



18 December 2025

Tēnā koe

Official Information Act request

Thank you for your email of 25 November 2025, requesting information about eligibility for funeral grants or burial financial assistance.

I have considered your request under the Official Information Act 1982 (the Act). Please find my decision on each part of your request set out below.

- 1. The criteria and assessment process used to determine eligibility for funeral or burial financial assistance from 1 January 2019 to present.*

There have been no changes to the Funeral Grant eligibility criteria or the process used to assess eligibility between 1 January 2019 to present.

Criteria used to determine eligibility

To determine whether a Funeral Grant can be paid, the Ministry must ensure the eligibility criteria are met.

You can find the universal qualifications for funeral grants online, here: www.workandincome.govt.nz/map/income-support/extra-help/funeral-grant/qualifications.html

Qualifications specific to the deceased's circumstances are available at the following pages:

- Deceased child: www.workandincome.govt.nz/map/income-support/extra-help/funeral-grant/deceased-child.html
- Deceased single person with no children: www.workandincome.govt.nz/map/income-support/extra-help/funeral-grant/deceased-single-person-with-no-children.html
- Deceased person with a surviving partner or children: www.workandincome.govt.nz/map/income-support/extra-help/funeral-grant/deceased-person-with-a-surviving-partner-or-children.html

Assessment process

Once eligibility has been established, the Ministry will assess the appropriate amount of grant. This is the lesser of the maximum Funeral Grant, or the amount of reasonable funeral expenses that cannot be met by the total assessable assets.

Please see the following pages:

- Payment: www.workandincome.govt.nz/map/income-support/extra-help/funeral-grant/payment.html
- Total assessable assets: www.workandincome.govt.nz/map/income-support/extra-help/funeral-grant/total-assessable-assets.html
- Calculation of Funeral Grant payment: www.workandincome.govt.nz/map/income-support/extra-help/funeral-grant/calculation-of-payment-01.html

Note in response to a recent Social Security Appeal Authority (SSAA) decision, the Ministry updated the Funeral Grant policy intent and guidance about how staff determine what a reasonable funeral expense is for the purpose of assessing the amount of Funeral Grant payable. This guidance was updated on 8 December 2025.

Please see the following Map pages for guidelines used by Ministry staff when determining reasonable funeral expenses:

- www.workandincome.govt.nz/map/income-support/extra-help/funeral-grant/essential-funeral-expenses.html
- www.workandincome.govt.nz/map/income-support/extra-help/funeral-grant/determining-if-a-funeral-cost-is-reasonable.html

2. *Any policy documents, guidelines, internal procedures, or manuals that staff use when assessing these applications.*

Please see the following Map page for guidelines used by Ministry staff while assessing Funeral Grants:

- www.workandincome.govt.nz/map/income-support/extra-help/funeral-grant/index.html

Please also see the attached document containing the Funeral Grant procedures guidance on the Ministry's intranet, Google.

3. *The number of applicants approved for assistance each year from 2019-present.*

Please see the below **Appendix**, detailing the number of Funeral Grants granted from 1 January 2019 to 31 October 2025, broken down by year.

4. *A breakdown (non-identifying) of the circumstances or eligibility factors that qualified applicants during this period (e.g., financial hardship thresholds, residency requirements, urgent circumstances, or other qualifying criteria).*

We refer to our above response to question one of your request, for the eligibility criteria and assessment process when processing Funeral Grants.

5. *Any changes to the eligibility criteria or process since 2019, including the date of each change.*

There have been no changes to the Funeral Grant eligibility criteria since its provisions were first inserted into the Social Security Act 1964, on 1 August 1991. Please see the following: www.nzlii.org/nz/legis/hist_act/ssaa219911991n78320/

Policy intent

The revised Funeral Grant policy intent was implemented on 8 December 2025. From this date, 'reasonable funeral expenses' are no longer limited to costs related to the proper disposal of the deceased's body. This means the Ministry may now determine a broader range of funeral expenses to be reasonable when assessing the amount of Funeral Grant payable.

The Funeral Grant eligibility criteria were not impacted by the 8 December 2025 update.

Annual General Adjustments

The maximum Funeral Grant, income limits and cash asset exemptions are used to assess the Funeral Grant payable. These amounts are adjusted annually as outlined below:

- **Maximum:** the convention is to increase the rate annually on 1 April by any percentage movement upwards in CPI and round to the nearest cent (using the authority in section 427 of the SSA).
- **Income limits:** are adjusted annually on 1 April by any percentage movement upwards in the CPI – using authority in section 452(2)(p) of the SSA 2018.
- **Cash asset exemptions** for a surviving partner or parents of a deceased child are adjusted annually on 1 April by convention in line with upwards movement in CPI.

These adjustments do not impact the eligibility criteria or assessment processes.

I will be publishing this decision letter, with your personal details deleted, on the Ministry's website in due course.

If you wish to discuss this response with us, please feel free to contact OIA Requests@msd.govt.nz.

If you are not satisfied with my decision on your request, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at www.ombudsman.parliament.nz or 0800 802 602.

Ngā mihi nui

pp.



Anna Graham
General Manager
Ministerial and Executive Services

Appendix: Number of Funeral Grants granted from 1 January 2019 to 31 October 2025, broken down by year.

| Calendar year | Number of grants |
|-------------------------------------|-------------------------|
| 2019 | 5,235 |
| 2020 | 4,740 |
| 2021 | 4,644 |
| 2022 | 4,965 |
| 2023 | 5,283 |
| 2024 | 5,100 |
| 2025 (up to 31 October 2025) | 4,119 |

Notes:

- This includes these need types: Funeral Grant - Single Person with no dependents, Funeral Grant - Person with surviving partner or child, and Funeral Grant - Child.
- This is a count of grants, not clients. A client can have more than one grant and/or decline in a period.
- To protect confidentiality, the Ministry of Social Development uses processes to make it difficult to identify an individual person or entity from published data.
- These data tables have had random rounding to base three applied to all cell counts in the table.
- The impact of applying random rounding is that columns and rows may not add exactly to the given column or row totals.
- The published counts will never differ by more than two counts.

Funeral grant procedures

This page provides best practice for Funeral Grants. These processes should be read in conjunction with the relevant Processing Standards.

On this Page:

Introduction

A Funeral Grant is a one-off payment that provides financial assistance towards the reasonable funeral costs of someone who has died.

Eligibility is means tested and varies depending on whether the person who has died had a surviving partner, dependent child, or parents' if the deceased is a child.

[Introduction \(Map\)](https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/introduction.html) [<https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/introduction.html>]

Qualifications for Funeral Grants

[Qualifications \(Map\)](https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/qualifications.html) [<https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/qualifications.html>]

[Proof the funeral is not funded elsewhere \(Map\)](https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/proof-the-funeral-is-not-funded-elsewhere-01.html) [<https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/proof-the-funeral-is-not-funded-elsewhere-01.html>]

If you are unsure whether the qualifications are met, talk with your Capability Developer.

Applying for Funeral Grant

Funeral grants are most commonly applied for by a family member of the deceased, by the person administering the deceased's estate or a funeral director, but it can be applied for by any person who is able to provide estate details and other information about the person who has died.

Funeral directors applying for Funeral Grant

Funeral directors may provide funeral grant applications either:

In their role supporting a family, or

When a deceased person has no family or friends

This means the funeral is arranged by a funeral director in consultation with social workers, community representatives or other professionals who have been involved with the deceased person at the time of death. An application can be accepted if they are acting in this role.

Sharing information with funeral directors

MSD can only provide information about a deceased person to a funeral director when they are applying on behalf of an unclaimed person's funeral.

What information needs to be provided?

An applicant will need to provide:

a completed application form

confirmation of death. This could be:

a death certificate

newspaper notice

online obituary or

confirmation from the Funeral Director

proof of the reasonable funeral expenses

proof of assets of the deceased person, and of any surviving partner or parents of a deceased child (if relevant)

proof of income of any surviving partner or the parents of a deceased child.

Note: if the Funeral Grant application is for a stillborn child a death certificate will not be available. We can accept other information to confirm the stillbirth. This could be:

a letter from the midwife confirming the child was stillborn
proof of birth registration
a hospital discharge summary

If you need help deciding if the proof is acceptable, talk with your Capability Developer.

Income and Asset test

Income

All surviving partners or parents of a deceased child must meet the income test.

You must assess the annual income for the surviving partner, or parents of a deceased child for the 52 weeks from the day after death.

Note surviving partners and parents who are getting a main benefit must also meet the income test. Main benefit payments must **not** be included as income.

More information can be found here:

[Income test for surviving partner \(Map\) \[https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/income-test-for-surviving-partner-01.html\]](https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/income-test-for-surviving-partner-01.html)

[Income limits \(current\) \(Map\) \[https://doogle.ssi.govt.nz/map/deskfile/extra-help-information/funeral-grant-tables/income-limits-current.html\]](https://doogle.ssi.govt.nz/map/deskfile/extra-help-information/funeral-grant-tables/income-limits-current.html)

Asset

The following assets need to be included in the Funeral Grant calculation:

the assessable estate of the deceased person
if the deceased person is a child, the parents' assets
if the deceased person has a surviving partner, the assets of their partner

Note: an asset exemption applies to the assets of a surviving partner or the parents of a deceased child. [Asset exemption \(current\) \(Map\) \[https://doogle.ssi.govt.nz/map/deskfile/extra-help-information/funeral-grant-tables/asset-exemption-current.html\]](https://doogle.ssi.govt.nz/map/deskfile/extra-help-information/funeral-grant-tables/asset-exemption-current.html)

More information can be found here:

[Assessable estate \(Map\) \[https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/assessable-estate.html\]](https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/assessable-estate.html)

[Asset test - deceased child \(Map\) \[https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/asset-test-deceased-child.html\]](https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/asset-test-deceased-child.html)

[Asset test - deceased person with surviving partner \(Map\) \[https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/asset-test-deceased-person-with-surviving-partner.html\]](https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/asset-test-deceased-person-with-surviving-partner.html)

[Cash assets \(Map\) \[https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/definition-of-assets-01.html\]](https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/definition-of-assets-01.html)

[Non-assessable assets \(Map\) \[https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/non-assessable-assets.html\]](https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/non-assessable-assets.html)

Reasonable funeral expenses

Funeral costs are any costs that arise directly from a funeral that would usually be paid for from the deceased's estate.

MSD may determine **any** cost to be reasonable if it has arisen from a funeral. The type of funeral costs will vary depending on the kind of funeral that is held.

Reasonable funeral costs must be determined on a case-by-case basis. All costs relating to any type of service or ceremony in commemoration of a person must be considered.

If you come across an unusual cost and can't determine if it's reasonable, please ask your Capability Developer or Helpline for

advice.

[Reasonable funeral expenses](https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/essential-funeral-expenses.html) [<https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/essential-funeral-expenses.html>]

Payment

A Funeral Grant can be paid to any person who has paid the deceased's funeral expenses. Ensure that payment is made directly to the person who has paid the essential funeral expenses even if someone else has made the application.

Conditional payment

A person applying for Funeral Grant may not be able to provide the full details of the deceased person's estate if it has not been finalised, or information about the assets are not immediately available.

If delaying payment would result in hardship, MSD can consider a conditional payment of Funeral Grant using the information available at application.

When the estate information is available MSD will check if the correct amount of Funeral Grant was paid.

You must let the applicant know: if the Funeral Grant entitlement is nil or less than the conditional payment, **the person it was paid to will need to pay back the difference**.

A summary of the conversation **must** be recorded in the deceased persons CMS record.

Authority

MSD must obtain authority from the person the payment is paid to (such as the funeral director). This must acknowledge they agree to repay all or part of the Funeral Grant if it's later found there was no eligibility for all or part of the payment.

A summary of the conversation **must** be recorded in the deceased person's CMS record. You also need to:

scan and save the evidence onto the deceased person's record.

send a copy to the administrator of the estate or to the parents of the deceased child, advising that the estate is not to be distributed until MSD has been contacted.

Regular contact must be made with the administrator of the estate to determine the progress of the estate administration.

More information can be found here:

[Payment \(Map\)](https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/payment.html) [<https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/payment.html>]

[Method of payment and reimbursements \(Map\)](https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/method-of-payment-and-reimbursements.html) [<https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/method-of-payment-and-reimbursements.html>]

[Conditional payment of Funeral Grant \(Map\)](https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/advance-payments-01.html) [<https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/advance-payments-01.html>]

Deceased person was not receiving on-going financial assistance

Where the deceased person is not receiving [on-going assistance](https://doogle.ssi.govt.nz/resources/helping-clients/processing-standards/processing-standards-glossary.html) [<https://doogle.ssi.govt.nz/resources/helping-clients/processing-standards/processing-standards-glossary.html>], you must:

Create a client record if the deceased person does not already have one

Register non-beneficiary in SWIFTT

If the deceased is a child under 18 years old

Process on the applicant's record

Terminal benefit

A person's main payments can continue to be paid for 28 days after death when they have a surviving partner or child. This is known as terminal benefit.

Terminal benefit payments may be included in the deceased's estate.

If the deceased person has a surviving partner the partner can apply to have the deceased person's portion of terminal benefit paid to their own account. If the deceased is single with a surviving child, the person caring for their child can also apply to have terminal benefit paid to their account.

Terminal benefit payments for Funeral Grant

If terminal benefit is paid into the deceased's own bank account the payment is included in their assessable estate.

The only situation that terminal benefit payments do not become part of the deceased's assessable estate is when it's paid to:
the surviving partner's individual bank account or
to a joint account or
to the account of the person caring for a surviving child.

Terminal benefit payments that are made to the surviving partner's account or a joint account may be a cash asset for the partner.

More information can be found here:

[Terminal benefit \(Map\)](https://doogle.ssi.govt.nz/map/income-support/extra-help/funeral-grant/terminal-benefit.html)

[Deciding if surviving person would be better off getting terminal benefit or a new benefit \(Map\)](https://doogle.ssi.govt.nz/map/income-support/main-benefits/jobseeker-support/changes-and-reviews-jobseeker-support/deciding-if-surviving-person-would-be-better-off-getting-terminal-benefit-or-a-new-benefit.html)

[Death of a client in the relevant main benefit \(Map\)](https://doogle.ssi.govt.nz/map/income-support/main-benefits/index.html)

[Terminal Benefit \(Doogle\)](https://doogle.ssi.govt.nz/resources/helping-clients/procedures-manuals/work-and-income/core-procedures/terminal-benefit.html)

Processing of a Funeral Grant

The Funeral Grant can only be paid once. The grant can be paid to the family of the deceased person, the estate, a Funeral Director or the person who has paid the funeral expenses.

Applications should be checked to ensure we have all details to process. Getting the correct documentation upfront is important to ensure that the deceased person is eligible and the estate won't be required to pay the money back.

The application and payments are completed through **the deceased person's record or the applying parents' record** in CMS under Hardship.

An itemised list of the funeral expenses must be provided. Where you are unsure if an expense should be included, contact Helpline.

Funeral Grant applications can be submitted at any time following a client's death. There is no time limit on when a funeral grant may be considered. If a funeral grant is applied for, follow the steps below.

| Step | Process |
|------|---|
| 1. | <p>Contact made for a funeral grant</p> <p>To apply for a funeral grant, have the applicant</p> <ul style="list-style-type: none">• Complete a funeral grant application• Supply supporting verification <p>1. • Death confirmation</p> <p>• Funeral expenses-itemised funeral account</p> <p>• Proof of their identity</p> <p>All verification including the funeral grant application must be scanned and saved – either on the deceased client's record or the parents'/guardian's record if the deceased is a child.</p> |
| 2. | <p>Create a client event note</p> <ul style="list-style-type: none">• Service delivery• Hardship Assistance• Funeral Grant• Add in applicable notes |

| | |
|----|---|
| | <ul style="list-style-type: none"> • Add to the appropriate work queue, ready for processing or work on hold <p>Link the scanned and saved documents to the client event note.</p> |
| 3. | <p>Further verification required</p> <ul style="list-style-type: none"> • Please advise the applicant if any extra information is required and record this information in the client event note • Add the application to the work on hold queue |
| 4. | <p>Process the Funeral Grant</p> <p>When all information has been received add the application to the ready for processing queue.</p> <p>To process the application, go to the Hardship Assistance Homepage</p> <ul style="list-style-type: none"> • Create an application • Under Need, select the correct funeral grant based on the clients' circumstances • Funeral Grant – Child • Funeral Grant – Person with surviving partner or child • Funeral Grant – Single Person with no dependents |
| 5. | Record details of the outcome of the Funeral grant application in the client event note. |
| 6. | <p>Issue the funeral grant letter</p> <p>From the Hardship homepage select</p> <ul style="list-style-type: none"> • View the application • Hardship assistance letter • Complete the manual fields • Applicant's name • Applicant's address • Name of the deceased person • To review the letter and confirm the information is correct, select View draft • To send the letter select Overnight Print or Local Print (local print will need to be collected from the printer) <p>Note: if the funeral grant is declined using reason code 'Other', you must add a brief comment on why the application was declined.</p> |

Note: the same process can be followed when the payment is being made as a reimbursement to an individual if we have verification of their bank account details.

SWIFT will show Funeral Grant payment codes in the SNLSH screen

| Lump Sum Type | Type | Reason for Payment |
|---------------|------------------------------------|--------------------|
| 190 | Funeral Grant with dependents 61DB | 095 |
| 191 | Funeral Grant single 61DC | 096 |
| 192 | Funeral Grant child 61DD | 097 |

