

Death and Dying

A CAB spotlight report into experiences and issues regarding death and dying from CAB client enquiries.

March 2025

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Executive Summary

Supporting clients with issues relating to death and dying is one of the most common areas of enquiry for Citizens Advice Bureau (CAB). We dealt with over 6000 such enquiries in 2023. Our analysis of these client enquiries highlights some common themes and issues, including:

- the need for consolidated, easy to understand information on what to do when someone dies,
- the number of people without a will or Enduring Power of Attorney and the consequent impacts of that, and
- the impact of costs associated with wills, Enduring Power of Attorney and funerals.

Common client concerns:

- **Creating wills:** Clients want clarity on how to make valid wills, as well as the associated costs, and free options.
- **Intestacy issues:** Clients need help navigating the challenges when someone dies without a will, including accessing funds, applying for letters of administration, and managing estates.
- **Estate executors:** Many clients are unsure of the executor's role and responsibilities, or how to choose one.
- **Enduring Powers of Attorney (EPA):** Clients need affordable and accessible support for assigning EPAs.
- **Funeral costs:** Clients want information on the cost of funerals, affordable alternatives, and managing payment options, including accessing the deceased's finances.
- **Contesting wills:** Disputes over wills and family disagreements.

Why people don't make wills:

A concerning number of people die intestate due to:

- lack of awareness of the process.
- financial barriers.
- perceived lack of valuable assets.
- life pressures and low prioritization.
- cultural sensitivities around discussing death.

Challenges with intestacy:

When someone dies without a will, the process can be fraught with difficulties, such as:

- delays accessing funds for burial or cremation.
- complexities in applying for letters of administration.
- costs of administering estates exceeding their value, especially when KiwiSaver investments push small estates over thresholds.

Barriers to making an EPA

This process can be open to difficulties because it involves:

- disclosing who has been chosen as attorney
- obtaining agreement from chosen attorney

- using lawyers which can be a cost and psychological barrier for people.

People need easy, practical steps to follow after someone has died

When someone dies, people are often unsure what to do. They need practical steps and information so that they know:

- where they can get emotional support
- who to contact when confirming a death
- how to plan a ceremony, and organise a burial or cremation, and
- how to start the process of sorting out an estate.

Concerns about costs

Clients are highly sensitive to costs, seeking ways to manage:

- funeral, burial, and cremation expenses.
- estate administration without costly legal fees.
- debt incurred from these processes.

Clients want to know what their entitlements are to help with costs

Clients want to know what their entitlements are in relation to bereavement support and leave.

Clients also need to know their eligibility for support entitlements from Work and Income to cover travel to and from ceremonies, ceremony costs, and the cost of burial or cremation.

An issue clients face is the Work and Income Funeral Grant specified expenses do not allow for cultural differences in mourning and ceremonies.

Clients need an objective ear and advice about how to manage family disputes

Clients come to our service looking for an objective ear and advice when family disputes cause difficulties in dealing with someone's death.

Actionable insights

To address client needs and improve support for death-related matters, we recommend the following:

1. **Simplify information:** Provide clear, accessible, and up-to-date guidance on all aspects of death and estate management.
2. **Encourage planning:** Introduce prompts to help people create wills and set up EPAs.
3. **Centralised will repository:** Establish a common holding place for storing wills.
4. **Publicly funded will and EPA service:** Publicly fund will and EPA services to ensure affordability and accessibility so that everyone can prepare for death.
5. **Reduce costs and complexity of dealing with estates:** Publicly fund or lower legal fees for death-related matters to ensure affordability and prevent estate depletion.
6. **Adjust small estate thresholds:** Align thresholds with inflation and account for KiwiSaver investments to prevent estates from exceeding small estate limits unnecessarily.

7. **Ensure low cost burial and cremation options:** Ensure that there are simple burial and cremation options consistently available at a set affordable low cost across the motu.
8. **Improve the grants offered by Work and Income:** Make it easier to access the grant earlier in the process and ensure that it is available for culturally relevant funeral-related expenses.

About the CAB

Taku pou whakawhirinaki i ngā wā o te porotaika
My source of strength in moments of adversity

Our service

Providing free, confidential, independent information

Citizens Advice Bureau (CAB) provides free, confidential, independent information and advice to anyone and has been serving communities around Aotearoa New Zealand since 1970. We help people know what their rights are and how to access the services they need. We are a values-driven organisation and aim to be welcoming, empathetic and non-judgmental, showing kindness and aroha, taking time to listen and provide the support people need. We are an independent community organisation whose service is delivered by more than 2,000 committed and trained volunteers.

We work for positive social change

The CAB works for positive social change. We use insights from clients' experiences to show when policies and laws and/or their implementation are having a negative impact on people.

How clients can access the CAB

Clients access help from the CAB by:

- visiting their local CAB (no appointment needed, over 80 locations)
- phoning their local CAB or calling free on 0800 FOR CAB (0800 367 222)
- emailing the CAB
- chatting with the CAB online www.cab.org.nz
- browsing the CAB website for information about their rights
- searching our database of over 30,000 local community organisations and services.

Many CABs also provide other support and advocacy services

As well as providing a core service of information, advice and support, many CABs provide a range of other services and advocacy to meet community demand.

Citizens Advice Bureau New Zealand (CABNZ) is the national body of the CAB which supports CABs through national infrastructure, systems and policies and leads the organisation's social justice mahi.

Our Kaupapa

Mauri Manaia is the kaupapa of our organisation which carries our commitment to honouring the life-force or essence of the Manaia. When the CAB service was first established in New Zealand it was considered important to reflect New Zealand's culture and people, including recognition of Māori as tangata whenua. The Manaia was adopted in consultation with Ngāti Whātua o Ōrākei kaumātua and represents the CAB's commitment to biculturalism that was there right from the start.

The Manaia is a mythical bird-man creature commonly incorporated into the lintels of whareniui as a symbol of protection. The CAB Manaia was designed specifically for the CAB and is a taonga for our organisation. It has been with us for as long as the CAB has been in New Zealand. It is part of our logo, thus part of our identity, and represents our uniqueness as the CAB in New Zealand. It also gives us something to live up to – to work in the spirit of the Manaia, honouring its protective forces.

We aim to create a future where there are no barriers to:

- Māori participating in all aspects of the CAB,
- the CAB service reaching and being effective for all Māori who need it, and
- effective partnerships with Māori organisations and communities at both local and national levels.

Our data

Data collection

All client enquiries received at CAB locations around Aotearoa are recorded in the national CAB database by our volunteer interviewers. The information we collect for our in-depth enquiries includes a description of the situation and circumstances, categorised by the topic of the information and advice requested, as well as demographic data relating to the client.

Demographic data is collected by the CAB volunteer asking specific questions about gender, age, ethnicity, and client location. As the CAB is an anonymous service, the client is not obliged to give this information, and in some situations the interviewer may feel it is not appropriate to ask (for example if the client is upset or time is limited).

There are three levels of topic categorisation applied to client enquiries, with level 3 categories being the most specific. An enquiry may involve more than one topic and therefore may have more than one category assigned to it. From these categories, we can gauge the important issues and their prevalence for clients engaging with the CAB.

Dataset for this report

In this report we are focusing on categories of enquiry that relate to death and dying. The dataset consists of client enquiries for the year from 1 January 2023 to 31 December 2023 (136 597 total number of enquiries). From the year's enquiries, 5,681 (4.2%) were categorised under the topic of "Death". The client enquiry examples included here have been anonymised and any identifying details have been removed so that confidentiality is maintained. Some of the particulars may have been altered slightly to ensure the privacy of individuals is protected, but the substance of the client issue remains.

Context and scope of our data analysis

This report focuses on the insights gained from analysing the rich qualitative data captured through client interactions as well as and discussions with stakeholders and community advocates.

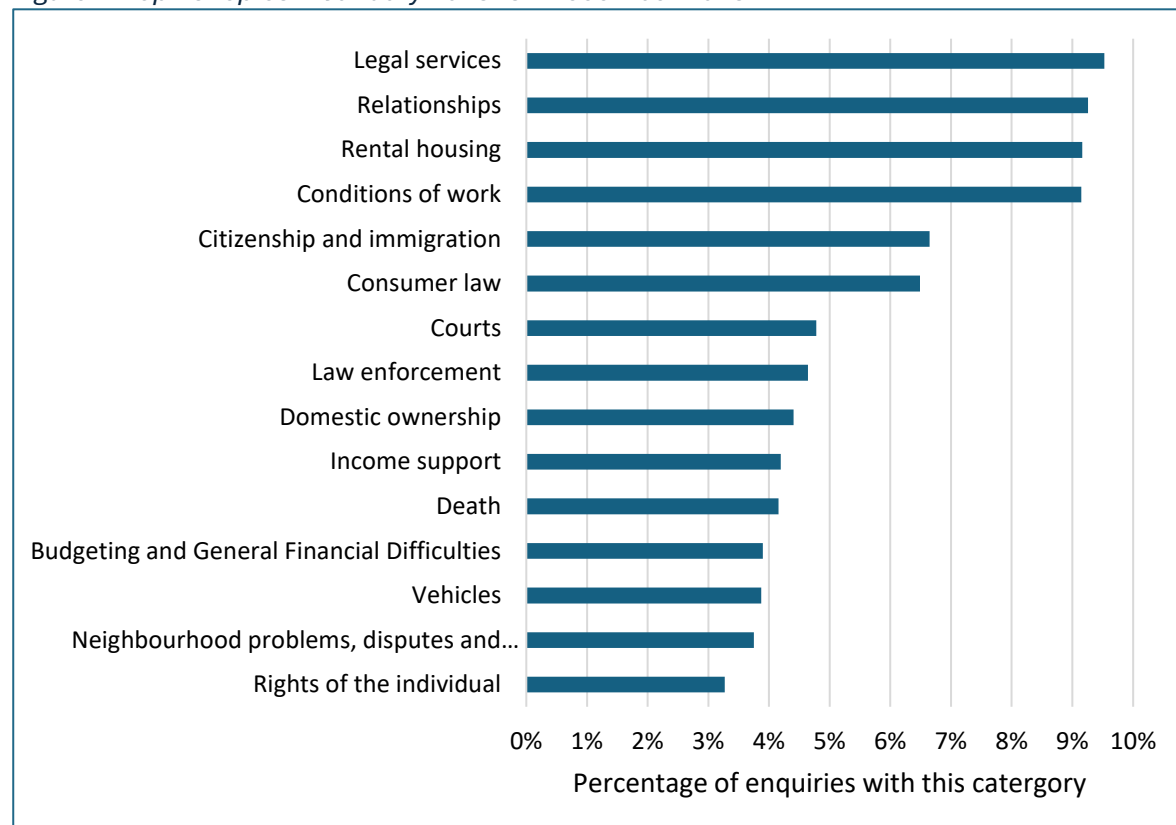
We acknowledge also that there is the potential to uncover more insights when considering other ways clients identify, such as ethnicity, gender, age, nationality, disability, and socio-

economic situation, to fully understand the issues and barriers present for clients– something that may be possible in the future if resourcing is available.

Analysis of Death and Dying client enquiries

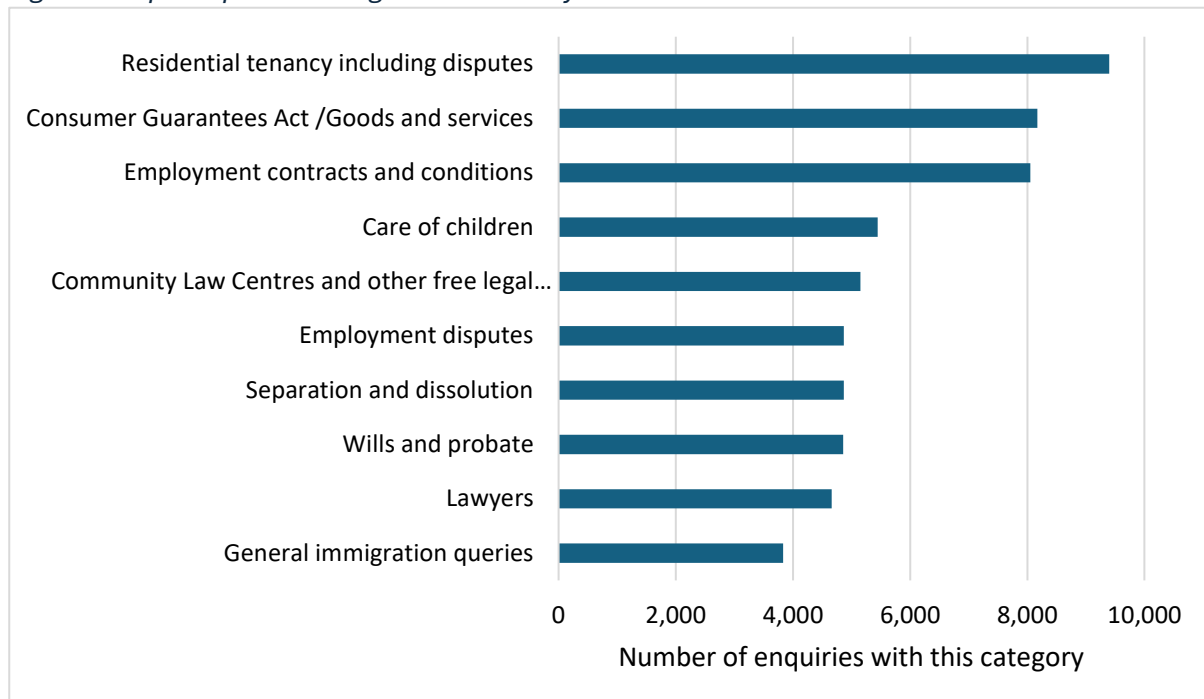
Death is ranked as our 11th most asked about broad level topic (Figure 1) with almost 6,000 (4.2%) enquiries for 2023.

Figure 1: Top 15 topics. 1 January 2023 -31 December 2023



Clients ask about death and dying for many different reasons. Within more specific categories, Wills and probate enquiries feature 8th in the top 10 (Figure 2).

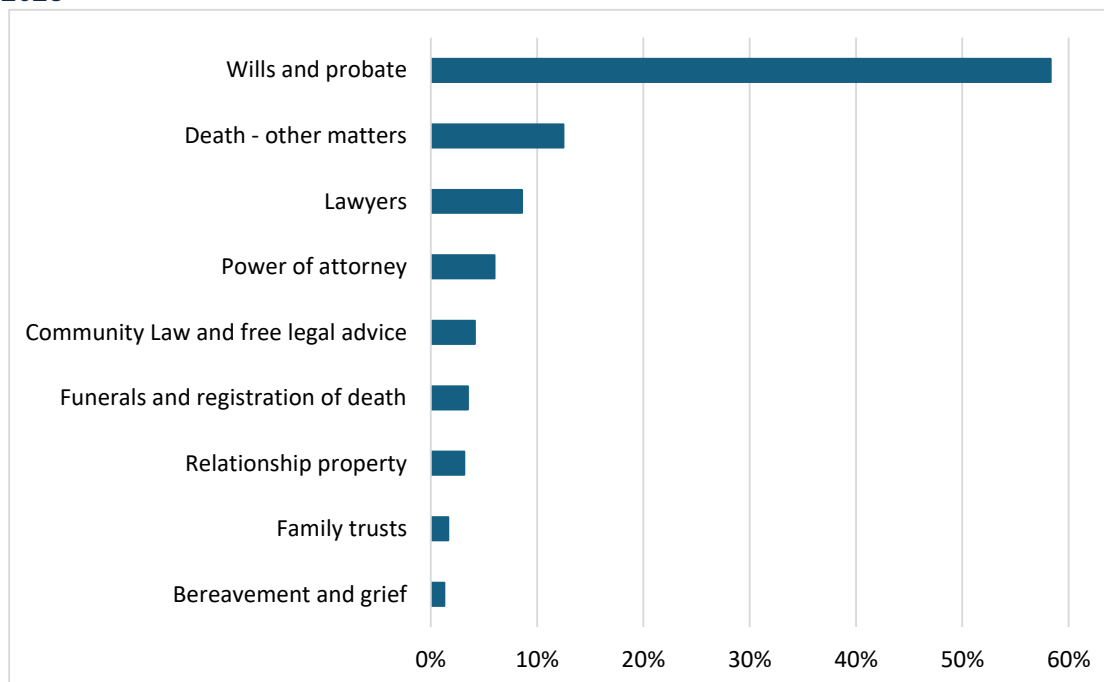
Figure 2: Top 10 specific categories. 1 January 2023 -31 December 2023



When looking at the most specific categories within the topic of Death only, issues regarding Wills and probate are asked about the most, accounting for 58% of these enquiries (Figure 3).

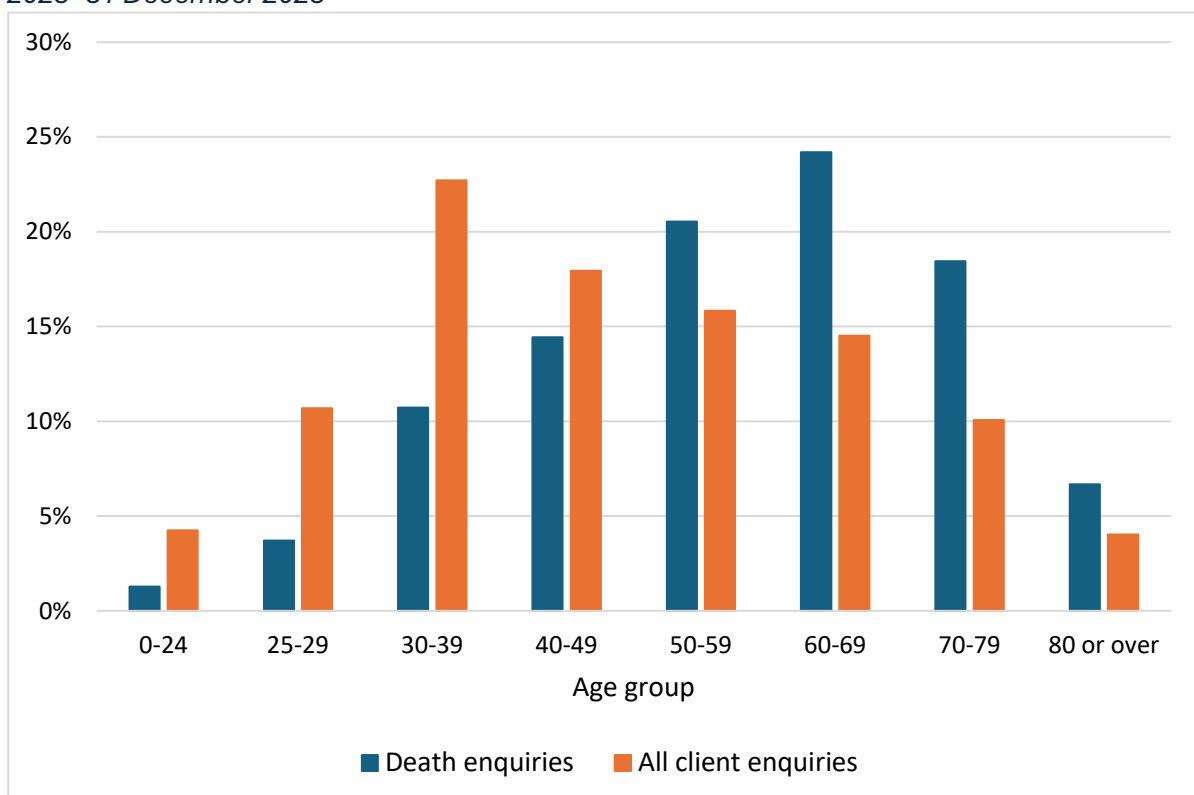
Further analysis of the data shows that those enquiries relating to having no will or wanting to make a will account for 52% of death-related enquiries. At least 18% are related to a person dying without a will. Approximately, 6% of Death enquiries are about Enduring Power of Attorney. About 15% of enquiries in the Death category are related to Letters of administration which are required if a person dies without leaving a will (intestate).

Figure 3: Top 10 specific categories within the topic of Death. 1 January 2023 - 31 December 2023



Demographic data

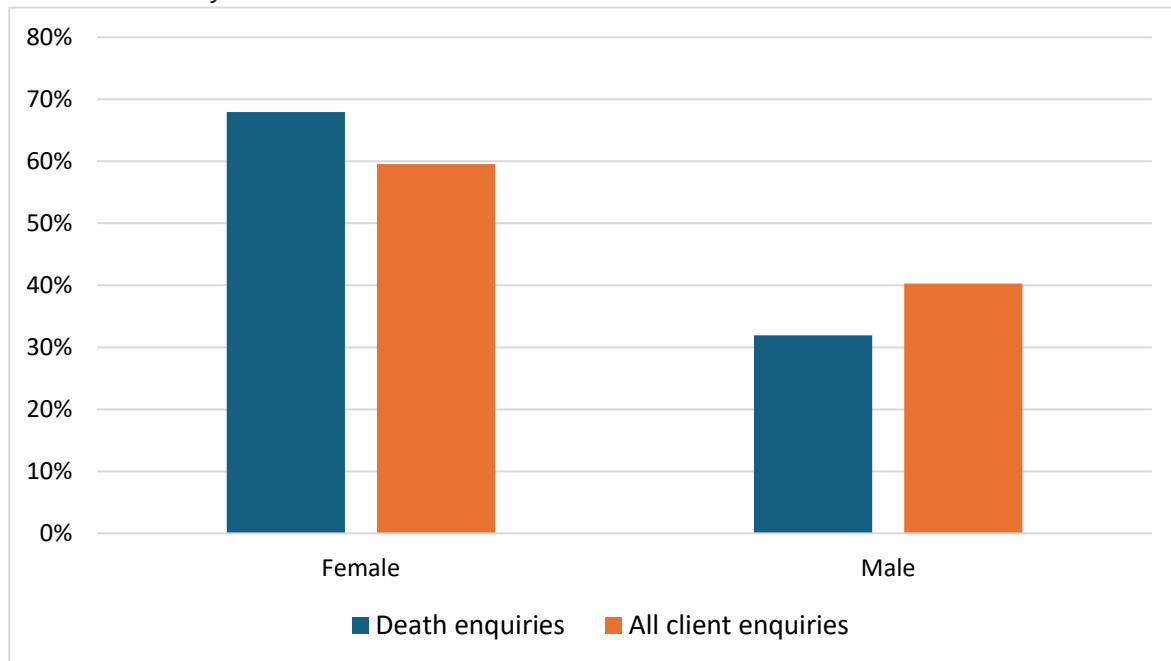
Figure 4: Age of clients with death-related enquiries compared to age of all clients 1 January 2023 -31 December 2023



Enquiries about death and dying come from clients of all ages but the majority come from

clients who are 50 years of age and older. Younger clients are less likely to ask about matters relating to death compared with other topics (Figure 4).¹

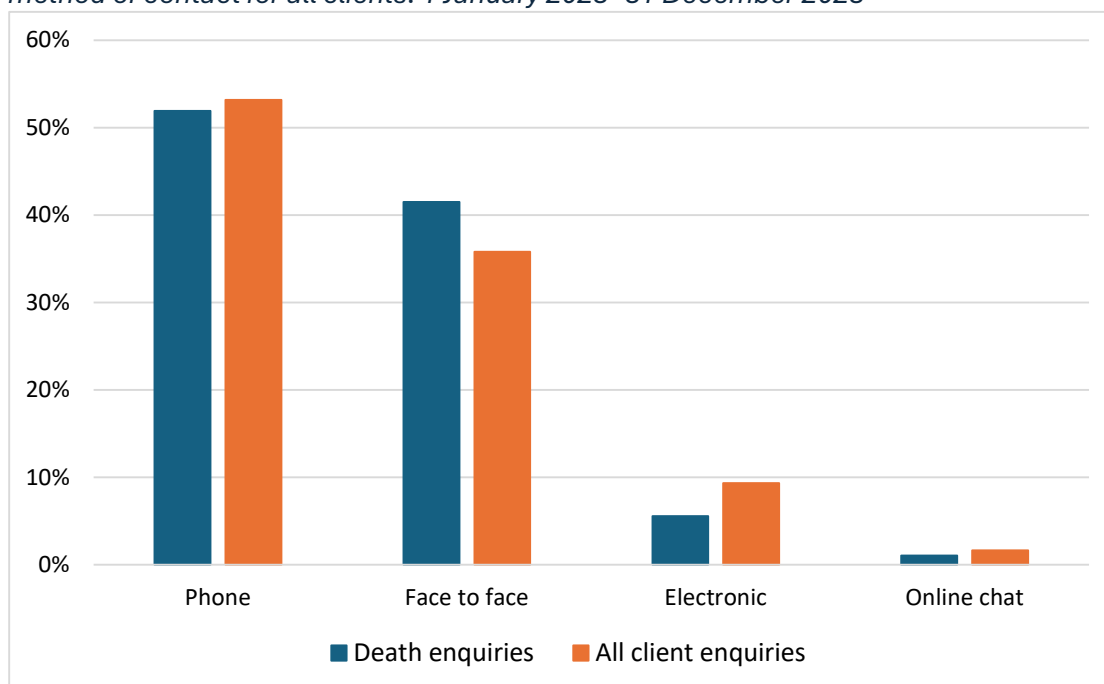
Figure 5: Gender identified by clients with death-related enquires compared to gender of all clients. 1 January 2023 -31 December 2023



Female clients use the CAB service more than male clients and are overrepresented in enquiries relating to death (Figure 5). Some clients (less than 1%) identify as gender diverse and transgender clients, but the numbers are too small for us to draw any meaningful conclusions from.

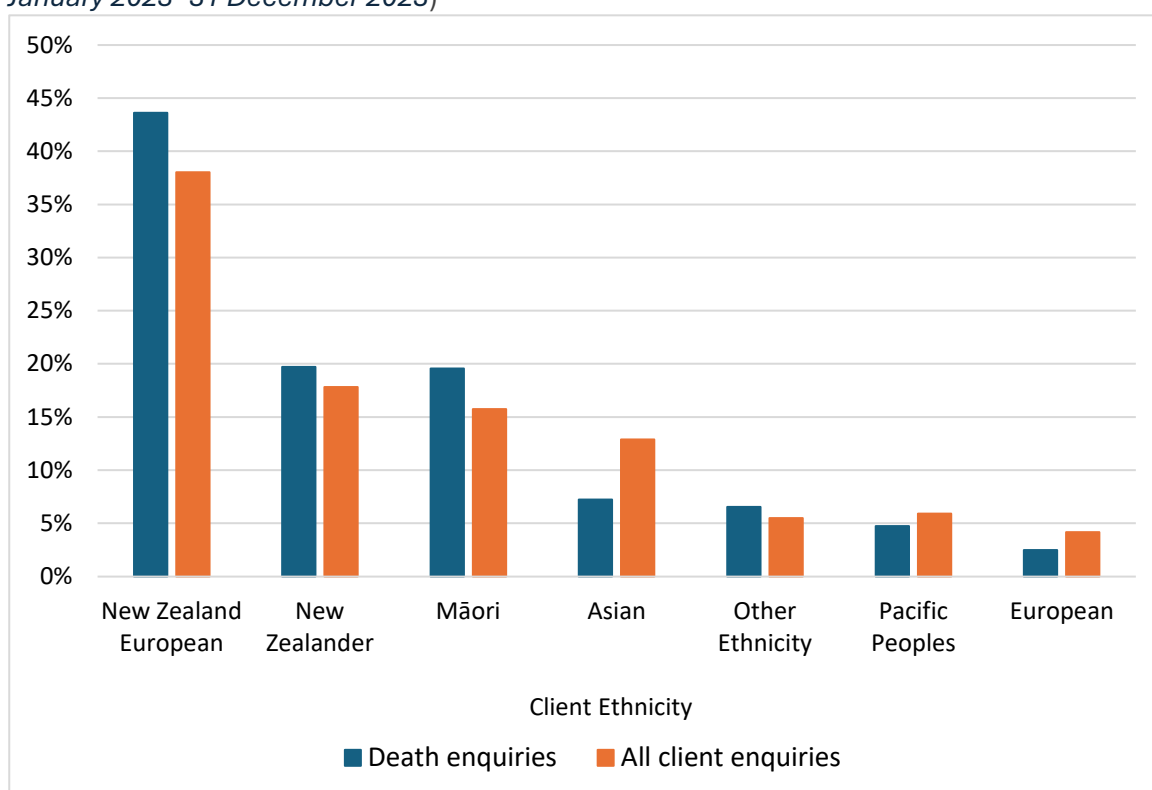
¹ Demographic number comparisons are based on data provided by clients. Client's with "did not ask" and "declined to answer" responses are not included in these results.

Figure 6: Method of contact for clients asking about death-related enquiries compared to method of contact for all clients. 1 January 2023 -31 December 2023



When asking for information and advice about death-related matters, clients contact the CAB most often by phone and face-to-face. Face-to-face method of contact is more commonly used for death-related matters than for all other topics of enquiry grouped (Figure 6).

Figure 7: Ethnicity of clients for death-related enquiries compared to ethnicity of all clients. 1 January 2023 -31 December 2023)



Clients identifying as Māori, New Zealand European, and New Zealander are overrepresented in enquiries relating to death. Clients identifying as Asian are a lot less likely to be asking about matters relating to death compared with other topics. Pacific Peoples and Europeans are also underrepresented in death enquiries (Figure 7).

Common barriers experienced when addressing death and dying

From the qualitative analysis of CAB client enquiries, we see clients encountering barriers as they try to navigate death and dying matters. These were relevant across the various specific issues we identified and reflect wider social and cultural factors that impact on people's engagement with the subject of death. These barriers include:

- not having prompts to encourage preparing for death and dying
- feeling ill-prepared or ill-informed regarding matters relating to death and dying creating a deterrent to, or preventing, action from being taken
- not being able to, or fear of not being able to, afford legal advice
- not being able to afford, or wanting to reduce funeral, cremation, and burial costs
- complexity of relationships not being considered during preparations for death or causing conflict in administration of estates and farewelling the deceased
- cultural barriers such as,
 - belief that speaking of death will bring it sooner,
 - information not being culturally relevant,
 - diversity of ways to deal with death between different groups.

Common themes concerning death and dying

From the qualitative analysis of CAB client enquiries, we see some common themes as clients try to navigate death and dying matters. These were relevant across the various specific issues we identified and reflect wider social and cultural factors that impact on people's engagement with the subject of death. These themes include:

Need for information

Clients ask about where to start with preparing for death including setting up an EPA or creating a will, what to do if someone dies, or what to do if there are disputes during the process of death and dying. They need information about rights and responsibilities and understanding about how to follow the correct legal and cultural processes. Clients also need information and support when experiencing grief, such as grief counselling.

There are a variety of sources of information regarding death and dying available to support people during this time (a selection of resources is listed in the Appendix), but people are struggling to find this information and need help understanding what is applicable to their situation.

A CAB client example

The client has been to a lawyer and the police, seeking information on what to do when a family member dies. He is caring for his terminally ill father at home. The client is wondering if he needs to move his father for specialised care and what to do following his father's death.

Personal choice while navigating legal requirements

Clients ask about how to include their cultural needs while navigating required medical and legal processes when someone dies. They want to know how and when they can do things on their own terms or in their own way to honour people's wishes and reduce costs. Clients have choices to make for preparedness, medical interactions, tangihanga and funeral preparations including whether to use a funeral director or to manage proceedings themselves.

A CAB client example

The client is trying to prepare for his death. He wants to know if his family can do his funeral themselves.

Concern about costs and affordability

Clients want to know how to avoid costs when creating a will or setting up an EPA, administering an estate, when arranging funeral preparations and ceremonies, and for burial and cremation. Questions about how to afford incurred costs from funeral directors, how to cover costs from a deceased's estate, or how to get support from MSD for mourning related costs are common. Clients are looking for free will-making support due to not being able to, or fear of not being able to, afford legal costs.

A CAB client example

The client wanted to update their will without going to a solicitor because they cannot afford the cost. Also, the client is not familiar with using a computer and so cannot investigate options online.

Managing relationships

Clients are interacting with partners, family and friends during a time when people are grieving. They are managing a wide range of relationships which include next of kin including those who have been estranged, relationships which hold a sense of entitlement, complex relationships within blended families, and relationship property.

CAB client examples

The client's father died some time ago. Now the client's grandfather has died, and the client understands the children are all to receive a share of the inheritance. The client wants to know if this still applies to his father because he has already passed away. If it doesn't then, unlike his cousins, he will not benefit from the family inheritance.

The client's father has died. His stepmother is administering the estate, and the client is concerned about it being done fairly. He has been told he will receive a share of the house but has not been shown any paperwork to understand the amounts allocated to various family members who are benefiting. The client is trying to avoid causing conflict by asking the stepmother any questions about her actions.

Making end-of-life preparations

Clients are often only asking for help with how to prepare for dying when faced with serious illness of themselves, death of someone close to them, or sometimes when relationships change or circumstances demand it, such as buying a house or separating from a partner.

A CAB client example

The client, on behalf of a friend, needs information about making a will. The client's friend is an older person, unwell in hospital, and has never made a will due to the cost of getting a lawyer.

Preparing for death

Many of the enquiries to CAB about death and dying relate to preparing for death, such as options for writing a will, setting up an EPA and expressing wishes to inform decisions and actions after death.

Writing a will

Clients often want CAB to make a will for them

Many clients come to the CAB for help with preparing a will. Enquiries relating to having no will or wanting to make a will account for 52% of death-related enquiries. Often, there is an expectation that someone at the CAB will be able to write a will for the client. CAB interviewers will not do this for a client due to legal liability. However, CAB interviewers can provide information as to the type of details a will should include, as well as explaining various will-making services including the options that a client seek legal advice. Sometimes clients want to better understand what is required to make a will legally valid, in particular when they have written it themselves or used a will kit. CABs can explain the minimum requirements for a valid will.

Some clients need their signature witnessed on a will which CAB volunteers can help with. Some clients want to talk through their ideas of what they might put into their will, appreciating the confidential service and objective listening ear, especially when considering potential or existing family disputes.

A CAB client example

The client wants to know if his will is still valid as it was made many years ago and a friend said it should have been updated regularly. The client also wants to know what probate is.

The client wants help with writing a will and wondered if we have a will template. We are not able to provide will templates. The free legal clinic was operating, and the client received advice about what he needed and the procedure to follow.

The client with a few vague items written on a piece of paper, requested their signature be witnessed as this is their will.

The cost of wills and needing a lawyer can be a barrier

Clients often contact the CAB for help making a will because of the concern about the cost associated with using a lawyer. CAB interviewers show clients what steps they can take themselves to prepare a will with available information and when and how to seek legal advice.

In some situations, a will kit or online will builder is suitable for the client, but in other cases their particular circumstances mean that they need expert advice. In this case we will advise them of the option to make a will through a trustee corporation or lawyer.

Coming to us first, to help them understand what they need to think about, can reduce the costs of using a lawyer, but there is clearly demand for a free service which can respond to an individual's circumstances.

The enquiries we receive around intestacy clearly show that the current system of making wills is not working for everyone.

A CAB client example

The client contacted the CAB wanting legal advice regarding wills, power of attorney, probate. He hopes there is a free legal clinic to attend to discuss these issues.

The client is wondering about using a free will service online and whether a will of this format will be considered valid in Aotearoa.

The client has had a baby and so wants to write a will. The client wants to know the best way to do this for little or no cost.

Reason clients ask us about making a will

Some of the reasons clients approach us about making a will include:

- they are getting older
- they have failing health
- someone close to the client is dying, especially if a partner dies
- a will needs amending due to the age of the will
- change in circumstances such as separation, birth of a child, or entering a new relationship
- families have blended
- family disputes causing issues.

Typically, people come to us when a change in circumstances prompts them to think about their will. However, we are concerned about the number of issues that we see where people haven't made a will, significantly complicating sorting out their estate (as discussed later in this report).

CAB client examples that relate to wills:

A client came in asking where she could get a free will done because it was "Free Wills Month". We informed the client that some organisations offer to prepare wills for "free" while promoting that a gift is made to the organisation in the will.

The client wants information about writing a will. The conversation extended to encompass what is a living will and power of attorney.

The client has bought a will from a bookstore, and she needs help understanding the terminology. Helping the client work through the form, we found she was especially confused by the section about dependent children. Her children are married adults.

The client wants to prepare a will. Due to ongoing disputes, it is likely some family members will contest the will. The client has a family lawyer and although it would be good to use them, the client is concerned about the cost. The client has a proforma will form which they would like to fill out initially, but they do not have a computer. We arranged for the client to handwrite the answers and then come back to the CAB to have it typed up for the lawyer to review.

Recently, through DNA testing, it was found that the client has another sibling previously unknown to them. The discovered sibling is an adult now and the solicitor has told the client's parents they are obligated to include the person in their will. The client wants to know if this is a legal requirement.

In addition to the core issue of writing a will there are some specific circumstances which complicate the process of people getting wills.

Māori land and succession

Clients seek advice on how to consider Māori land when creating a will. Clients are unsure how succession of Māori land is passed down to descendants if they pass away and need advice about how to manage this.

CAB client examples:

The client wants to know about making a will. She has Māori land to include and owns some separate land.

The clients want to make a will. They have children and want them to be well informed after they die, as they have Māori land and succession to consider, and want to know how to include this in the will.

When legal guardianship is not resolved, will-making costs become a barrier

People who are caring for mokopuna, or have whāngai arrangements, or children in their care where the legal guardianship is not resolved, are generally seen as too complex for a free or cheap will-making service and so get directed to seek legal advice. This may mean they don't make a will due to the cost or need to take an extra step.

CAB client examples

The client and their wife are the legal guardians of a child who is their mokopuna. They would like their mokopuna to be well provided for in the event of their deaths. Initially, the clients wanted help in writing a will. However, discussing their situation and considering family disputes, we advised them to consult a lawyer. We also discussed will kits and looked online together for other options.

The client wanted to make a will and wanted to know if we could help. She has several children but not all with her current partner. The client is not confident with using computers and we spent time discussing will kits and affordable legal options.

Including KiwiSaver in will

Clients want to know what they need to do to ensure their KiwiSaver funds can assist their family after death.

CAB client examples:

The client wanted to check that his KiwiSaver gets passed onto his wife if he dies. We asked if the client has a will and EPA, but the client has neither of these.

The client's son is about to travel for an extended time overseas. The son asked if he could make her an EPA over property and health. They wanted to make sure, if the son died, his KiwiSaver would not be tied up so that client can use it to cover expenses relating to the death.

Enduring power of attorney (EPA)

Setting up an Enduring power of Attorney (EPA) means that you give someone you trust the authority to make decisions on your behalf, when you can no longer make the decisions, or if you lose the ability to communicate your decisions

People need support when assigning an EPA

This process can be open to difficulties because it involves giving a high level of trust to an attorney and then disclosing to the rest of the family who has been chosen as the attorney. The need to use a lawyer for this process can also be a significant cost and psychological barrier for some people, but the process can be essential especially for:

- those experiencing the onset of dementia,
- those who are required to have an EPA by the retirement home they are considering,
- those who face significant medical treatment

- those who have trust concerns and disputes with family members.

Clients are asking the CAB what it means to get an EPA and how to obtain one

Clients are asking these questions when:

- preparing a will
- they notice that their or their loved one's health is deteriorating, such as seeing signs of dementia,
- their partner dies and they are more aware of not having someone who they trust nearby to take care of them,
- they become acutely aware of who they would not want to have power over them if they became incapacitated
- they are asked by an institution to have an EPA
- when moving overseas or away from support networks.

A CAB client example:

The older client is wondering about EPA, how to be cremated only (no funeral service), and whether a will is needed when not much of worth is left behind. The client would like to be private about these matters and so has come to use our confidential anonymous service. The client does not have any dependants and does not own property. He wants to know if he needs EPA for health and for finances.

Clients are concerned about the cost of setting up an EPA

Clients are concerned about the cost of setting up an EPA and are wondering how to keep that cost down.

CAB client examples:

An older client called to ask if we could help with information on Enduring powers of attorney. He wanted to know if it was necessary to go to a lawyer. His initial enquiries into this have left him shocked at the cost of lawyers to set this up.

Family dynamics and conflicts in relation to EPA

Some clients seek guidance about choosing an EPA, or an executor of a will, by being reminded that they need to choose someone likely to outlive themselves. Due to an executor needing to be appointed and asked if willing to fulfil the role, clients seek advice and assurance about how to manage family conflicts and whether family needs to be involved at all. Some clients are questioning how to contest an EPA when they are concerned a family member may be taking advantage of a person's finances or property.

The client has EPA for his father's health and wellbeing. His father is now in medical rest home care. The sibling who is the father's EPA for finance, has asked the father to accept an offer on the sale of the family home. The client believes the offer, being too low, is not in the father's best interests and wants to know if he can contest this action by the finance EPA.

The client needs information about wills and enduring power of attorney. The client returned to Aotearoa to care for her parents. Her dad is currently in hospital, likely experiencing the onset of dementia, and her mother died recently. The client has moved into her parent's home. She is not sure if there is an existing will. She has several siblings.

Functioning as an EPA

Clients want to understand who can take on the role and responsibilities of an EPA and if this person can be changed if needed. There are also questions about when an EPA comes into force and how this is decided.

CAB client examples:

The older client has been advised by her GP to get an EPA after suffering a medical event. Due to issues within the family the client is wondering if a professional person can be appointed as her EPA.

The client's family lawyer has suggested the client change the locks on his father's home, of which he owns a share, due to items going missing. The client believes that the items going missing are due to other family members helping themselves. The client wants assurance about his legal situation and to talk through what is going on. He has EPA for his father whose health is very fragile, often requiring hospitalisation. His nephew has taken the father to a lawyer and the client believes the nephew got the father to change the will, removing the client as executor. The lawyer would not provide the client with information as to who the executor of the father's will is now.

The rest home has called the client several times to advise that the family member who has EPA for her father is not fulfilling the responsibilities of the role. The family member had assumed EPA for her father, without consulting anyone else in the family, and is refusing to talk to them about it. The client wants to know if they can challenge the EPA to have the role moved to someone else.

Without an EPA

Clients want to know what to do when an EPA is required but the person is already potentially incapable of following the procedure to put an EPA in place.

A CAB client example:

The client's sister is in palliative care and as her situation is deteriorating the family has recognised the urgent need for appointing an EPA and making a will.

Wishes related to death and dying

Clients are sometimes unclear about the difference between a will, a living will, and a list of wishes such as directions about a funeral.

Clients seek our help in understanding what they can do to help ensure that their wishes relating to death and dying are fulfilled. This includes questions relating to advance directives and funeral wishes. Other clients want to find out what's involved in assisted dying. Some clients need help knowing how to make an advanced care plan due to illness.

CAB client examples:

The client has terminal cancer and needs to know what support options are available and needs to make a will. The client is no longer connected with their family, and they live on their own. The client wanted information about making an advanced care plan and assisted dying options.

The clients had received advice from Age Concern about pre-planning their funerals. They want information about advanced care plans and clarification about wishes being separate from what is listed in wills.

A client with a disability has concerns about the Assisted Dying legislation because they have listened to a documentary citing examples of euthanasia in a country with similar laws. The client wants to know how to have it recorded that she does not agree to euthanasia for herself under any circumstances.

The client wanted to know if he needed to pay a lawyer to make changes to his will. The change he wanted to make was adding a list of wishes about what he would like for a funeral.

Buying burial plots and who to contact

Clients want to know how to make plans for their death, such as buying burial plots, and who to contact.

CAB client examples:

The client would like information on buying a double burial plot for him and his wife at the local cemetery. He has been having trouble with contacting the council and finding any information.

The client requested information about their local cemetery. They want to know whether the cemetery still accepts burials.

Donor

Clients ask what they need to do to donate their organs or body after death. Clients need to know the process to follow for these donations to go ahead and whether there are any eligibility requirements. In some cases, clients want to know which organisations they can contact for more information.

CAB client examples:

The client wants information about donating their body for medical research. A friend has recently agreed to donate his body to research.

The client rang wanting to know how to make provision for her and her husband's end of life instructions. They are in retirement and do not have any close next of kin. They have bequeathed their bodies to the medical school.

The client is wondering if there is an age limit on organ donation after death. The client is in the process of making a will.

The client is interested in donating their body to science and needs to know what to do for this to happen.

Funeral or Life insurance

Clients have questions about life insurance policies and are wanting to know their rights concerning payments, also when a policy can be used, and who can access the funds. There are also situations where either a life insurance or funeral policy has lapsed, in these cases there is no benefit available to the client's family, despite often having paid in thousands in premiums.

A CAB client example:

The client wants legal advice as his mother died intestate. He discovered that her life insurance policy lapsed several months ago. He found his mother had been sent three letters stating that she could make a catchup payment for the policy to continue. However, these were found unopened. The client paid the arrears of the policy when the letters were found but the

Insurance Company is saying that there will not be a payout as the policy had lapsed. The policy had been in place for over a decade.

The client wants to know what would happen to his life insurance funds if he passed away. We checked if he had made a will. The client was unsure of the purpose of a will.

Funeral pre-pay plans

CAB clients ask questions about funeral plans. Clients are sometimes confused between funeral plans and funeral insurance. Questions clients ask can involve whether payments towards plans can be stopped due to no longer being able to afford contributions. Clients want to know what happens to the contributions they have made if payments are stopped and are often surprised to find out that they gain no benefit from funeral insurance if their policy has lapsed. Clients also wonder how to establish if a deceased person had a funeral plan, and if so, how to claim on it.

A CAB client example:

The client's father died and left an unsigned will. His estate is less than \$15,000 as he did not own any property, and his bank account only held his pension. The client found insurance documents referring to a funeral plan policy with automatic monthly deductions made up to the time of death. The insurance company says the policy covers contents insurance but there is no reference to contents in the documents the client found. The client is concerned that the cost of going to a lawyer to follow this up will well exceed any value of the estate.

The client's sibling has died and had a pre-paid funeral plan. To pay for the funeral costs, the client needs help collating the required documents for the funeral plan funds to be released.

The client wants to know about providing for one's funeral. She wants advice about funeral plans versus funeral insurance.

When someone dies

Clients are often unsure what to do when a person dies and need practical steps, information, and contacts, so they can know how to:

- confirm a death
- organise a ceremony, burial or cremation, and
- start the process of tying up an estate.

A CAB client example

The client's wife has passed away very unexpectedly, and with his young children, he has no idea of procedure or what to do next. His wife did have a will.

Clients come to the CAB to find out how to locate a will after someone has died. Many clients are managing affairs of people who have died intestate. Clients are often unaware that there is a standard process to follow and are unfamiliar with terms like, intestate, letters of administration, and probate. We assist and assure them during the process of applying for letters of administration and probate. Although, the process can be straightforward when understanding what is required, we see clients feeling initially intimidated when learning the process involves the High Court.

Clients want to know how to deal with debt relating to death and dying. Clients need to know options for covering funeral payments and/or are concerned about having to take on a deceased person's debt.

A CAB client example

The client's partner of over 20 years died last month. He had access to her bank account but was worried about using the money so handed in the bank card to close the account. However, he has kept receiving bank statements, which show that the deceased is still receiving superannuation payments.

Finding a will

When a family member or friend dies, clients come to the CAB to find out how to establish if the person had a will. Some clients find that the lawyer who prepared or held the will has died, or the law practice has closed, and do not know where their records are now being kept.

Some clients want to know if they can see the contents of a will, especially if relationships are estranged within a family or they do not trust that an executor of a will is acting in a fair or transparent manner.

The CAB website offers ideas for searching for a will including speaking to family and friends, contacting the deceased person's lawyer, bank, or trustee corporation. There are several ways to try to find a person's lawyer and will, including listing a death notice in the newspaper and checking property titles for the lawyer used for that work.

The New Zealand Law Society states *"If you cannot find a will or a copy of it, you will need to place an advertisement with the Law Society, asking if any law firm or trustee company holds a will for the person who has died. Email advertising@lawsociety.org.nz. This search must take place before anyone can apply to the High Court for a grant of administration."*²

CAB client examples:

The client's sister died after been in care for several years. She owned a house which is currently occupied by the sister's friend. The client wants to know how to find out if the sister has a will. The client's brother had power of attorney for the sister, but family conflicts have resulted in the siblings not speaking to each other.

The client's father died, and the funeral has already happened, but she has only just found out about the death. Another extended family member arranged everything for the funeral, using the father's life insurance. The client wants to know how to find out if there is a will and how to learn of her father's wishes. Most of the family are not speaking to each other and it is therefore hard for the client to approach the family member to ask about the formalities.

Administering a will / Executor of will

*"An executor is someone who is responsible for managing the distribution of the will maker's belongings (their estate) after the will maker's death."*³

² <https://www.lawsociety.org.nz/for-the-public/common-legal-issues/making-a-will-and-estate-administration/>

³ <https://www.cab.org.nz/article/KB00000840>

“When someone dies, their property is administered by personal representatives. If the personal representatives were appointed in the will, they are known as executors. Where there is no will, they are appointed by the court and are known as administrators.”⁴

Clients seek help from the CAB when they find themselves in the position of being an executor of a will or administrator of an intestate estate. Common issues and stress points involve:

- trying to access the deceased’s finances to make payments for death ceremonies, burial or cremation, and bills
- pressure to make funeral payments
- understanding their duties
- understanding the process of probate
- affording legal advice
- managing family disputes
- managing handover from an EPA
- concerns about taking on the deceased person’s debt.

Clients are concerned about what actions can or are being taken during the time before probate is granted. This especially relates to property, and includes issues such as:

- people who previously lived in the home with the deceased being evicted by other family members
- others moving into the deceased person’s home, or
- wanting to rent out or sell the deceased person’s home due to the cost of managing the property.

Some clients are struggling with the length of time a will is with a lawyer, waiting for an estate to be distributed.

CAB client examples that relate to the administration of wills:

The client’s dad has died. He had left a will but the lawyer who is named as the executor of the will died some time ago. The client doesn’t know what to do now.

The client wants to know who pays for the funeral of a family member who has no money or assets. The client is also concerned about who is responsible for the person’s debts after they have passed away.

The client came to the CAB, with a support person, to seek advice about the behaviour of the executor of her father’s will. The executor, a family member, has not been forthcoming with financial matters relating to her father. There are also family disputes, which have required police involvement, and obligations to family members needing care. The client needs a lawyer who knows about Māori land shares, disputes with executors, and contesting a will. It seems the will is written in such a way that gives the executors free reign to dispose of assets.

The client wants to speak with a lawyer. Her husband’s estate is being managed by a lawyer after almost \$50,000 has been spent removing an executor of the will. The client is concerned the property should be dealt with as relationship property, but the former executor has already

⁴ <https://www.lawsociety.org.nz/for-the-public/common-legal-issues/making-a-will-and-estate-administration/>

changed the registration on the car and sold it and has put the house up for sale. The client wondered about going to the Disputes Tribunal.

The client has power of attorney for his Auntie's health and property. She is very unwell and not expected survive the next few days. The client has just found out that she has no will. It is a very small estate of less than \$15,000 and he is wanting to know who will benefit and how to recover the funeral expenses he is likely to incur.

The client's mother died almost a year ago. His stepfather did not advise that there was any inheritance for him or his siblings until recently, when the client requested to see the will. Instead of showing the will, the stepfather asked the client and their siblings to give their bank account details so that he could deposit a small inheritance sum into their accounts. However, not all the siblings want to give the stepfather personal details and so he is withholding the money. The client is concerned by these actions and by how small the sum is. The client expressed concerns about affording legal fees, expecting, for that reason, they will not be able to do anything further.

Paying for funeral or tangi using KiwiSaver

Clients want to know how they can access a deceased person's KiwiSaver to pay for funeral or tangi costs. People assume that partners, family, or friends will be able to access their KiwiSaver funds as needed, to pay for expenses regarding their death, but this is not the case even if a dependent has been listed on the investment fund, and instead the process of probate or letters of administration needs to be followed.

A CAB client example:

The client's wife has died. He has gone to the bank to close her KiwiSaver account and withdraw the money which is about \$1,500 in total. The bank will not allow the client to withdraw the money, but the client doesn't know why. The client speaks English as a second language.

Impact of KiwiSaver investments on 'small estates'

Clients are finding that the balance of KiwiSaver funds is pushing a deceased person's estate over the limit for being classified as a 'small estate'. This means they need to follow the process of probate or letters of administration. These processes involve legal fees which can end up negating the balance of the KiwiSaver funds.

The amount prescribed as the maximum value of assets that can be distributed by an executor without obtaining probate increased to \$15,000 in 2009⁵. Due to the impact of cost of living, as well as KiwiSaver investments pushing asset figures more frequently beyond the maximum, this limit could again be increased and/or a larger exception limit could be set for KiwiSaver funds allowing for the fact that these funds are increasing over time⁶.

A CAB client example:

The client's ex-wife died, and he wanted to know how his son could access her KiwiSaver account because he was listed as the beneficiary. The client is concerned and upset that their child might not benefit from the estate due to payment of debts and fees relating to the death. Establishing the size of the estate, it was found that including a KiwiSaver balance of \$1,800, the estate's total worth was about \$24,000. However, the funds are all consumed by a credit card

⁵ <https://www.legislation.govt.nz/regulation/public/2009/0070/latest/DLM1934411.html>

⁶ Probate threshold is currently under review by the Ministry of Justice, November 2024.

debt of \$8,500, the funeral arranged by other family members at a cost of \$13,000, and administration of the estate legal fees to pay (\$2,000).

Contesting a will or removing an executor

Clients want to know how to contest a will or what to do if they are executor of a will that is being contested. These situations often involve blended families and amendments to wills after a partner dies.

Other situations where a will might be contested include:

- if a dependant is left out of a will, or
- a family member has been unable to do paid work due to being a full-time caregiver of the deceased before death, often living in the deceased home. The commitment and sacrifice to provide that care is not acknowledged in the distribution of the estate and often includes the caregiver being told to move out of the home.

CAB client examples that relate to contesting wills:

The client's sibling died. He left a will held by a lawyer, but the executor is listed as the sibling's ex-partner. The ex-partner was only vaguely aware of being listed and does not want to do the job. The client's other sibling is prepared to do the role of executor, and the client wants to know if it is possible to make that change.

The client is concerned because the executor has not acted on the will that the client is a beneficiary of, after almost five years.

The client is concerned about an issue with a will. Her father made a will shortly before he died but the client says her father had dementia. She wanted to know if the will was valid in this case.

The client believes his brother's car is part of his estate. He recently discovered that a relative had changed the name on the car registration to their own name before the brother died but while he was seriously ill. The relative now has the car claiming it was a gift. The client does not believe it was a gift and has a lot of circumstantial evidence to support this.

The client is listed in his father's will as receiving the house. His sister informed him to pay the bills relating to the house expenses, such as insurance. With the bills paid, the sister took ownership of the house and kicked the client and his children out. The client is living in his car. He needs to get his sister removed from the house so that he can move back in.

Although an EPA ends when someone dies, some clients who are executors of a will find that the person granted power of attorney continues to believe they have powers to access private bank accounts, deal with the deceased's property or distribute elements of a deceased's estate.

A CAB client example:

The client wanted to know how to find out if her father had a will and who were the beneficiaries. Her brother says he has power of attorney and so has been stopping the rest of the family from taking any action. The client needs to access her father's bank account to pay for the funeral.

Māori land and succession

Clients need advice when there is doubt or evidence that Māori land succession within a will has not been processed accurately.

A CAB client example:

The client is needing advice and wants to see a lawyer who knows about Māori land shares and dealing with a possible dispute with executors. The client is considering contesting a will.

The client has found historic evidence from a letter that, along with his siblings, he is a shareholder in a corporation. At time of their parent's death several decades ago, the client (and siblings) was told there had been nothing left to them including no succession to consider. The client is wondering how they find out what this new information means for them and if they need to find a lawyer.

Firearms

Clients need help understanding what to do when a deceased person held a firearms licence and owned firearms. The regulations state the firearms need to be transferred to another person with a firearms licence or the firearms need to be surrendered to an authorised dealer or the police. Clients are wondering how to solve disputes about who the firearms are transferred to and who is permitted to sell the firearms.

CAB client examples:

The client was left some firearms in a will. However, another family member had taken the firearms and sold them without any consent. The lawyer of the deceased has confirmed this was not appropriate. The client needs to know what options are available to address this problem including whether they must report the transaction as theft to the police.

The client's late father stated in his will that his guns, which he had a permit for, were to be given to his friend for safe keeping until such time that the family had a licensed person who was able to take them. The client now has a gun licence, and he would like to take control of the firearms. However, now the friend will not hand them over. What can he do?

Probate

“Probate is a court order recognising a will as authentic and confirms that the executor has the legal authority to deal with the deceased's estate. Usually the executor is the person who must organise the funeral etc.

The executor needs to apply to the High Court for probate. It should take around four to six weeks for the High Court to process an application for probate, but it could be longer if the High Court is busy or a complicated affidavit is required.

Once probate has been granted, the will becomes a public record which anyone can search for and view.”⁷

Understanding the process and terminology of probate

Clients look for help to understand the process and terminology of probate. When unfamiliar with the process, clients can be surprised by the length of time it takes to complete probate. Sometimes clients are concerned by lawyers' inattention to an estate slowing down the process. The length of time it takes for probate to be granted can cause issues for clients.

⁷ <https://www.cab.org.nz/article/KB00000539>

Clients can be struggling with needing to pay bills and mortgage payments out of their own funds for a time. It may mean that a home remains empty or inhabited by a person not specified in the will for a length of time before the rightful person is able to take possession. It may mean that possessions are already dispersed unofficially during the time probate takes to administer.

The time it takes for probate to be administered may result in the deceased's funds being used up for costly funeral expenses before the those set to inherit the funds have any say in how that money is managed.

CAB client examples that relate to probate:

The client is inheriting a house. She has been told by the Public Trust, who is the executor, that it will take about a year before probate is granted. She wants to know if she can rent the house in the interim.

The client's sister has died, but the sister's husband is currently reluctant to address legal processes which the client thinks need his attention.

The client needs clarification on the process of distributing an estate to the beneficiaries. As a beneficiary the client has been told it is the law to wait 12 months for probate to be processed. Originally, they had been told they had to wait 6 months.

The client is in a family conflict regarding the death of a person during the previous few weeks. The client needs to know if they are appointed as a guardian in a will, how long it will take to be notified of that fact. The client knows who the executor of the will is.

The client's friend has died. Before he died, he made it well known that the client would be the beneficiary of all of his estate. The client allowed family members to select some sentimental items during the time probate was taking to administer. However, now the client has found that the family has returned and taken many items including things that the client had specified were ones he wanted.

Dying intestate

The CAB website details what needs to be done if someone dies without a will:

"If a person dies intestate (without leaving a will), someone must administer (manage) the deceased's estate. Usually this is the deceased's next of kin.

This includes paying off the deceased's debts and giving out what is left to family members.

"Letters of administration" is a court order allowing you to become administrator of a deceased's estate.

For a small estate, you (the next of kin) do not have to get letters of administration before you can start administering the estate.

For a larger estate, you cannot start managing the estate until the High Court has granted you letters of administration. This is a court order which gives you authority to administer (manage) the deceased's estate (property, assets, money)."⁸

⁸ <https://www.cab.org.nz/article/KB00000543>

Currently, the Administration Act 1969 allows an estate to be administered without probate if there are only financial assets and none of the individual assets exceed \$15,000 in value. This includes funds held by banks and superannuation providers

The number of people dying without a will is concerning and creates a legacy of issues

Our client enquiries highlight that some of the reasons people do not create a will include:

- lack of understanding about what steps to take
- concern that they cannot afford legal fees involved
- the belief that they have little of worth to leave to others
- the assumption that people will act justly with their assets
- not considering that their KiwiSaver investment may need to be distributed after death instead of used for retirement
- current pressures of life mean people often don't have the time or energy
- not having a sense of urgency or prompts to encourage and remind them to make a will
- cultural concerns - some cultures prefer to avoid talking or thinking about death.

Understanding the process of applying for letters of administration is a barrier for people, who often, like the person deceased, do not have the resources to deal with death and dying. People seem to be unaware that:

- not having a will can make it harder for those left behind to pay for burial or cremation costs and to distribute the estate.
- family and friends are left without certainty of the deceased's wishes and may end up in dispute or claim things that they are not legally entitled to.

CAB client examples that relate to issues when there is no will:

The client's mother has passed away. She did not have a will. The client's brother is overseas. They would both like advice and information about intestacy and what they need for the process.

The client's mother had re-married and then died two years ago without a will. The client's mother's estate was all passed to the new husband. However, now the husband has also died without a will. The new husband's children are claiming all the estate. The client is wondering if they should approach a lawyer to claim part of the estate.

The client comes from a large family of half-siblings. Their parent in common has passed away with no will. The client wants the estate to be administered fairly but money has already been removed from the deceased's bank account.

Letters of Administration

*"Letters of administration" is similar to probate except that it applies when the deceased did not leave a will. It appoints someone (ie, the administrator) to administer the deceased's estate according to the rules of intestacy."*⁹

Clients frequently come to the CAB to find out what to do when someone dies without a will.

Often people are unfamiliar with applying for Letters of Administration and need information and advice about the process. As it is a process involving the High Court, clients ask the CAB to

⁹ <https://www.cab.org.nz/article/KB00000539>

check their application as they are concerned about whether they have followed the correct process.

Clients need terminology explained or want to know who can apply to be the administrator of an estate.

CAB client examples that relate to letters of administration:

The client's parent has passed away recently. He has now received a letter from his sister's lawyer stating that they are applying to the Court for Letters of Administration and asking him to sign approval for his sister to act as executor. The client is not happy with this and so does not want to sign for approval. He wants to know what other options he may have.

The client's father died almost 10 years ago. He did not have a will. His possessions were divided out by family after his tangi. The client now wanted to become the administrator of his estate because it has been found that the father had a sensitive claim with ACC which was never paid out. This claim is worth a significant amount. When asking ACC about this claim they have not been helpful because there hasn't been an administrator of his father's estate.

The client has EPA for his elderly relative's health and property. The relative is not expected to survive longer than the next few days. The client has just found out that there is no will. He believes the relative has a very small estate and he is wanting to know who will benefit and how to pay for funeral expenses.

The client is distributing his father's estate through a series of well documented family meetings. However, IRD and the electricity provider have both requested letters of administration. The client is wondering what that is and how to get them.

Funerals, tangi, burial and cremation

Organising a funeral, tangi, burial or cremation can be a very stressful time for people. They are grieving, and often have the challenge of having to cope with the financial costs of dealing with death. For many clients this means having to figure out how to pay for the cost of farewelling their loved one in advance of receiving any money from the estate.

CAB client examples that relate to funerals, tangi, burial and cremation:

The client's child did not survive being born prematurely. The child has been taken to the mortuary and the client wants to know what to do next.

The client's parent has died, but the client does not have proof of death yet and has been told very few details. The client needs financial assistance to be able to travel to be with whānau and attend the tangihanga.

The client's friend has died, and the client is helping the deceased's young family left behind. The Māori side of the friend's family, who were not close with the deceased, have uplifted the body and arranged a private tangi on the marae and burial at the urupa. The friend had left wishes and instructions about his funeral and burial. The client wants to know how to implement the deceased's wishes, considering whānau have taken the body, and wants to know the rights of each side of the family.

Funeral homes and directors

Clients seek a variety of information and advice from the CAB about their rights regarding funeral directors and funeral homes. These include:

- wanting contact details for their local funeral home
- clarification about the process following death, including understanding:
 - what the medical institution is responsible for
 - what things the funeral director takes care of, and
 - what things they can do themselves.

CAB client examples

The client needs to know how he can get his father's death certificate. His father died recently in hospital, and he has been told different things by different people. He is unsure if the doctor or the funeral director will provide the certificate.

The client and his wife of over 50 years have been told by the hospital that there are no more treatment options available. The client wants to honour the wife's wishes of a quick cremation and no funeral. He wants to know who to contact.

Being able to afford funeral home charges

Clients are concerned about how to afford charges from a funeral home. Clients are often concerned about the level of cost for using a funeral director but feel like they have few options. This is particularly the case when:

- they cannot access the deceased funds (if there are any), until processes have been followed and/or
- they cannot get the Work and Income special grant unless they submit an invoice from a funeral home.

CAB client examples

The client's brother died two days ago. The client has no money and has been told by Work and Income to supply several months of her brother's bank statements before she can get support. The client is unable to supply these because she does not have authority at the bank to receive this information. She has contacted two funeral directors about cremation, but they require advance payment in full.

The client's sister has passed away and the funeral home is asking for a deposit of \$3500 and will not accept the Work and Income grant until the \$3500 deposit has been paid. The deceased is being kept in cold storage, accumulating extra costs, until payment of the deposit can be made. The sister did have a will, and the executor has also been trying to negotiate with the funeral home. The sister had died too young to receive the funeral home's gold card discount and the family can't pull the deposit amount together. They have tried talking to the Funeral Directors Association and the Department of Internal Affairs.

The client has been divorced for over 5 years. He has been informed that his ex-wife, who has no next-of-kin, has died. The funeral director is billing the client for their funeral services. The deceased had a will that was made decades ago and so the client believes it will not be able to be used. The client does not want to be burdened with a debt of \$3000 - assuming a Work and Income grant can cover the rest of the bill.

Clients want to know about a funeral home's right to:

- decide which family members can:
 - access the deceased
 - determine the funeral arrangements
 - collect the deceased's ashes.
- pursue family members to sign contracts to be a guarantor for payments during the first days of mourning.

CAB client examples

The client had been prevented by their close friend and the funeral home from viewing his mother's body as she has just passed away. He is wanting to know if they can do this and why they would prevent him from being with her.

The client needs to know how to complain about a funeral director. The client went to pick up their relative's ashes for burial but was told the ashes were no longer at the funeral home. The funeral director says the ashes have been stolen.

The client had arranged and paid for the funeral and cremation of a family member. The funeral director gave the ashes to another member of family before the client could collect them despite knowing there have been ongoing disputes within the family for some time. The urn has finally been turned over to the client, but it has been filled with soil instead of ashes. When contacting the Funeral Directors Association to complain, the client has found that the funeral company is not a member.

Quality of service from funeral directors and funeral homes

Clients describe varying levels of service from funeral directors and funeral homes. Clients are concerned about transparency and appropriateness of fees, especially when trying to keep costs to a minimum.

Some clients want to know how to complain about a funeral director after they are charged for funeral services they didn't use. Clients are worried about incurring extra fees and charges from funeral homes when large bill payments or deposits cannot be paid in a timely manner.

CAB client examples

The client's father died recently and was cremated a week ago. She has had issues with the funeral home who she feels did not properly understand or follow the appropriate Jewish customs and have been unhelpful. She has approached the local Funeral Directors Association who are willing to assist her with the dispute with the funeral home. She is wondering if that is the best channel to follow.

The client has a complaint against a funeral home because they released his father's ashes to another family member instead of to the person who contracted their services. He has already contacted the NZ Funeral Directors Association, but the funeral home is not a member. He has involved the police - visiting the home of the person who has the ashes with the Police - but was unable to recover the ashes. He now wants to claim a refund from the funeral home for not fulfilling the contract. He wants to ensure other families do not get treated this way in the future.

The client was provided a verbal quote for the cost of her sister's funeral. The sister did not want to be cremated in a coffin but preferred just to be in a shroud. The client was expecting the total cost to be \$2500. The account she received was for more than \$5000 and so she believes she has been overcharged. On the invoice, there was a charge of over \$500+GST for a coffin, as well

as an extra charge of over \$1000+GST on top of the cremation fee. She had also been unaware that the verbal figure had not included GST.

The need to use a funeral director

Clients want to know if they need to use a funeral director, such as when they want a cremation only, and if there are other ways to cut the costs of burial and cremation.

A CAB client example:

A client is seeking information about how to plan a funeral and cremation without using a funeral director and keeping the cost as low as possible.

Dealing with bereavement

Bereavement leave

Clients want to understand what their entitlements are in relation to bereavement leave. Some employers decline leave even when a person is eligible, and clients on casual contracts find they are not being excused to take bereavement leave. This also points to a wider issue around misunderstanding of 'casual' contracts.

The length of bereavement leave is causing an issue when clients discover they are only entitled to one day for extended family members such as siblings-in-law or people with whom they shared a close relationship.

CAB client examples:

The client's husband's grandparent has died. She is wondering if she is eligible for bereavement leave as her employer has told her they will not approve bereavement leave.

The client has been underpaid bereavement leave. He is entitled to three days of bereavement leave due to his circumstance but has only been paid half a day.

The client wants to know if they are entitled to bereavement leave for their grandparent's funeral. He is a casual employee, and it will be a six-hour drive to just get to the funeral's location.

Grief counselling

Clients are seeking help for support with their grief including:

- finding a counsellor that is available and affordable, and
- the types of services and support available to help them through their grief.

CAB interviewers help connect people with services, and some CABs host a free counselling service.

CAB client examples:

The client has lost several family members through death in recent years. She is wondering if she can access grief counselling.

The client's daughter died very recently. She is enquiring about grief counselling.

The client's partner ended her own life, and listening to the client, he is in shock and grieving. The client has been unable to contact Victim Support. He is concerned that, although they had been together for almost 10 years, her family is trying to claim all her possessions. He is also

concerned about the large amount of debt she had accumulated which contributed to her decision to end her life.

Managing financial costs of death and dying

Concerns about the cost of legal fees

Clients often want to understand how to go about death administration processes without incurring costs from lawyers, which most clients state they cannot afford. This includes knowing how to write, amend and administer wills.

Clients question the fees they are being charged by lawyers, wondering what fees are acceptable. When cost is a barrier to seeking legal advice, some clients are referred to CAB free legal clinics or their local Community Law Centre for help with setting up an EPA, making a will, or administering an estate.

CAB client examples that relate to legal fees:

The client's sister passed away and he is confused about how the will and process of tying up the estate works. The client thinks his lawyer's fees are too high. The client states that his lawyer has a blanket rule to charge \$150 for every phone call and the lawyer will often call multiple times in succession to clarify trivial things rather than cover all the issues in one call.

The client is upset about the cost of making a small change to his will. When he requested a change be made to his will, he was advised that it was going to cost \$400. His will had been transferred to this company, not of his choice, because the firm he had first used had closed. He was told they had transferred all their files to this lawyer.

The client is the executor of his sister's will. He received his sister's iPhone but cannot unlock it to access any information. Apple told the client he needs a court order, but the court advised the client to talk to a lawyer. He does not want to incur legal fees to access the phone.

Accessing money to pay for costs relating to burial or cremation

Clients left to manage the estate of a deceased person are encountering several problems when trying to access finances to cover burial or cremation costs.

People often believe they can use the deceased's funds to pay for expenses but then find they do not have authority to access the deceased person's KiwiSaver or bank account. Clients want to know if they will be able to recoup expenses if they pay out expenses from their own funds. Many clients do not have the capacity to afford costs relating to burial or cremation and are wondering what to do.

A Work and Income grant is available to cover some costs but due to the grant not being available up front, people need to use funeral directors by default, to be able to produce an invoice, which increases the costs involved. Clients express that:

- having to use a funeral director is expensive
- the cost of burial or cremation can exceed the cost of the grant depending on their local crematorium and burial services
- items that are covered by the grant do not allow for cultural differences in farewelling a deceased person.

Clients want to know:

- how to manage debt incurred from funeral, burial and cremation fees or the cost of administering an estate
- why fees and services vary largely between funeral homes and cremation services
- what to do if they cannot afford to implement the deceased person's wishes.

CAB client examples that relate to funeral costs:

The client is wondering how his friend can get to his father's funeral. The young person has been to Work and Income, but he is unsure if the support they provide includes travel costs across the motu.

The client wants to ensure that his funeral is low key and inexpensive. He attended a talk about funeral costs at a retirement home and is wondering how to contact the presenter to ask for more information. He wants to have a low-cost funeral and a coffin that is as inexpensive as possible. He has heard of coffin clubs but does not know how to contact them as they use Facebook, and he doesn't.

The deceased's family came to the CAB to find out how they can have their sibling cremated. Her body is waiting at the mortuary, but they do not have the money to pay for a funeral director or a funeral. The lowest they have been quoted is \$5000 if using a funeral director. Is there any other way?

The client is wondering what support is available for funeral and cremation costs. She is visiting from overseas as her brother is near death. He has very few assets.

The client wants to know if she can continue to have access to her mother's account to pay for funeral expenses as neither she nor other members of the family have the money to do so.

The client's brother has been killed in an accident. He wants help as he needs to make funeral arrangements. He has spoken to The Public Trust who hold the will. The client is not sure who the executor of the will is. He is concerned there may not be sufficient funds for a funeral. The Public Trust have only advised the funeral wishes of the deceased.

The client returned to the CAB as he wants to know if, by law, he must abide by his brother's funeral wishes from the will. The Police have not yet provided a report on the accident and so the client is unsure if they will be eligible to receive a grant from ACC for burial costs. The funeral home, requested by the brother, has told the client the cost of complying with the will be \$7000 (the same amount as the ACC grant). He has found a funeral home that will cremate his brother's body at a much lesser cost but is feeling pressure from the funeral home and Public Trust to comply with his brother's wishes. The client has very little money of his own and doesn't want to go into debt to pay for the funeral.

The client's partner has died. They have credit card debt and very little assets to their name. Work and Income said they are eligible for a grant of about \$2500. The client has found out the cost of a basic cremation is over \$4000 at their local funeral home. This has made the client very anxious and depressed, and they are wondering what to do.

Questions about the costs of managing an estate

Clients want to understand if they will incur costs when administering a person's estate. Clients want to stop legal fees from consuming the funds in an estate.

CAB client examples:

The client's father died intestate a month ago and he would like to apply to administer his affairs without having to pay for a lawyer. He is currently paying his father's bills. His father was renting when he died, and his only real asset was a car. The client would also like to view his father's medical records, but the health centre needs legal proof that he is the administrator of the estate.

The client wants to know who is to organise and pay for the funeral of an associate who they are connected to by holding their EPA. The associate is mentally disabled and currently very unwell, nearing death. The client says there is no property and no relatives, but a small amount of money in a funeral director's account.

Relationships

When someone dies, relationships can be an important source of emotional support but can equally be a major source of stress. Client experiences show relationships can be complicated with:

- blended families
- expectations of and from caregivers
- historic disputes, and
- people's feelings of entitlement impacting on expectations and behaviour.

Clients look for an objective ear and advice when family disputes cause difficulties in executing processes relating to death.

When someone has been a caregiver of the deceased

Disputes may involve people who have been caregivers of the deceased, when this service and cost to the caregiver is not recognised when distributing the estate. This can be especially difficult when the caregiver lived with the person before they died and now the home may be sold or passed to someone else.

Family disputes can arise from there being no will, but also from decisions in wills

These disputes include disagreement about how an estate is divided or administered and are common in blended families or when family conflicts have been long standing. Blended families can experience extra complications when distributing an estate such as:

- family members feeling they are being passed over due to a new partner, or
- children from different relationships claiming on the same estate.

CAB client examples that relate to family disputes:

The client's wife died recently. The wife's ex-husband and her children took over funeral arrangements and cut the client out of the plans. They didn't inform him of when or where the celebration of life was taking place. The client has not sighted a will and has found that his wife's bank account has been closed. The client is depressed and does not know what to do.

The client was in a de facto relationship for many years and his partner hadn't made a will before she passed away. Now, there is a dispute between his children and her children over the property and assets. He wants to make a will but does not want to talk to a lawyer due to previous experiences.

The client's family is in dispute over who has the right to choose how they commemorate the unveiling of a memorial plaque. The child of the deceased would like to do things one way, but the recent partner of the deceased is saying that she is next of kin and wants to do it her way.

The client needs legal advice and is wondering if he can use our legal clinic. The client's stepsiblings, who have had no contact with their father for more than fifty years, have filed an affidavit with the Family Court wanting their share of their father's estate. The father died six months ago. He left his children (to the client's mother) the house. The father was aware trouble might arise when he died and so lodged a history of events with his lawyer (to be kept confidential with his lawyer unless needed) when he wrote his will, saying why he had made the decisions he did. This information should be presented to the Family Court as part of the hearing. However, the client said he was told that if all the parties don't agree at the Family Court hearing, it will proceed to the High Court. The client is worried that he and his siblings cannot afford to defend the will for his father and is very unsure about even going to court as this is all new territory for him.

Managing the affairs of people who died overseas

Clients are struggling with managing affairs when the deceased or the client is overseas. In these cases, clients wishing to be involved in organising ceremonies or burial/cremations and managing an estate are experiencing difficulties in communicating with organisations and family.

Some clients are struggling to play the role of executor, when other family members are geographically closer to the affairs of the deceased.

CAB client examples:

The client's mother has recently died, and he has come back to New Zealand for the funeral. His mother did not leave a will. Some family members say, that as the client is the oldest offspring, he should oversee the estate. However, some relatives are trying to get him to sign a waiver giving them the right to distribute the mother's estate. He is due to return to overseas, and although he doesn't think his mother had many assets, he does want to be involved in the administration of the estate.

Calling from overseas, the client is concerned because his New Zealand-based mother died, and his brother has sent a message to say he will sell the family home and claim a large share of the proceeds. The client wants to know how to find out if a will exists and who is authorised to act regarding his mother's assets. There is only the brother left in New Zealand as all the other family members have moved overseas.

Misunderstanding the process for appointing the administrator of a will

The process for appointing an administrator, in the case of there being no will, is not always understood. At times, a person may start acting as though they are the administrator, even though they have not been appointed to that role. Sometimes, other family members do not want a particular person in the role. In other circumstances, if no one has been appointed as administrator, or the executor has not notified the correct agencies, family or friends are using the deceased's bank account or claiming property and possessions without having authority to act.

A CAB client example:

The client came into the CAB upset. Her husband died last year. During the initial time of his death and funeral, her son helped by looking after the finances, but now, he refuses to relinquish control of her bank account or allow her access to the account. Ignoring his mother's attempts to speak with him, he instead wants her to put in writing the reasons she needs additional funds from the allowance he allocates. She has already tried to seek help from other senior family members and their pastor.

Executors not acting with transparency

Some family members are finding other family members or executors are not acting with transparency and are wondering how to remove an executor or how to ensure fair transactions.

CAB client examples:

The client's father died recently. Her brother is listed jointly as an executor of the will along with the client. However, the brother wants the client removed as executor because there is a dispute over money the father distributed before he died.

The client's ex-partner is wanting to be the administrator of the estate of their child who has recently died. The ex-partner would not agree to the client being administrator. The client wants to know how he can be sure she will distribute the estate honestly. He wants to know if she is legally obliged to notify others of who benefits and what the money is used for. The client is wondering if he can request a different person to be administrator who they can both trust.

The client is one of two executors of a will. There is a group of people who are beneficiaries to the will which includes the executors. One of the executors wants to buy the property at a reduced rate, much less than the market value, and is pressuring the client to agree. However, the client is most concerned that this will affect the actual amount some beneficiaries receive to the detriment of others.

Cultural needs and considerations

A Work and Income grant is available to cover some essential funeral expenses. In August 2024, the expenses that qualify as being covered by the grant are listed on the Work and Income website¹⁰:

"A Funeral Grant can only be used towards essential funeral expenses, which are:

- professional services for preparing the body for cremation or burial (for example, embalming)
- the cost of a casket
- newspaper notice costs
- hearse fees
- compulsory fees for buying a burial plot
- cremation fees."

¹⁰ <https://www.workandincome.govt.nz/products/a-z-benefits/funeral-grant.html>

The Work and income grant does not allow for different cultural needs and practices

The expenses specified do not allow for cultural needs and practices in farewelling a deceased person. For example, for Māori, there often are no burial costs at the urupā on Māori land, but when having a tangihanga there is need to provide hospitality for whānau. The cost of kai cannot be reimbursed by the Funeral Grant despite this being an essential element of following tikanga.

The alternative options for Māori processing their grief include taking on a burden of debt, choosing to not afford a tangihanga, applying to a Māori trust or Māori churches for support. Koha, financial or food gifts provided by people attending a tangi, is an element of tikanga but impacts of urbanisation of Māori which is cutting off access to kai and with continual increases in the cost of living, consequently koha collected may not cover the cost of a tangihanga.

A CAB client example

The client is struggling to pay for basic living costs since the recent passing of their partner. The marae has requested the client pay almost \$800 for hosting the tangi. The client did receive a Work and Income funeral grant, but this was paid directly to a funeral home. The client's home is on Māori land and so arranging a second mortgage to cover living costs and tangi expenses - as suggested by Work and Income - is difficult to do. Being a pensioner, there is no way of repaying the mortgage anyway. Through the tangi period the client's cousin collected koha but the client hasn't received any of this.

Other Cultural Considerations

Not all cultures use wills as a way of distributing an estate. Some clients, unaware of legal practices in Aotearoa, need information about how to plan and manage a deceased person's estate in this country.

Some client ethnicities are underrepresented in CAB enquiries about death and dying, most notably Asian clients. This may be because they are well supported within their communities regarding death, such as by faith organisations, or because some people find thinking about and discussing death difficult or not acceptable.

CAB client examples that relate to cultural practices:

The client, who is from the Middle East, is wondering if he needs to see a lawyer because he wants to transfer ownership of his property to a family member. The client had not heard of the concept of a will. He expected inheritance to be automatic. He is now interested in making a will.

The client is concerned about attending a close friend's funeral where the family have said they will be scattering the deceased ashes. He is very worried about feeling "unclean" and getting ashes on him.

The client's partner has been diagnosed with a terminal illness. However, she will not talk about death or discuss any of the things that need to be addressed. The partner has very little family support and the client is finding the whole situation very difficult.

Barriers to grieving and funeral attendance

Clients are finding that restrictions put on them by authorities are limiting their ability to grieve a loved one and impeding death administration. The lack of process, lack of communication, or

confusion and time delays involved in allowing a prisoner to attend a relative's funeral or tangi is an example of this.

CAB client examples:

The client is very agitated and upset. She arrived in the area to visit her daughter's burial site. The child died while in the care of Oranga Tamariki. The client has found out Oranga Tamariki have banned the client from visiting the cemetery. She is wondering what she can do to.

The client's baby died several days ago. She has been trying to find out how her partner can attend his baby's tangi. The client's partner is due to be released this month from prison. Contacting the Ministry of Justice, she had been told she needs to contact the prison. She called the prison who suggested she call the CAB. She had also emailed the prison the funeral director's letter and the report from the hospital. Her partner has tried to speak with his Principal Corrections Officer, but they have not been helpful with what to do. He also contacted his lawyer, but as he is sentenced, the lawyer says they no longer represent him.

The client's child has died while the client is in prison. The child was buried by the caregivers on their urupā and not that of the parents. As the burial happened very soon after the death, the client was unable to see the child. The client's name has also been left off the death certificate as the parent. The client is wondering if these things can be corrected.

The client's father died in prison recently. The client applied to Work and Income for a Funeral Grant but has been denied this support because his father has not been officially released from prison.

Looking ahead / Actionable insights

Through our analysis of client enquiries relating to death and dying we have identified some key areas of challenge for people dealing with death and dying. These include the:

- difficulty in easily accessing good quality information about navigating end-of-life matters.
- number of people who don't have an EPA
- number of people who don't have a will, or have a will which is not fit for purpose.
- challenges of dealing with intestacy
- cost and complexity of getting probate and managing estates
- cost of funerals, cremations and burials.

To address client needs and improve support for death-related matters, we recommend the following:

1. Simplify information

While there are a range of existing resources, these are not always easy to find and use, and people often need individual help to understand what it means in relation to them, their circumstances and wishes. Clear, accessible, and up-to-date guidance is needed on all aspects of death and estate management alongside accessible individualised help.

2. Encourage planning

Introduce prompts to help people create wills and set up EPAs. Identifying key life events that might prompt people to consider making a will presents an important opportunity. People are often prompted to make a will at significant life moments, such as taking on a mortgage or moving into a retirement home. However, with fewer individuals owning homes and aged care typically occurring later in life, fewer opportunities arise to encourage will creation. It might be helpful to introduce will-making and EPA information and reminders at other stages, such as when a person:

- leaves school
- starts employment, eg, by prompts being included in KiwiSaver and tax code information
- opens a bank account
- registers a birth or marriage or civil union
- traveling overseas eg, by prompts included in passports or visas applications and safe travel registration

Offering targeted information to migrants, who may be unfamiliar with the concept of a will or reluctant to discuss death, could also encourage more individuals to consider making a will.

3. Centralised will repository

Establish a common repository for storing wills. Creating a common holding place for people's wills would help reduce stress and ensure wills are discovered efficiently and as close to a person's death as possible.

4. Publicly funded will and EPA service

While there are some low-cost models for creating wills, any cost appears to present a barrier. Free and low-cost services that are currently available often come with a range of issues and are not appropriate for everyone – especially for those who are considered to have ‘complex circumstances’. We need to consider how to improve access to wills, particularly access to advice which considers the complexity of blended families and succession law.

We believe that provision of a publicly funded will service that reduces the barriers we have identified could make a big difference to many of the issues identified in this report. This needs to include personalised guidance and support.

Similarly, access to funded EPA services would be beneficial and mean people are able to have plans in place to ensure health and property decisions can be made if a person becomes incapacitated.

5. Reduce costs and complexity of dealing with estates

Publicly fund or lower legal fees for death-related matters to ensure affordability and prevent estate depletion. People need support when assigning Enduring Powers of Attorney (EPA), applying for letters of administration, and initiating probate. The cost of these processes is often prohibitive, and many are unfamiliar with the legal terminology involved. To make these legal tasks more accessible, communities would benefit from increased education and promotion, simplified language, streamlined processes, and affordable assistance.

6. Adjust small estate thresholds

Ensure thresholds are adjusted to align with inflation and exclude KiwiSaver investments from the threshold calculation to prevent estates from unnecessarily exceeding small estate limits.

7. Ensure there are options for low-cost burials and cremations

Ensure that there are simple burial and cremation options consistently available at a set affordable low cost across the motu.

8. Improve the grants offered by Work and Income

If Work and Income provided the Funeral Grant upfront people would be able to pay for the costs for farewelling a loved one, such as cremation, and they would no longer have to involve a funeral director just to receive an invoice in order to get the grant.

The Funeral Grant should be available for culturally relevant funeral-related expenses. Currently, with the grant only covering burial or cremation related costs, it does not accommodate the needs of Māori who may have some costs covered by holding the tangi on their marae but may need finances to contribute to kai and travel expenses. Work and Income can assist, in some cases, with travel to a funeral or tangi, but this is in the form of an advance payment or with an expectation of the assistance being paid back. Clients who are unable to afford unexpected expenses are often unlikely to be able to afford to cover their costs over time.

Conclusion

This report highlights the critical need for accessible, clear, and affordable support for individuals navigating end-of-life matters.

From our analysis of client enquiries, it is evident that people face significant challenges related to wills, Enduring Power of Attorney (EPA), and estate management. A lack of understanding and the prohibitive costs involved in these processes are common barriers, preventing individuals from making important legal arrangements, which can lead to complications when someone dies intestate.

These issues are compounded by unfamiliarity with legal terminology and the complexities surrounding succession law, leaving families to navigate difficult circumstances during a time of grief and vulnerability.

A key insight from this report is the importance of proactive measures to prompt individuals to prepare for end-of-life administration, such as creating a will and assigning an EPA. Regular, timely reminders throughout life stages, along with the provision of affordable or free publicly funded services, could help address the high number of people who pass away without a will or other critical legal documentation. Additionally, creating a centralised, secure holding place for wills could streamline the process of estate administration, reducing the stress on families and ensuring that final wishes are respected.

Furthermore, the report underscores the need for reform in the regulation of funeral and cremation costs, as well as the importance of adjusting small estate thresholds for inflation to reduce unnecessary financial burdens.

Ultimately, by improving education, simplifying legal processes, and ensuring affordable access to services, we can better support individuals and families in preparing for and managing end-of-life matters. These actionable insights offer a path toward a more compassionate and accessible system for dealing with death and its related legal, emotional, and financial challenges.

Appendix: Information resources

A selection of currently available resources related to death and dying.

Citizens Advice Bureau

The CAB website has 93 ‘Your Rights’ articles under the category of Death. These are framed as answers to frequently asked questions and provide plain language information and advice across a range of related areas.

The screenshot shows the Citizens Advice Bureau (CAB) website. The header includes the CAB logo, navigation links (Your rights, Community Directory, What we do, Find a CAB), and a phone number (0800 367 222). The main banner features the text 'Kia ora. We help people to know and understand their rights.' and a search bar with the text 'Not sure? Ask us!'. A speech bubble on the right asks 'What are my rights if my employer is thinking of restructuring?' with a link 'See the answer'. Below the banner, a section titled 'We have 2,755 answers, find yours here...' displays a grid of topic categories. The 'Death' category is highlighted, showing a list of sub-topics: Administering an estate, Bereavement and grief, Body and organ donation, Death - General information, Funerals and Registration of Death, Graves and Memorials, Investigating the cause of death, and Wills. Other categories include Consumer, Employment and Business, Government and Law, Health and Wellbeing, Housing, Land & Environment, Money, and Travel and Transport.

Consumer	Employment and Business	Death	Government and Law
Basic consumer rights	Employment relationships	Administering an estate	NZ Government
Before the sale	Hours of work and wages	Bereavement and grief	Legal services
Utilities	Types of leave	Body and organ donation	Rights of the individual
Goods and services	Problems at work	Death - General information	Immigration and citizenship
Ways of buying	Leaving your job	Funerals and Registration of Death	Law enforcement
Complaints and mediation	Small business	Graves and Memorials	
	Industries	Investigating the cause of death	
	Commercial premises	Wills	

Health and Wellbeing	Housing, Land & Environment	Money	Travel and Transport
Health	Residential tenancy	Benefits	Overseas travel
Your health rights	Home ownership	Loans and credit	Driving and licences
Health providers	Flatting and boarding	Inland Revenue and taxes	Alcohol and disqualifications
Community	Social housing	Rankings, investments and	Driving and safety
Recreation and culture	Māori land		Parking and infringements

These are the top 10 most viewed death-related ‘Your Rights’ articles from our website www.cab.org.nz

1. What needs to be done after a family member dies?
2. How do I find out about someone’s death?

3. How do we work out who is the deceased's next of kin?
4. Who can draw up a will for me?
5. If I leave unpaid bills when I die, will my children inherit the debt?
6. How do I find out about correct etiquette at a tangi?
7. What are the rules about where ashes may be scattered?
8. What should I do with the remains of my deceased pet?
9. What happens to a vehicle if its owner dies?
10. What is a life interest?

Other CAB 'Your Rights' articles are also useful to people seeking information and help about death and dying such as:

How do I find a lawyer?

What is mediation?

Government agencies

There are websites hosted by government agencies that are a source of information and help regarding death and dying including:

New Zealand Government website

The general New Zealand Government website has information about what to do when someone dies.

<https://www.govt.nz/browse/family-and-whānau/death-and-bereavement/what-you-need-to-do-when-someone-dies/>

End of life services

End of life services has specific information about planning regarding death and what to do if someone dies.

<https://endoflife.services.govt.nz/welcome>

Whetūrangitia

Whetūrangitia has specific information for family and whānau experiencing the death of a baby or child.

<https://wheturangitia.services.govt.nz/>

My Trove

My Trove is a resource to help notify agencies and authorities of someone's death -supported by Internal Affairs.

<https://mytrove.co.nz/>

Births, deaths and marriages online

Internal Affairs resource to search for births, deaths, and marriage records.

<https://www.bdmhistoricalrecords.dia.govt.nz>

Health NZ website

Health NZ website about how to make an advance care plan.

Local council burial and cremation services

Local councils offer a range of services related to death. Most councils operate cemeteries and burial services and some have cremation capabilities. Information about available services and associated costs, which differ in each region, can be found by contacting the local council or checking their website. For contact details of local councils use the local government website. <https://www.lgnz.co.nz/local-government-in-nz/councils-in-aotearoa/council-websites-and-maps/>

Community organisations

Community Law guide

Community Law guide to what to do when someone dies from a legal perspective

www.communitylaw.org.nz/community-law-manual/chapter-16-a-death-in-the-family/a-death-in-the-family/

Te ipu aronui

Te ipu aronui is a resource for supporting Māori whānau (families) to provide care to adults and kaumātua (older people) at end of life, as well as taking care of whānau at the same time.

[Te Ipu Aronui](#)

Death without debt

Death without debt is an advocacy group who also provide resources to enable people to manage the cost of death depending on what they can afford.

www.deathwithoutdebt.org.nz/

Funeral Guides Collective

Funeral Guides Collective is a support organisation based in the Eastern Bay of Plenty of Aotearoa/New Zealand, providing guidance on family led, affordable and eco-friendly funerals/tangihanga.

[Home Death Care | Funeral Guides Collective](#)

Better send off

Better send off is an online book put together in 2015 by Gail McJorow to collate options for farewelling the deceased.

[FlipBook | Better Send Off](#)

DIY Funeral website

DIY Funeral website detailing how to do funerals and preparations yourself without needing to use a funeral director.

www.diyfuneral.co.nz

Sands

Sands is a voluntary, parent-run, non-profit organisation set up to support parents and families who have experienced the death of a baby at any stage during pregnancy, as a baby or infant.

www.sands.org.nz/

Miscarriage support

Miscarriage support is a website that offers support and information to the many women and their families throughout New Zealand who grieve for the loss of their babies.

www.miscarriagesupport.org.nz/

Skylight

Skylight is about supporting children, young people, and their whānau to navigate through tough times by building resilient individuals and communities.

www.skylight.org.nz/

The grief centre

The grief centre is a charitable trust supporting all people living through loss. They provide loss and grief counselling, resources and support groups for youth, adults, families and whānau experiencing any form of significant loss. They also run a professional education and training programme, present at community talks and events, and we partner with funeral homes to provide grief care after funerals.

www.griefcentre.org.nz/

Brake

Brake is a national road safety charity that works to prevent road deaths and injuries and support people bereaved and injured in crashes across New Zealand.

www.brake.org.nz

Dying Matters Week

Dying Matters Week is all about supporting people in the community to start conversations, learn from experts, and feel empowered to put end-of-life planning in place to create peace of mind for themselves and their loved ones.

<https://www.facebook.com/DyingMattersWeekNZ?mibextid=rS40aB7S9Ucbxw6v>

Hospice New Zealand

Hospice New Zealand are a national organisation representing all hospice services in New Zealand. The hospice movement works to ensure equity of access and consistent delivery of palliative and end of life care for New Zealanders.

<https://www.hospice.org.nz/services>

The Cancer Society

The Cancer Society provides support, advice, information, to cancer sufferers and their whānau, and supports research for prevention, causes, and treatment of cancer.

<https://www.cancer.org.nz/>

Age Concern

Age Concern New Zealand is a charity dedicated to people over 65, their friends, and whānau. They promote dignity, wellbeing, equity and respect and provide expert information and support services in response to older people's needs.

www.ageconcern.org.nz

Funeral businesses

Broadbent and May

A funeral business based in Wellington that has a lot of information pages for people seeking an alternative, those wanting affordable environmentally sound options, wanting to participate in some or all aspects of the funeral arrangements (DIY) and wanting locally crafted solid wood coffins or shrouds.

www.broadbentandmay.co.nz

The Funeral Directors Association of New Zealand

The Funeral Directors Association of New Zealand is an association of funeral directing firms carrying out the majority of funerals in New Zealand. The Funeral Directors association has some information pages as well as a register of funeral directors.

www.funeraldirectors.co.nz

Go With Grace

Go With Grace offers gentle guidance, support, resources and peace of mind for those getting their affairs in order, caring for whānau, grieving or facing the loss of a loved one.

[Go With Grace End of Life Resources and Planning](#)

Cremation New Zealand pamphlet

A resource for Funeral Directors, doctors and families in New Zealand.

<https://www.cremation.org.nz/>

The Public Trust

The Public Trust is a Crown Entity and is New Zealand's largest provider of wills and estate administration services.

<https://www.publictrust.co.nz/>