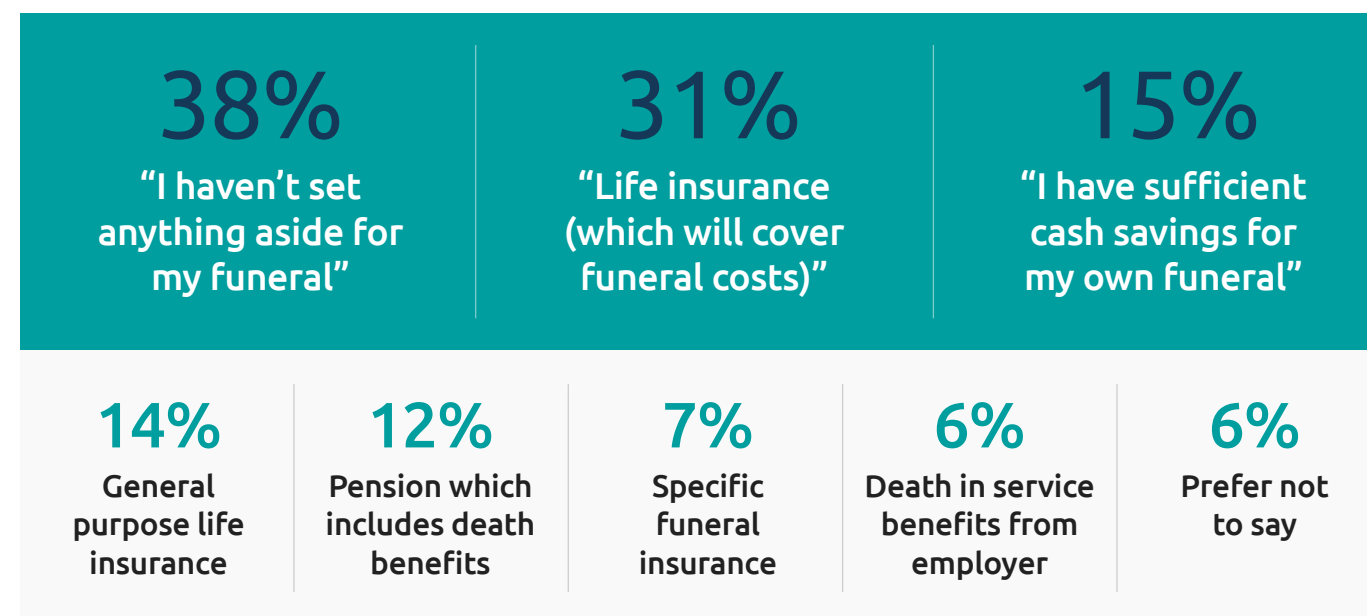
As noted above, almost nine out of ten people (87%) questioned for our Funeral Opinions survey agree that the high cost of funerals “adds significant stress to families undergoing the stress of bereavement”. Despite this 38% of people say they have not yet taken action to ensure there will be some money set aside to pay for their funeral.

The majority who have made some provision to pay for their own funeral include those who have bought life or funeral insurance policies, those with a pension that includes death benefits; and those who believe they have sufficient savings to pay for a funeral. But only 7% of people have bought specific funeral insurance.

Which, if any, of the statements do you agree with?



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



Among the 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; and 34% say they have not done so because of the way the cost of living crisis has impacted their finances.

Where people have chosen to put money aside to pay for their funeral the average amount that should be available to pay for a funeral is \$4,264. It is worth remembering 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 that: \$7,828 (see Section 1).

Why haven’t you saved money 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	29%	39%	44%	44%	54%
Because the current cost of living has impacted my finances/savings	22%	32%	38%	35%	38%
Because I’m too young to think about it	60%	37%	18%	10%	3%
I find it too hard to think about	18%	22%	19%	28%	16%
Because I don’t know how much I need	21%	18%	19%	15%	15%
Because I don’t have any dependents	13%	9%	13%	10%	9%
Because it’s not important	8%	8%	7%	8%	8%
Because I enjoy spending my money	10%	8%	4%	5%	3%
Because I’m relying on inheritance from someone else	2%	3%	3%	2%	1%
Other reasons	3%	7%	7%	10%	18%
Not sure/prefer not to say	3%	4%	7%	3%	4%

Meanwhile, more than a quarter (28%) of the people we questioned for the Funeral Planning survey have also not set aside any money to pay for their own funeral. Those who have money or insurance in place for this purpose have \$5,006, on average.

The fact that even people with direct experience of planning a funeral find it difficult to prepare financially for their own funeral highlights again the importance of finding a way to ensure these costs can be met and do not become a burden on the people we leave behind.



Conclusion

Our research confirms that planning a funeral can be both expensive and stressful – but also that if the right preparations are put in place at least some of this burden can be lifted from the shoulders of the family members and friends we leave behind.

We can see that the cost of living crisis has affected the way people feel about making preparations for the end of their lives. Some are clearly worried about how they or their family would cope if they had to pay for a funeral, while others are thinking more carefully about how their own savings might need to be used in future, including perhaps paying for their own or someone else’s funeral. But if the cost of living crisis helps some people to start thinking about this subject, meaning that planning and paying for their funeral is achieved more easily, that might perhaps become a small positive consequence of this crisis.

We have also seen how being involved in planning a funeral affected respondents to the Funeral Planning survey, both financially – with 39% of them having to meet some or all of the cost – and emotionally, with many saying the experience left them stressed and struggling to cope with the financial impact of what may have been unexpected costs.

But the benefits of using an insurance policy to meet the costs of a funeral are also obvious. Where the right preparations have been made, the emotional and financial burden is lifted, helping those left behind to focus on making the funeral as positive an experience as possible.

This will never be an easy subject to discuss or even to think about. But with planning and the right financial preparations in place, you can provide the best possible send-off for a loved one, helping to comfort their family and friends. We hope this report will help you to make those preparations and choices, ensuring peace of mind for you and the people who are most important to you.



David Rees
Chief Operating Officer

D. Rees

References

1. Pollara research on the impact of the cost of living crisis in Canada:
https://www.pollara.com/wp-content/uploads/2023/01/Pollara_EconoOutlook2023.pdf



