Funeral costs [1]

There are no set fees for funerals. Costs vary, depending on the cemetery or crematorium and the funeral director used. There are also variations in the cost of caskets and coffins and in the cost of grave plots. Much of the expense of a burial is associated with the cost of the burial plot. In country areas where cemetery land is not so scarce, a plot will be cheaper.

Organisations

NSW Health - Disposal of the deceased [2]

NSW Fair Trading - Funerals [3]

Australian Department of Human Services - Bereavement payment [4]

Australian Department of Veterans' Affairs - Bereavement assistance [5]

Labour costs are involved in opening and closing the grave and maintaining it. Where plots are in a lawn section, the charges will include ongoing care of the plot and may include the cost of a memorial plaque.

Where a double grave is used, costs for the second burial will be limited to a re-opening fee only as the plot itself was paid for at the first opening.

Different funeral directors offer different facilities so more than one company should be contacted to compare the costs of the services requested. Different companies may charge quite differently for apparently identical services.

A funeral director who provides a ‘basic funeral’ must inform all prospective customers of this option by giving them a written ‘basic funeral notice’ before entering into any funeral arrangement. The basic funeral notice specifies and lists all the services provided and their cost, including the costs of disbursements.

If a customer wants to arrange a non-basic funeral, the funeral director must give them an itemised written quote, specifying each of the goods and services that will be provided and their costs, including the estimated costs of the necessary disbursements and any other disbursements.

Direct committal

This is a burial or cremation with no one in attendance. It is cheaper than a basic funeral.

Paying accounts

Funeral directors usually ask for a deposit on their accounts, with the balance due immediately after the funeral. This can usually be negotiated with the director, but if accounts are left unpaid for a long period of time, the funeral director may charge interest on the amount outstanding.

Prices for funerals vary greatly depending on the fees for the cemetery or crematorium, and what families request. Burials are generally a bit more expensive than cremations. Some cemeteries and crematoriums publish costs on their websites.

Children's funerals

The costs of children’s funerals are very difficult to estimate. Again, there are many variations in the type of funeral that parents may want, and price depends on what services they choose.
Headstones and monuments

If family wish to have a headstone or monument erected, they should contact a monumental mason. They should also contact the cemetery to determine if regulations exist on the height and width of the headstone. Costs depend on the materials used, and on the size and specifications of the monument. Some cemeteries include the cost of the headstone in the grave price. Prices vary between foundries so again next of kin should approach more than one foundry. For veterans, the War Graves Commission of the Department of Veterans’ Affairs can be approached to determine if the deceased is eligible for a bronze name plaque with regimental insignia free of cost.

Destitute funerals

A destitute person is a deceased person with no money or assets and whose friends and relatives are unable to pay the cost of the burial or cremation.

Although there is no legal obligation on next of kin to arrange or pay for the funeral of a deceased relative, they are obliged to provide personal details of the deceased to the contracted funeral director so that the death can be registered. If no next of kin are available, any person may give this information (for example, hospital staff from Clinical Records).

NSW Health directs that cremation be the preferred method of disposal provided that:

- there is no objection to cremation in the deceased's will
- any relatives or friends agree to cremation in writing
- there are no contrary directions by the State Coroner
- all necessary cremation certificates are completed.

See NSW Health Policy Directive PD2008_012 *Destitute Persons – Cremation or Burial* available by searching the NSW Health website.

When the deceased has no money or assets and no-one is prepared to make arrangements or pay for a funeral, and they did not die in a hospital, and it is not a coroner’s case the police submit form P372 *Burial/Cremation of a deceased destitute person* to the Director of the Public Health Unit of the relevant Local Health District. They in turn complete Form HEALTH 373 which authorises the government contractor (the funeral company contracted to the government) to arrange a cremation or burial.

If the death occurred in a public hospital and a death certificate was issued, and the deceased had no assets and no family able to pay for the funeral, the cost of the funeral is the responsibility of the hospital. The hospital is required to make all reasonable inquiries to try and locate any relatives, friends or members of organisations who may wish to arrange for a burial or cremation. The police can be approached to assist with locating family or friends willing to pay for the cost of a funeral, and also to help in determining whether the deceased has any assets or estate.

In coroner’s cases where no next of kin can be found who are willing to make funeral arrangements, the police will be responsible for arranging a destitute funeral. Police submit Form 373 to the coroner who in turn issues an *Order of Disposal of a Destitute Person* to the appropriate Public Health Unit. The Public Health Unit completes Health Form 373 requesting a cremation from the contracted funeral director who then forwards his invoice to the Public Health Unit for payment.

In all destitute cremations the next of kin can claim the ashes. A contractor may arrange a burial as an alternative to cremation if requested by the deceased's next of kin.

Returning deceased person to the area of residence

When a deceased destitute person was transported for treatment from their local hospital to a ‘remote hospital’, costs of returning the deceased to their local area is met by the remote hospital. The cost of the funeral is met by the Local Health District via the Public Health Unit.
The government contractor is responsible for:

- providing the casket (constructed according to specifications in the contract)
- covering the remains of the deceased in a white calico shroud before placing them in the casket
- arranging the opening and closing of the grave for a burial
- arranging for a minister to attend
- providing a hearse to take the body to the cemetery
- providing the ordering authority with a certified notice of the grave number and section or location of the ashes.

**Attendance by relatives**

NSW Health has a policy of notifying any known relatives of the funeral arrangements and encouraging their attendance — NSW Health Policy Directive PD 2008_012 *Destitute Persons – Cremation or Burial*. Next of kin can get information about the funeral from the government contractor in their area. Either the hospital or the local police station can provide the name and address of the contractor.

If the deceased is to be buried it will be in an unmarked common grave. A ‘common’ grave is one that will contain at least one other body, and no permanent mark will be left at the site identifying who is buried there. However, the grave will have a number so that it can be identified. Mourners can attend a destitute funeral but should be aware that more than one burial may be taking place at the same time.

If a cremation is performed the ashes will be placed in an urn and stored if not claimed.

**Complaints about contracted funeral director**

Complaints about the performance of a contracted funeral director should be referred to NSW Procurement.

**Financial assistance for funerals**

Funerals cost money, and the family may have difficulty getting immediate access to funds when faced with an unexpected death especially when the deceased has no assets and the family, as the deceased’s next of kin, are responsible for paying the funeral director.

The person who contacts the funeral director and orders the funeral is legally responsible for paying the funeral bills, although the money will usually be drawn from the deceased person’s estate. All funds and assets of the deceased person can be used to assist with the funeral expense. Banks and other financial institutions usually freeze the accounts of a deceased person but funeral cost is the only money released from the account until Probate is granted.

If money is a problem, next of kin should contact a few funeral directors and ask if they have a basic funeral option and enquire about payment options.

Financial assistance may also be available from the institutions described below.

**Centrelink payments**

Although Centrelink does not offer financial assistance with the funeral of a Centrelink recipient, they do provide a bereavement payment to eligible recipients that can be used by family to assist with paying for the funeral. You may be eligible for a bereavement payment if you and you partner receive a government allowance and your partner dies, or if you receive a carer’s allowance for an adult who dies.

The type and amount of bereavement payment will depend on individual circumstances. It is important to notify Centrelink as soon as possible about the person’s death.

Information about bereavement payments is available from the Department of Human Services.
Carer payments

Carer payment recipients retain their pension for 14 weeks after the death of a Centrelink recipient in their care. They may also be entitled to a lump sum payment.

Death of a child

If a person was receiving Family Tax Benefit instalments for a child who has died, the Family Tax Benefit will continue for 14 weeks from the date of the child’s death. This can be paid as a lump sum or fortnightly instalments.

People not receiving Family Tax Benefit instalments for a child, but who may have been eligible for Family Tax Benefit, may receive a lump sum Bereavement Payment of Family Tax Benefit. New Born upfront payment or supplement and Maternity Immunisation Allowance may also be payable for a young child.

Department of Veterans’ Affairs

Assistance with funeral expenses may be available from the Australian Government Department of Veteran Affairs (DVA). The assistance available will depend on whether the veteran’s service is covered by Veterans Entitlement Act 1986 (Cth) or the Military Rehabilitation and Compensation Act 2004 (Cth) or Safety Rehabilitation and Compensation Act 1988 (Cth) which is now covered by the Safety, Rehabilitation and Compensation (Defence-related Claims) Act 1988 (Cth).

Commemoration

For eligible Australian veterans, an official commemoration may be provided at the site of interment or in the Australian War Graves Garden of Remembrance. Information is provided about services through the Office of Australian War Graves.

Local Health District

Local Health Districts may provide assistance to someone who is responsible for a funeral and who claims financial hardship. The Local Health District has complete discretion about whether to grant assistance and, if so, to what amount. Any assistance will be provided after the funeral has taken place. Applications should be made to the Chief Executive of the Local Health District in a letter stating the applicant’s and the deceased’s assets, income and expenditure.

Pensioner associations and registered clubs

Some associations and clubs, such as the Returned and Services League (RSL), may pay a small funeral benefit for members who have died where the family need assistance with funeral costs of the member. Enquiries should be made with the individual organisation to determine eligibility.

Trade unions

The union to which the deceased belonged may provide funeral benefits.

Health insurance schemes

Some health insurance schemes cover funeral benefits. The deceased person’s policy should be checked or the health insurance company contacted.

Voluntary agencies

In some circumstances agencies such as St Vincent de Paul or Anglicare may assist in a small way, or refer people to a funeral director prepared to discount the costs.
Financial institutions

Banks will release funds from a deceased person’s account to pay for the funeral. They may also lend money to pay funeral costs. An application for a loan would be considered on its merits, and commercial interest rates would apply. People who apply for a loan need to know:

- the precise rate of interest to be paid
- exactly how much will have to be paid back
- over what period of time the loan will continue.

Insurance - motor vehicle accidents

Relatives of a person who dies in a motor vehicle accident, who is not the driver at fault, should seek legal advice as to their rights. In such cases, relatives are entitled to claim funeral expenses from the at fault driver’s insurance company.

Workcover

The relatives of a person who dies as a result of a work accident can claim funeral expenses from the employer under WorkSafe.

Superannuation funds

Superannuation funds may agree to early release of preserved superannuation on compassionate grounds to pay for a member’s funeral or for the funeral of the member’s dependant.

Funeral funds and benefits

For information about funeral insurance, funeral funds and benefits see the Funeral funds and insurance [6] chapter.

LawAccess - After someone dies

After someone dies [7] has information about who to notify after someone dies, funerals, the will, dealing with the estate, after probate or administration, distributing the estate, and family provision claims, as well as flowcharts, forms and frequently asked questions.


Links