



Tailored Financial Products  
for the Deathcare Sector

Exclusive Research From GFD

# Consumer Sentiments Towards End-of-Life Planning

*Second Edition 2025*



Uncover what motivates Canadians to preplan their  
end-of-life arrangements.



Exclusive Research From



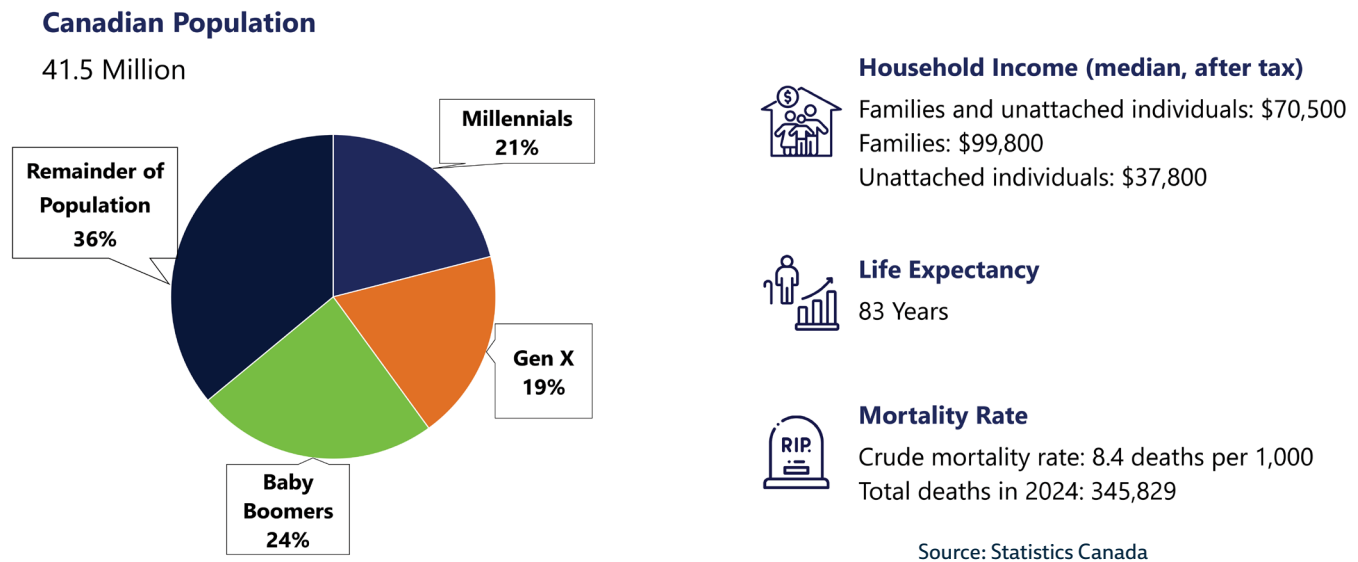
*Consumer Sentiments Towards End-of-Life Planning,  
Second Edition, 2025*

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## Canada At a Glance: Key Demographics & Statistics



The median after-tax household income for families and unattached individuals stands at \$70,500. Breaking this down further, Canadian families have a median income of \$99,800, while unattached individuals have a median income of \$37,800. Life expectancy in Canada is 83 years, reflecting a relatively high standard of living and healthcare. The crude mortality rate is 8.4 deaths per 1,000 people, with a total of 345,829 deaths recorded in 2024.

The demographic segments referenced in this report are defined as follows:

**Baby Boomer Generation:** This group includes individuals aged 56 to 75, born between 1946 and 1965. Baby Boomers experienced significant historical events such as the post-World War II economic boom and the civil rights movement.

**Generation X:** Comprising people aged 41 to 55, born between 1966 and 1980, Generation X grew up during a time of rapid technological advancement and economic change.

**Generation Y (Millennials):** Millennials are individuals aged 25 to 40, born between 1981 and 1996. This generation is marked by their familiarity with digital technology and social media.

## Introduction



### Background

GFD tracks the public's evolving attitudes vis-à-vis end-of-life planning to help identify growth opportunities for its Members. By understanding these sentiments, GFD aims to provide valuable insights that can guide the development of services and products tailored to meet the needs and preferences of the families being served.



### Key Objectives

- Assess Canadian's attitudes towards end-of-life planning
- Measure awareness and interest in specific end-of-life services
- Measure awareness and consideration of preplanning services
- Understand Canadian's familiarity with, and perceptions of funeral homes and cemeteries
- Identify any changes that occurred since the last wave of research in 2024



### Approach

National **online survey** of 1,000 Canadians ages 25 and older from various cultural and faith backgrounds.

## Generational Segments



### **Millennials**

**Born 1981-1996**

307 Surveys Completed



### **Generation X**

**Born 1964-1980**

300 Surveys Completed



### **Baby Boomers**

**Born 1946-1964**

393 Surveys Completed

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Theme 01



## The Trust Is (Still) There - Let's Build On It!

### *Inside Theme 01...*

**01**

The deathcare sector is widely regarded as valuable and commands respect. We have permission to lead, but need to simplify the experience.

**T**he deathcare sector in Canada continues to enjoy a generally positive reputation, with the majority of respondents expressing favorable views of the sector. Perceptions of deathcare professionals remain strong as well, characterized as “compassionate, professional, and trustworthy.” This enduring respect signals an opportunity for deathcare professionals to take a leadership role in guiding consumers through end-of-life planning. In that journey, simplification is key, as many Canadians find the process overwhelming.

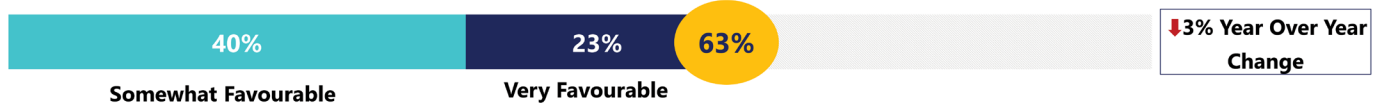
01

The deathcare sector is widely regarded as valuable and commands respect. We have permission to lead, but need to simplify the experience.

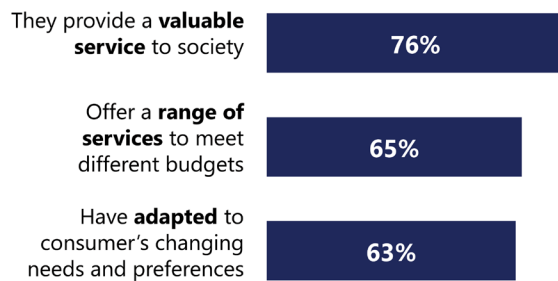


Would you say that your overall impressions of the funeral industry (funeral homes, cemeteries, crematoriums and providers of related products and services) are:

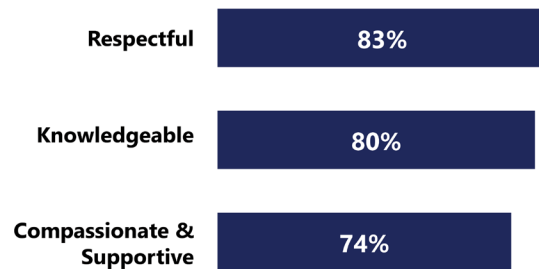
Overall Impression of the Deathcare Sector



Top Perceptions of the Funeral Industry



Top Perceptions of Funeral Directors



To what extent do you agree with the following statements about the funeral industry?



Based on what you know about funeral directors (or those in a similar role), to what extent do the following statements describe them? If you've never interacted with one personally, please answer based on any impressions you have formed otherwise, or what you would expect them to be like.

The deathcare sector is widely regarded as valuable and commands respect, even though there was a nominal 3% decline year-over-year. The overall sentiment of the deathcare sector remains strong with almost two-thirds of Canadians having a "very favorable" and "somewhat favorable" impression. Most notably, Canadians view the deathcare sector as providing a "valuable service to society, offering a range of services to meet different budgets, and adapting to changing needs and preferences." In addition, deathcare professionals are perceived as "respectful, knowledgeable, compassionate, and supportive."

Theme 02



## Lost in the Middle – Guiding the Unsure Majority.

### *Inside Theme 02...*

01

End-of-life ceremonies matter for most Canadians, especially younger cohorts. Though some are drifting into indifference.

02

The foundation of preplanning awareness is strong among older Canadians, but bridging the gap with younger cohorts is essential for future engagement.

03

Without guidance, most Canadians are left guessing about what planning involves.

04

Canadians see the value in preplanning - the real challenge lies in overcoming inertia, not a lack of interest.

05

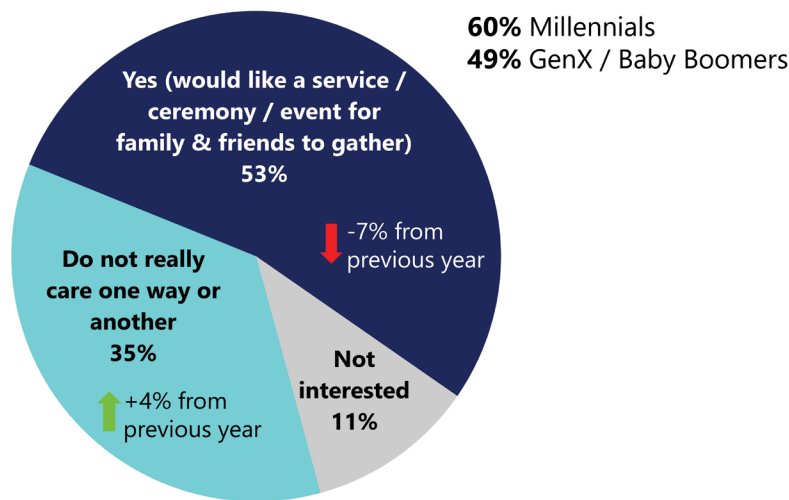
For those who preplan, peace of mind and care for loved ones are the strongest motivators.

Canadians, particularly Millennials, value end-of-life ceremonies, yet this sentiment is not shared across all age cohorts. While awareness of preplanning is strong among older adults, younger Canadians lack guidance and familiarity with the process. Key areas like understanding legal requirements involved in the death of loved one, purchasing cemetery plots, and funeral budgeting remain unclear to many. Still, 58% of those who have not preplanned express interest in learning more. The top motivations among those who have preplanned are centered on peace-of-mind and relieving the burden of loved ones.

01

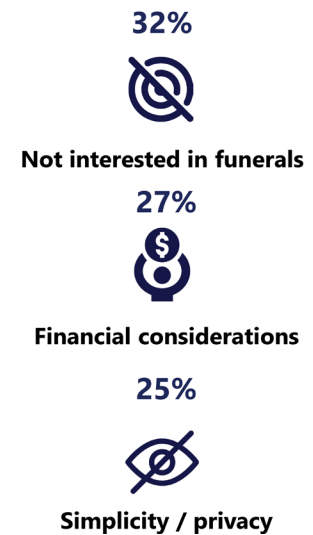
End-of-life ceremonies matter for most Canadians, especially younger cohorts. Though some are drifting into indifference.

Preferences for End-of-Life Ceremonies and Gatherings



Upon your passing, do you want a service, ceremony, or event (of any type) held for your family and friends to gather?

Top Barriers to Choosing End-of-Life Ceremonies



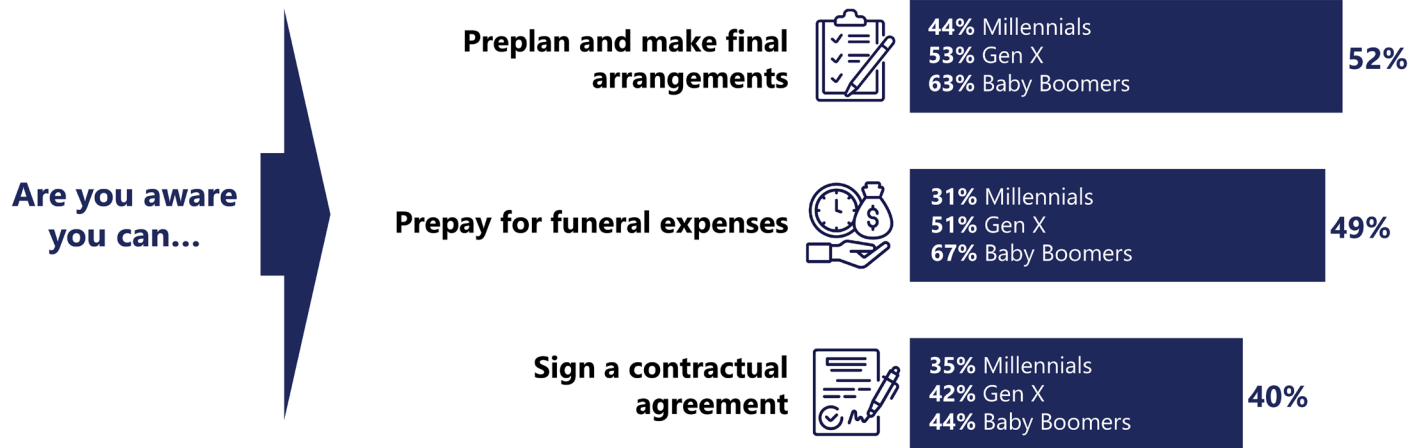
Reasons for not choosing an end-of-life ceremony

Millennials remain above the national average in preferring an end-of-life ceremony. Millennials often value strong social connections and seek personalized experiences that reflect their own identities and values. They may see memorial gatherings as important events that strengthen these bonds. Canadians view “financial considerations, simplicity/privacy, and lack of interest in funerals” as top barriers to choosing end-of-life ceremonies.

02

The foundation of preplanning awareness is strong among older Canadians, but bridging the gap with younger cohorts is essential for future engagement.

Awareness of Funeral Preplanning Services

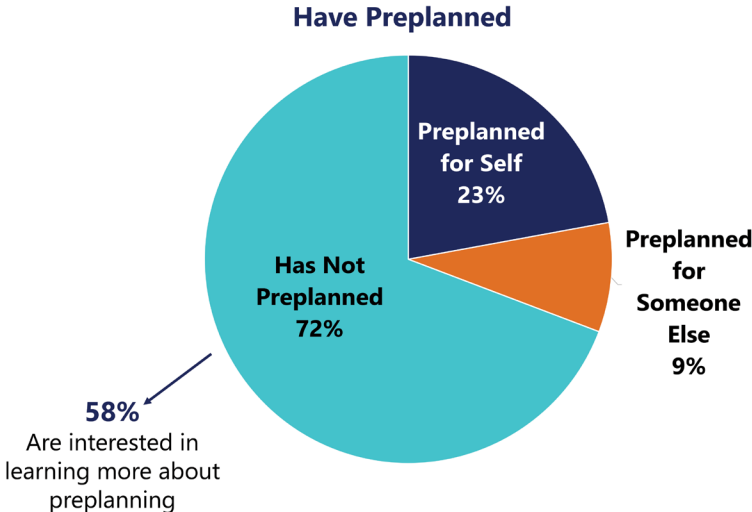


Thinking of the funeral preplanning description you just read, before today, were you aware that you could...? (Note: we are not referring to simply purchasing a cemetery plot here).

Approximately half of Canadians are aware they can prepay for funeral expenses, though, only 31% of Millennials are aware of this. Allocating more time and resources to generating awareness focused on younger generations can have meaningful impact on securing future business for deathcare establishments.

03

## Without guidance, most Canadians are left guessing about what planning involves.



**Most Likely to Preplan**  
65% have preplanned for themselves or are at least somewhat interested in learning about it

- 77% **Newcomers**
- 77% **Religious**
- 74% **Christians & Catholics**
- 70% **Middle Class** (HHI 75k-150k)
- 69% **Millennials**

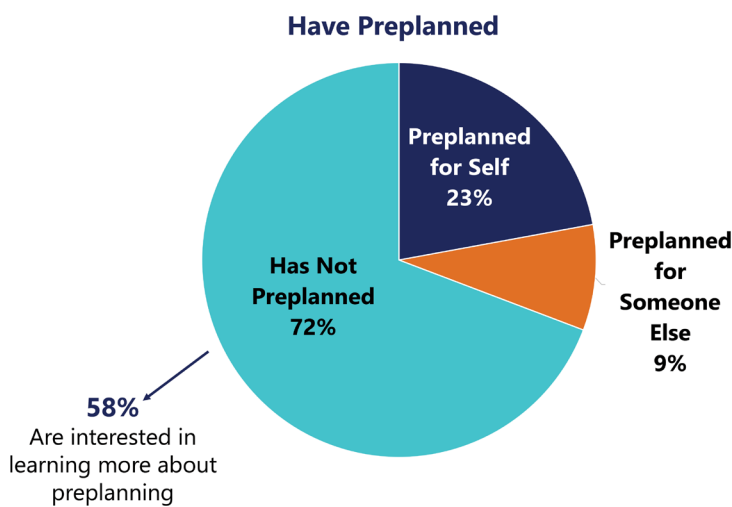


Thinking about arrangements that need to be made at the time of a death (for funerals or similar types of ceremonies), how familiar are you with each of the following aspects? Please use the following scale, where 1 is 'not at all familiar' and 5 is 'very familiar.'

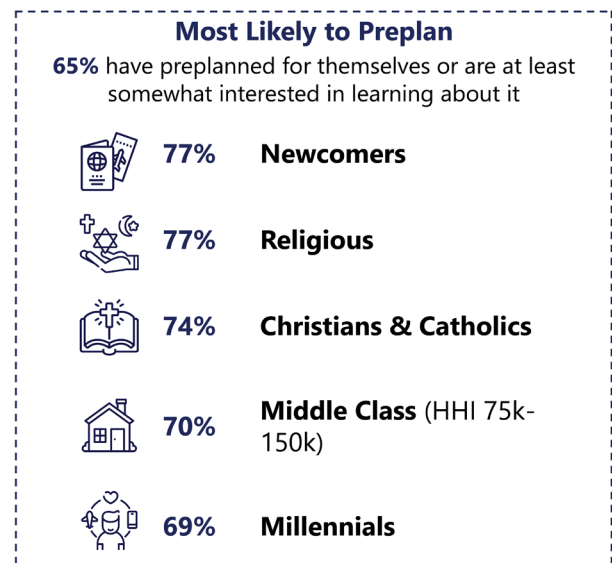
A significant percentage of Canadians are unfamiliar with what is involved with various aspects of end-of-life planning, including legal requirements surrounding the death of a loved one, purchasing cemetery plots, budgeting and paying for arrangements and related costs. Cost and budgeting for funerals present significant challenges, with fewer than 40% of Canadians familiar with these aspects.

# 04

## Canadians see the value in preplanning; the real challenge lies in overcoming inertia, not a lack of interest.



Have you preplanned funeral services / arrangements for yourself or a loved one (well in advanced of anticipated death) - whether or not you actually paid for any plans or arrangements you made? Select all that apply.



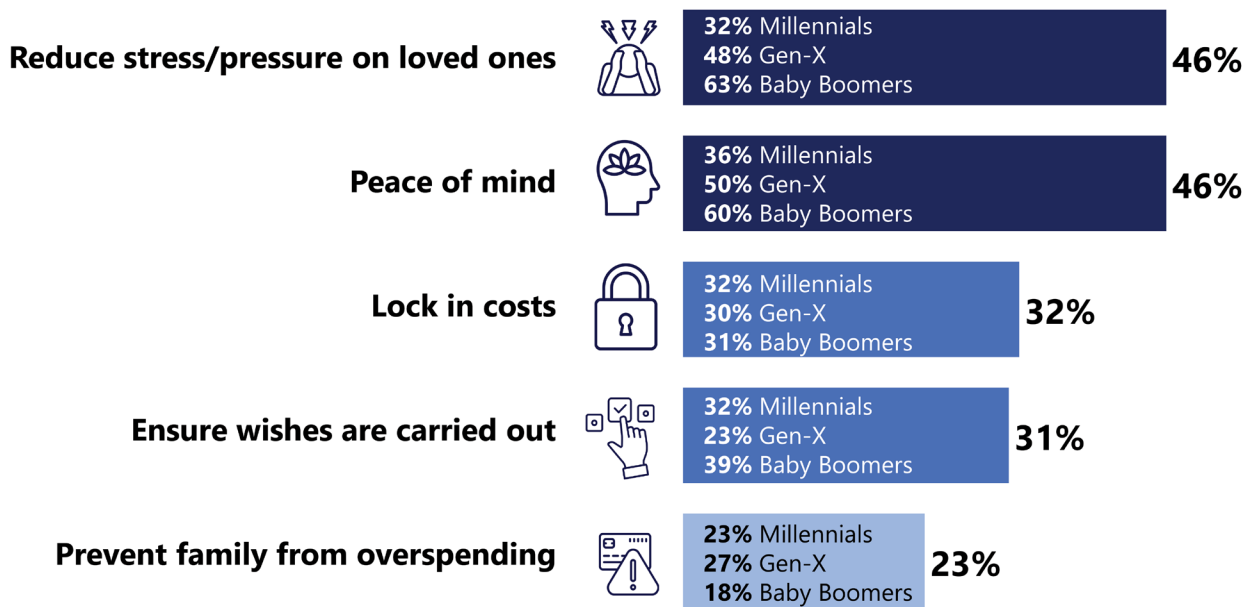
How interested would you be in learning more about making prearrangements / funeral preplanning for yourself?

Almost 75% of Canadians have not preplanned their end-of-life ceremony. Moreover, 58% of these respondents are interested in learning more. Those most likely to preplan are: newcomers, religious Canadians, Christians and Catholics. In addition, as it relates to age cohorts, Millennials rank the highest. Targeting these specific segments with marketing resources presents an opportunity for deathcare establishments to grow their preneed business.

05

For those who preplan, peace of mind and care for loved ones are the strongest motivators.

Motivations for Preplanning Funeral



What were your motivations for preplanning your funeral arrangements?  
Select up to 3 of those that were most important in your decision

Emotional and psychological factors are the primary motivators of preplanning, surpassing financial considerations in importance. For those who have preplanned their end-of-life ceremony, 46% of Canadians identify “peace of mind” and “pressure on loved ones” as the strongest motivators. Naturally, Baby Boomers rank high in these motivating factors. They are more inclined to plan for their end-of-life ceremony, as they are at a stage in life where such considerations become more relevant.

Theme 03



## Bridging the Financial Planning Gap

### Inside Theme 03...

01

The sudden expense of a funeral can strain finances, particularly for younger Canadians.

02

Canadians are unsure what a funeral actually costs — and what's included.

03

Funeral funding approaches reveal a generational divide, with Millennials leaning on life insurance and Baby Boomers depending on Estate coverage.

04

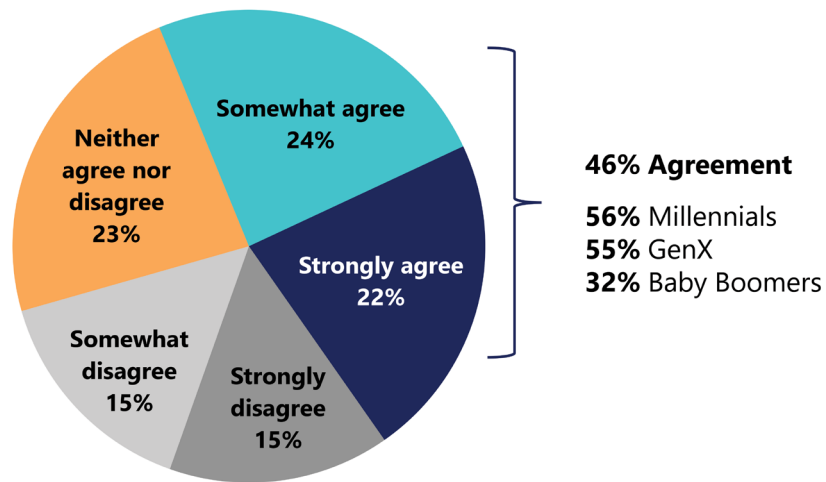
Confidence in prepayment grows when the risk feels managed.

**F**inancial strain from unexpected funeral costs is a major concern, particularly for younger Canadians. Many are unaware of actual costs and what is included in services, while the type of funding for end-of-life ceremonies differ generationally. With 40% expressing willingness to prepay, confidence hinges on trust and clarity. The opportunity is to provide more education and guide Canadians through these financial decisions, easing concerns, and encouraging earlier engagement.

01

The sudden expense of a funeral can strain finances, particularly for younger Canadians.

If I had to pay for a funeral today, the cost of it would place a financial hardship on me



To what extent do you agree or disagree with the following statements relating to funeral costs

Forty-six percent of Canadians feel the sudden expense of a funeral can strain finances and create financial hardship for them, particularly for younger generations, like Millennials (56%) and Gen-Xers (55%). Only 32% of Baby Boomers feel this hardship as they are more likely to have accumulated wealth and can afford such a sudden expense. Inflation and rising costs are major concerns for Canadians, however, the opportunity lies in the 30% of Canadians who do not believe the sudden expense would create a financial hardship.

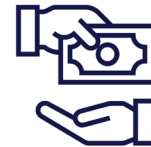
02

## Canadians are unsure what a funeral actually costs — and what's included.

### % of Canadians holding MISPERCEPTIONS or DON'T KNOW



47% Whether cemetery services are included in funeral cost  
39% If casket is one of the largest expenses  
34% If funeral homes are legally required to provide a detailed price list



67% Whether funeral costs must be paid upfront  
47% If prepayment locks in today's prices



50% If the GoC offers a death benefit through the CPP



49% Whether a viewing/visitation can be held when opting for cremation  
33% Whether cremation is less expensive than burial



90% Whether cemetery plots appreciate like real estate



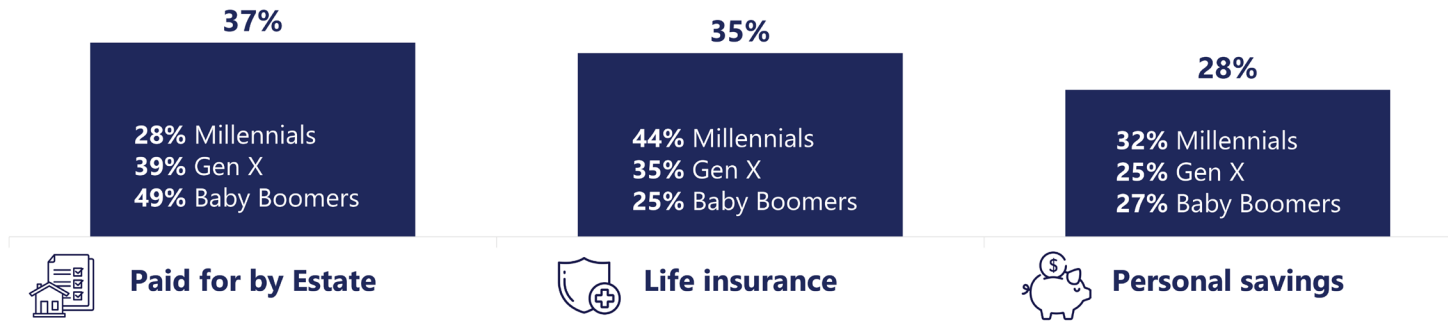
*Below are some statements relating to costs. To your knowledge, is the statement true or false - if you are not sure, please select "don't know."*

Many Canadians are uncertain about the actual costs and cost components of a funeral. Half of Canadians are not aware that the Canadian Pension Plan Death Benefit can assist in the cost of the disposition of or an end-of-life ceremony for a loved on. It is currently fixed at \$2500 and has not been changed since 1997. Almost 50% believe that cemetery services are included in the cost of a funeral and 47% are unaware that prepayment locks them into today's prices. Stronger and more focused messaging can address these gaps in awareness and can help Canadians make more informed decisions and alleviate uncertainties. Ultimately, motivating more Canadians to preplan and prepay their end-of-life ceremony.

03

Funeral funding approaches reveal a generational divide, with Millennials leaning on life insurance and Baby Boomers depending on Estate coverage.

Top 3 Expected Payment Sources for Funeral Costs



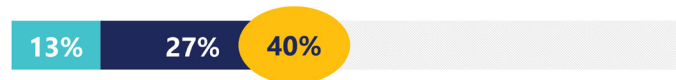
How do you expect your funeral costs will be paid for? Select all that apply

Different generations take distinct approaches to funding their end-of-life ceremony. While Canadians almost equally choose between Estate, Life Insurance, and Personal Savings, Millennials tend to lean towards insurance, and Baby Boomers depend on estate coverage. It is no surprise that 44% of Millennials choose the Life Insurance option, the highest among the age segments, as the life insurance option provide more flexible payment options.

04

## Confidence in prepayment grows when the risk feels managed.

### Likelihood to Consider Prepaying Funeral Expenses

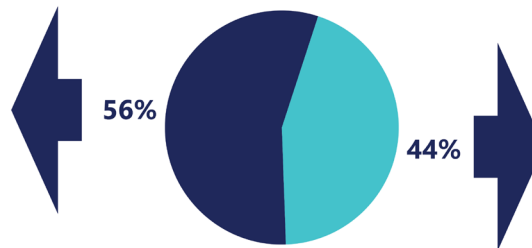


How likely are you to consider prepaying for the following funeral and cemetery expenses? "Somewhat likely" or "Very Likely"

### Preferred Prepayment Approach

#### Upfront Payment Held in Trust Account

45% Millennials  
55% Gen X  
70% Baby Boomers



#### Funeral Insurance

55% Millennials  
45% Gen X  
30% Baby Boomers



How would the following factors affect your willingness to prepay funeral costs in full, with the funds placed in a trust? Here are two approaches to paying for funeral costs. Please read the following descriptions, then indicate which approach you prefer

There is a significant interest in financial planning for end-of-life care, with 40% of Canadians inclined to prepay for their funeral expenses. This illustrates ample opportunity for deathcare establishments to engage with this segment and strengthen their preneed programs. The preference of prepayment funding approaches varies across generations. These trends suggest that older generations prioritize immediate financial security, while younger generations are more open to insurance solutions. Understanding these preferences can help deathcare establishments tailor their offerings to meet the diverse needs of each unique family they serve.

Theme 04



## More Than A Final Resting Place. Cemeteries Are Built To Last But Are Still Evolving.

### *Inside Theme 04...*

**01**

Visiting cemeteries is a shared experience that still holds meaning for many.

**02**

Canadians visit cemeteries to stay close to loved ones, in life and beyond.

**03**

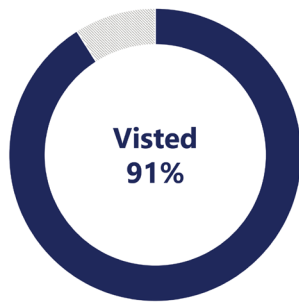
Younger Canadians show higher interest in creative cemetery experiences.

**F**or Canadians, cemeteries are cherished places where they can feel a deep connection to their loved ones. Over half of respondents value having a physical place for remembrance and being buried near family. These spaces are not only enduring but emotionally significant. Interest is growing—especially among younger Canadians—in non-traditional uses like community events and cultural activities at cemeteries. This opens the door for innovation that blends reverence with relevance. By re-imagining cemeteries as active, sacred green spaces, cemeteries can attract new interest and deepen existing bonds to place and memory.

01

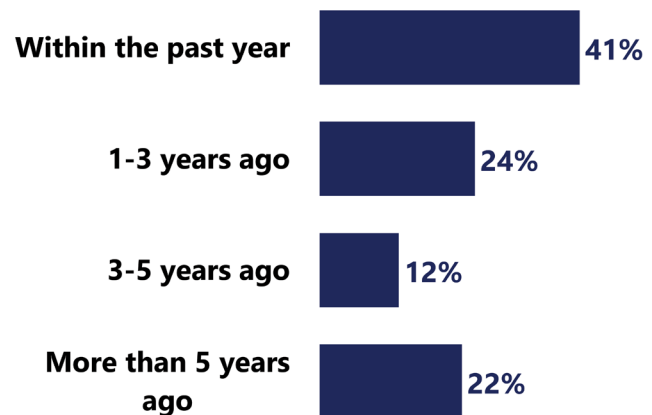
## Visiting cemeteries is a shared experience that still holds meaning for many.

### Ever Visited a Cemetery



85% Millennials  
92% Gen X  
97% Baby Boomers

### Recency of Visit



### Top Emotions Associated with Cemeteries

24%



Sad

18%



Peaceful

15%



Reflective

12%



Connect to  
Loved Ones

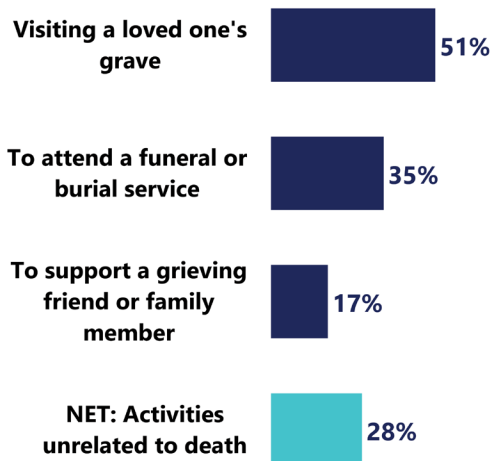


*Have you ever visited a cemetery (for any reason)? Base: All respondents  
When was the most recent occasion? Base: Respondents who visited a cemetery*

Cemeteries hold significant meaning, as 91% of Canadians have visited one in their lifetime. Cemeteries play a dual role as spaces for both grief and solace. They evoke complex emotions, with “sadness” being the most common (24%), followed by “peacefulness” (18%), “reflection” (15%), and a sense of “connection to loved ones” (12%).

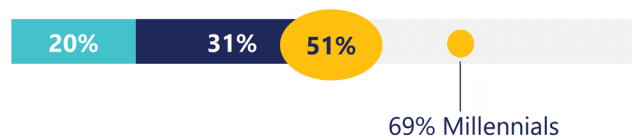
## 02 Canadians visit cemeteries to stay close to loved ones, in life and beyond.

### Top Reasons for Visiting a Cemetery

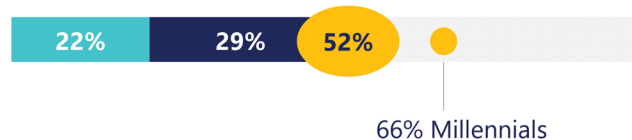


### Importance: Top 2 Box

#### Having a physical space for loved ones to visit after passing



#### Being buried near family members



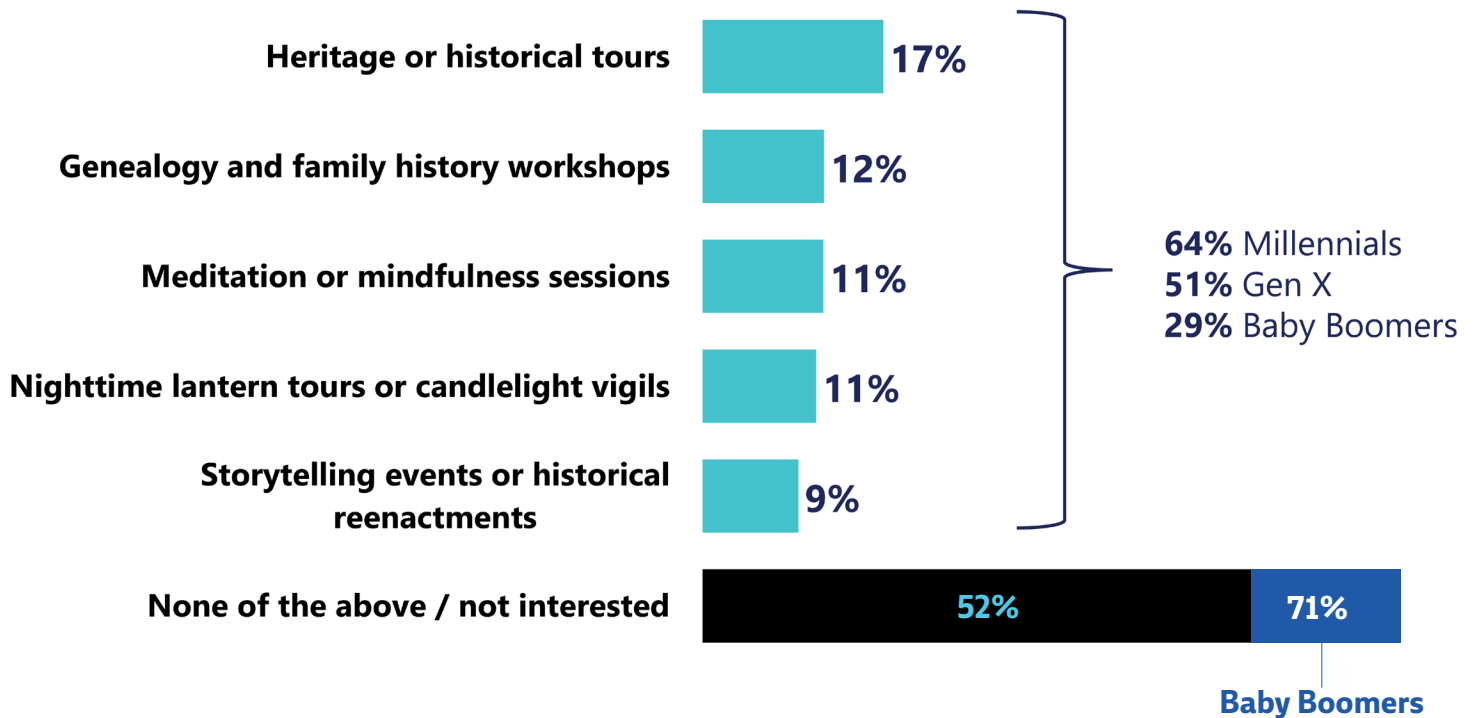
For what reasons have you visited a cemetery? Select all that apply. Base: Respondents who visited a cemetery  
 How important is having a physical place for loved ones to visit you after your passing?  
 How important is the idea of being buried near family members?

Cemeteries prove to be a physical space for connection. Half of Canadians (51%) believe it is important to have a physical place to visit loved ones. There is an opportunity for cemeteries to keep engaged with the community, as about one quarter of Canadians have visited cemeteries for purposes unrelated to death (e.g., genealogy exploration, green space), indicating some adoption as multi-use spaces.

03

Younger Canadians show interest in creative cemetery experiences.

Interest in Activities or Events at Cemeteries (Top 5)



Which of the following activities or events would you be interested in participating in at a cemetery? Please select all that apply

Millennials show higher interest in creative cemetery experiences. For example, through activities or events like, historical tours (17%) and genealogy workshops (12%) demonstrate a niche opportunity to attract broader audiences. However, Millennials present a stronger opportunity for engagement through these type of activities, as 64% of them are more open to them compared to older cohorts. Baby Boomers are the most resistant, with 71% indicating no interest in *any* activities or events.

## Key Takeaways

01

### Demystify funeral and deathcare arrangements

There is a significant opportunity to educate Canadians about funerals and deathcare planning. The general public's understanding is quite limited, with over 60% unsure about the necessary arrangements, legal requirements, or the steps involved in buying a cemetery plot or mausoleum space.

02

### Ripe-for-the-picking; cultivate the preplanning opportunity

Preplanning end-of-life ceremonies is a significant opportunity. Only half of Canadians know about preneed services, and fewer than 25% have secured burial sites. However, 70% agree on its importance. Raising awareness of its benefits, especially to those segments showing the most interest, is crucial to capturing the interest and commitment of Canadians and translating this into business growth.

03

### Simplify funeral finances

Deathcare financial literacy among Canadians is even lower than general financial literacy. Simplifying funeral finances presents an opportunity to benefit both Canadians and the deathcare sector. This 2nd Edition research confirms last year's findings that financing funerals and burials is a major stressor. Canadians worry about costs, often due to a lack of knowledge. This indicates a need for foundational education.

04

### Build on public trust, positive impressions and interest

Public perceptions of deathcare professionals are positive. Canadians are open to listening to what the sector has to say. There is interest among Canadians in learning more about their options and different ways to approach funerals, cemeteries, and preplanning: the "story" just needs to be simplified.

## Just For Fun



Which celebrities do you think would best represent your preferred tone for a TV or radio commercial about funeral preplanning?



12%

### Tom Hanks

Warm, honest and sincere, lighthearted but knows when to be serious



9%

### Celine Dion

Soft tone, calming voice, understands loss, is relatable

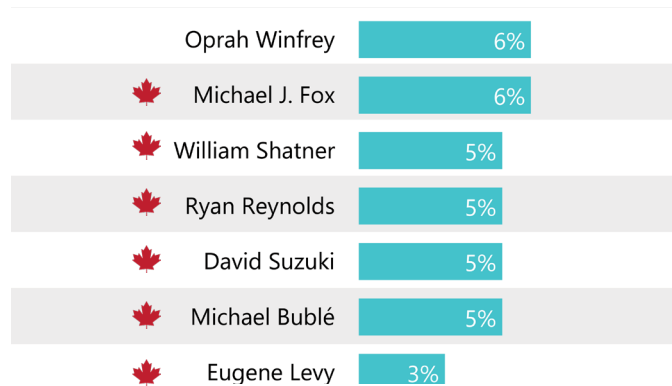


7%

### Peter Mansbridge

Integrity, authoritative, trusted

### Other Considerations





**If you are interested in more detailed data regarding our research,  
please contact the GFD Marketing Team at:**

**[marketing@gfd.org](mailto:marketing@gfd.org)**

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