



The Australian Seniors Series Cost of Death Report

June 2019





Contents

About the report	3	Funeral wishes and preferences	32
Key findings	4	Burial or cremation?	33
The cost of death	5	Embracing modern funeral trends	36
The three scenarios	5	Making the families aware of funeral wishes	40
Breaking down the cost of death	6	Funeral planning	41
Funeral costs have been steadily increasing	9	Most are not fully prepared for their own funeral	42
Thoughts about the cost of death	10	Putting it all together	44
What Australians think about the cost of death	11		
What Funeral Directors think about the cost of death	14		
How funerals are changing	17		
Funerals are changing and the changes are here to stay	18		
The weird and wonderful funerals	25		
Funerals of the future	26		
What do the funerals of the future look like?	27		
The role of modern science and technology	28		
Emerging trends in the funeral industry	29		
Talking about death and dying	30		

About the report

In order to understand the opinions, thoughts and behaviours of Australia's over 50s, we launched the Australian Seniors Series, a research project conducted for seniors.

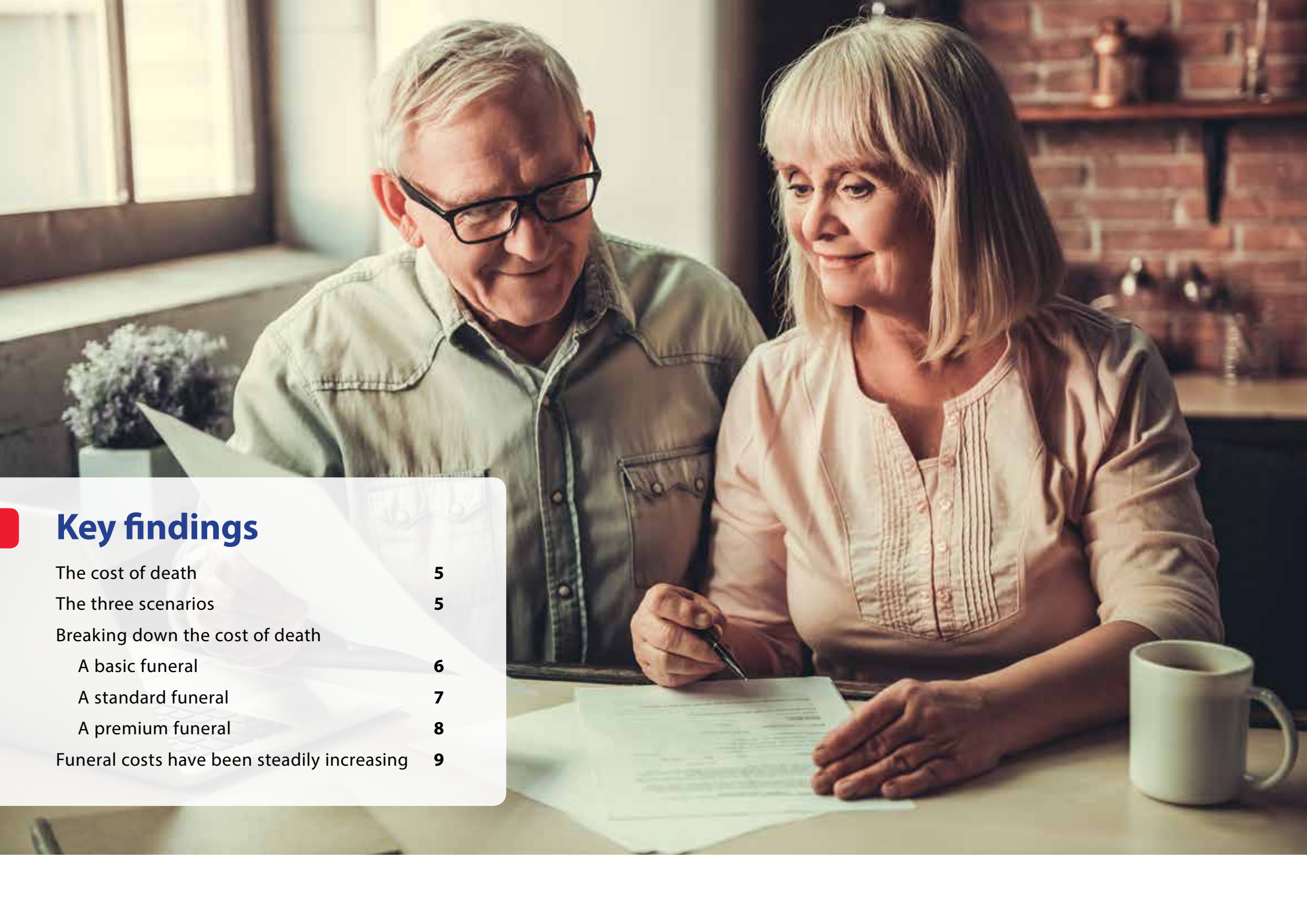
Since its inception in 2016, the series has explored a diverse range of topics important to the senior population including grandparenting, modern living arrangements, travel, legacy and more.

The Cost of Death Report explores the social, emotional and financial cost of a funeral, emerging trends and what funerals of the future will look like, as well as the importance of openly discussing death and dying in Australia.

The report is compiled based on research commissioned by Australian Seniors and conducted by CoreData in December 2018 and January 2019, using a range of methodologies to ensure robust results:

- An online survey of 1,225 Australians aged 50+ who have paid for a funeral or have been made aware of the cost of a funeral in the past 12 months
- 10 one-on-one phone interviews with funeral directors in New South Wales, Victoria and Queensland about funeral industry trends
- 78 direct contacts with Funeral Directors across Australia to obtain pricing information
- Desktop research on current and emerging funeral industry trends





Key findings

The cost of death	5
The three scenarios	5
Breaking down the cost of death	
A basic funeral	6
A standard funeral	7
A premium funeral	8
Funeral costs have been steadily increasing	9

The cost of death

The average cost of a burial or a cremation varies widely across the states and territories. The average cost also varies within each state and territory, depending on whether a location is classified as a metropolitan area (capital city) or a non-metropolitan area (non-capital city).

To better understand the cost of death and what actually drives it, three scenarios have been created for each type of funeral – basic, standard and premium.

The three scenarios

Scenario		Basic	Standard	Premium
Removal of body		✓	✓	✓
Transport of body		✓	✓	✓
Hearse for viewing casket during transport				✓
Storage of body		✓	✓	✓
All legal documents		✓	✓	✓
Professional service fees		✓	✓	✓
Memorial/Service			✓	✓
Viewing				✓
Location fee/Venue hire			✓	✓
Celebrant/Clergy				✓
Coffin/Casket		Budget	Mid-Range	High-End
Cemetery/Grave fees (for burial)		✓	✓	✓
Cremation facility fees (for cremation)		✓	✓	✓
Extras	Flowers	✓	✓	✓
	Death notice		✓	✓
	Order sheet (service order keepsake)		✓	✓
	Audiovisual equipment		✓	✓
	Memorial book		✓	✓

Breaking down the cost of death

A basic funeral

A basic funeral is the simplest type of funeral and typically includes the essential services.

The research found that the average cost of a basic burial in Australia is \$8,048, while the average cost of a basic cremation in Australia is \$3,108.

Burial \$8,048

Cremation \$3,108

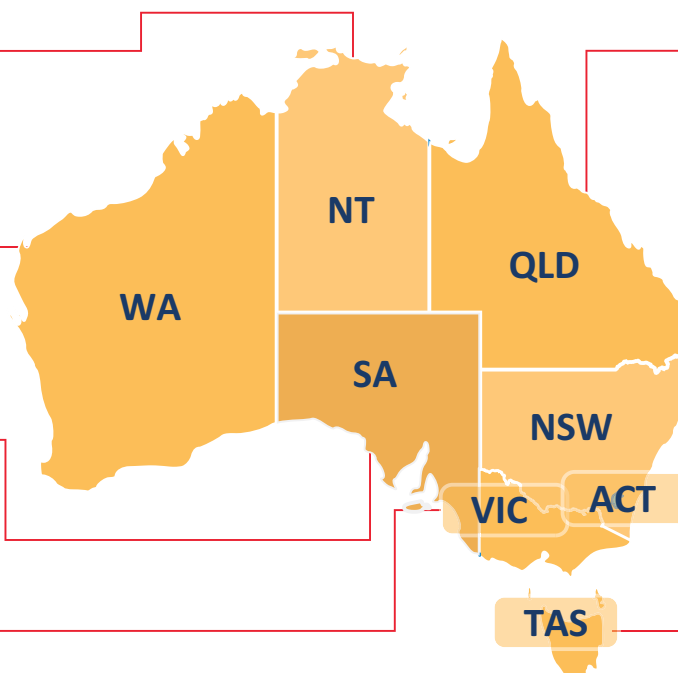
Overall average cost of a basic burial/cremation

NT			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$6,700	\$3,020	N/A	N/A

WA			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$8,678	\$2,457	\$7,906	\$5,273

SA			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$5,733	\$1,803	\$5,379	\$3,836

Vic			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$7,148	\$2,951	\$6,430	\$3,247



QLD			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$9,829	\$1,785	\$5,288	\$2,904

NSW			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$15,244	\$3,360	\$6,283	\$2,524

ACT			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$10,263	\$3,980	N/A	N/A

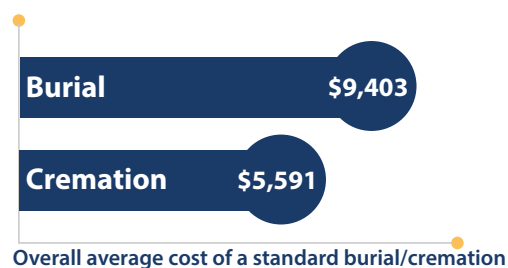
TAS			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$9,900	\$3,823	\$7,895	\$3,707

Breaking down the cost of death

A standard funeral

A standard funeral is a 'middle of the range' funeral and typically includes the essential services, as well as flowers and chapel service.

The research found that the average cost of a standard burial in Australia is \$9,403, while the average cost of a standard cremation in Australia is \$5,591.

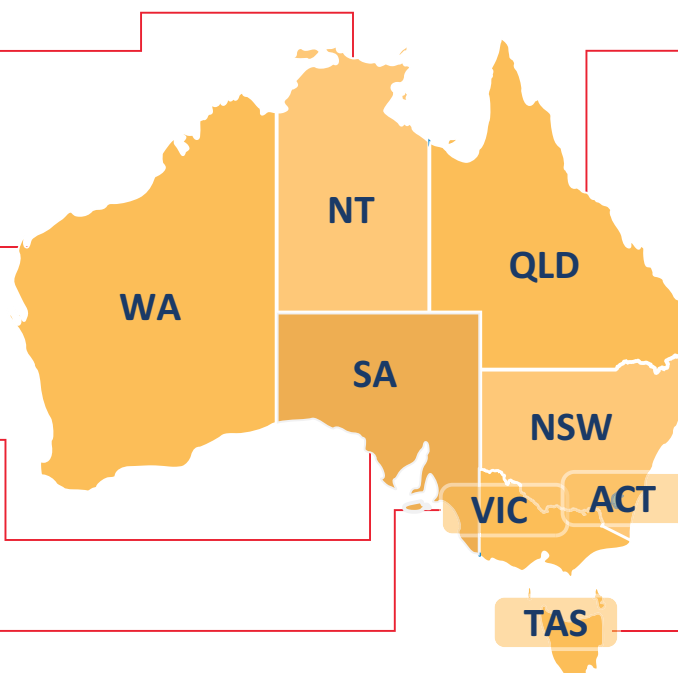


NT			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$7,000	\$5,000	N/A	N/A

WA			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$9,019	\$4,583	\$8,627	\$7,689

SA			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$7,079	\$3,646	\$8,325	\$6,517

Vic			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$9,587	\$5,650	\$8,148	\$3,950



QLD			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$9,854	\$5,188	\$6,976	\$4,667

NSW			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$16,243	\$6,188	\$7,933	\$4,926

ACT			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$11,771	\$5,534	N/A	N/A

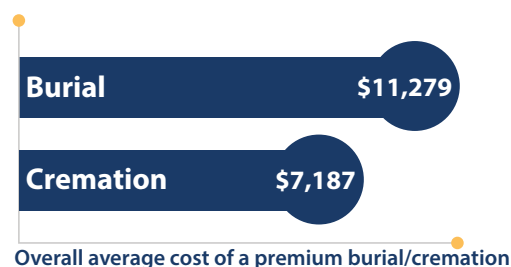
TAS			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$13,148	\$8,076	\$7,845	\$6,338

Breaking down the cost of death

A premium funeral

A premium funeral is a 'top of the range' funeral and typically includes the essential services, as well as flowers, newspaper notices, celebrant service, chapel service, memorial book and an audio-visual presentation.

The research found that the average cost of a premium burial in Australia is \$11,279, while the average cost of a premium cremation in Australia is \$7,187.

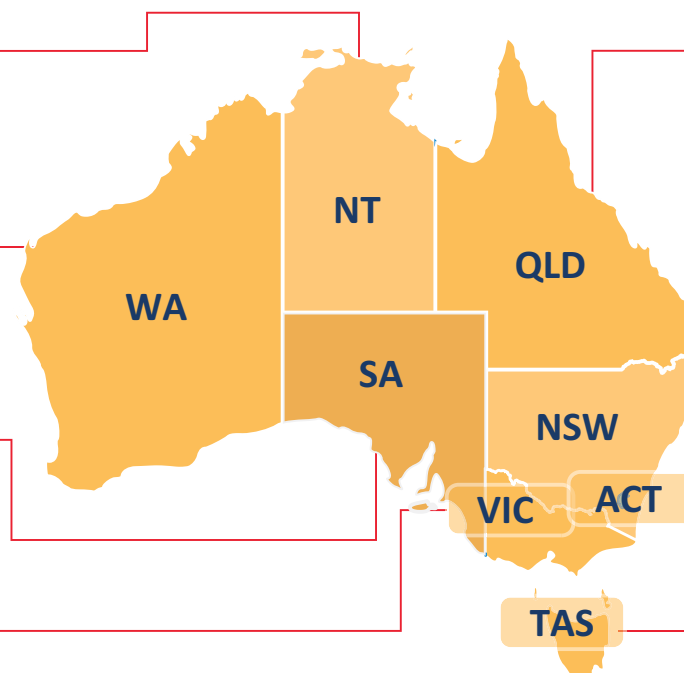


NT			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$9,935	\$6,558	N/A	N/A

WA			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$11,270	\$7,009	\$10,141	\$7,560

SA			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$8,610	\$5,121	\$9,561	\$7,982

Vic			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$11,160	\$7,327	\$11,172	\$7,528



QLD			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$11,376	\$6,866	\$9,406	\$6,715

NSW			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$18,946	\$7,872	\$10,175	\$6,276

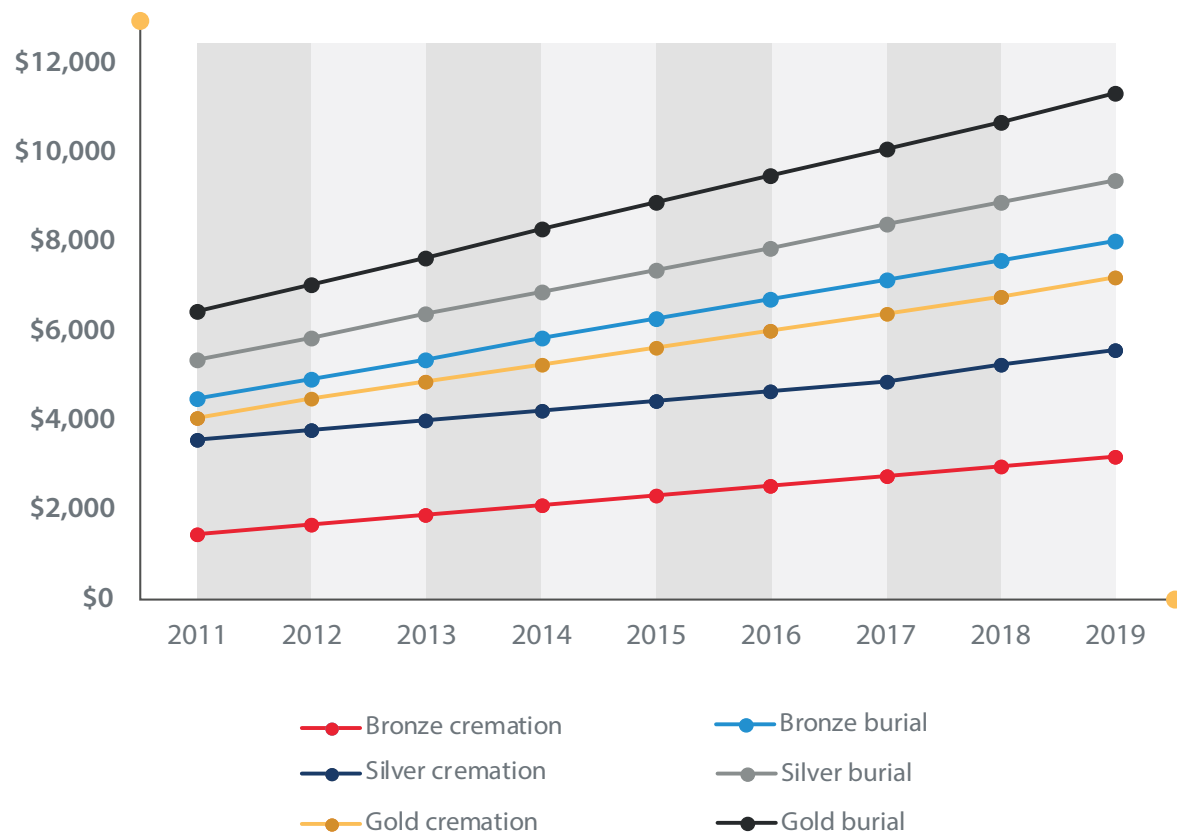
ACT			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$13,625	\$7,222	N/A	N/A

TAS			
Metropolitan		Non-Metropolitan	
Burial	Cremation	Burial	Cremation
\$13,317	\$8,978	\$9,766	\$7,558

Funeral costs have been steadily increasing

Funeral costs have been steadily increasing at a rate of between 6% to 11% since 2011, with the cost of a basic cremation having more than doubled from \$1,435 in 2011 to \$3,108 in 2019.

The cost of death (2011-2019)





Thoughts about the cost of death

What Australians think about the cost of death

Funerals are getting more expensive	11
Funeral Director fees are driving the rise in costs	12
Funerals can have a substantial financial toll on families	13

What Funeral Directors think about the cost of death

Funeral costs are on the rise, as the add-ons add up	14
A range of factors drive funeral costs	15
Consumers are becoming more cost conscious	16

What Australians think about the cost of death

Funerals are getting more expensive

More than nine in 10 (94.8%) respondents believe funerals are getting more expensive year-on-year. The vast majority (89.3%) also believe the rise in the cost of funerals exceeds the rise in general cost of living. Given this, it is no wonder the overwhelming majority (95.4%) believe the cost of funerals places unnecessary stress on loved ones.

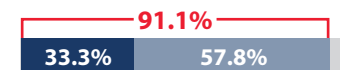
Reflecting these findings, more than nine in 10 believe that Australians are generally looking to spend less on funerals these days or that Australians are generally opting for simpler funerals these days (91.1% and 94.4% respectively). The vast majority (85.5%) also believe lavish/expensive funerals are on the way out in Australia.

How much do you agree with the following statements about the cost of funerals?

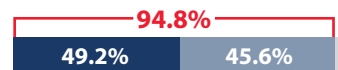
The cost of funerals adds unnecessary stress on loved ones



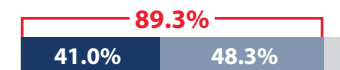
Australians are generally looking to spend less on funerals these days



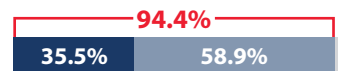
Funerals are getting more expensive year-on-year



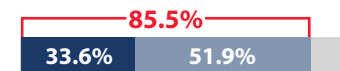
The rise in the cost of funerals exceeds the rise in general cost of living



Australians are generally opting for simpler funerals these days



Lavish/expensive funerals are on the way out



■ Strongly agree ■ Agree ■ SUM

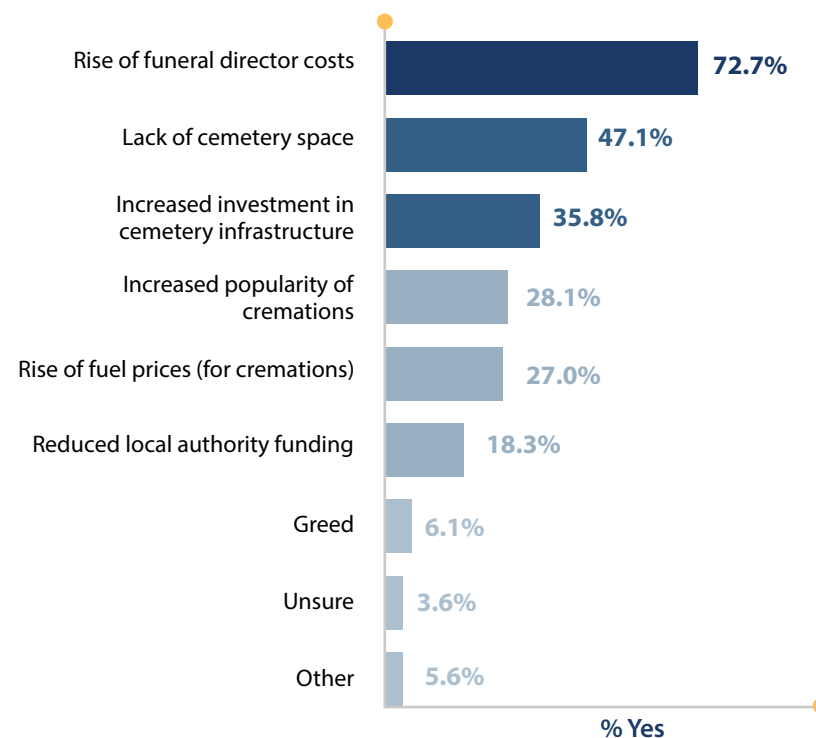




Funeral director fees are driving the rise in costs

When asked on what they think is driving funeral costs up these days, respondents most commonly cite the rise of funeral director costs (72.7%) and a lack of cemetery space (47.1%). More than one in three (35.8%) cite the increased investment in cemetery infrastructure, while close to three in 10 (28.1%) cite the increasing popularity of cremations, which makes burials less in demand.

What do you think is driving funeral costs up these days?

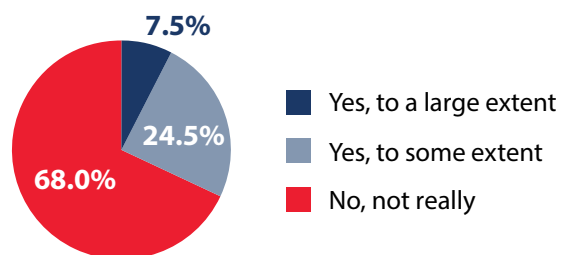


Funerals can have a substantial financial toll on families

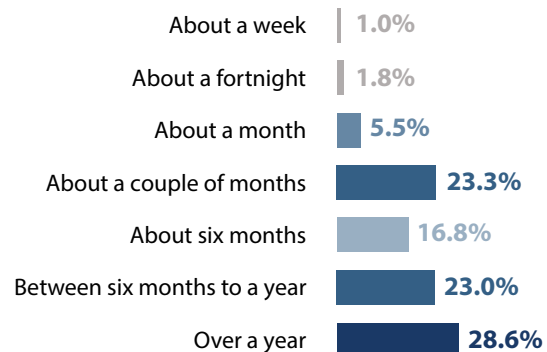
Given they can be quite expensive, it is unsurprising that funerals can have a substantial financial toll on those left behind. Close to one in three (32.0%) respondents who paid for a funeral experienced financial hardship in doing so with the financial impact taking some time to recover from.

Among these respondents, the majority (68.4%) say it took them about six months or longer to recover from the financial hardship that they experienced, including close to three in 10 (28.6%) who say it took them more than a year to recover.

Did you experience any hardship in paying for the funeral?



How long afterward did it take you to recover from the financial hardship you experienced?





What Funeral Directors think about the cost of death

Funeral costs are on the rise, as the add-ons add up

There is consensus among Funeral Directors that funeral costs are generally on the rise, leading many consumers to opt for simpler and cheaper options, such as a cremation.

"Yes, cost is increasing ... it's increasing so rapidly and so much that people are just not able to afford most of what the funeral industry is offering. So, they're going for the cheapest things and then they're floundering to make up the rest."

(Funeral Director, Qld Non-Metro)

"Yes, prices have increased with our company ... For many, many years, funeral directors have been putting a lot of money into it because they've got to pay for their leased building and sometimes crematoriums or cemeteries which they own."

(Funeral Director, NSW Metro)

Funeral Directors also note, that the add-ons add up and what is originally a relatively low cost funeral can quickly become relatively expensive.

"A cremation service will be between \$6,000 and \$7,000. A burial is a bit more than that. If you want the whole nine yards, it's going to be \$10,000 to \$12,000, you know if they've got cars and extra flowers."

(Funeral Director, Vic Non-Metro)

A range of factors drive funeral costs

According to funeral directors, a number of factors are driving funeral costs, including the cost of a burial plot, staff costs and supplier costs.

"But then the purchase of the grave in Western Sydney, Richmond is about \$3,000. Waverley Cemetery in the Eastern Suburbs is about \$25,000... Far and away, cremation is way, way cheaper."

(Funeral Director, NSW Metro)

"One of the large increases has been press notices, where five years/six years ago a press notice in our local paper was about \$70 or \$80, they're now \$260. Metropolitan papers are around \$600."

(Funeral Director, NSW Non-Metro)

Funeral Directors also point to specific regulations, as well as the landscape of the industry, with the larger providers largely dictating prices and negatively impacting consumer attitude towards the broader industry.

"In Victoria, we as funeral directors are not allowed to have our own private cremation units which you'll find Interstate ... we don't have any control over those costs."

(Funeral Director, Vic Metro)

"I think one of the big changes, which is very disappointing as a family funeral home, is the buying up of family funeral homes by large corporates. They're setting the market price, because they're controlling the market."

(Funeral Director, NSW Non-Metro)



Consumers are becoming more cost-conscious

With the increasing availability and accessibility of information, particularly online, funeral directors believe consumers are becoming more aware of the various funeral options and their associated costs.

They note the growing cost consciousness has seen some reluctance amongst consumers to shell out for funerals, although this can also be attributed to a lack of understanding of what the costs entail and underestimating the extent of work required.

"They'll have difficulty paying a \$4,000 or \$5,000 service fee because, what service are you offering? We've asked you simply to go the aged care facility, pick up the body, prepare it, put it in the coffin, lodge the notices and apply for the death certificate. So, we don't need you for anything else. So, what's that cost?"

(Funeral Director, Vic Non-Metro)

"Even for the very cheapest funeral that people get around here I think it's \$4,000 ... And that's simply, collect the body, burn it, give you the ashes... And people are going, for what?"

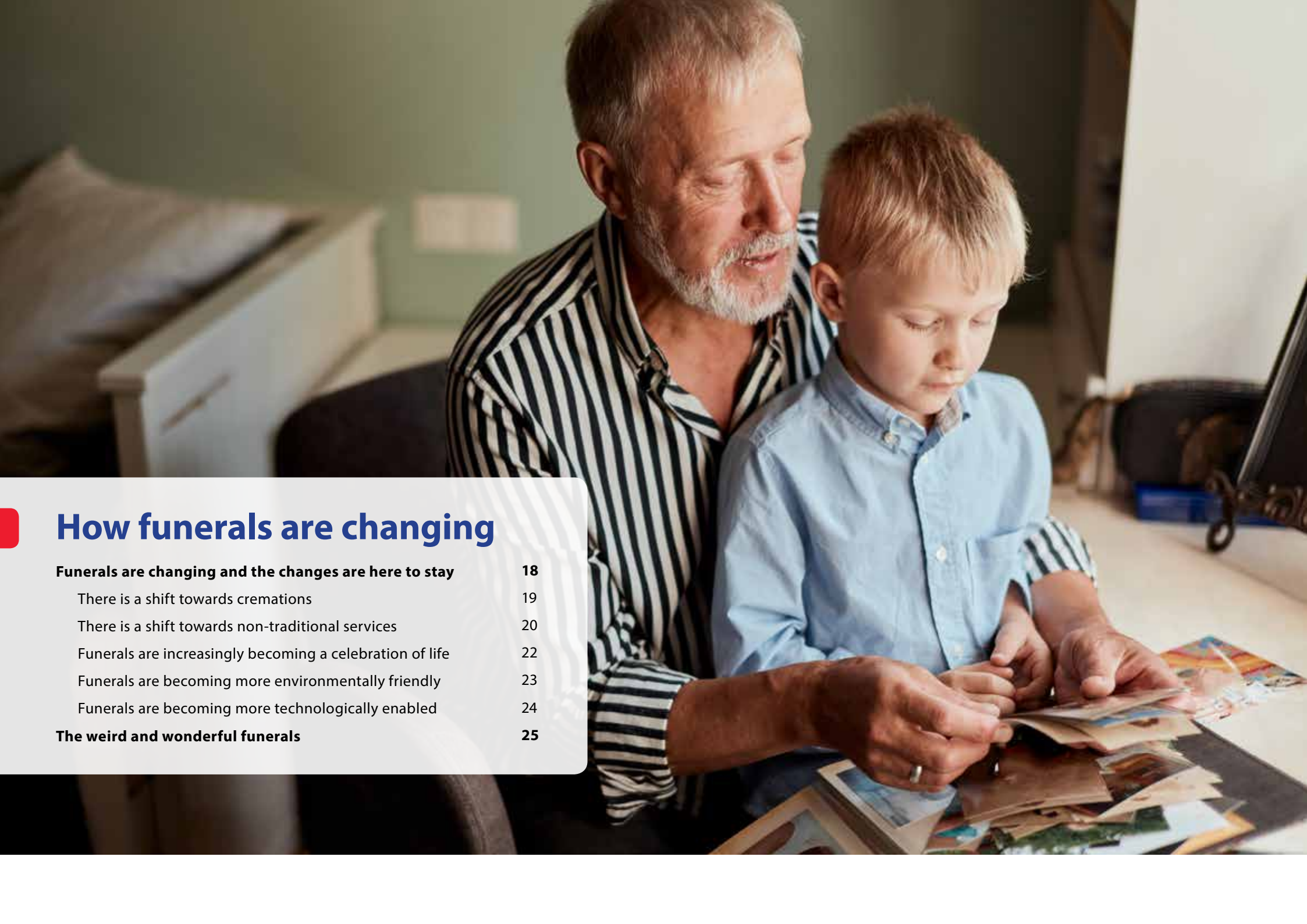
(Funeral Director, Qld Non-Metro)

"One of the big issues in the industry is where people say, well how can you charge that much for an hour's work? Where behind the scenes, I think it's 28 hours per funeral."

(Funeral Director, NSW Non-Metro)

"Everyone's more computer savvy. I think people go online and check out funeral directors in their area to check prices."

(Funeral Director, Vic Non-Metro)



How funerals are changing

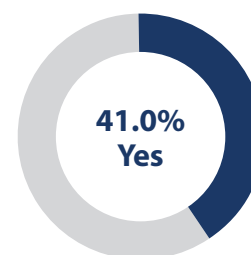
Funerals are changing and the changes are here to stay	18
There is a shift towards cremations	19
There is a shift towards non-traditional services	20
Funerals are increasingly becoming a celebration of life	22
Funerals are becoming more environmentally friendly	23
Funerals are becoming more technologically enabled	24
The weird and wonderful funerals	25



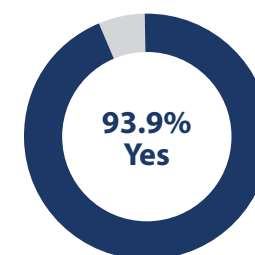
Funerals are changing and the changes are here to stay

More than two in five (41.0%) survey respondents are seeing trends change for funerals in Australia. The overwhelming majority (93.9%) of these respondents think these trends are here to stay with the changes driven by cost considerations as well as lifestyle and societal changes.

Are you seeing trends changing
for funerals in Australia?



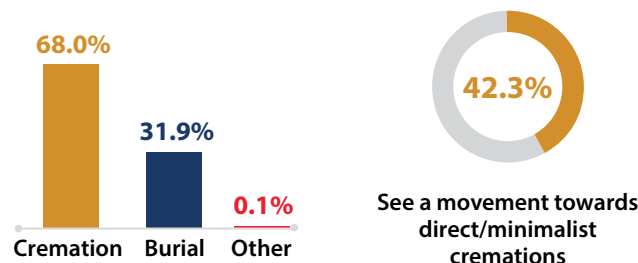
Do you think these trends are
here to stay?



There is a shift towards cremation

The survey found that the majority (68.0%) of funerals involved a cremation, while close to one in three (31.9%) involved a burial, which illustrates the shift in preference from burial towards cremation. Furthermore, more than two in five (42.3%) respondents have seen a movement towards direct/minimalist cremations over the past five years.

Beyond cultural or religious reasons, consumers appear to be more likely to opt for a cremation, as has been observed in the broader industry by funeral directors.



Cost is a major driver of the shift towards cremation

According to funeral directors, a major driver of the shift towards cremation is cost, as cremations are generally easier, simpler and cheaper.

"In Sydney, it's trending towards more cremations than burials... Actually, probably for us as a company it's like an 80/20 split for cremations and burials."

(Funeral Director, NSW Metro)

"Burials are becoming more and more difficult. There's a huge trend away from it, largely because of the expense and the lack of available grave sites... So, the trend is towards cremation because it's cheaper and it's much more available."

(Funeral Director, Qld Non-Metro)

Changing lifestyles have also been cited as a driver.

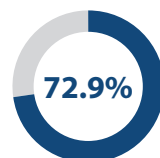
"It's a result of the transient sort of lifestyles that we live. So, a lot of people move around and if you have someone buried somewhere and you're possibly moving around, it's not as easy to visit, whereas if you've got ashes, you can take them with you."

(Funeral Director, NSW Metro)

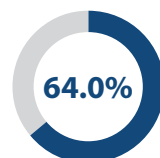




There is a shift towards non-traditional services



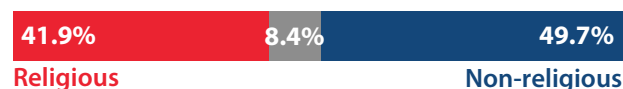
See less religious funerals



See more modern funerals
and less traditional

There is also a shift away from traditional religious services to non-traditional, non-religious services. The survey revealed that funerals were more likely to be traditional as opposed to modern (55.3% vs. 35.1%), as well as non-religious as opposed to religious (49.7% vs. 41.9%).

However, the large majority (72.9%) of respondents note funerals are becoming less religious, while the majority (64.0%) feel funerals are becoming more modern and less traditional over the past five years.



This is a trend that has also been observed by funeral directors, whereby services are increasingly being held in locations of importance to the deceased, such as a beach or a golf club.

"People are having memorial services in non-traditional locations. So, instead of being at a cemetery or a crematorium or a church, they might have a service in an RSL club, or in a function centre, or they might just gather a few friends down at the beach."

(Funeral Director, NSW Metro)



A less religious society is a major driver of the shift

The shift away from traditional religious services to non-traditional non-religious services is largely attributed to Australia becoming a less religious society, with the vast majority (80.4%) of survey respondents believing religion is on the decline, a view that is also echoed by funeral directors.

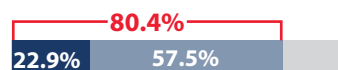
"I guess people in general, Australians, are walking away from organised religion in general. I mean there's lots of communities who are very religious based you know, but the mainstream Australia is not attending church or the mosque or whatever."

(Funeral Director, Qld Non-Metro)

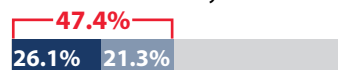
Reflecting this view, only around three in 10 say they would include religious elements at their funeral because it is expected of them or say their family would expect religious elements even though they themselves are not religious (29.5% and 30.4% respectively). Furthermore, less than two in five (38.2%) say their funeral will have religious elements because they want them included, while close to half (47.4%) say there will be absolutely no religious elements at their funeral.

How much do you agree with the following statements about religion and funerals?

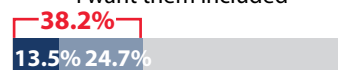
Religion is on the decline in Australia



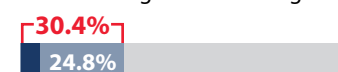
There will be absolutely no religious elements at my funeral



My funeral will have religious elements such as a church service because I want them included



My family would expect religious elements such as a church service at my funeral even though I am not religious



I would include religious elements such as a church service at my funeral because it is expected of me



I am extremely religious



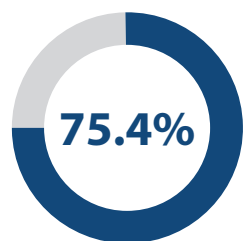
My family are extremely religious



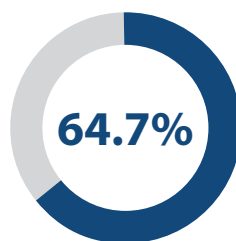
■ Strongly agree ■ Agree ■ SUM

Funerals are increasingly becoming a celebration of life

Another important trend is the changing tone of funeral services from an event of mourning to celebration and serious to relaxed. The large majority (75.4%) of survey respondents see funerals having a greater focus on celebrating life rather than mourning, while the majority (64.7%) see funerals becoming more good humoured and less serious when looking back over the past five years.



See a greater focus
on celebrating life
rather than mourning

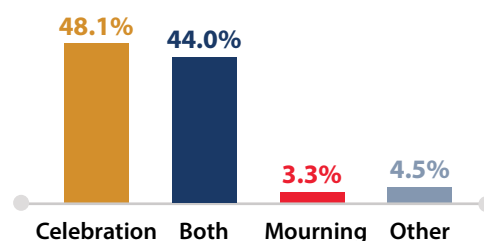


See a focus on being
good humoured and
less serious

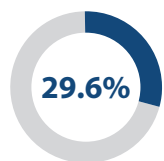
Funerals should be about celebration not mourning

The changing tone of funeral services can be attributed to Australia becoming a less religious society and the increasing personalisation of funerals. It is also consistent with how funerals are viewed in general, with the overwhelming majority (92.1%) of respondents believing funerals should be an event of celebration, including more than two in five (44.0%) who believe funerals should be an event of both celebration and mourning.

Should funerals be an event of celebration or mourning?



Funerals are becoming more environmentally friendly



See a movement towards more eco-friendly/green funerals

The survey revealed that funerals were twice as likely to be environmentally friendly than not (50.2% vs. 25.4%). Close to three in 10 (29.6%) respondents also say there has been a movement towards more eco-friendly/green funerals over the past five years.

25.4%

Not environmentally friendly

24.4%

Environmentally friendly

50.2%

Cost is a driver of environmentally friendly funerals

Aside from being driven by personal values, the take-up of environmentally-friendly options also appears to be driven by cost considerations.

"So, the coffins are cardboard or bamboo or even just a shroud. So, there goes a lot of the cost of a coffin because they're much cheaper to produce and also there's usually no big headstone."

(Funeral Director, Vic Non-Metro)

"I think most people who choose the environmentally friendly options are choosing more towards cost affordability rather than the actual environmentally friendly."

(Funeral Director, Vic Metro)

"I mean we have a couple of caskets that are eco-friendly and, while I offer them to families regularly, more often than not, they tend to stick to something traditional in terms of a coffin ... I mean, I don't know that it's any cheaper really."

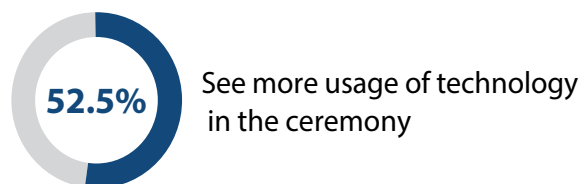
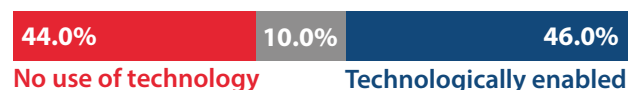
(Funeral Director, NSW Metro)

However, it appears that the take-up of environmentally-friendly options is still limited, as they are not necessarily cheaper than traditional options.



Funerals are becoming more technologically enabled

The survey revealed that close to half (46.0%) of funerals were technologically enabled and more than half (52.5%) of respondents have seen greater usage of technology in funerals over the past five years.



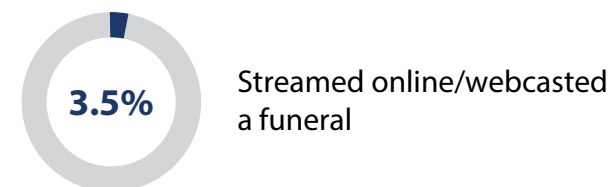
Given the advancement in technology generally, its use in funerals is becoming more accepted, with slide shows and farewell or tribute videos being fairly common in funeral services. Some funerals were also live streamed for the benefit of those who could not attend.

"People are very okay with technology now so slide shows with music, videos, things that have actually been prepared before someone passed away are very common, even a song or tribute actually recorded by the deceased. A lot of people are now Skyping in or doing live videos for people who can't be there. So, there'll be guests who are actually holding up iPads to record and stream what's happening."

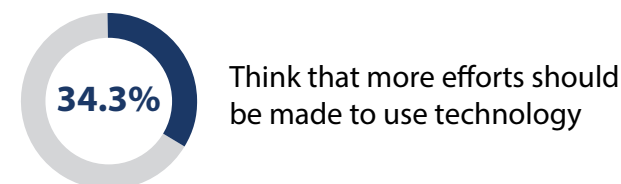
(Funeral Director, Qld Non-Metro)

Live streaming funerals is becoming more common

However, only a very small minority (3.5%) of survey respondents say funerals were streamed online/webcasted for the benefit of those who couldn't physically attend.



Reflecting the very limited use of live streaming in funerals, more than one in three (34.3%) think that more efforts should be made to use technology to include those that cannot physically attend a funeral.



"Live-streaming is happening from time to time ... It's not like every service is being live streamed. At this point it might be one in every 30 or 40 services that is live streamed, but it's starting to become more common."

(Funeral Director, NSW Metro)



The weird and wonderful funerals

Seniors and funeral directors have shared their experience on the weird and wonderful funerals that they have attended.

"We did a service for a guy who loved his guitars and was terminally ill. And so, probably nine months before he passed away, the family made the arrangement and we organised for a coffin to be made with a photo of his guitar on the lid."

(Funeral Director, NSW Metro)

"I have been to a funeral that was more like a cocktail party with champagne, finger food and a great band playing well into the night. A true celebration of a life lived to the fullest."

(Female, 56 years old, NSW Metro)

"People who attended were asked to draw on the coffin about something that represents the person being buried. It was a novel and unique idea one that I wholeheartedly embraced."

(Female, 50 years old, NSW Metro)

"What's weird was the painted coffin that a family painted with all odd things from their memory of the person. What's wonderful was sending a relative off with the release of homing pigeons from his own cages."

(Female, 67 years old, Qld Non-Metro)

"My mother's. We sat in the chapel with her coffin for half an hour, saying goodbye, then all the family went to the beach for fish and chips (to honour a promise)."

(Female, 69 years old, SA Metro)

"Having motor bikes painted on the coffin and taken to cemetery in the side car of a motor bike and taking him for his last look around town."

(Female, 85 years old, Qld Non-Metro)

A photograph of an elderly couple standing on a grassy cliff overlooking a vast, misty ocean. The man, with white hair, is wearing a grey jacket and has his back to the camera. The woman, also with white hair, is wearing a dark blue jacket and has her arm around the man's shoulder, looking towards the sea with a smile. The background is a soft-focus view of the ocean and distant hills under a hazy sky.

Funerals of the future

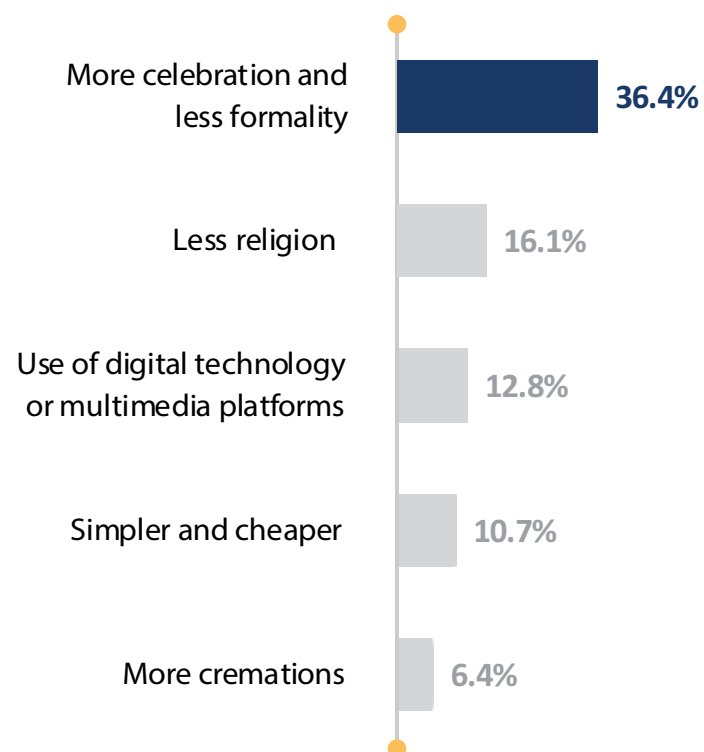
What do the funerals of the future look like?	27
The role of modern science and technology	28
Emerging trends in the funeral industry	29

What do the funerals of the future look like?

Survey respondents were asked about the emerging trends that they are seeing in Australian funerals. The greatest shifts are noted as:

- More celebration and less formality (36.4%)
- Less religion (16.1%)
- Use of digital technology or multimedia platforms (12.8%)

What are the key trends you see emerging in Australia for funerals?

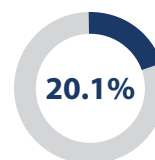




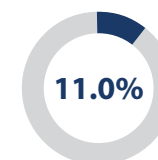
The role of modern science and technology

Looking ahead to what funerals of the future might look like, one in five (20.1%) survey respondents think there is a chance of modern science and technology having the ability to restore people after death.

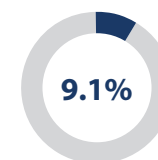
More than one in 10 (11.0%) would also consider choosing a burial over cremation in the hope of potential restoration after death. Furthermore, close to one in 10 (9.1%) would consider being cryogenically frozen if it was affordable and easily accessible.



Believe modern science/technology could have the ability to restore people after death in the future



Would consider choosing a burial over cremation in the hope of potential restoration after death



Would consider being cryogenically frozen if it was affordable and easily accessible

Emerging trends in the funeral industry

Funeral directors also discussed a number of emerging trends in the funeral industry, including:

- Aquamation or water cremation
- Celebrity celebrants, well-known individuals who can conduct a funeral ceremony
- Death doulas, who support the dying and their family throughout the dying process

"Celebrity celebrants, that's a strange new trend and I've heard of. Certain personalities who can charge \$10,000 or \$12,000 to officiate at a ceremony. It doesn't guarantee the content's any better."

(Funeral Director, Vic Non-Metro)

"The use of drones that people are talking about using drones not only for capturing footage but also for the possibility of scattering ashes."

(Funeral Director, Vic Non-Metro)

"Death Doulas. They support the family at home to help with the dying process, each doula has their own 'gift' that they bring with them. Some of them are very practical, giving the family some down time and they just sit with the dying person or they can be very much of a spiritual kind of person to help them on a soul level. So, again people's cultural and spiritual beliefs are really honoured at this time."

(Funeral Director, NSW Metro)

"Aquamation ... so rather than using fire in a crematorium and putting the fumes into the air, a body is placed into a cylinder, and it's filled with water. The water is brought to 90 degrees in temperature and potassium is added to the water to alkalise it and then the water is released into the environment."

(Funeral Director, NSW Metro)





Talking about death and dying

There needs to be more discussion around death and dying

31

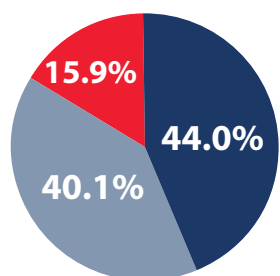
There needs to be more discussion around death and dying

There is consensus that death and dying is not spoken about often enough in Australia, with the vast majority (84.1%) of survey respondents believing there is a need to talk more about death and dying in Australia. The most commonly cited reasons are:

- Death is natural and should not be a taboo subject (82.5%)
- Helping ensure wishes are met (61.4%)
- Helping cope with our own prospect of dying (59.5%)

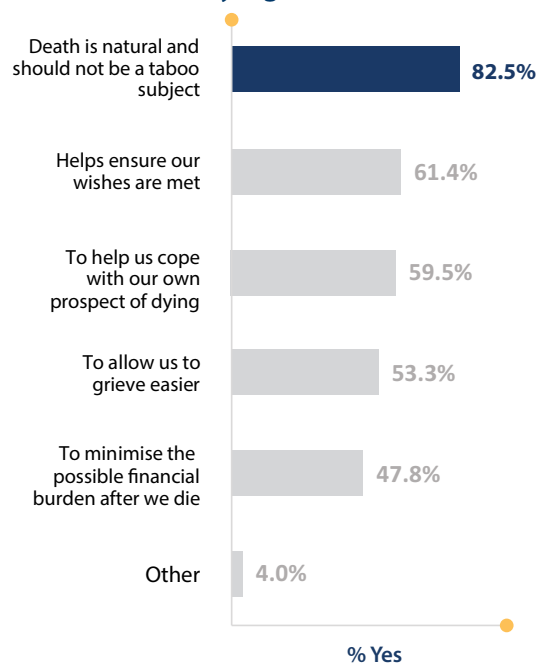
Among those who believe there needs to be more discussion about death and dying in Australia, the vast majority (85.0%) believe families should be having these discussions privately amongst themselves. More than one in three (34.4%) believe there should be more information online, while close to three in 10 (28.1%) believe schools should start talking about it in a comforting and supportive way.

Do you believe we need to talk more about death and dying in Australia?

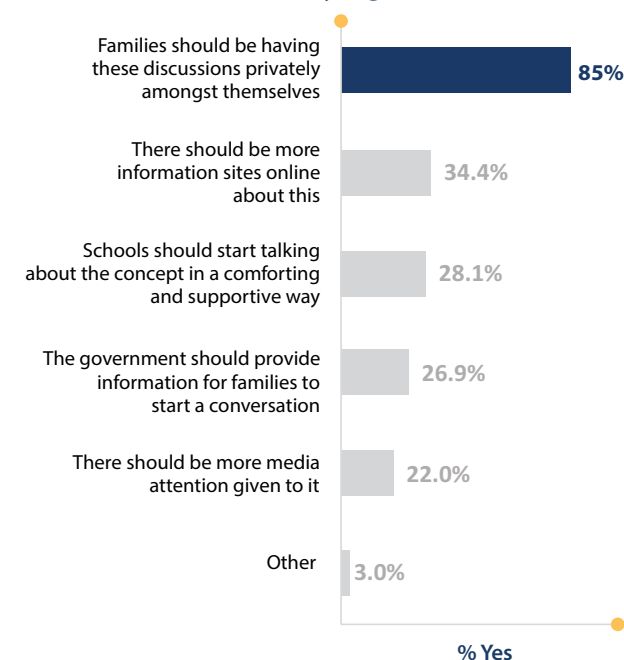


- Yes, definitely
- Yes, possibly
- No

Why should we be talking more about death and dying in Australia?



How should we be having these conversations about death and dying in Australia?





Funeral wishes and preferences

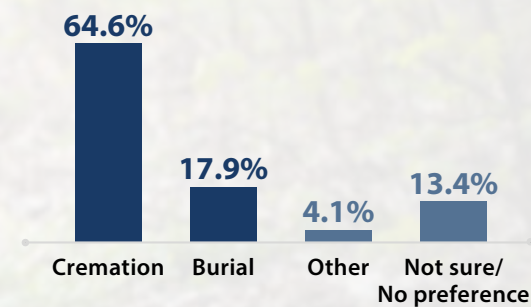
Burial or cremation?	33
Why do most prefer a cremation?	34
Why do some prefer a burial?	35
Embracing modern funeral trends	36
Why are some looking to ban black at their funeral?	37
Why are some looking to embrace a green funeral?	38
Why are some looking to embrace a biodegradable urn?	39
Making the families aware of funeral wishes	40



Burial or cremation?

Reflecting the general shift towards cremations, close to two in three (64.6%) survey respondents would prefer to be cremated, while less than one in five (17.9%) would prefer to be buried.

When you pass away, what would your preference be for a funeral?



Why do most prefer a cremation?

Those who prefer a cremation typically cite a desire for their ashes to be spread in a place that is meaningful to them, the perceived neglect that graves and cemeteries fall into and the ongoing burden on families to upkeep their grave site. Others cite the ability for the ashes to be kept and carried around by their family or simply don't like the thought of being buried.

"As my family wouldn't ever visit a cemetery, there is no point of having a burial plot as it can be used by someone whose family maybe more religious, I'm quite happy to be cremated and ashes scattered over the beach where I live."

(Male, 77 years old, Vic, Non-Metro)

"Cemeteries take up a lot of space and a lot of the graves fall into disrepair and I do not believe that people visit graves now in the way graves were visited in the past."

(Female, 55 years old, Qld, Metro)

"Both of my parents are deceased and buried and I would not want this, as I feel that people will feel that they need to attend the gravesite and it would not help people I have left behind have closure."

(Female, 59 years old, SA Metro)

"I believe it is the best way. People can still keep your ashes easily if they wish and move them around with them. I myself believe once the 'soul' leaves the body it is an empty vessel."

(Female, 63 years old, Vic, Non-Metro)

"It is friendlier to the environment and allows me to return as I started ash or dust. I don't want a place to be looked at and mourned after. I want those left to remember the happy times and celebrate my life, not cry about it."

(Female, 50 years old, NSW, Metro)

"The thought of rotting away in the ground in a confined coffin is revolting to me. Further, cemeteries take up a lot of space and can be either unkempt or ghoulish."

(Female, 55 years old, Qld, Non-Metro)

Why do some prefer a burial?

Those who prefer a burial typically cite cultural and religious belief as their main influence. Some already have a shared plot with a loved one and want to be laid to rest with them, others say a burial allows mourners to visit them more easily, while others simply don't like the thought of being cremated.

"My Catholic upbringing. I like to think I will be in a cemetery with a nice view."

(Male, 59 years old, Vic Metro)

"Because I already have pre-paid funeral and my husband is already buried in a lawn cemetery double plot."

(Female, 70 years old, NSW Metro)

"I want somewhere under a tree, where my grandchildren can visit and think about me."

(Female, 61 years old, Metro)

"I would rather be buried so there is somewhere for family to go to talk to me."

(Female, 65 years old, Qld Metro)

"I would like to be buried with my husband and I don't like the idea of being cremated."

(Female, 65 years old, Qld, Non-Metro)

"Have a fear of waking up being cremated, hopefully buried gives me more chance but I know that's just silly."

(Female, 50 years old, NSW Non-Metro)

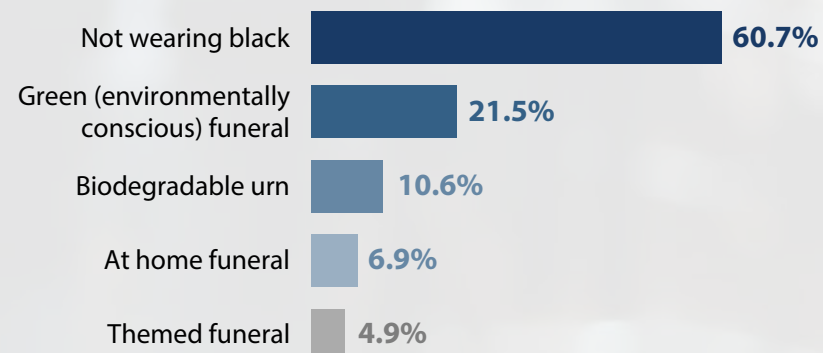




Embracing modern funeral trends

Survey respondents would like to see a number of modern funeral trends embraced at their funeral, with by far the most commonly cited being not wearing black (60.7%). This is followed by an environmentally conscious or green funeral (21.5%) and a biodegradable urn (10.6%).

Which of the following modern funeral trends would you like to see embraced at your funeral?



**top 5 funeral trends only*



Why are some looking to ban black at their funeral?

Those who favour not wearing black typically cite a desire for their funeral to have a tone of celebration rather than mourning.

"Black is known as a mourning colour, I would prefer people to wear a colour and not to be sad, but to celebrate my life."

(Female, 75 years old, Vic Non-Metro)

"I don't want my funeral to be depressing but uplifting and a time of thanksgiving – for the life I had, the love I knew, the salvation and eternal hope that can be for everyone."

(Female, 59 years old, NSW Metro)

"Because it will be a celebration of a wonderful life lived to the full. Brighter colours reflect this."

(Female, 58 years old, WA Non-Metro)

"Black is old fashioned when people mourned. At my age, a celebration of life is more important and people should be able to wear what they feel comfortable with."

(Female, 77 years old, Vic Metro)

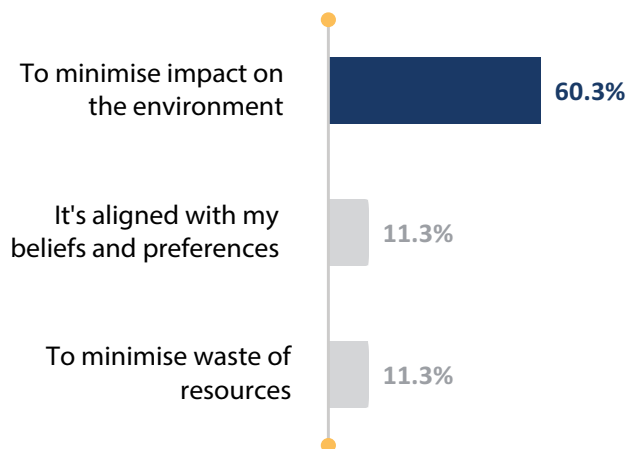
"As it would be a celebration of my life, I would like to think it would be a happy event and colourful."

(Female, 72 years old, Vic Metro)

Why are some looking to embrace a green funeral?

A green funeral is particularly popular among environmentally conscious individuals, who do not want their death to have a negative impact on the planet. Indeed by far the most commonly cited reason for this preference is to minimise impact on the environment (60.3%).

Why would you like to see green (environmentally conscious) funeral embraced at your funeral?



"I do not want waste and damage to be done to the environment"

(Female, 72 years old, Qld Non-Metro)

"Why make the environment suffer any more than it has to?"

(Female, 51 years old, SA Metro)

"If I have created a mess in my life it would be nice to leave a clean slate in departure."

(Male, 81 years old, TAS, Non-Metro)

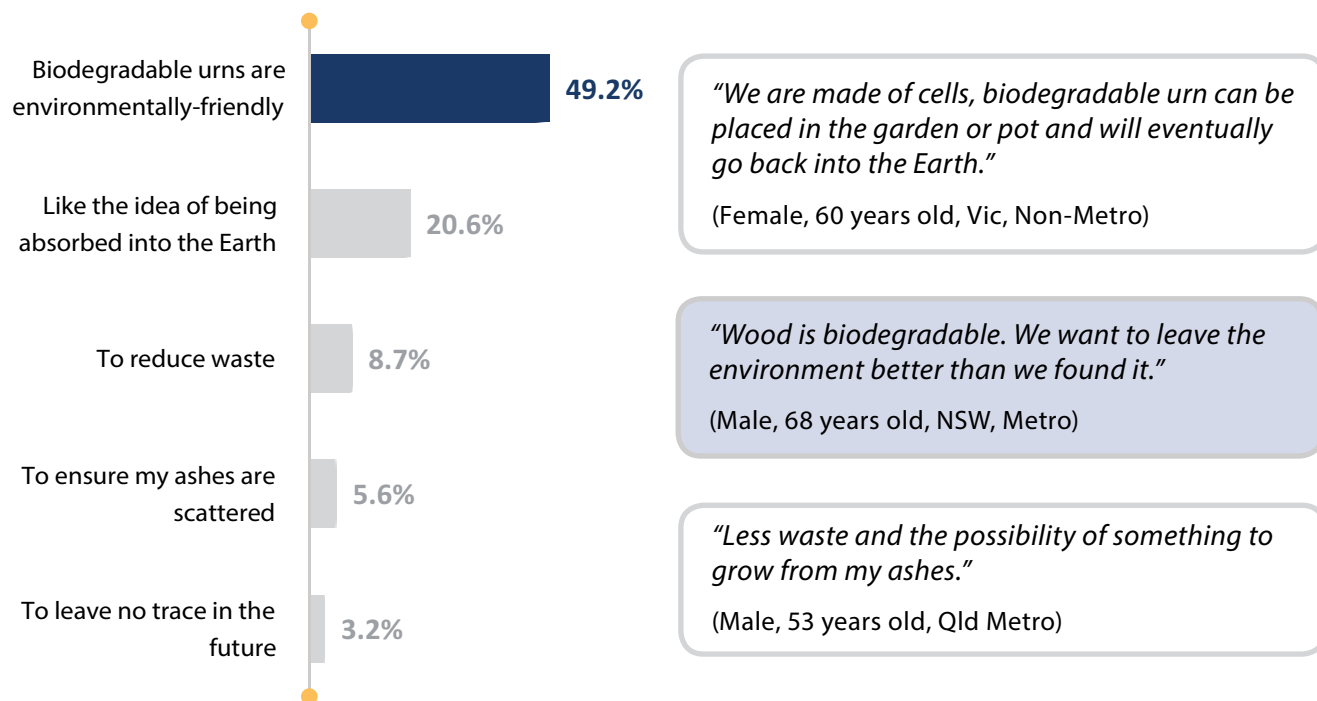




Why are some looking to embrace a biodegradable urn?

Some are looking to embrace biodegradable urns as they are environmentally-friendly, with half (49.2%) citing this as their reason. One in five (20.6%) like the idea of being absorbed into the earth.

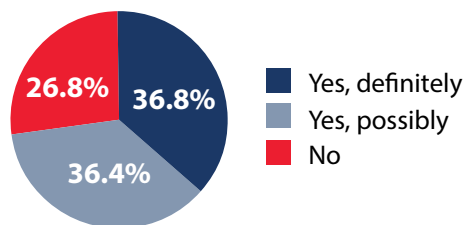
Why would you like to see a biodegradable urn at your funeral?



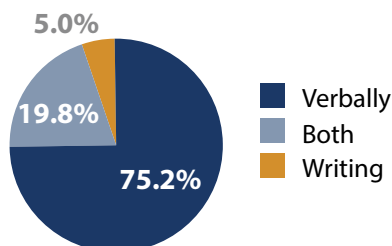
Making families aware of funeral wishes

The large majority (73.2%) of survey respondents think their family are aware of their funeral wishes, with three in four (75.2%) advising their family verbally and one in five (19.8%) doing so both verbally and in writing. Families typically reacted positively upon learning these wishes, with the majority (65.2%) being supportive and only one in 10 (11.3%) being uneasy.

Is your family aware of your funeral wishes?

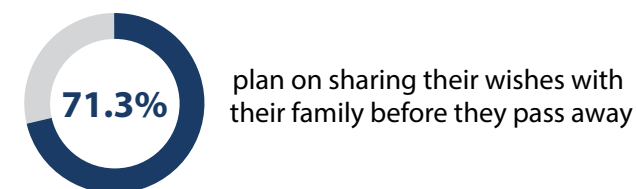


How did you advise your family of your wishes?



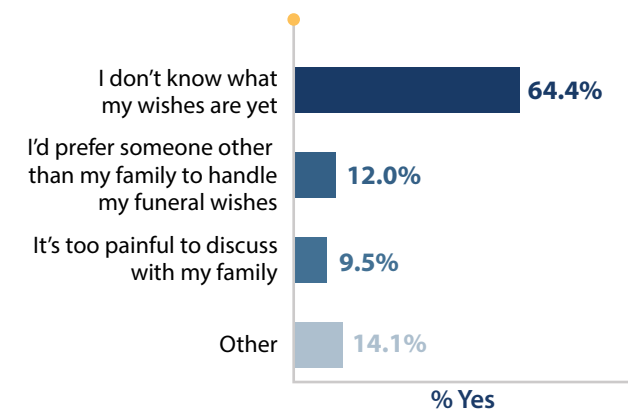
But many still don't know what their wishes are yet

The large majority (71.3%) of survey respondents whose family are not aware of their funeral wishes plan on sharing their wishes with their family before they pass away.

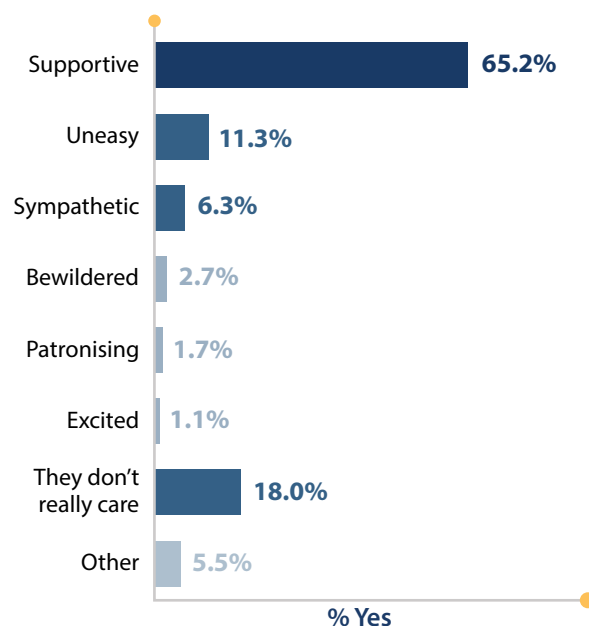


Those who do not plan on sharing their funeral wishes with their family most commonly cite not knowing what their wishes are yet (64.4%). One in 10 (12.0%) would prefer someone other than their family to handle their funeral wishes, while a similar proportion (9.5%) say it is too painful to discuss it with their family.

Why are you not planning on sharing your wishes before you pass away?



How did your family react to your funeral wishes?





Funeral planning

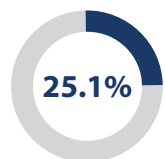
Most are not fully prepared for their own funeral

42

But should they be more prepared?

43

Most are not fully prepared for their own funeral

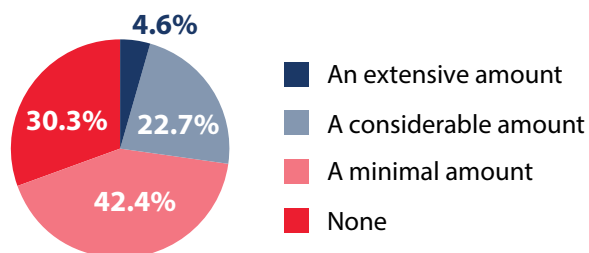


Currently have funeral arrangements in place

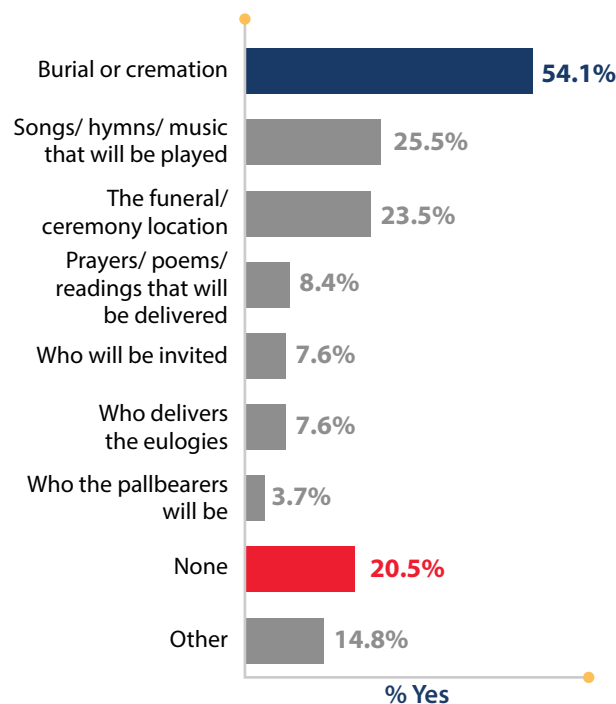
The survey revealed that most are not fully prepared for their own funeral, with only one in four (25.1%) respondents having funeral arrangements in place. Furthermore, only one in four (27.3%) have made or are likely to make a considerable or extensive amount of preparation for their own funeral.

Among those who have made some preparation for their own funeral, more than half (54.1%) have made a plan on whether they will be buried or cremated, while around one in four have made plans on the music or the location (25.5% and 23.5% respectively).

How much preparation have you made/are likely to make for your own funeral?



What plans have you made for your own funeral?

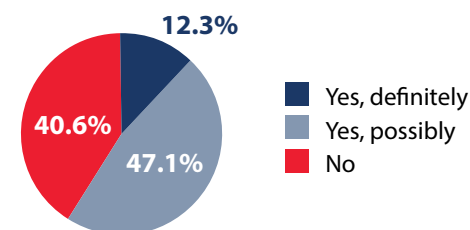


But should they be more prepared?

It is unsurprising therefore that close to three in five (59.4%) survey respondents think they should be doing more preparation for their own funeral. Interestingly however, this means more than two in five (40.6%) do not think they should be doing more.

Those who think they should be doing more preparation typically cite a desire to remove the burden from their family and a desire to have their funeral conducted according to their wishes and preferences.

Do you think you should be doing more preparation for your own funeral?



"Because I am not getting any younger and my other sisters are in the process of doing so, or have already done so, and I don't want to leave this until it is too late for somebody else to sort out/organise."

(Female, 67 years old, WA Metro)

"It's better to be prepared, for the family to know what arrangements are in place and what has or hasn't been paid for and it is better not to burden your family with your funeral expenses."

(Female, 58 years old, Qld Non-Metro)

"Less of a burden on those involved in preparing it. They will know what I want, they can focus on the grieving process without the financial distractions."

(Male, 61 years old, SA Metro)

Those who do not think they should be doing more preparation typically believe their family already know of their funeral wishes and preferences. Others cite having a pre-arranged or pre-paid funeral in place, while others cite an indifference to how their funeral would be conducted.

"I have already put in to place everything that needs to be done. There really is nothing for the family to do only follow my wishes as far as a celebration of life service and to have the music I want (I am only joking as they feel that I will put my own voice on cassette and it is not a good one)."

(Female, 72 years old, WA Metro)

"I have organised a prepaid funeral and place for my ashes with my late wife. My family is aware of my wishes but once I'm gone, it won't upset me if they change the format slightly."

(Male, 76 years old, Qld Metro)

"I have recently dealt with my husband's cremation where my only child assisted, he is aware of the simplicity of my desires & the way I view a loved person's body, which is with love and respect, but also with total practicality."

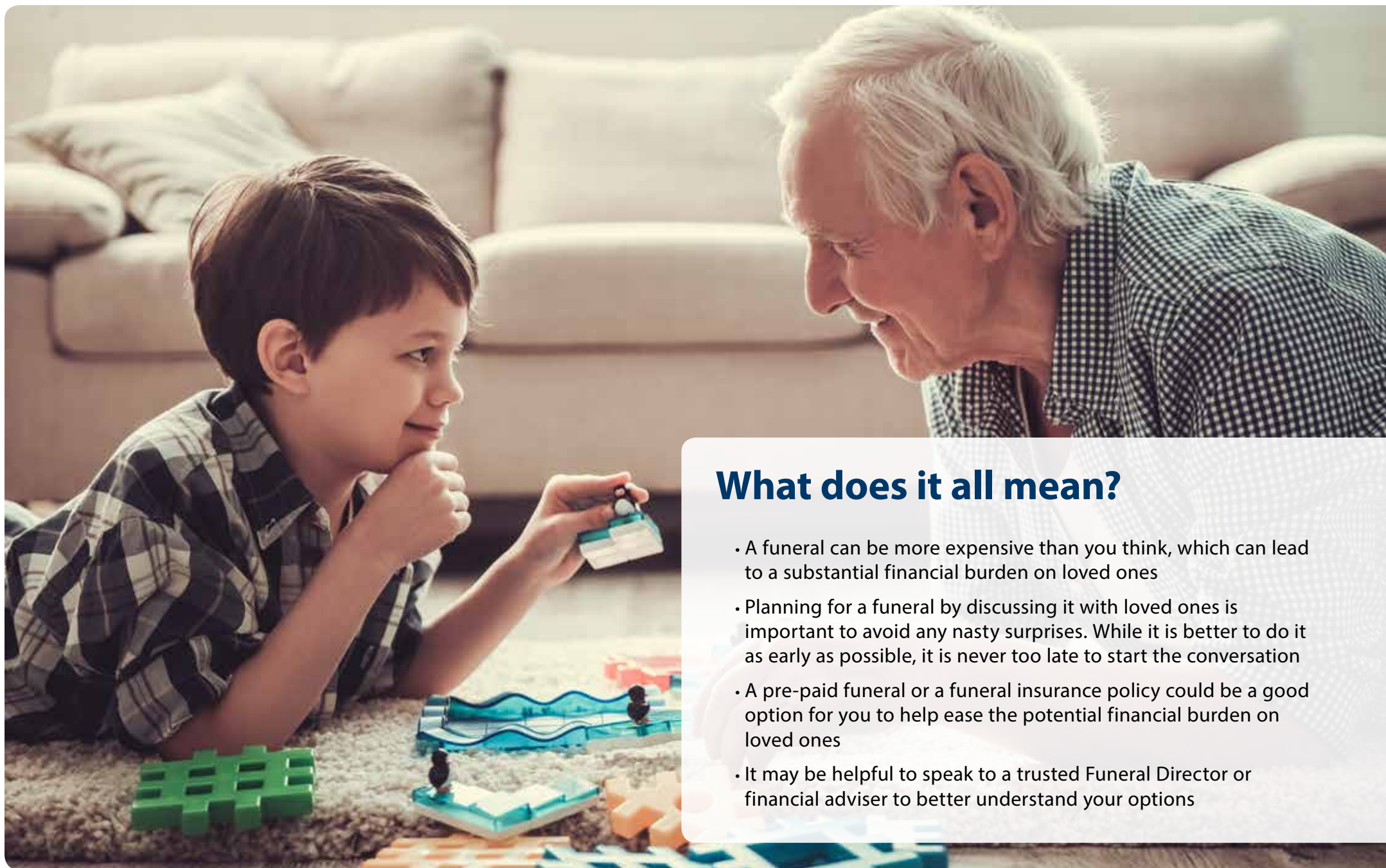
(Female, 75 years old, NSW Metro)



Putting it all together

What does it all mean?

45



What does it all mean?

- A funeral can be more expensive than you think, which can lead to a substantial financial burden on loved ones
- Planning for a funeral by discussing it with loved ones is important to avoid any nasty surprises. While it is better to do it as early as possible, it is never too late to start the conversation
- A pre-paid funeral or a funeral insurance policy could be a good option for you to help ease the potential financial burden on loved ones
- It may be helpful to speak to a trusted Funeral Director or financial adviser to better understand your options



About Australian Seniors

Australian Seniors launched in 1998 to meet the needs of the often-ignored over 50s market.

Since then, we've helped countless Australians protect the most important things in life – whether it's their family's future, valuable assets, or even their long-planned retirement.

We strive to be different by carefully selecting underwriters that share our vision of providing insurance that's simple, easy to understand, and affordable. That's why our policies have helped everyone from hard-working over 50s to self-funded retirees take control of the things that matter most.