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Health Committee

Komiti Whiriwhiri Take Hauora

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Briefing on cremation costs and associated matters

Presented to the House of Representatives
by Sam Uffindell, Chairperson

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Briefing on cremation costs and associated matters

Recommendation

The Health Committee has considered a briefing on cremation costs and associated matters, and recommends that the House take note of its report.

About this briefing

In May 2024 we received a letter from Death Without Debt, a public interest group advocating for more affordable burials and cremations. The group drew our attention to what it claimed to be the overbearing power of the funeral industry that, it said, contributes to the elevated cost of cremations and of funerals in general. We resolved to open a briefing to investigate the matter, and heard evidence from Death Without Debt, the Funeral Directors Association of New Zealand, and the Ministry of Health.

Background

Legal requirements after a death

The legal requirements for burial and cremation are in the Burial and Cremation Act 1964 and the Cremation Regulations 1973. Anyone can organise the burial or cremation of a body.

The person responsible for a loved one's body must obtain either a Medical Certificate of Cause of Death or a coroner's authorisation. All cemetery burials must be registered so the person must apply for a burial if wanted. For cremation, they need a Permission to Cremate form signed by a Medical Referee—the Medical Referee will also check the Medical Certificate of Cause of Death or the coroner's authorisation.¹

The Permission to Cremate form ensures that all necessary checks and documentation are in place to confirm that the cremation can be safely and legally carried out. A crematorium requires this form before it will accept an application for a body to be cremated. All deaths must be registered with the Department of Internal Affairs.

Comments from Death Without Debt

Estimates of cremation, burial, and DIY funeral costs

Death Without Debt (DWD) estimates that a basic funeral package from a funeral company costs \$7,500 for cremation and \$10,000 for burial. It told us that the cheapest direct-cremation package is about \$3,000 to \$4,000. DWD thinks that do-it-yourself funerals would

¹ The Medical Referee ensures that the cause of death is established, that the death does not need to be referred to the coroner, and that there are no medical or evidential reasons why the body should not be cremated.

be far cheaper but said that very few New Zealanders take up this option: around 230 people did in 2023.

According to a 2019 survey conducted by an insurance company, one in three New Zealanders who pay for funerals subsequently suffer financial hardship, most for six months or more.² Around 17 percent of people organising a funeral apply for a funeral grant from Work and Income.

Death certificates and the funeral services industry

Death Without Debt said that people rely on professional funeral companies and incur debts because the funeral industry controls some of the death certification process. Its opinion is that the industry leverages its management of certificates to sell funeral packages to bereaved families that “they can’t afford and often don’t want”. It also thinks that the funeral industry’s role with death certification prevents people from having do-it-yourself funerals.

DWD holds that the funeral industry controls the two certificates that are needed for cremation: the Application for Cremation and the Permission to Cremate. A Medical Referee must sign the Permission to Cremate form before a body can be cremated. DWD says that at least 43 percent of crematoria are owned or operated by funeral service businesses, and that medical referees are senior doctors who are appointed and paid by crematorium authorities. It told us that medical referees are impossible for people other than funeral directors to locate and engage.

According to DWD, one of the reasons that deaths and disposals must be certified is to collect population data. The process for burial, DWD said, does not include a second check on the cause of death as the cremation process does. DWD considers that this weakens the cause-of-death data collected about people who are buried.

Another difference between the burial and cremation rules that DWD has noticed is that local authorities are legally required to provide cemeteries but there is no such requirement for crematoria. DWD said that in areas where the local authority does not operate a crematorium, people must use a private crematorium, where the prices are higher than those charged by local authorities.

DWD describes the Cremation Regulations as “originating from the 1930s”, “prescriptive”, and “arcane”. It pointed out that in 2015 the Law Commission said that the regulations were no longer fit for purpose.³

Suggestions

Death Without Debt would like the processes for burial and cremation to be modernised and streamlined, and for do-it-yourself funeral arrangements to be more accessible. It has made suggestions for specific actions to improve the situation.

DWD said that the certification processes for burial and cremation should be merged and that the cause of death should be checked before either burial or cremation begins. It

² Cost of Death Report, New Zealand Seniors, p 12.

³ New Zealand Law Commission: Death, burial, and cremation: A new law for contemporary New Zealand, p 142.

suggested that the Application for Cremation and the Permission to Cremate forms be made available online. It said that they are the only two documents that are not available on the “Death Documents” government website. DWD considers that making these documents more accessible would give more New Zealanders the choice of organising their own services, rather than feeling that they must use a funeral services business.

DWD said that the attending doctor or nurse at a death could upload information to Death Documents. The information would then be accessed and confirmed by a medical referee—work which, DWD said, is for medical professionals, not for the funeral industry. DWD emphasised that the funeral industry’s work should be limited to the disposal of the body.

DWD suggested that an executor of the deceased’s estate, or a near relative, should be able to use RealMe identification to submit an online application to cremate. Further, DWD considers that every crematorium should be required to accept an authorised corpse for cremation.

Comments from the Funeral Directors Association

We received a written submission from the Funeral Directors Association of New Zealand (FDANZ) and invited it to make an oral submission. FDANZ represents about 75 percent of New Zealand’s funeral homes.

It strongly refuted what it described as Death Without Debt’s “allegations of predatory behaviour” on the part of funeral homes, and said that, on the contrary, the industry has a “caring, respectful, and professional approach”. It maintained that, without public funding of funeral services, private funeral companies must fill the void. In so doing, these companies incur property, insurance, compliance, staffing, and other costs, which must be covered by the prices they charge.

FDANZ does not think that the funeral services industry is broken. It considers that the Government could improve the legislation and policies that support the industry by finishing its review of the Burial and Cremations Act which started in 2010.

FDANZ agreed that people should not have to incur debt to pay for funeral services. It therefore strongly encouraged the Government to increase the Work and Income Funeral Grant. It said that the current grant fails to cover even the cost of a burial plot at most council-owned cemeteries. The FDANZ also suggested that the Government introduce a legislative mandate for funeral prices to be transparent. It requires price transparency from its members and said it encourages its members to offer free consultations for those pre-planning and pre-paying for funerals.

The association further suggested increasing the asset-testing threshold under the Residential Care and Disability Support Services Act from \$10,000 to \$15,000, with annual increases in accordance with the consumers price index (CPI). It said this would incentivise families to set money aside for the deaths of their loved ones.

Paperwork and processes

FDANZ considers that the Medical Referee system protects the public by requiring a qualified and independent person to sign off paperwork. Like the public, FDANZ said it is not

allowed to have direct contact with medical referees as this risks influencing independent decisions. It noted that under the proposals for the review of the Act, the Medical Referee system would be centralised and unavailable on weekends. This would cause delays and distress for families who want the body of a loved one returned to them quickly.

FDANZ said that opening the system to more medical referees would be “unrealistic”, because GPs need to charge for their time, and training is needed to accurately complete documents. It is also doubtful that the health sector would be able to absorb this process, considering its resource constraints.

FDANZ urged the ministry, in updating the regulations, to consider simplifying the forms, and ensure that the modernised process includes secure video conferencing for verifying the cause of death. It said that this worked well during the COVID-19 pandemic. FDANZ said that, to future-proof death care, the legislative review should consider allowing alternative disposal methods such as water cremation or human composting.

Comments from the Ministry of Health | Manatū Hauora

We invited the Ministry of Health to make written and oral submissions on how the recommendations of Death Without Debt could be implemented in the current health regulatory system.

The ministry acknowledged that the current burial and cremation processes, as provided for by the legislation, are outdated and disproportionate, and need modernisation. It is in discussions with the Ministry of Business, Innovation and Employment and the Department of Internal Affairs about modernising the regulation of the funeral sector.

In 2019/20 the ministry consulted on options for modernising the Act, but the COVID-19 pandemic response delayed the policy response to the consultation. The ministry has restarted work on the response.

The ministry told us it is committed to reviewing the cremation regulations in 2025. It reported that in late 2024 the Minister of Health extended an authorisation under the Cremation Regulations until the end of 2025. The authorisation means that a medical practitioner does not have to physically check the deceased to authorise cremation if the death is not unexpected and has occurred in a low-risk setting (such as a rest home or residential care facility).

The ministry told us that the extended authorisation would reduce costs and delays in the cremation process and help to prevent additional pressure on the medical workforce. The ministry has recommended that the authorisation be extended for another year. Its review of the cremation regulations would include considering whether a more streamlined authorisation of cremation should be made permanent in low-risk settings.

We asked whether the ministry would investigate allowing people to appoint medical referees rather than going through a crematorium, as required under the Cremation Regulations. The ministry told us that it would consider this but was conscious of the need to “safeguard the integrity” of the Medical Referee’s role and minimise any perception of coercion. It plans to work closely with the Minister of Justice on this area.

Information for the public

The ministry supports the funeral services sector's efforts to increase transparency and clearly communicate the options for, and costs of, funerals. It acknowledged FDANZ for including price transparency as part of its membership standards.

The ministry told us that the Te Hokinga ā Wairua | End of Life Service website offers advice on how to organise a funeral without using a funeral director, along with information about local services and how to reduce costs.⁴ People can create and share a funeral plan on the site. Documents required for burials and cremations can also be found at Death Documents.⁵ We note that the Te Hokinga ā Wairua | End of Life Service website can be tricky to navigate, particularly for those wishing to organise funerals without the involvement of the funeral industry.

Estimates of funeral and cremation costs

The Ministry of Health said that the cheapest option for a person dealing with the death of a loved one would be cremation. The ministry told us that it estimates that this could be carried out for \$1,550, of which \$875 would be for the cremation. In comparison, as noted earlier, Death Without Debt said that a basic funeral package from a funeral home costs about \$7,500 for cremation and \$10,000 for burial, and that the least expensive cremation packages cost between \$3,000 and \$4,000.

Our conclusion

We understand that when New Zealanders experience the death of a loved one, they are under significant pressure. We see it as vital that government regulations and costs do not add to that pressure, and that families can organise funerals, burials, and cremations easily and cheaply. We consider that the current process and regulations impose high costs on the public and create a barrier for people who want to organise their own funerals, particularly when their loved ones are about to be cremated.

We appreciate the efforts of Death Without Debt to highlight the shortcomings of the current process, and the work done and planned by the Ministry of Health to modernise it. We encourage the ministry to prioritise further work on updating the cremation regulations, and in so doing, to consider the submissions of both Death Without Debt and the Funeral Directors Association of New Zealand.

We consider that a simple and helpful action would be to make it easier to find information on DIY funerals on the Te Hokinga ā Wairua | End of Life Service website. We also encourage the ministry to consider making all documents relating to cremation available on the Death Documents website. We note that the Ministry's planned work could address the current barriers to DIY funerals. We request a report on the planned changes to regulations before the end of this parliamentary term.

⁴ [Te Hokinga ā Wairua | End of Life Service](#) is a joint initiative between several government and non-government organisations responsible for services associated with end of life.

⁵ [Services.govt.nz: Death Documents](https://services.govt.nz/death-documents).

Appendix

Committee procedure

We met between 29 May 2024 and 21 May 2025 to consider this briefing. We received submissions and heard evidence from Death Without Debt, the Funeral Directors Association of New Zealand, and the Ministry of Health.

Committee members

Sam Uffindell (Chairperson)
Dr Hamish Campbell
Dr Carlos Cheung
Ingrid Leary
Cameron Luxton
Hūhana Lyndon
Jenny Marcroft
Debbie Ngarewa-Packer
Hon Dr Ayesha Verrall

Related resources

The documents we received as advice and evidence for this inquiry are available on the [Parliament website](#), along with recordings of our meetings on [25 September](#), [6 November](#), and [11 December 2024](#).