

A photograph of a dark, polished metal crematorium urn resting on a bed of vibrant red roses and white baby's breath flowers. The background is softly blurred, showing people at what appears to be a funeral service. The entire image is framed by a thick red border with rounded corners.

# **Australian Seniors: The Cost of Death 2.0 Report**

**November 2023**

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## About the report

*The Cost of Death 2.0 Report* forms part of the Australian Seniors Research Series. In its latest instalment, this study explores the challenging topic of death and dying for Australia's over 50s. The report focuses on attitudes towards death, arrangements and plans made or yet to be made, as well as the cost of funerals. Additionally, it investigates the role of technology and its impact on the conduct of funerals.

The report is compiled based on research commissioned by Australian Seniors and conducted by CoreData between 25 April and 11 May 2023. The research utilised a range of methodologies to gather significant and relevant data:

- Quantitative online survey, gathering 1,200 responses from Australians aged 50 and above who have paid for a funeral or have been made aware of the cost of a funeral in the past 12 months.
- Mystery shopping was conducted, gathering pricing data from a range of funeral homes and service providers as well as cemeteries across Australia.
- 10 one-on-one Microsoft Teams interviews with funeral directors in NSW, VIC and QLD about funeral industry trends.

The sample is representative of the general senior population of Australians in terms of age, gender, wealth, and state/territory.

### Important things to observe about the charts and figures

- *Charts without a specific note represent questions that were asked to all respondents.*
- *Footnotes directly underneath the charts may refer to one or more of the following below dependent on the data presented. If more than one note is required, it would appear as a bulleted list.*
  - *Subset of the total sample size as certain questions would only be asked to specific respondents (e.g. n = 177, Has a funeral insurance policy)*
  - *Types of questions asked, for instance where multiple answers allowed, appears when the question called for more than one answer from the respondent*
  - *Data has been excluded from analysis (e.g. The option 'Not applicable' has been excluded from analysis; outliers removed from analysis)*
  - *Expanded explanation for figures that require additional calculations involving external publicly available data*
- *Some charts and figures may not be equal to 100% due to rounding differences. This is also true for summed up figures.*





## **Key findings**

# Three funeral scenarios

## 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		●

## Key findings

### Many believe that funerals should be a celebration of life

- Around half (46%) of over 50s have made preparations for their own funeral.
- Around two thirds (67%) think they should be doing more to prepare for their own funeral.
- The average age at which over 50s think they should start planning their funeral and communicating their dying wishes is 64 years old.
- Common funeral plans made by those over 50 include financing (49%), burial/cremation/body composting (48%), and location for ashes (38%).
- Close to 7 in 10 (69%) of over 50s don't have funeral insurance and have no plans to obtain it.
- Reasons for having funeral insurance among those who do have it include reducing financial burden on loved ones (68%), peace of mind for covering funeral costs (67%), and reducing stress on loved ones (64%).
- Over 4 in 5 (83%) of over 50s believe funerals should be a celebration rather than a mourning event.
- Around half (47%) also believe funerals should focus on the living, while 38% think they should focus on the deceased.
- Around half (48%) prefer no religious elements at their funeral.
- Over half (52%) have not decided on the song they want played at their funeral.
- Over half (53%) believe their family is aware of their funeral wishes.

### The estimated average cost of funerals has increased since 2019

- The estimated costs of funerals for over 50s have increased since 2019. In 2019, burials were estimated at \$9,055, compared to \$11,039 in 2023. Cremations cost an estimated \$6,334 in 2019, whereas the estimate for 2023 is \$8,045.
- The coffin/casket is the most expensive cost for a funeral, with an estimated price of \$2,808, followed by headstones, which cost an estimated \$2,107.
- Over half (52%) of over 50s who paid for the funeral financed it through their savings, while 20% used the deceased estate to cover the expenses.
- Approximately 89% of over 50s strongly agree or agree that funerals are becoming too expensive these days. However, 43% feel that the expense of the funeral was worth it.
- Since 2019, over 50s have felt more pressure from family members to spend more money on the funeral than they initially wanted. In 2023, 27% felt this pressure, compared to 11% in 2019.
- The main disagreements that over 50s have with family or friends when planning a funeral are related to the funeral location or time/date (38%), who will finance the funeral and how (36%), and details of the funeral ceremony (35%).
- Around 33% of over 50s who have paid for a funeral experienced some financial hardship due to the costs incurred. Of those, approximately 66% state that it took months to recover financially.
- In response to the rising cost of living, over 50s have changed their funeral preferences to be more simplistic (26%), cost-conscious (24%), and focused on cremation or other cheaper alternatives (22%).
- Just under half (46%) of over 50s are somewhat confident that they understand the cost of the funeral they want.

# Key findings

## Death and dying need to be talked about more in Australia

- More than 1 in 5 (22%) think about their own death frequently.
- The majority of over 50s wish to live between 85 and 89 years (27%), followed by 90 to 94 years (20%), and 100 years old and above (18%).
- Less than 2 in 5 (37%) feel very comfortable discussing death and dying.
- More than 4 in 5 (85%) of over 50s believe that there is a need for more discussions about death and dying in Australia.
- Among those who believe that we should talk more about death and dying, the main reasons include death is a natural topic that should not be taboo (77%), it helps ensure our wishes are met (64%), and it helps us cope with the prospect of our own death (58%).
- When asked about the best ways to approach the conversation of dying, over 50s said families should discuss it privately among themselves (85%), there should be more online information sites about this (33%), and the government should provide information to help families start the conversation (31%).
- Nearly 4 in 5 (78%) over 50s have a plan in place for their assets and belongings after they pass away.
- Among those who have chosen to exclude certain family members from their inheritance, the main reasons include family estrangement (58%), the belief that they don't deserve it (40%), and the understanding that they are either not in need of the money or have less need than other family members (27%).
- Less than 9 in 10 (87%) don't expect any family arguments over their assets and belongings after they pass away.
- Nearly 7 in 10 (68%) over 50s have not given much thought to managing their digital legacy after their death. The main efforts that have been undertaken or planned include communicating wishes and instructions to loved ones regarding the handling of digital assets after death (62%), deciding what to do with social media accounts and other online profiles (33%), and backing up digital files and records for preservation (33%).

## Key findings

### Funerals are becoming less traditional

- Almost 2 in 5 (39%) over 50s have noticed new emerging trends for funerals in Australia. The trends that have become more popular in recent years include a greater focus on celebrating life rather than mourning (70%), not wearing black (70%), and a decrease in religious elements (64%).
- Over 3 in 5 (62%) of over 50s have attended a funeral that was more of a celebration of life than a mourning event.
- Close to 3 in 5 (56%) over 50s have attended a funeral that was more relaxed than serious.
- Over 9 in 10 (93%) of over 50s strongly agree or agree that there is now much greater choice and availability to customise funerals.
- Around 3 in 4 (74%) also strongly agree or agree that smaller funerals are becoming increasingly popular.
- Around 3 in 4 (73%) strongly agree or agree that traditional service elements of funerals are becoming less important.
- Over half (52%) would like to see a greater focus on celebrating life rather than mourning at their funeral.
- Around half (47%) would like their funeral to be good-humoured and less serious in tone.

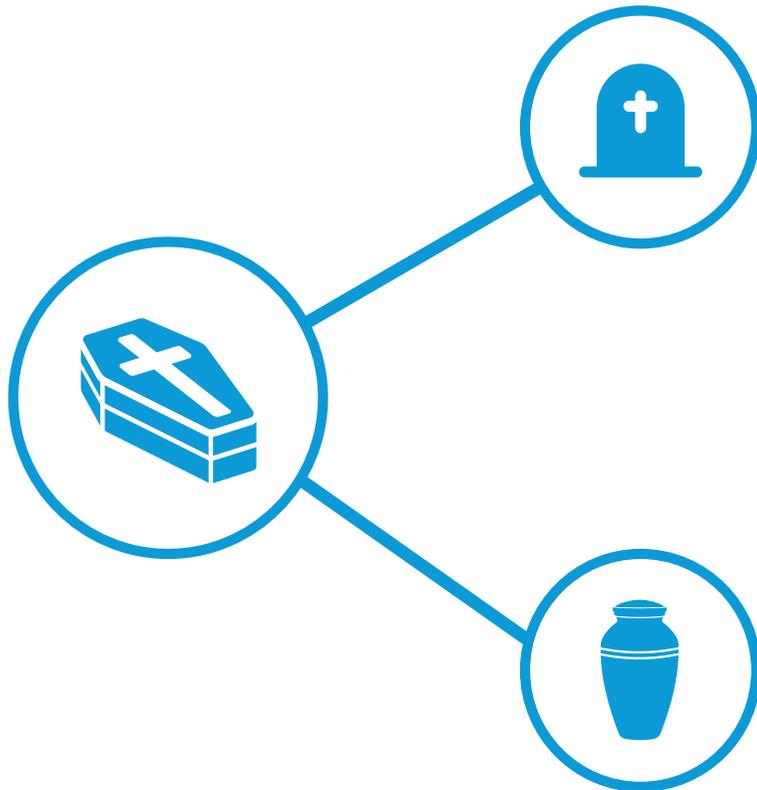
### Livestreaming funerals has become significantly more common since 2019

- The most effective uses of technology for funerals, as reported by over 50s, are live streaming of the service (60%), video tributes (30%), and online memorials (23%).
- More than 2 in 5 (44%) over 50s have attended a funeral that incorporated technology.
- According to over 50s, the number of funerals being streamed has increased by 30% since 2019 (3% in 2019 vs. 33% in 2023).
- Just over 2 in 5 (41%) over 50s who have attended a funeral in the past four years did so remotely. The main reasons for attending remotely were COVID-19 lockdowns (61%), being too far away to attend (41%), and being unable to travel at the time (23%).
- Over 3 in 4 (77%) over 50s rated attending funerals remotely as 'good' or 'great'.



## **Funeral costs in 2023**

## Cremations vs. burials



### Metro areas are more expensive on average for burial funerals

The most expensive locations for a burial funeral are ACT, NSW metro, and VIC metro. The average cost of a standard burial funeral is \$20,310 in ACT, \$19,343 in NSW metro, and \$19,250 in VIC metro.

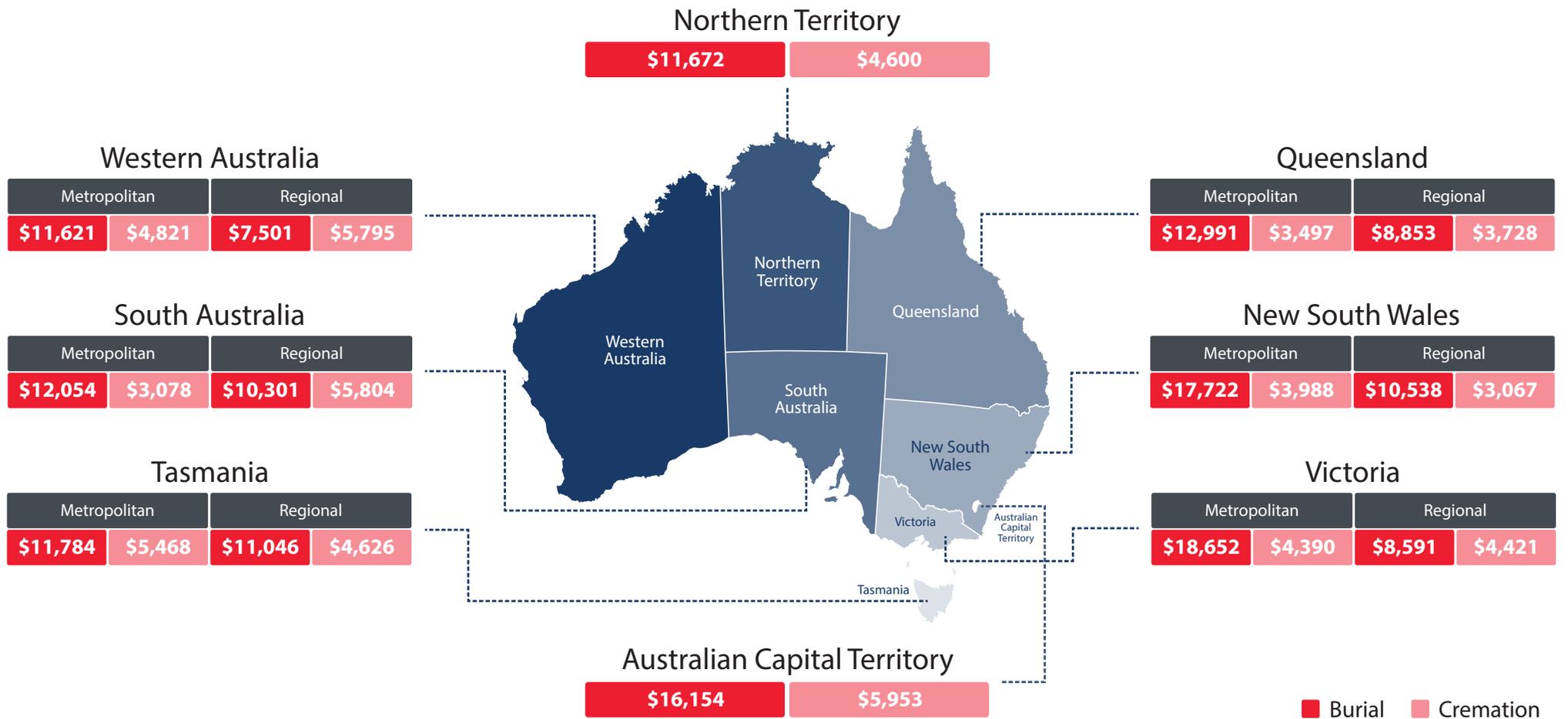
The most affordable locations for a standard burial funeral are NSW regional with an average cost of \$5,583, and WA regional with an average cost of \$8,571.

### Cremation funerals remain significantly cheaper than burial funerals on average

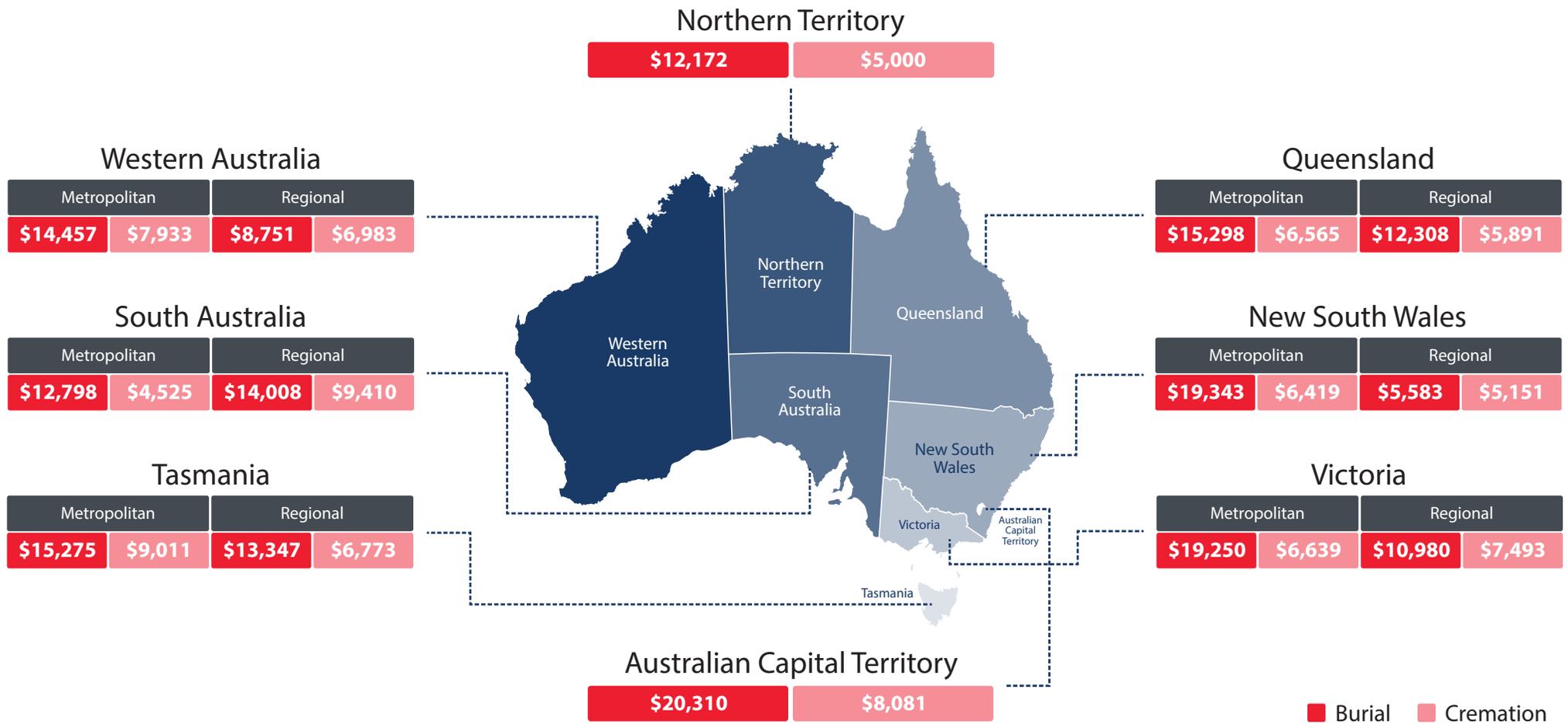
The most costly locations for a standard cremation funeral are SA regional with an average cost of \$9,410, and Tasmania metro with an average cost of \$9,011.

The most affordable locations for a standard cremation funeral are SA metro, with an average cost of \$4,525, NSW regional with an average cost of \$5,151, and QLD regional with an average cost of \$5,891.

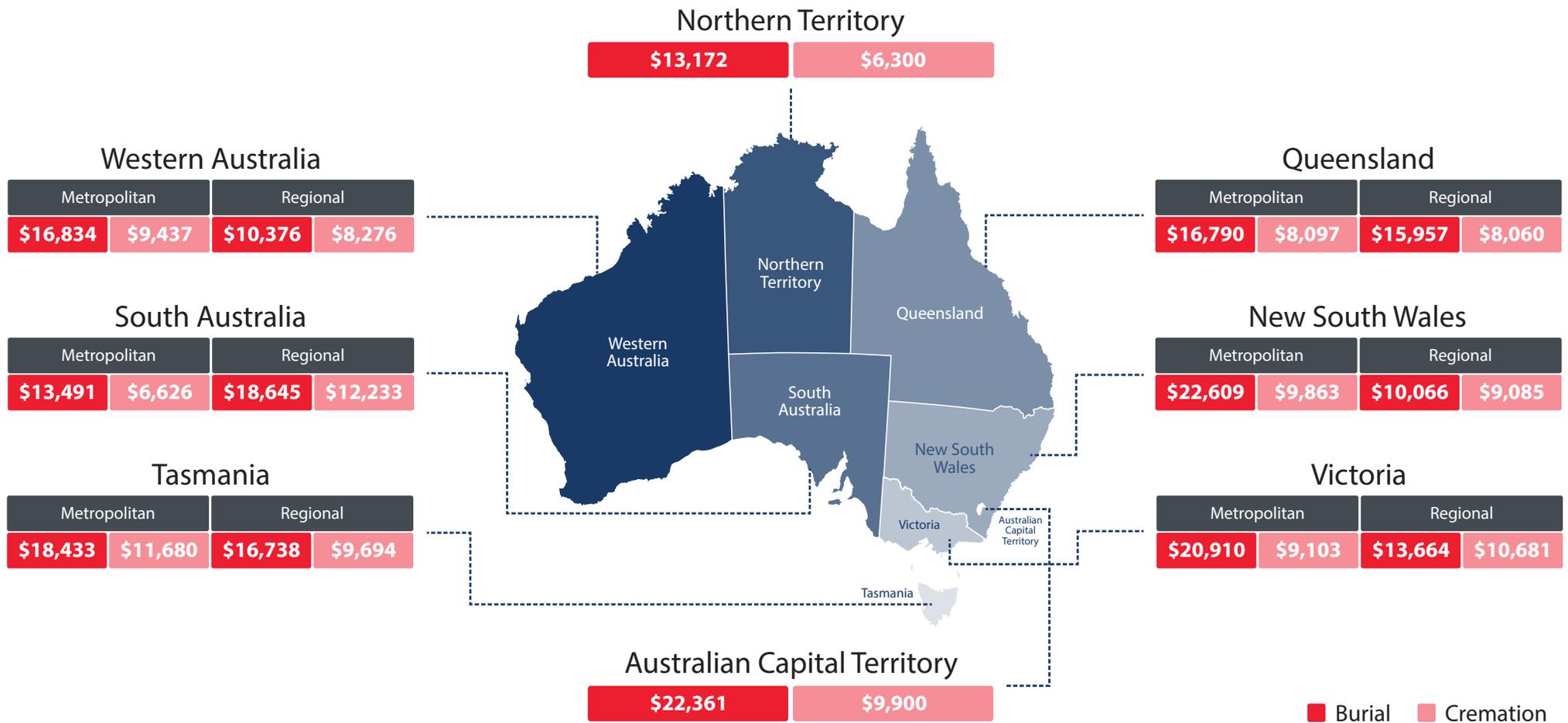
# Average basic burial and cremation costs



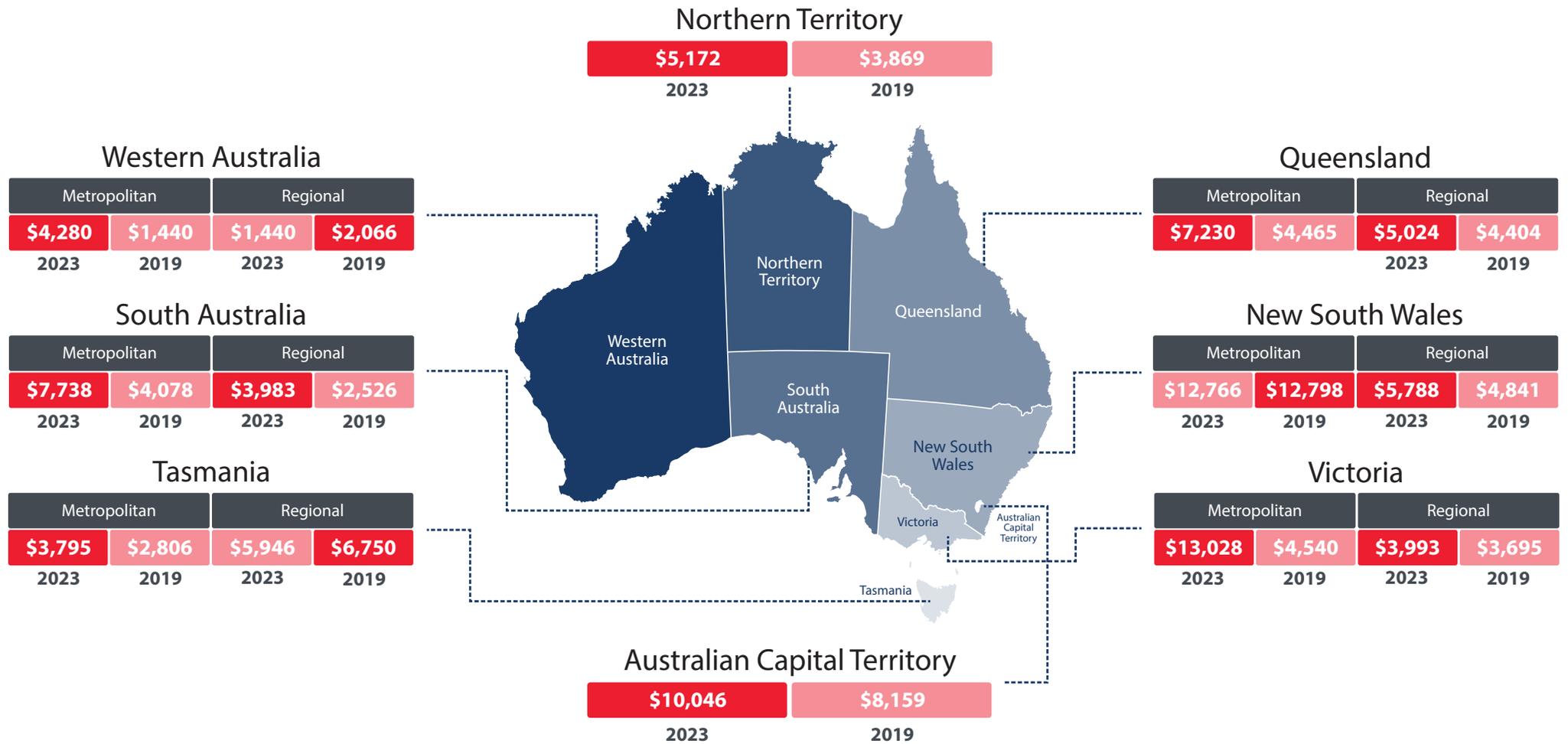
# Average standard burial and cremation costs



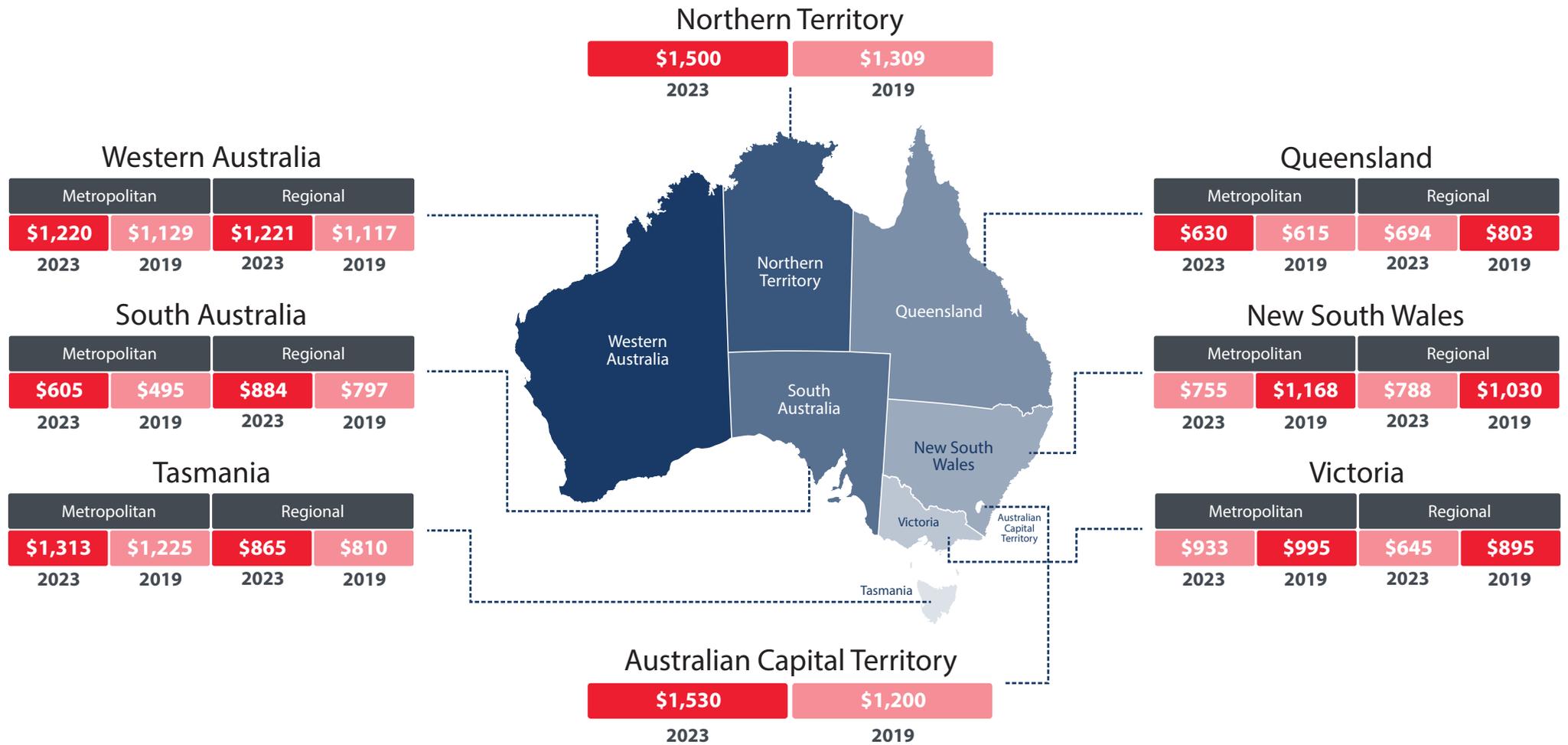
# Average premium burial and cremation costs



# Burial plot costs



# Cremation fees

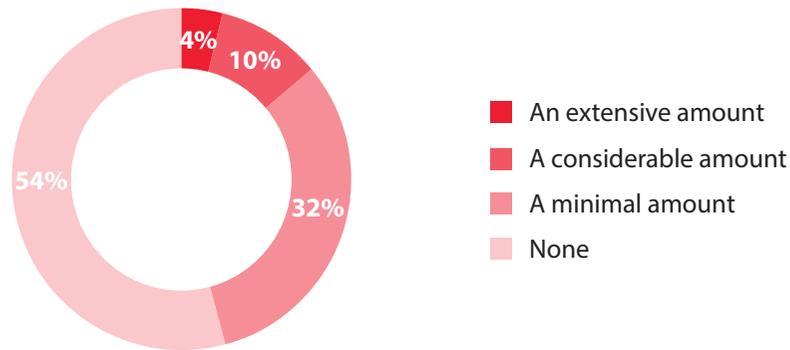




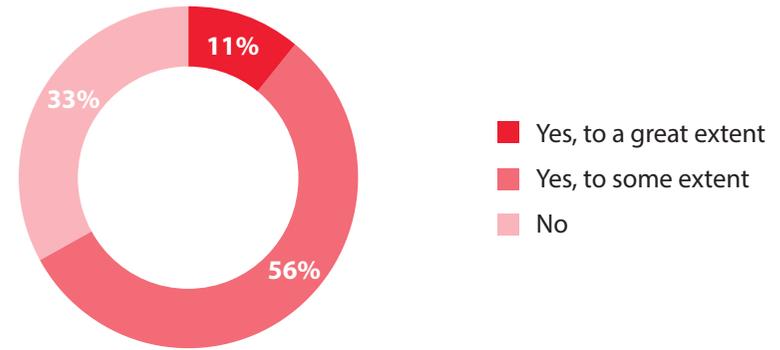
## Dying wishes

# Over half have made no preparations for their own funeral

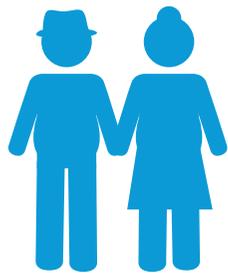
Have you made any preparations for your own funeral?



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



At what age do you think you should start planning your funeral and communicating your dying wishes?



**64 years old**

Average

Without outliers

Around half (46%) of over 50s have made preparations for their own funeral, and 67% think they should be doing more to prepare for their own funeral.

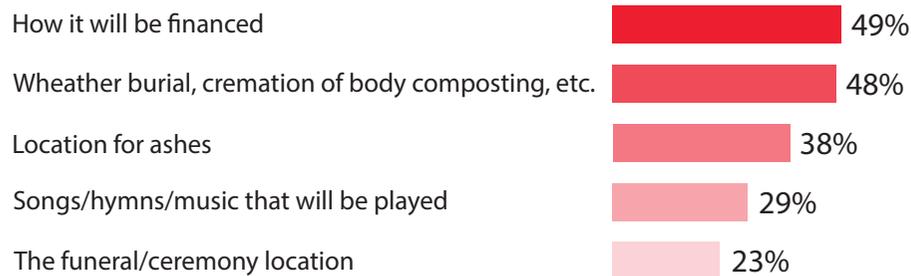
The average age at which over 50s think they should start planning their funeral and communicating their dying wishes is 64 years old.

*“Death literacy is becoming a real thing.”*

– (Female | funeral director | NSW)

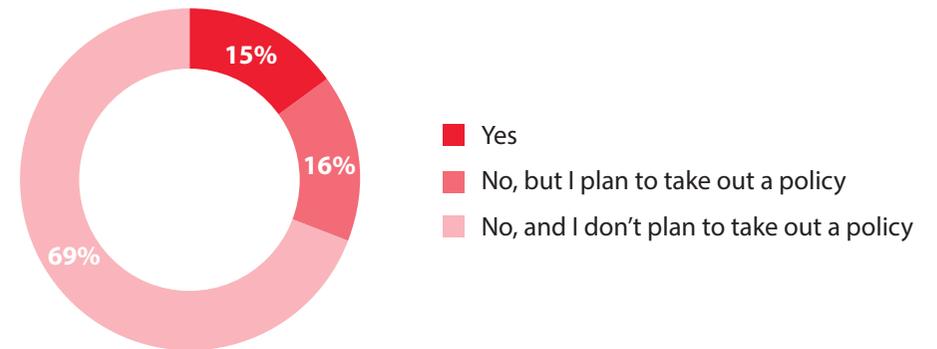
# Many have thought of how their funeral will be financed

## What plans have you made for your own funeral?

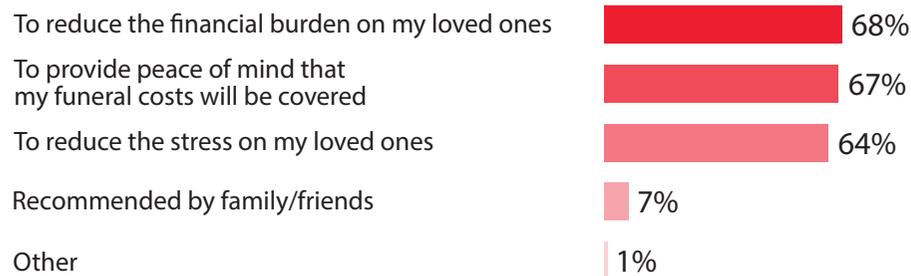


- *n = 547, Made preparation for own funeral*
- *Multiple answers allowed*
- *Top 5 answers*

## Do you have a funeral insurance policy for yourself?



## Why do you have a funeral insurance policy for yourself?



- *n = 177, Has a funeral insurance policy*
- *Multiple answers allowed*

Common funeral plans made by those over 50 include financing (49%), burial/cremation/body composting (48%), and location for ashes (38%).

Over two thirds (69%) of over 50s don't have funeral insurance and have no plans to obtain it.

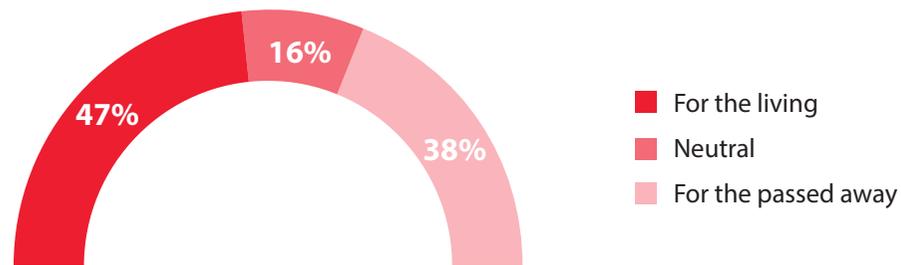
Reasons for having funeral insurance among those who do have it include reducing financial burden on loved ones (68%), peace of mind for covering funeral costs (67%), and reducing stress on loved ones (64%).

# Funerals should be a celebration of life

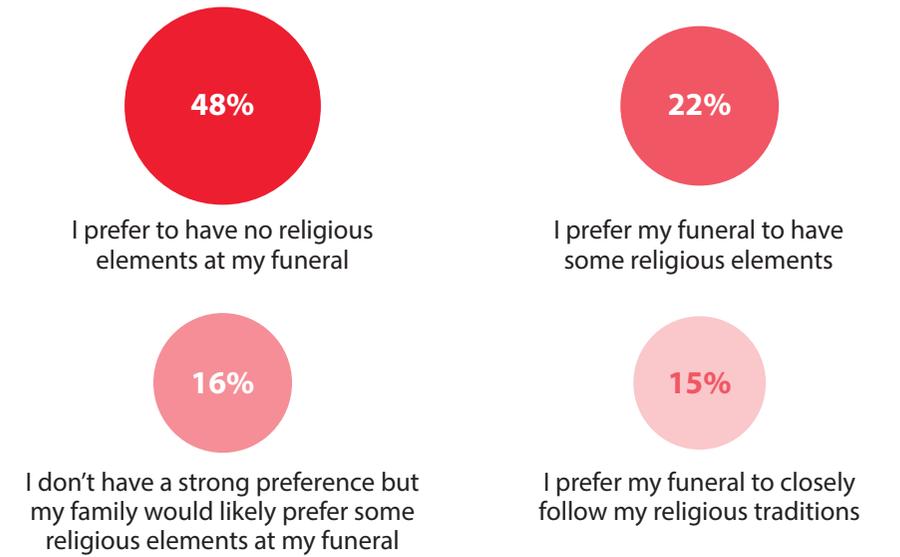
Should funerals be an event of celebration or mourning?



Should funerals be more of an event for the living or for those that passed away?



What best describes the role you prefer religious ceremonies to play in your funeral?



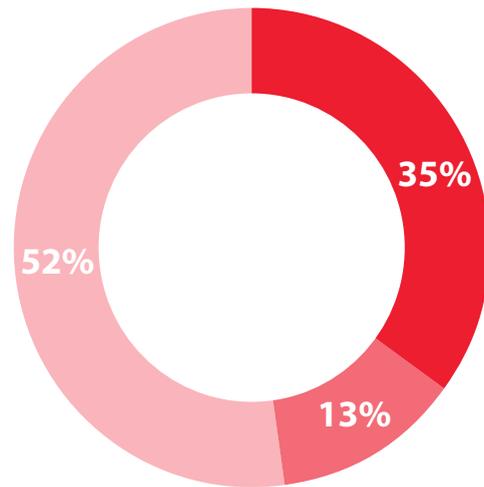
Over 4 in 5 (83%) over 50s believe funerals should be a celebration rather than a mourning event.

Around half (47%) of over 50s believe funerals should focus on the living, while 38% think they should focus on the deceased.

Around half (48%) of over 50s prefer no religious elements at their funeral.

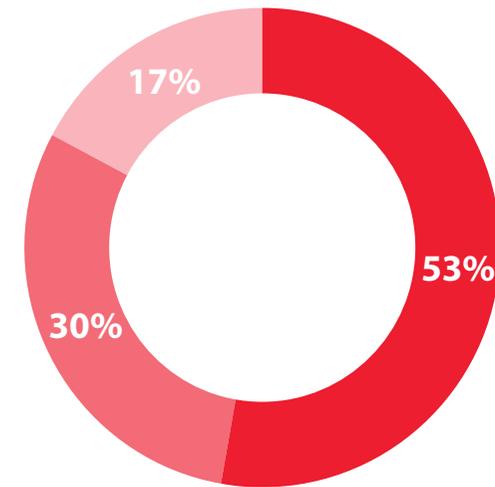
## Communicating funeral wishes to family

Which song would you most like to be played at your funeral?



- I have a song preference for own funeral
- There will be no music played
- Don't know

Are your family aware of your funeral wishes?



- Yes
- No
- Unsure

Over half (52%) of over 50s have not decided on the song they want played at their funeral.

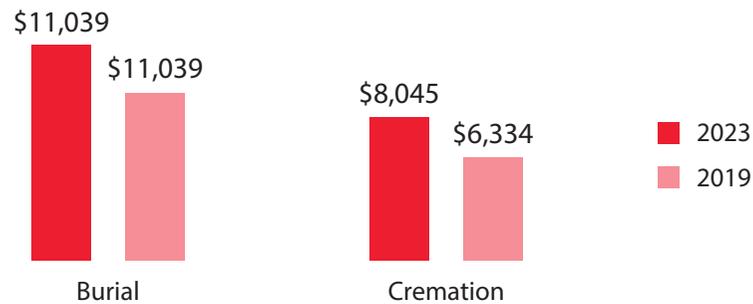
Over half (53%) of over 50s believe their family is aware of their funeral wishes.



## The cost of death

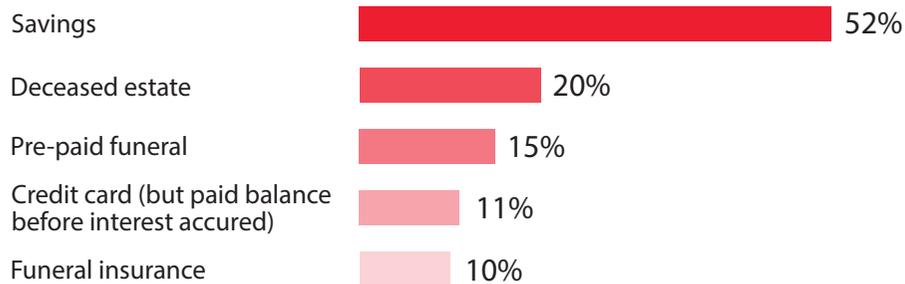
# The cost of a funeral is increasing

What do you estimate was the total approximate cost of the funeral (including all expenses not just the service)?



Without outliers

How did you finance the funeral costs?



- n = 424, Paid for funeral
- Multiple answers allowed
- Top 5 answers

Please provide an approximate costing next to each funeral component as best as you can



- Coffin/casket; n = 480, Headstone; n = 190, Burial plot; n = 224, Cremation fee; n = 252, Cemetery/grave fees; n = 260,
- Without outliers
- Top 5 answers

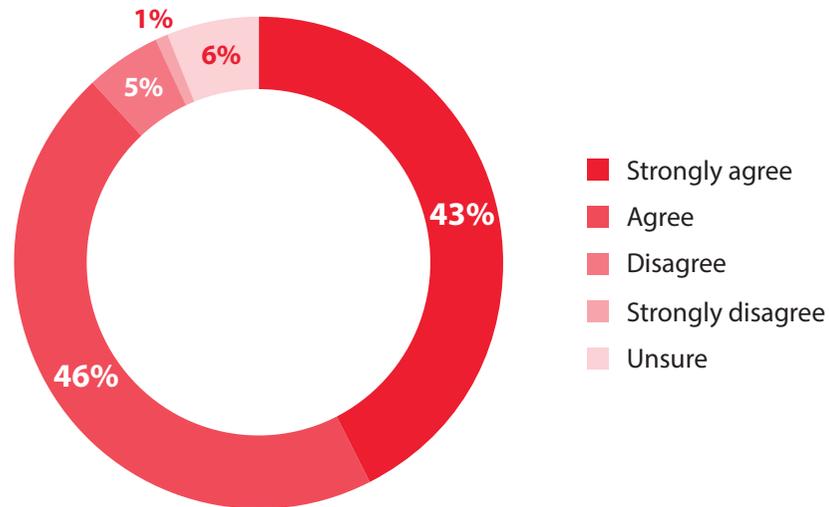
The estimated costs of funerals implies funeral costs have increased for over 50s only have increased since 2019. In 2019, burials were estimated at \$9,055, compared to \$11,039 in 2023. Cremations cost an estimated \$6,334 in 2019, whereas the estimate for 2023 is \$8,045.

The coffin/casket is the most expensive cost for a funeral, with an estimated price of \$2,808, followed by headstones, which cost an estimated \$2,107.

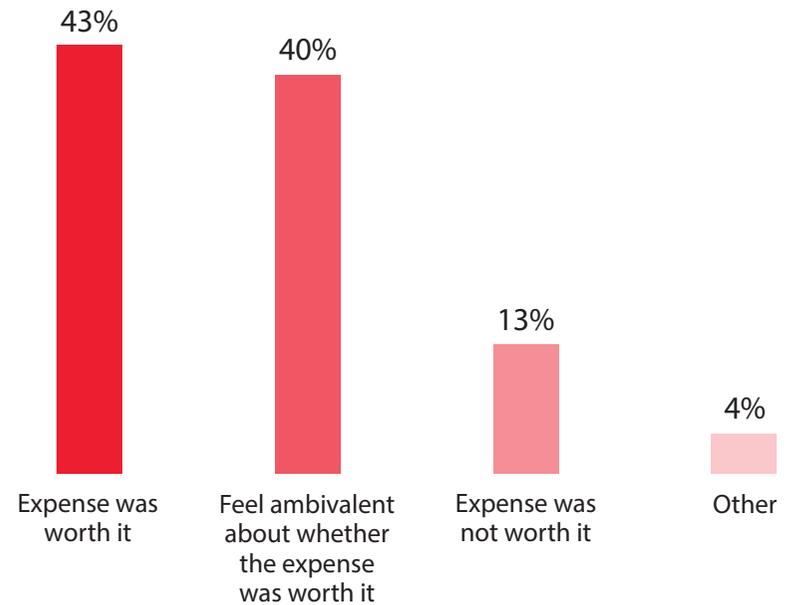
Over half (52%) of over 50s who paid for the funeral financed it through their savings, while 20% used the deceased estate to cover the expenses.

# Perceptions of funeral costs

How much do you agree with the following statements about the cost of funerals?  
[Funerals are getting too expensive these days]



What best describes how you felt about the expense of the funeral?



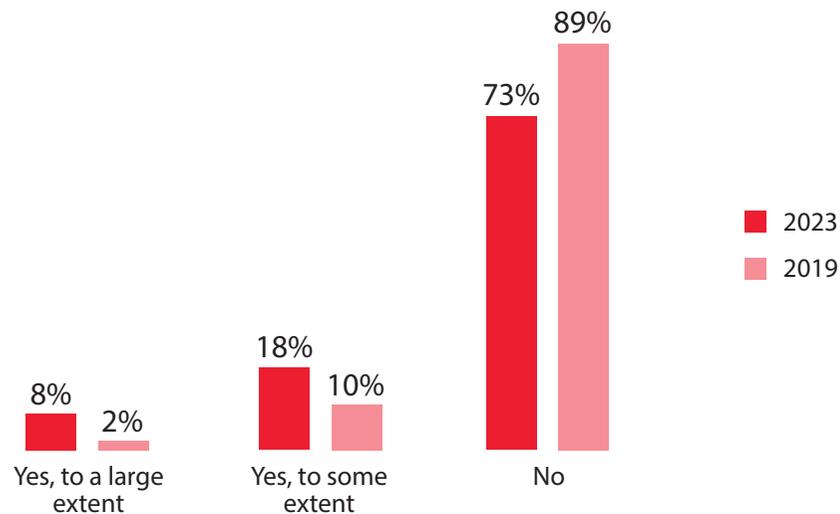
*“Funerals have gone up in the last 12 months quite substantially. You might now, rather than being an \$8,000-\$10,000 funeral, you’re looking more to a \$10,000-\$12,000. So, another couple of thousand easily”*

– (Female | funeral director | Sydney)

Approximately 89% of over 50s strongly agree or agree that funerals are becoming too expensive these days. However, 43% feel that the expense of the funeral was worth it.

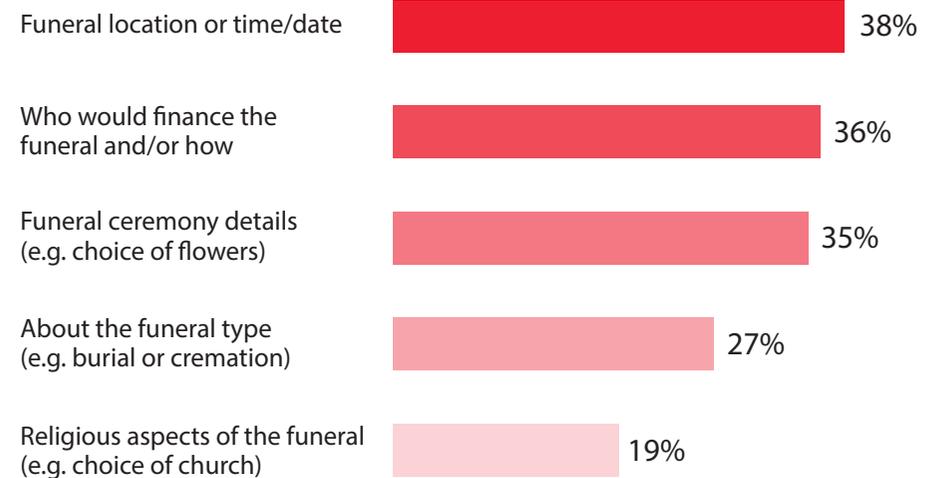
## Family pressure on cost

Did you feel pressured by family members to spend more money on the funeral than you had initially wanted?



2023; n = 424, 2019; n = 386, Paid for funeral

What type of disagreement did you have with family or friends?



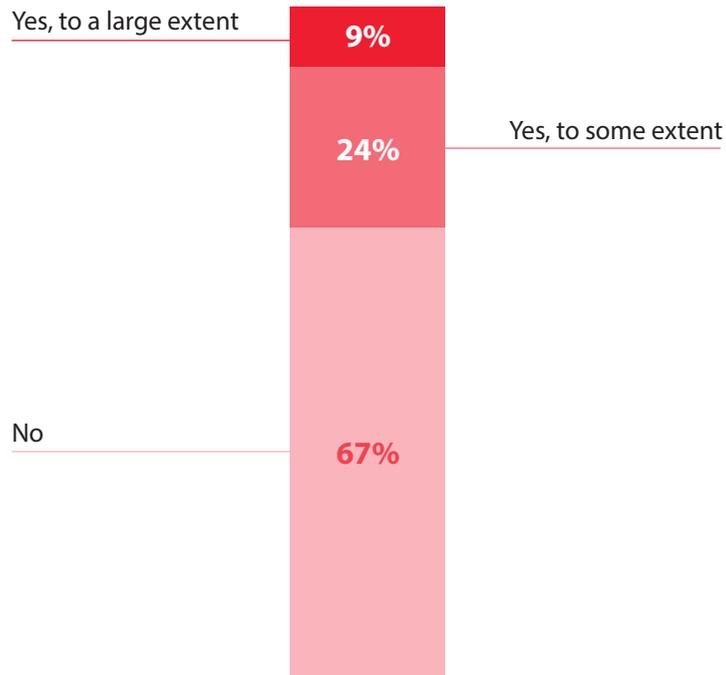
- n = 183, Had disagreements with family or friends
- Multiple answers allowed
- Top 5 answers

Since 2019, over 50s have felt more pressure from family members to spend more money on the funeral than they initially wanted. In 2023, 27% felt this pressure, compared to 11% in 2019.

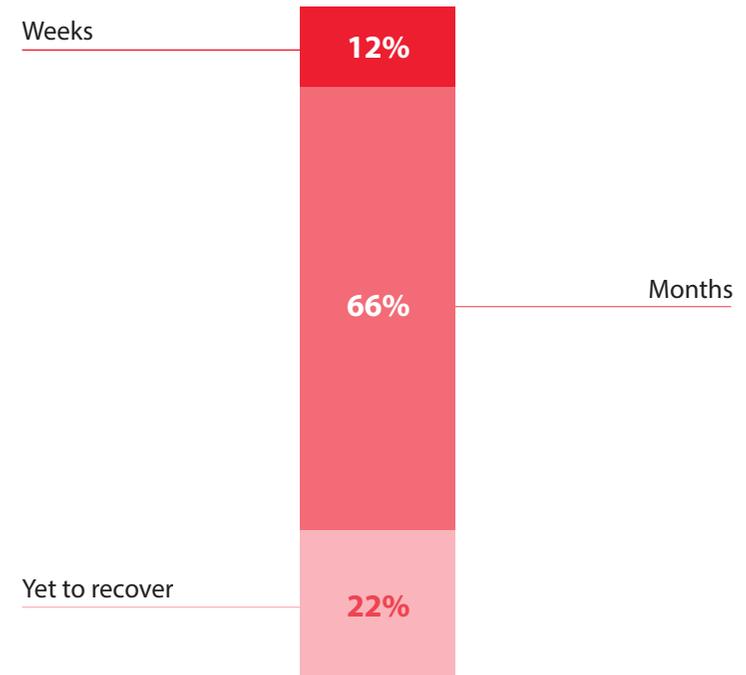
The main disagreements that over 50s have with family or friends when planning a funeral are related to the funeral location or time/date (38%), who will finance the funeral and how (36%), and details of the funeral ceremony (35%).

# Financial hardship from funeral costs

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?



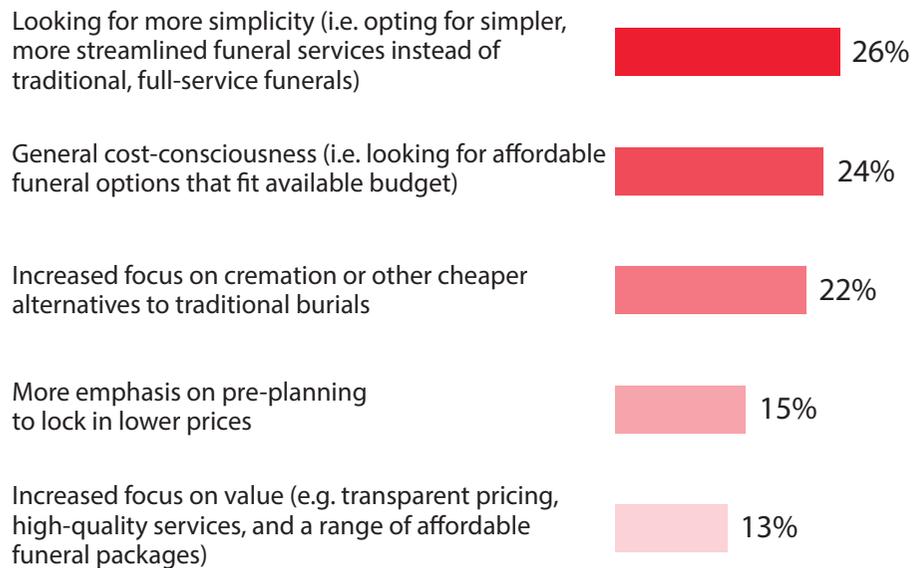
n = 424, Paid for funeral

n = 141, Experienced hardship in paying for a funeral

Around 33% of over 50s who have paid for a funeral experienced some financial hardship due to the costs incurred. Of those, approximately 66% state that it took months to recover financially.

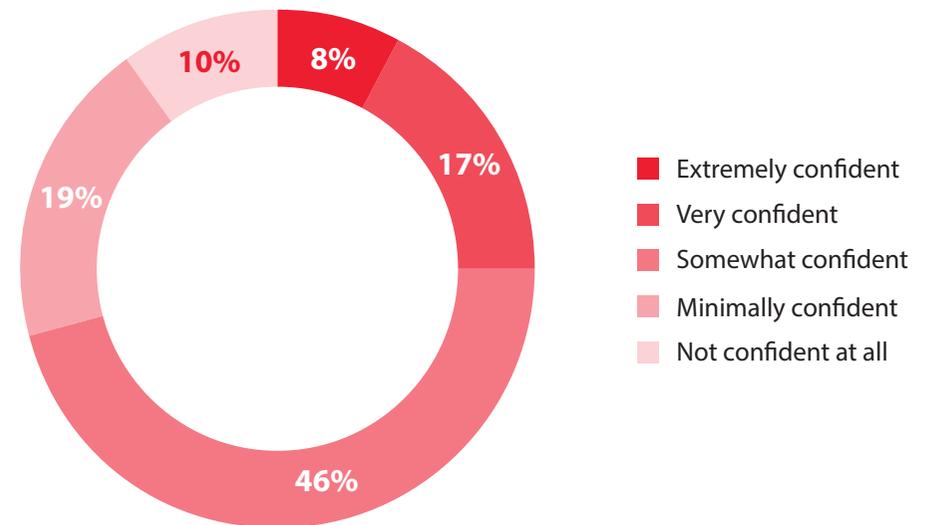
# Increasing demand for cheaper funerals

Have your own funeral preferences, or those that you may help plan or pay for, changed in response to the rising cost of living in recent years?



- Multiple answers allowed
- Top 5 answers

How confident are you in understanding how much the funeral you want will cost?



In response to the rising cost of living, over 50s have changed their funeral preferences to be more simplistic (26%), cost-conscious (24%), and focused on cremation or other cheaper alternatives (22%).

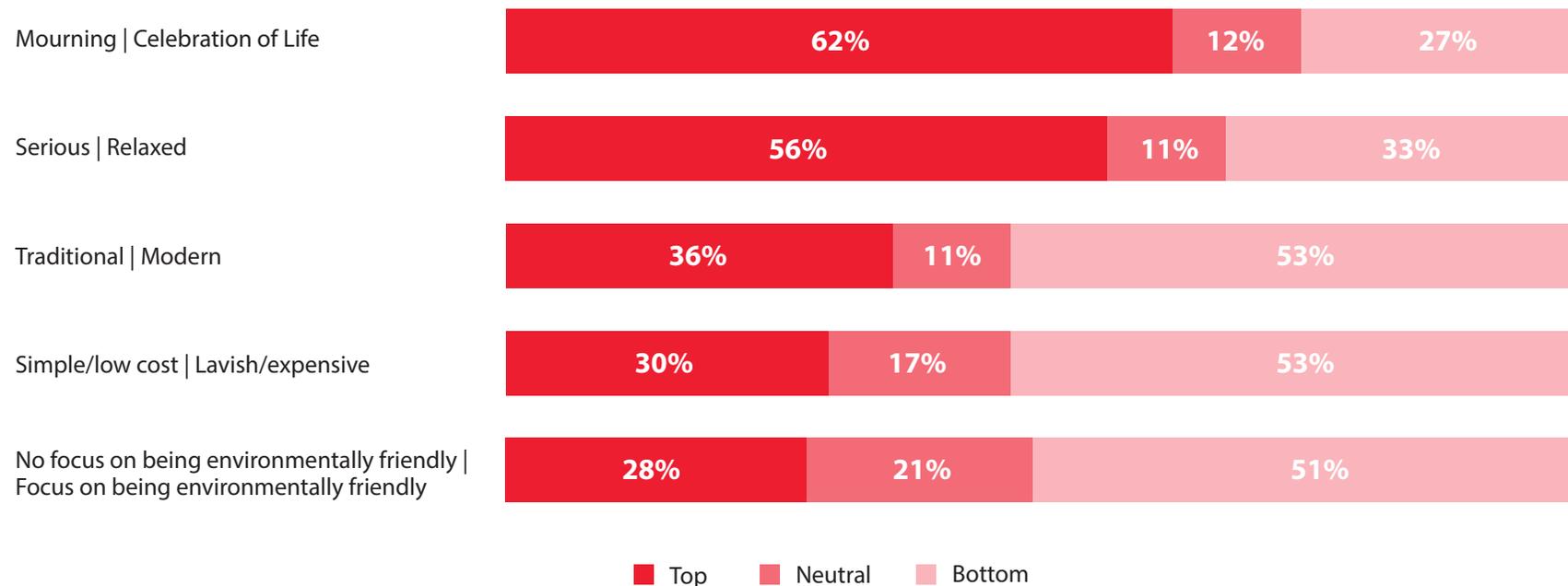
Just under half (46%) of over 50s are somewhat confident that they understand the cost of the funeral they want.



## **Funeral trends in Australia**

# Funerals are becoming more relaxed

Please describe the type of funeral using each of the sliders below



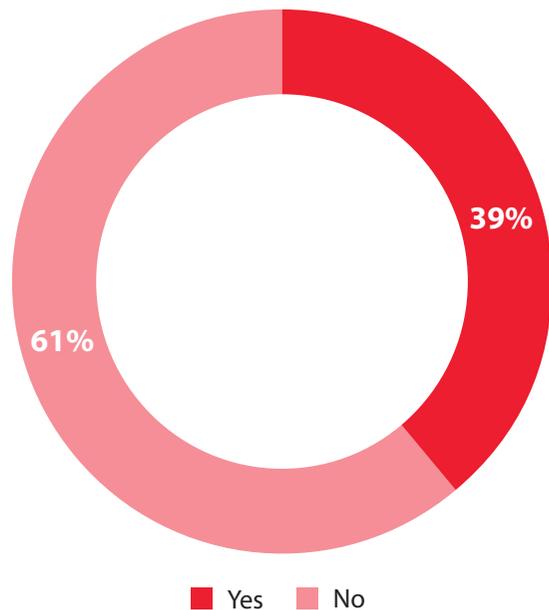
Almost two thirds (62%) of over 50s have attended a funeral that was more of a celebration of life than a mourning event. 56% of over 50s have attended a funeral that was more relaxed than serious.

*"They wanna feel that what they're doing is edgy and different to any other funeral. They wanna do something that's outside the stuffy-middle-aged man in a three-piece suit... guiding everyone into the hall"*

– (Male | funeral director | NSW)

# Traditional vs. modern funerals

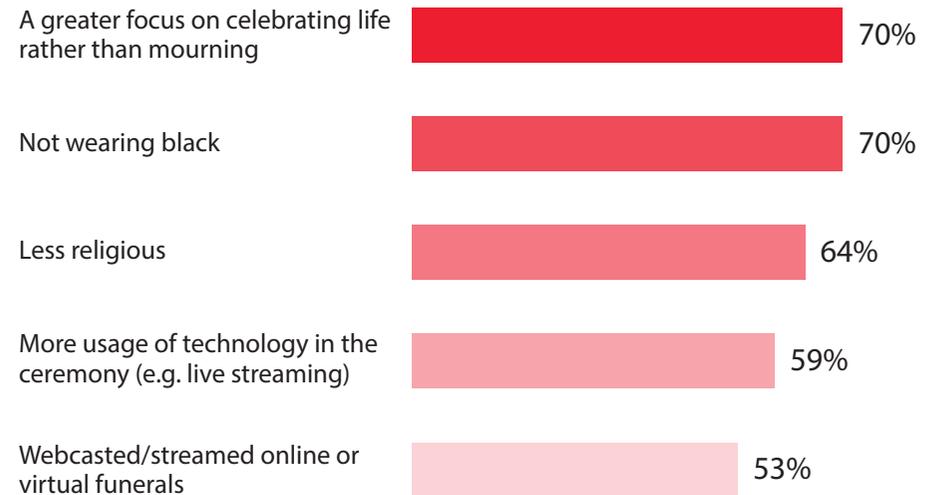
Have you noticed any new emerging trends for funerals in Australia these days?



*"Funerals are just becoming so different... It was such a sad occasion 20 – 30 years ago. Everyone wore black. Whereas now, we have funerals where people wear thongs, because that's what the deceased wanted."*

– (Male | funeral director | non-Metro VIC)

Have you noticed any of the following funeral trends becoming more popular in recent years?

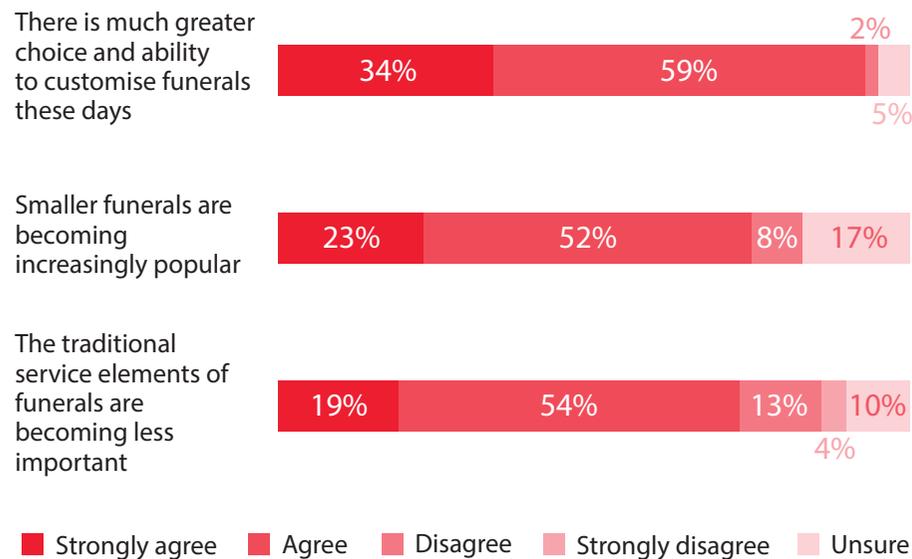


- n = 471, Have noticed new emerging trends
- Multiple answers allowed
- Top 5 answers

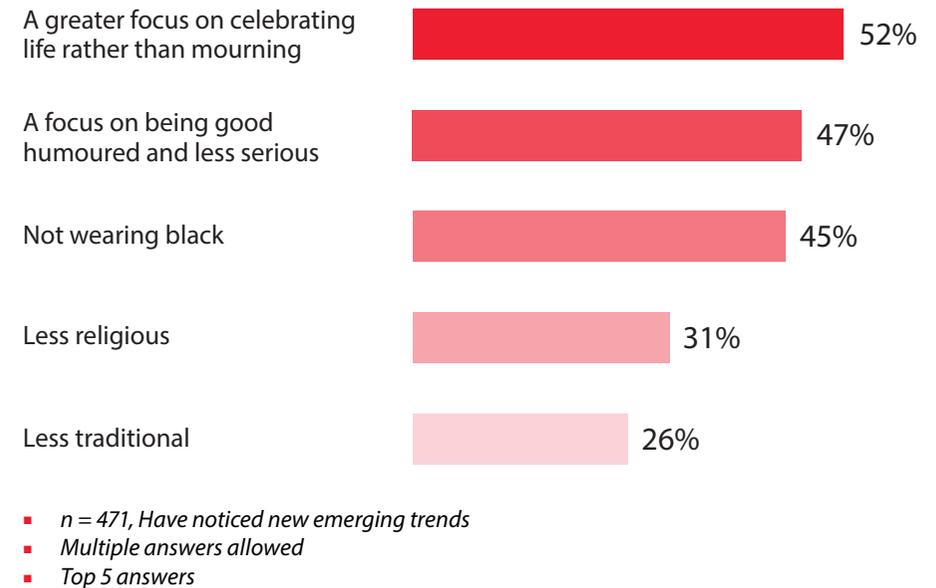
Around 39% of over 50s have noticed new emerging trends for funerals in Australia. The trends that have become more popular in recent years include a greater focus on celebrating life rather than mourning (70%), not wearing black (70%), and a decrease in religious elements (64%).

# Funerals are becoming more customised

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



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



Over 9 in 10 (93%) of over 50s strongly agree or agree that there is now much greater choice and availability to customise funerals.

Around 3 in 4 (74%) of over 50s strongly agree or agree that smaller funerals are becoming increasingly popular.

Around 3 in 4 (73%) of over 50s strongly agree or agree that traditional service elements of funerals are becoming less important.

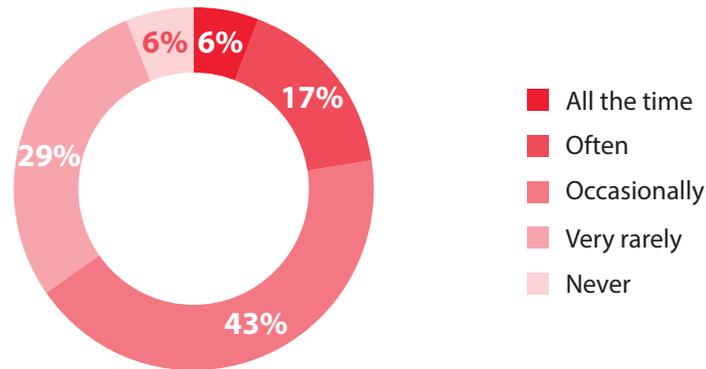
Over half (52%) of over 50s would like to see a greater focus on celebrating life rather than mourning at their funeral. Around 46% of over 50s of over 50s would like their funeral to be good-humoured and less serious in tone.



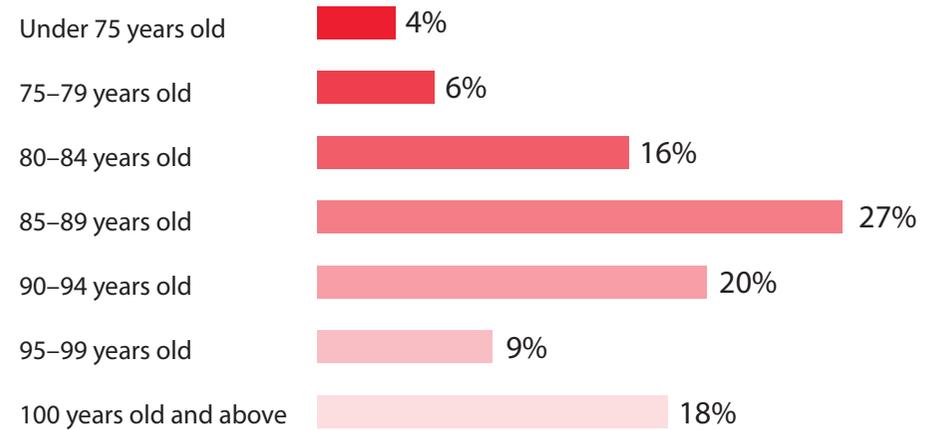
**Talking about death**

# Over 50s are wanting to live long lives

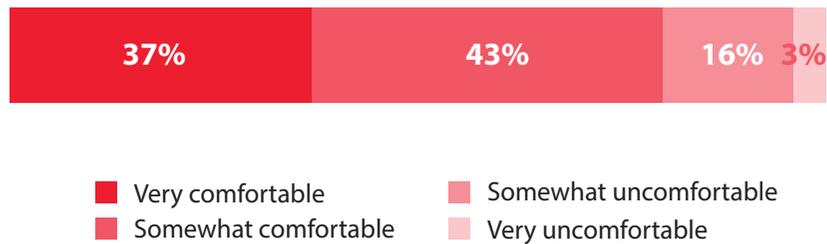
## How often do you think about your own death?



## What age do you wish to live to?



## How comfortable are you talking about death and dying?



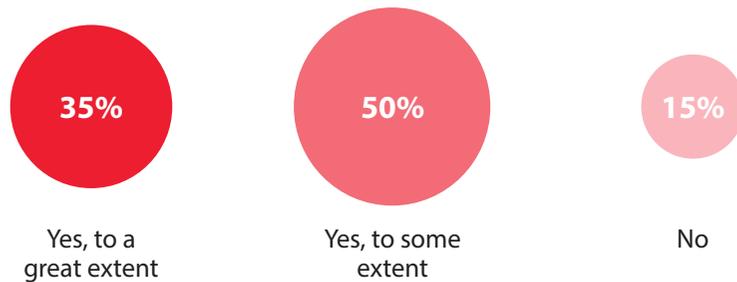
More than 1 in 5 (22%) think about their own death frequently.

The majority of over 50s wish to live between 85 and 89 years (27%), followed by 90 to 94 years (20%), and 100 years old and above (18%).

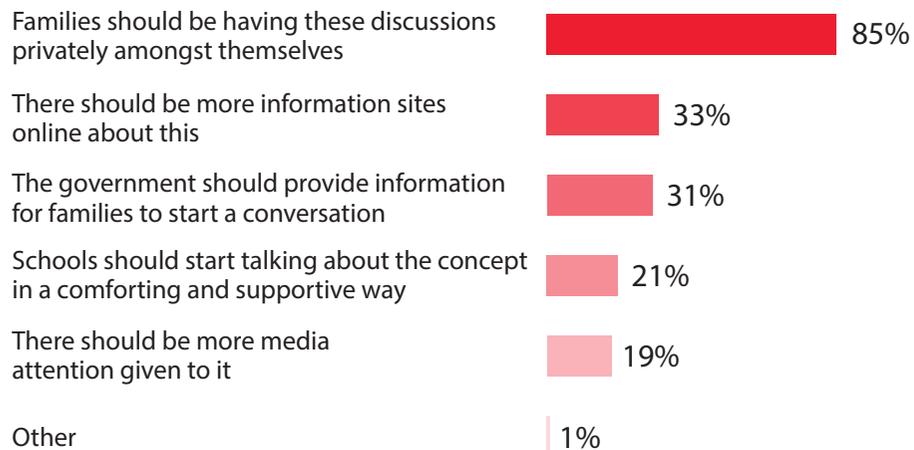
Less than 2 in 5 (37%) feel very comfortable discussing death and dying.

# Discussions around death and dying

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

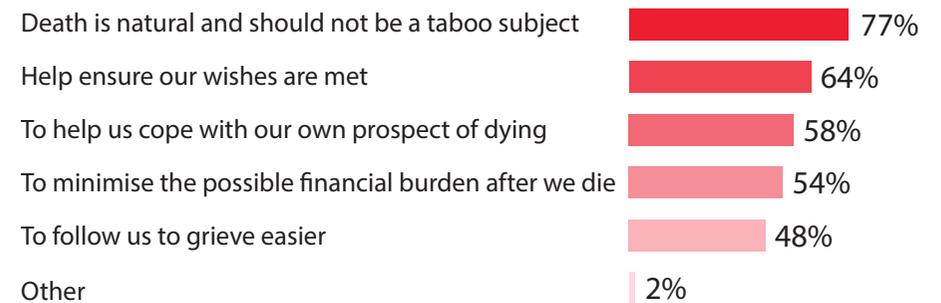


## How should we be having these conversations about death and dying in Australia?



- n = 1,021, Believe that death and dying should be talked about more
- Multiple answers allowed

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



- n = 1,021, Believe that death and dying should be talked about more
- Multiple answers allowed

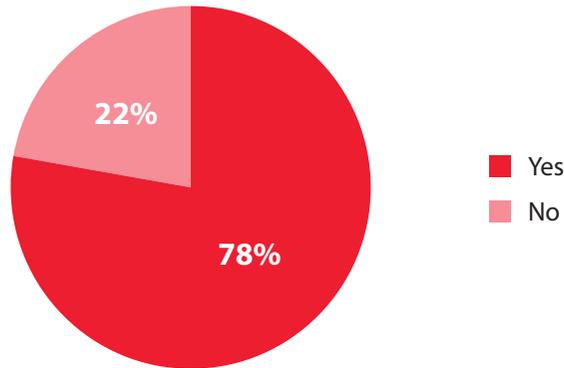
More than 4 in 5 (85%) of over 50s believe that there is a need for more discussions about death and dying in Australia.

Among those who believe that we should talk more about death and dying, the main reasons include death is a natural topic that should not be taboo (77%), it helps ensure our wishes are met (64%), and it helps us cope with the prospect of our own death (58%).

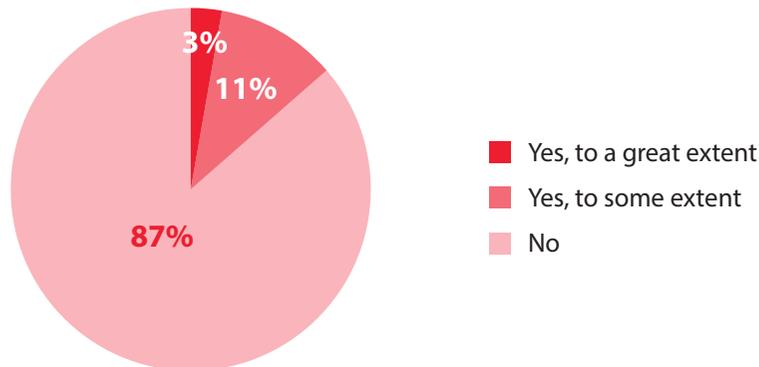
When asked about the best ways to approach the conversation of dying, over 50s said families should discuss it privately among themselves (85%), there should be more online information sites about this (33%), and the government should provide information to help families start the conversation (31%).

# Plan for assets/belongings

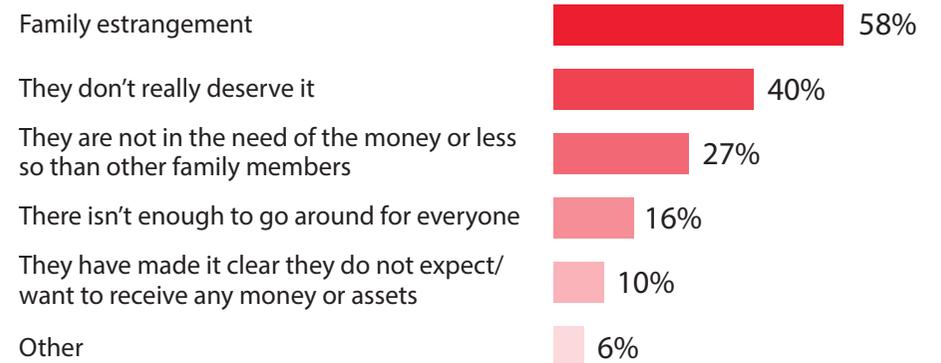
Do you have a plan in place for your assets/belongings once you pass?



Do you anticipate family arguments over your assets/belongings once you pass?



Why have you left any close family members out of your will or anticipate doing so?



- n = 231, Leaves out family members inheritance
- Multiple answers allowed

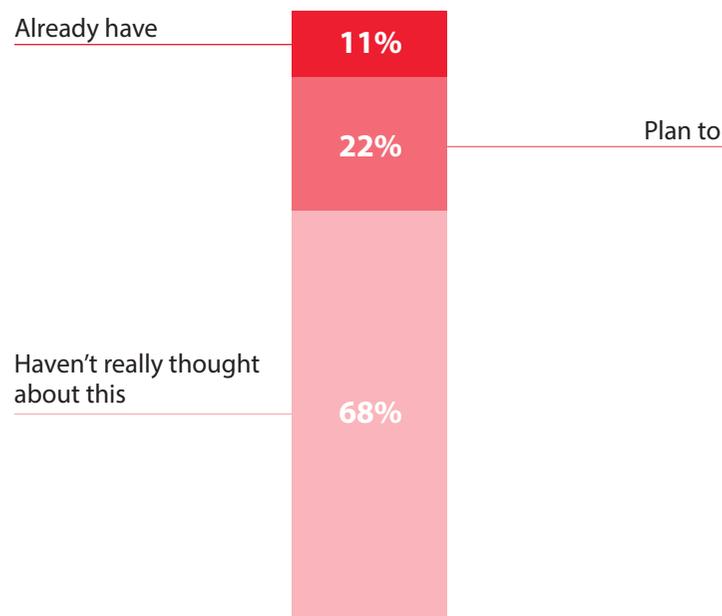
Nearly 4 in 5 (78%) over 50s have a plan in place for their assets and belongings after they pass away.

Among those who have chosen to exclude certain family members from their inheritance, the main reasons include family estrangement (58%), the belief that they don't deserve it (40%), and the understanding that they are either not in need of the money or have less need than other family members (27%).

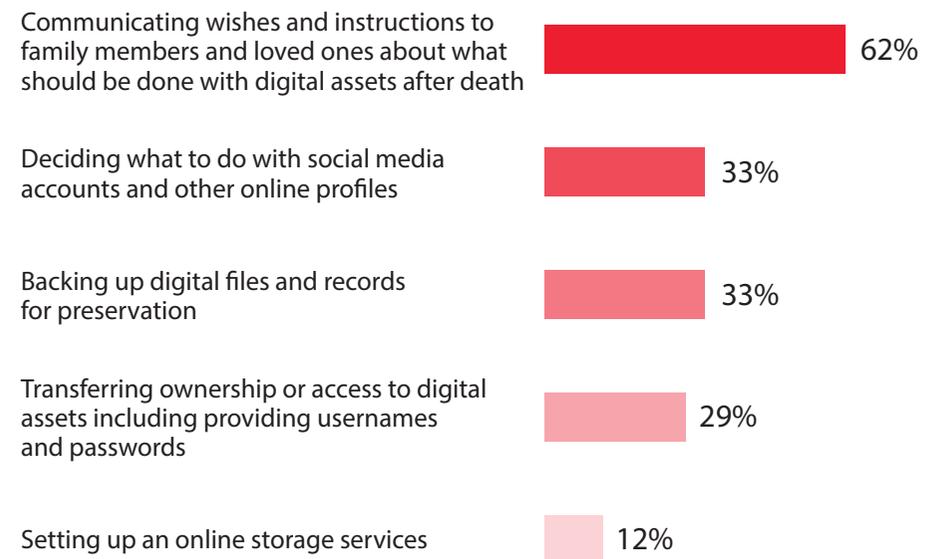
Almost 9 in 10 (87%) don't expect any family arguments over their assets and belongings after they pass away.

# Digital legacy

Have you made any efforts to manage your digital legacy after you pass away?

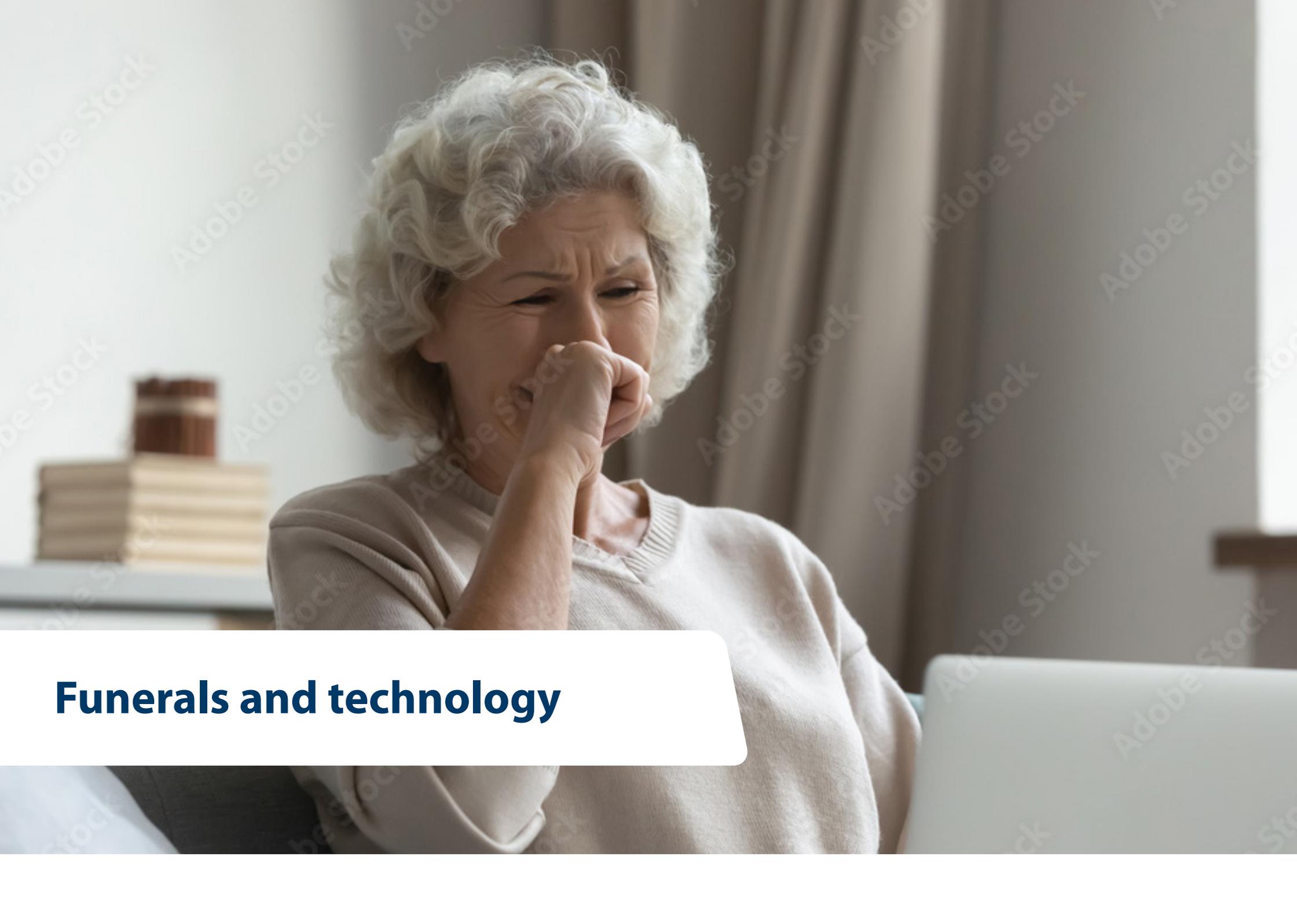


What have you done on planning to do to manage your digital legacy?



- *n = 385, Plan to manage digital legacy*
- *Multiple answers allowed*
- *Top 5 answers*

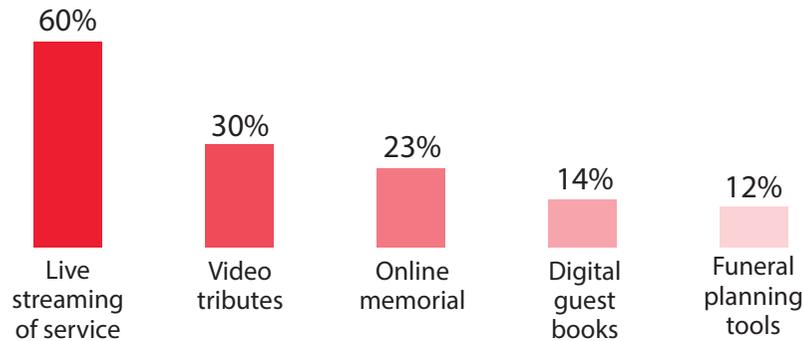
Nearly 7 in 10 (68%) over 50s have not given much thought to managing their digital legacy after their death. The main efforts that have been undertaken or planned include communicating wishes and instructions to loved ones regarding the handling of digital assets after death (62%), deciding what to do with social media accounts and other online profiles (33%), and backing up digital files and records for preservation (33%).



## **Funerals and technology**

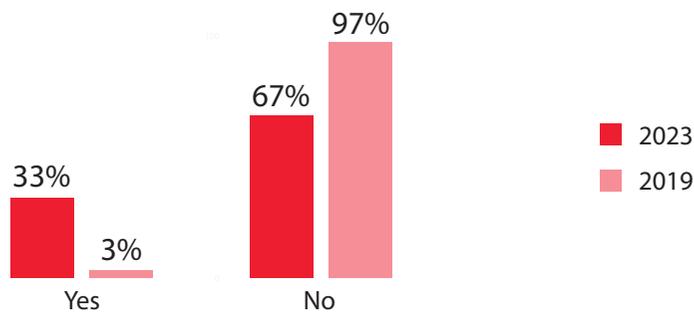
# Funerals are becoming more 'tech savvy'

What are the most effective uses of technology for a funeral you have seen/experienced in recent years?

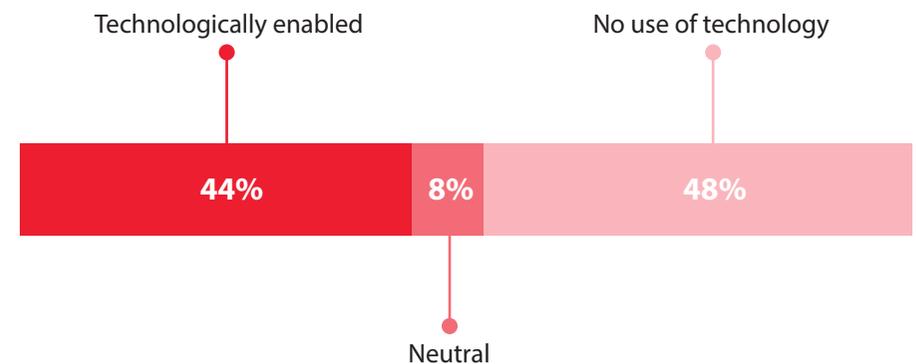


- n = 842, Attended funeral in past 4 years
- Multiple answers allowed
- Top 5 answers

Was the funeral streamed online/webcasted for the benefit of those who couldn't physically attend?



Please describe the type of funeral using each of the sliders below



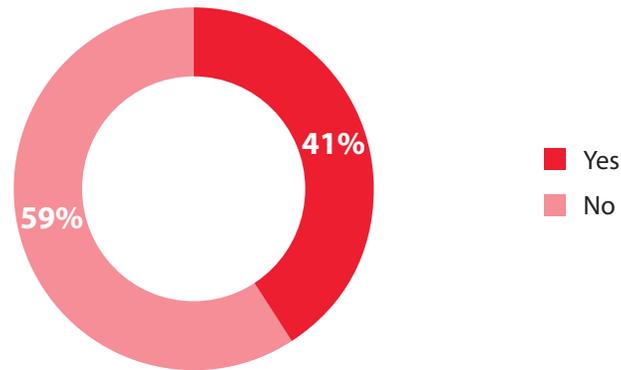
The most effective uses of technology for funerals, as reported by over 50s, are live streaming of the service (60%), video tributes (30%), and online memorials (23%).

More than 2 in 5 (44%) over 50s have attended a funeral that incorporated technology.

According to over 50s, the number of funerals being live streamed has increased by 30% since 2019 (3% in 2019 vs. 33% in 2023).

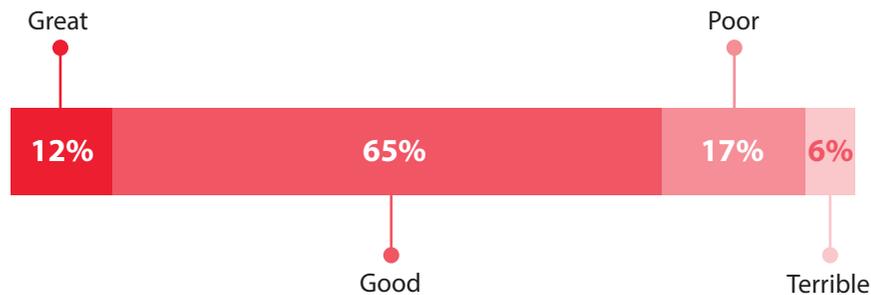
# Many have attended a funeral remotely

## Have you ever attended a funeral remotely?



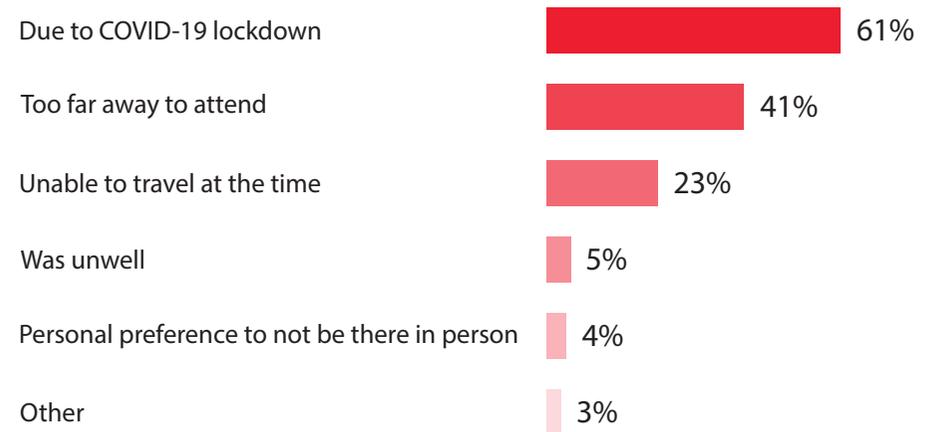
n = 842, Attended funeral in past 4 years

## How would you rate the experience of attending a funeral remotely?



n = 345, Attended funeral remotely

## What was the reason you attended remotely?



- n = 345, Attended funeral in past 4 years and attended funerals remotely
- Multiple answers allowed

Just over 2 in 5 (41%) over 50s who have attended a funeral in the past four years did so remotely. The main reasons for attending remotely were COVID-19 lockdowns (61%), being too far away to attend (41%), and being unable to travel at the time (23%).

Over 3 in 4 (77%) over 50s rated attending funerals remotely as 'good' or 'great'.



**More of the Australian Seniors Series coming soon...**

#### **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 through the diverse offering of our life, health, funeral, car, home & contents, landlords, pet, and travel insurance products by carefully selecting underwriters that share our vision of providing insurance that's simple, easy to understand, and cost-effective. 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.