

Citizens Advice Bureau



Ngā Pou Whakawhirinaki o Aotearoa

Executive Summary:

Death and Dying

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

March 2025

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.