

# REVIEW OF THE FUNERAL INDUSTRY IN NSW

## CONSUMER ISSUES

### INFORMATION PAPER

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Organising a funeral for a loved one can be a daunting experience, and is unlike other consumer decisions. People organise funerals infrequently, so are often unfamiliar with the process. They typically need to make decisions quickly, at an emotional and stressful time. And they can be reluctant or unwilling to request and compare quotes, ask for discounts, or select on the basis of price because of their feelings for the deceased.

Given the important role funerals play in our lives and cultures, and their often significant cost, people need to be able to make informed choices about the kind of funeral they want at a price they can afford.

As part of our review of the funeral industry, we undertook consumer and stakeholder engagement, research and analysis to better understand:

- ▼ How people make decisions about funeral providers, products and services, including what information they use to help organise funerals
- ▼ Whether people are satisfied with the funerals they purchase and their experience of organising them
- ▼ What people most want and care about when making decisions about funerals
- ▼ Whether information provided by government agencies helps consumers make informed decisions about funerals.

Box 1 provides more information on how we conducted this analysis.

#### **Box 1 What we did**

To obtain information and make our findings for this part of the review, we:

- ▼ Conducted a quick poll and a more detailed survey of consumers who had organised funerals in NSW, and asked for ideas or stories about their experience. We received 267 quick poll responses, 111 survey responses, and 12 ideas or stories. (A list of our survey questions, and the 8 languages it was available in, is provided in Attachment A.)
- ▼ Spoke to stakeholders, including funeral providers, funeral director associations, and community groups who identified other concerns relating to funerals.
- ▼ Reviewed the information available on the websites (including social media pages) of the 250 funeral providers who operating in almost 400 locations in NSW
- ▼ Reviewed the information available on 6 NSW Government websites – including those of Cemeteries and Crematoria NSW, Department of Communities and Justice, NSW Fair Trading, NSW Government, Service NSW, and Clinical excellence commission (its Last days of life factsheets). We considered what information is available as well as how easy the information is to find.

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We found that:

- ▼ **Most people don't have adequate information when organising a funeral.** More than 80% of respondents to our quick poll said there was not enough information to assist people organising funerals. Around two-thirds of our survey respondents said they relied on recommendations from friends or family or their own previous experience. Two-thirds didn't get any quotes before making their decision. When they did use information to help them organise the funeral, they were much more likely to rely on information provided by a funeral provider than an independent source, such as a government website.
- ▼ **The median price people pay for funerals is between \$5,000 and \$10,000**, and most pay for them using personal savings.
- ▼ **Most people are satisfied with the funerals they organise overall, but only around half are satisfied with the price they pay.** A minority reported they had negative experiences in organising funerals. Aboriginal communities and other cultural or faith groups indicated that they face particular issues.
- ▼ **People want to be involved in funeral preparations and decisions.** Among our survey respondents, the three most important factors when selecting a funeral provider are communication with and involvement of family, the ability to customise a funeral, and the price.
- ▼ **Improvements to government websites are required** to make this source of independent information easier to find and more effective at helping consumers make informed decisions when organising a funeral.

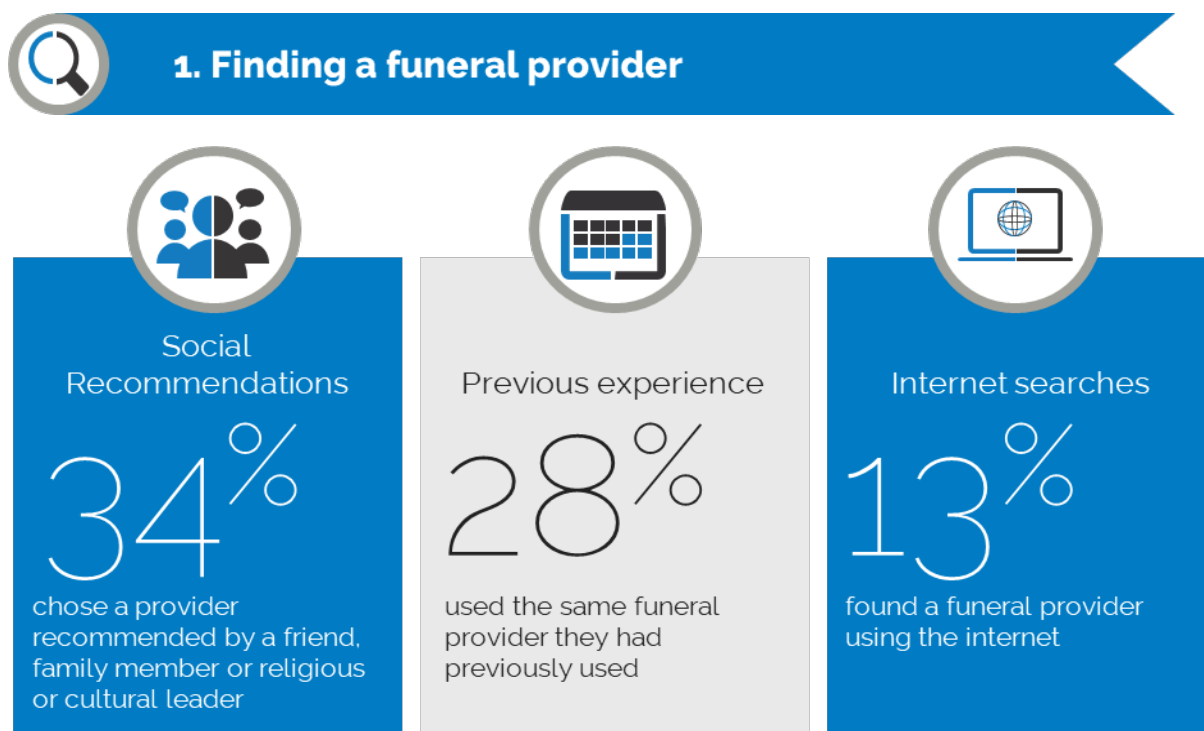
## Most people don't have adequate information when organising a funeral

Research by CCNSW found that 5% of people had prepaid their own funerals and 62% of people surveyed had never made funeral arrangements for others.<sup>i</sup> This means that consumers in NSW are unfamiliar with the process of organising funerals, and most people will organise a funeral 'at need', without prior experience or preparation. While CCNSW aims to encourage more people to prearrange their own funerals, there remains a large proportion of people who will organise 'at need'. With this in mind we reviewed information available to consumers organising a funeral and surveyed consumers about information used.

When asked whether there was enough information to assist people organising funerals, 83% of those who responded to our quick poll said no.

In our survey, more than 60% of people told us that they had found funeral providers based on recommendations from friends or family, or on their own previous experience. Only 13% said they used Internet searches.

We also checked the websites (including social media pages) of almost 250 funeral providers in almost 400 locations in NSW. Of these, 33% had no price information, and many provided information in a way that wasn't consistent with the funeral information standard. You can read more about our findings in our information paper about prices [here](#).



Less than 20% said that they compared two or more quotes before choosing a funeral provider. This is very similar to UK Competition & Markets Authority's survey finding that 17% of consumers compared the services of two or more funeral directors when deciding which one to use.<sup>ii</sup>

Around 66% told us they did not get any quotes before choosing a funeral provider, while 14% said they got only one quote. The most common reason they gave for this was that they were too overcome with emotion or too tired to seek quotes.

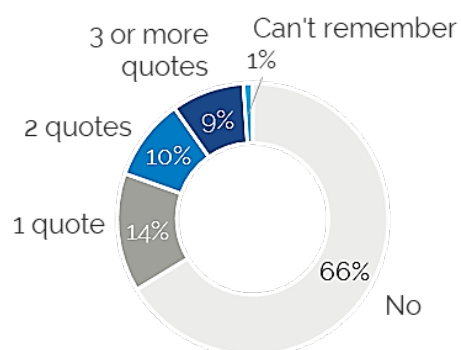
A minority of respondents said they felt pressured to accept the first quote they received (9%), and a similar proportion indicated they felt that they had to continue with the first funeral provider because the deceased's body had already been transferred to them. However, 18% of these respondents indicated that they were happy with the first quote they received.

Some people told us about practices used by funeral providers that make it more difficult to get a quote. These included requiring families to commit to transferring the body before providing a quote, or charging \$150 - \$250 for a consultation after which a quote would be provided.

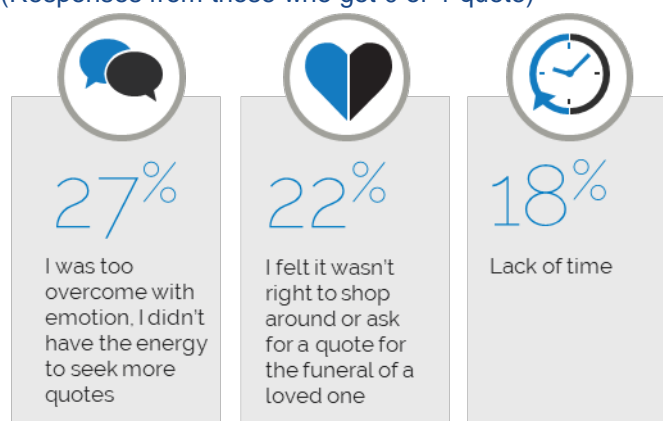


## 2. Comparing quotes

Did you get a quote before choosing a funeral provider?

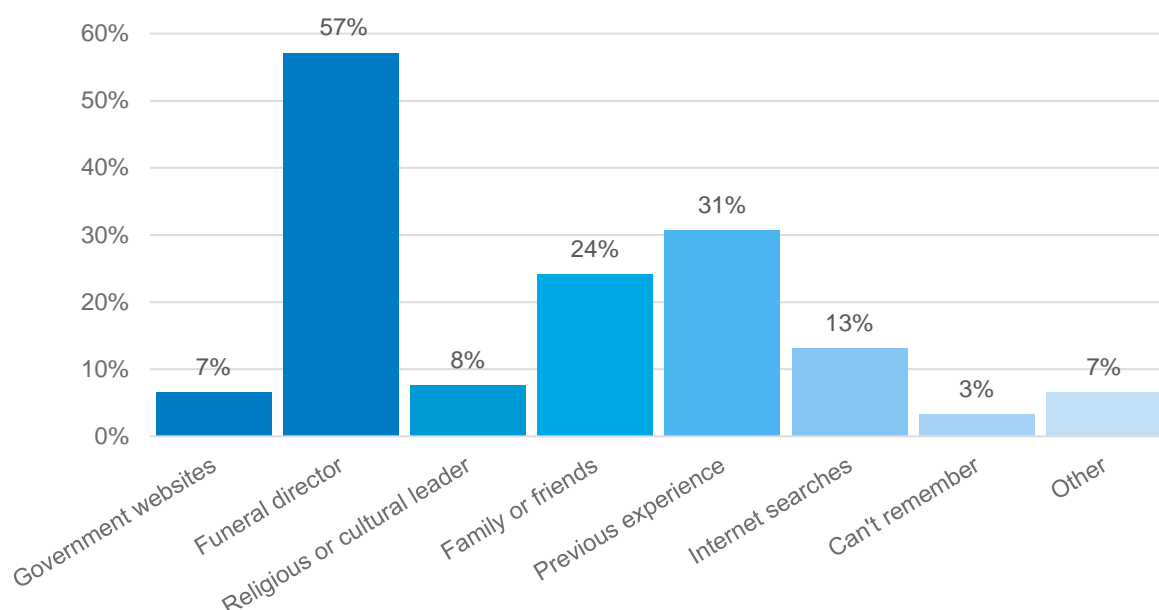


What prevented you from getting more quotes?  
(Responses from those who got 0 or 1 quote)



When asked about the information they used to help them organise funerals, people were most likely to use information from the funeral industry. Almost 60% of our survey respondents said they used information from their funeral provider, and around half these respondents said they *only* used this information. Just 13% said they did an internet search, and only 7% said they used information from government websites.

## 3. Information used



There is some evidence to suggest the use of internet searches has increased, and will continue to increase over time. For example, the proportion of survey respondents who used this source of information was much higher among people who had organised a funeral less than a year ago (30%, compared with 6% for those who had organised a funeral more than a year ago). These respondents were also more likely to say they had enough information to make good decisions than those who had organised a funeral more than a year ago.

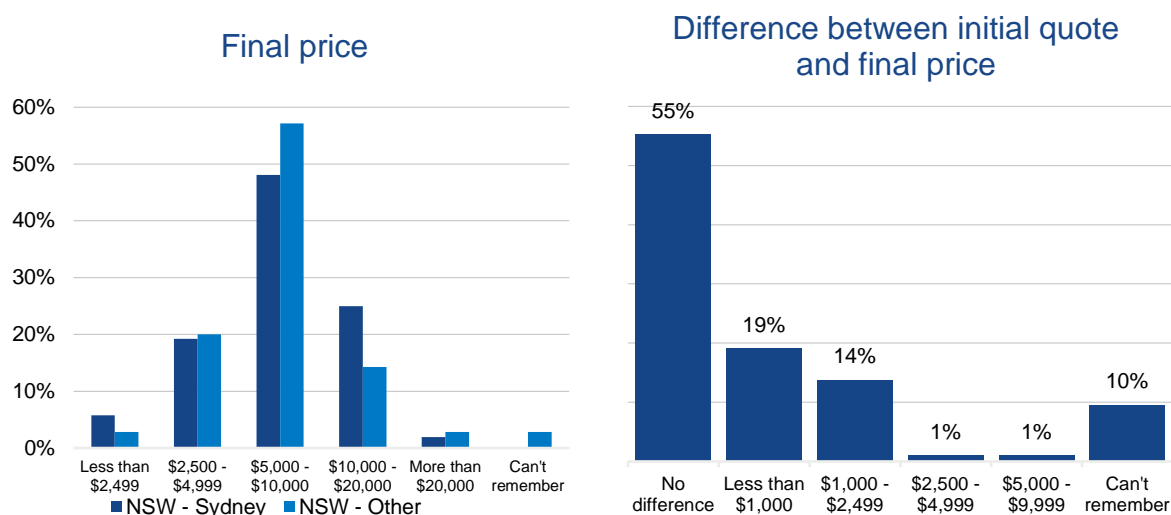
In addition, survey research conducted by CCNSW in 2020 found that 46% of respondents said they would search the internet for information about funerals.<sup>iii</sup>

## The median price paid for funerals is between \$5,000 and \$10,000

We asked our survey respondents the final price they paid for the funerals they organised, and whether this price differed from the initial quote. We found the range for the median price paid for funerals was \$5,000 to \$10,000<sup>1</sup>, both within Sydney and the rest of NSW. This finding is consistent with other sources that indicate both median and average prices within that range<sup>2</sup>. In most cases, the final price paid was the same as the initial quote.



### 4. Price and Payment



**Note:** The survey question asked was "What was the final cost of the funeral charged by the funeral director / professional" and "Was there a difference between the initial quote and the final cost" however in our report and attachments we refer to the cost to the consumer as 'price' and the cost to the funeral provider as 'cost'

- <sup>1</sup> This is as reported by participants. The question asked respondents to report fees paid to funeral directors, excluding money paid for a burial plot, but this may include other items such as venue hire or catering.
- <sup>2</sup> When researching for the issues paper we presented the typical price of a traditional funeral with cremation in Australia (table 1) was \$7320 as reported by [GatheredHere](#), 10 March 2017.

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We also asked respondents how they paid for the funerals they organised. Personal savings were used to make payments in 46% of funerals and 33% said they used money from the estate. However, 11% relied on personal credit or money borrowed from family or friends. One respondent said that the deceased had organised a prepaid funeral, but this could not be redeemed as the funeral provider had closed down, leaving the family out of pocket.

## Most people are satisfied with the funerals they organise, but only around half are satisfied with the price

Numbers of complaints to government bodies such as NSW Fair Trading and the Australian Competition and Consumer Commission (ACCC) are very low. NSW Fair Trading received 168 complaints about the NSW funeral industry over the period 2013 to 2019.<sup>iv</sup> Most complaints related to overcharging, misinformation, unsatisfactory services and failure to supply services. Each year there are about 50,000 deaths in NSW.<sup>v</sup> Over recent years some consumers have taken to reviewing businesses online including Google reviews and comparison websites such as Gathered Here.

Although some media reporting and consumer investigations<sup>3</sup> did identify instances of consumers who experienced poor services or unexpected costs from funeral providers, we didn't know how widespread this may be, or if these issues existed within NSW. We wanted to find out whether people are happy with the services, choices and prices of funeral providers in NSW.

Our survey asked people how satisfied they were with the funeral they organised overall, and with the different elements of the funeral including choices, services of the funeral provider, premises, vehicles, and price. We also asked respondents to share stories about their experiences with us and spoke to community groups to get a better understanding of particular issues or concerns.

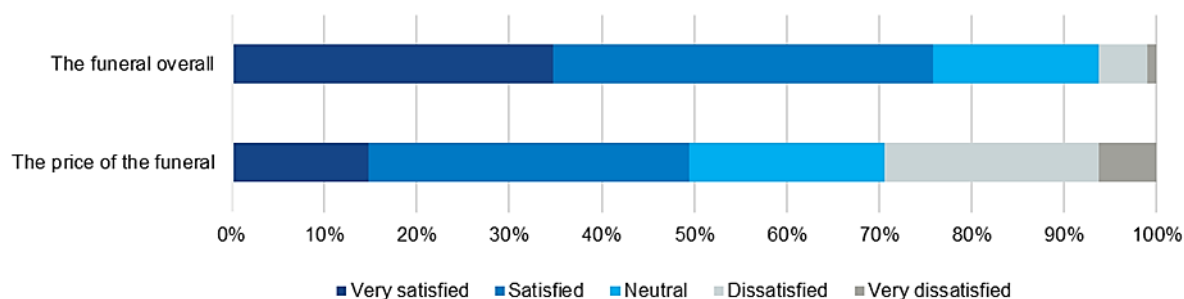
We found that the overall level of satisfaction is generally high. 76% of respondents told us they were satisfied or very satisfied with the funerals they organised, and only 6% said they dissatisfied or very dissatisfied. However, satisfaction with the price of funerals is lower. Only 49% of respondents were satisfied with the price they paid, while 29% were dissatisfied or very dissatisfied.

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<sup>3</sup> Four Corners, [After Death](#), September 2019, Choice, '[How much do funerals cost?](#)', accessed 7 April 2021



## 5. Satisfaction



Our findings on satisfaction with price are similar to those of CHOICE in its Consumer Pulse Survey (January 2021). This survey found 52% of NSW funerals consumers considered the price paid for the funeral was 'very reasonable' or 'quite reasonable', while 31% considered it was 'not at all reasonable' or 'not very reasonable'.<sup>vi</sup>

We also asked whether people had considered making a complaint against or changing funeral providers. 7% said they considered making a complaint. 20% said they considered changing funeral providers, and 2% said they did change providers. The key reason for considering but not changing funeral directors was feeling that it was too late or too difficult to change. A further 3% of consumers told us that either they didn't know they could change, the felt trapped or had no other options.

Six people told us stories about their experience in organising funerals, all of which were negative. These stories raised concerns about:

- ▼ dishonest funeral providers
- ▼ problems with prepaid funerals, including funeral providers pressuring families to upgrade options from the prepaid arrangements, not delivering services as expected, and charging unexpected costs
- ▼ disrespect towards family members and the deceased during the collection and transfer of body
- ▼ inappropriate handling of ashes during delivery
- ▼ difficulties arranging a funeral, including being charged for a consultation to get a quote, high prices of funerals, refusing to allow children, short standard booking times for services (45 minutes) that meant they need to make double bookings, finance options with high interest rates, high mark-ups on coffins, and challenges relating to COVID-19 restrictions.

Aboriginal communities also told us about bad experiences with inappropriate insurance products being marketed to vulnerable consumers.



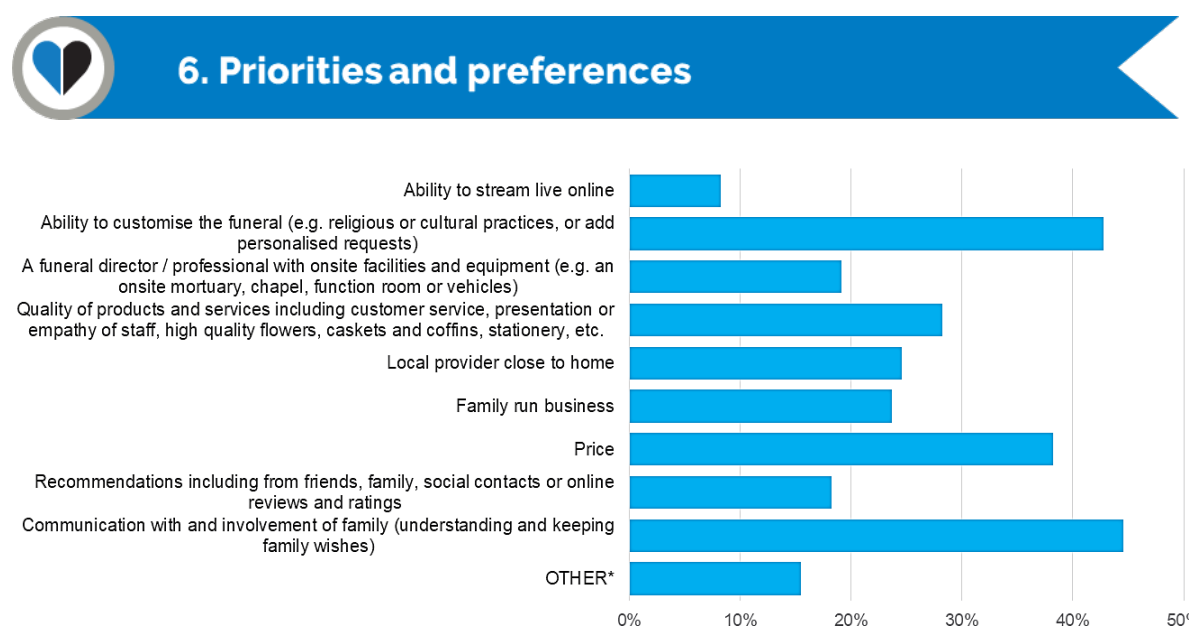
In addition, we heard that some cultural or religious communities face additional costs or issues in organising a funeral. For example:

- ▼ Aboriginal mourners may incur extra costs to transfer the person who has died back to country for a funeral service and burial
- ▼ Aboriginal communities also often incur extra travel costs for mourners to attend funeral services on country
- ▼ communities that require burial face high costs and low availability of burial plots.
- ▼ Jewish, Muslim and other communities that require fast burial can be delayed by the fact that forms such as transfer of the deceased are not able to be filled out electronically.

## People want to be involved in funeral preparations and decisions

People's preferences and needs for funerals can vary widely, so we asked people about what is important to them when choosing a funeral director and how involved they want to be in organising the funeral arrangements, including their interest in Do It Yourself (DIY) funerals.

When asked to identify which three factors were most important when selecting a funeral provider, most people said Communication with and involvement of family (45%), Ability to customise a funeral (43%), and Price (38%).



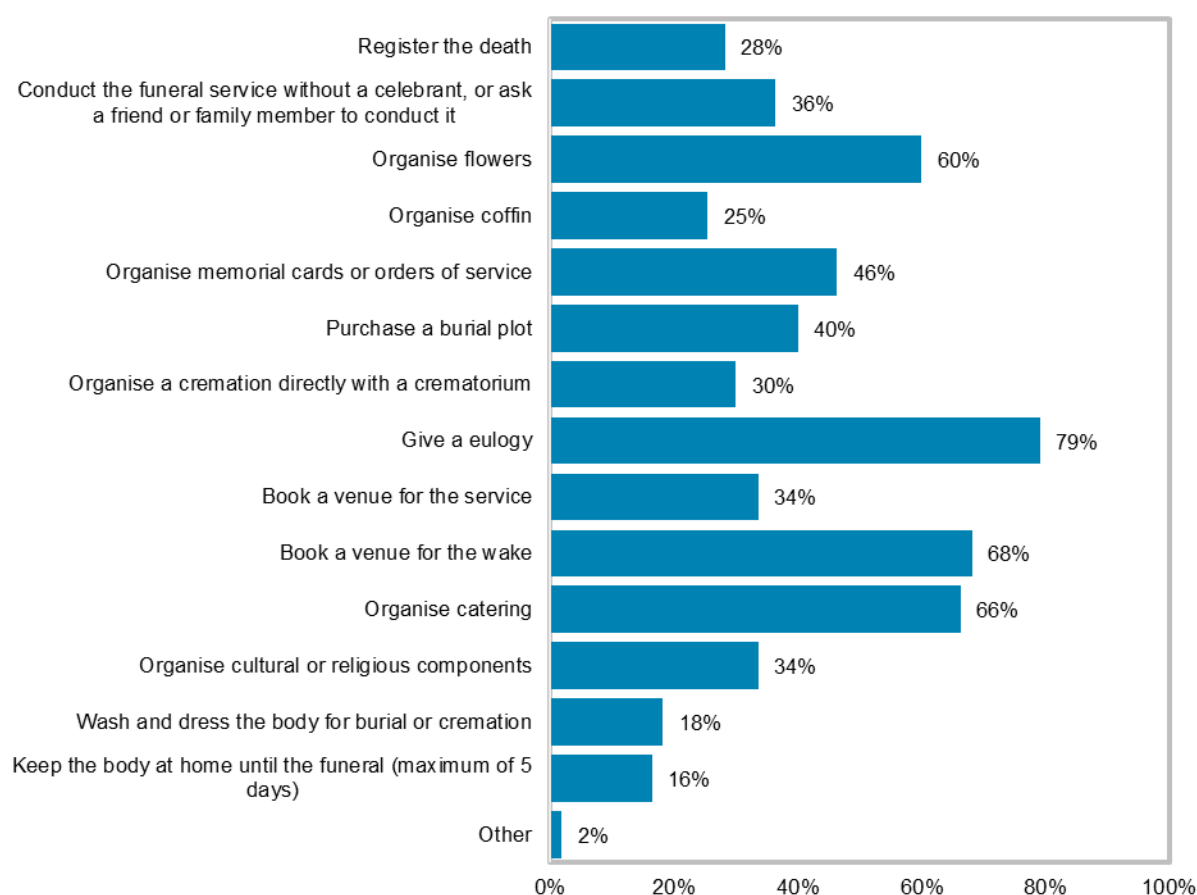
**Note:** For purposes of presentation we have combined the categories Bereavement support (3%), A funeral director / professional that contracts products and services (5%), 24 hour availability (3%) and Other (5%) into 1 category (OTHER).

The majority of people (84%) said they wanted to participate in funeral preparations. The level of involvement they wanted varied:

- ▼ 73% indicated they wanted to arrange some activities themselves and rely on a funeral provider to complete other activities.
- ▼ 10% indicated they were willing to arrange all the activities myself without the help of a funeral director/professional.

When asked what activities they thought they could do without the help of a funeral provider, the survey responses indicate people are willing to be involved in all aspects of a funeral.

### What activities do you think you could do without the help of a funeral professional?



**Note:** Percentage of responses to each activity, respondents could select any activity they felt comfortable completing. 18% of respondents selected 10 or more activities.

Our discussions with community groups indicate there is interest in and a trend towards community groups working together to meet their specific cultural and religious requirements for funerals. For example:

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- ▼ Aboriginal community groups told us about Aboriginal owned and managed cemeteries, and an interest in establishing an Aboriginal funeral enterprise. They also told us that Aboriginal community groups work together to complete elements of the funerals (such as organising flowers, making headstones or coffins) to lower costs of funerals.
  - ▼ Sydney Chevra Kadisha, a Jewish not-for-profit funeral provider, told us it uses volunteers to complete funerals in accordance with Jewish religious requirements.

We asked people to share ideas about organising funerals. We asked “*Have you organised a funeral in the past? Share something you would do differently next time.*” Eight ideas were submitted about:

- ▼ **Improving information** available about:
  - how to have no service cremations,
  - ownership of businesses and itemisation of all aspects of services be required on business’ websites.
  - Government issued resources on how to complete funerals in accordance with religious beliefs.
- ▼ **Changing regulations** to support families to have more involvement in funerals or DIY funerals.
- ▼ **Banning funeral insurance**
- ▼ Recommending **advance planning** for funerals
- ▼ Seeking more cost effective, **environmentally friendly** funeral options
- ▼ Seeking **easier processes from Births, Deaths and Marriages** for families to correct errors made by funeral directors in death certificates.

## Improvements to government websites would help consumers make informed decisions

We reviewed the information available on the pages of 6 NSW Government agency websites (See Attachment C for our summary of information available). In reviewing these websites, we found that improvements to this information would better help consumers make informed decisions when organising a funeral. In particular, we found that the information on these pages:

- ▼ Can be hard to find. Government agencies can make it easier for consumers by optimising their websites for search engines.
- ▼ Is not consistent. The NSW Government can make it easier for consumers by providing on primary government site for comprehensive information, and linking other agency websites to primary site.

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- ▼ Assume the use of a funeral provider for all steps in the process. Government information can better help people organise funerals that suit their personal needs and budget by encouraging them to consider all options, and providing information and advice to help them make informed choices.

## Optimise government websites for search engines so they are easier for consumers to find

To assess how easily people organising funerals can find independent information, we conducted an internet search. When we searched on Google using terms such as ‘funeral’, ‘organising funerals’, ‘how to organise a funeral’ and ‘organising a funeral in NSW’, only one of the 6 NSW government websites that provide information on funeral appeared on the first 3 pages of results (Service NSW).<sup>4</sup> When we searched using “what to do when someone dies”, the Department of Community and Justice (DCJ) and Service NSW appeared on the first page of results.

Most of the results that appeared above these government sites were advertisements, funeral providers’ websites or funeral comparison websites. While these pages do contain helpful information, we consider that independent information from a trusted government source should consistently appear highly on the search engine results using various search terms.



### Recommendation

- 1 That NSW Government agencies publishing information about organising funerals optimise their websites for search engines, to enable information to be readily found by consumers doing internet searches.

## Establish one primary government site that provides comprehensive information so information is consistent

The resources on the 6 government websites are helpful, cover important information about the steps to take after a person dies and sometimes linked. However, the information provided on these pages is not always consistent. For example, there are differences in the advice about ‘first steps’ provided the websites of DCJ, NSW Fair Trading, Service NSW and the NSW Government’s *life events* page. The agencies also present information with a slightly different focus for different parts of the process.



### Recommendation

- 2 That the NSW Government’s Life events webpage be made the primary site for comprehensive information about the process after a death occurs, with other websites linking the relevant sections of the process.

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<sup>4</sup> The NSW Fair Trading website was found on page 1 of Bing using the search term “organising funerals”

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## Ensure government information encourages consumers to consider all options to make informed choices

We found that much of the information on Government pages we reviewed directed consumers to use of a funeral provider from early in the process, and did not prompt them to consider other options or seek quotes. For example, the NSW Government page discussing death certificates and death registrations states “A funeral director will normally register a death and apply for a death certificate on your behalf. This means you won’t have to complete the application yourself.”<sup>vii</sup> It then directs consumers to apply for the certificate through a funeral provider or to contact the registry to request an application form.

Some consumers who provided input to our review through the “Have Your Say” engagement told us about difficulties correcting errors made in death certificates by funeral providers. Given that the families are required to collect the information to provide to the funeral provider, it is not clear why this process is not more commonly completed by families.

Similarly, the Service NSW page and one of the Clinical Excellence Commission’s fact sheets states that the second step after a doctor signs and issues a death certificate is for a funeral provider to take the deceased into care. This may suggest a sense of urgency to select a funeral provider to transfer the body into their care, before understanding the costs involved.

We consider that once a person has been transferred into the care of a funeral provider, the family will have less opportunity to negotiate on price and compare options. Further, while some people told us they were able to change funeral providers, consumers will likely incur a transfer fee, which we found is typically around \$500, but can be up to \$2,000. Further, most who considered changing, told us they didn’t because they felt trapped or thought it would be too hard. If Government pages direct consumers to funeral directors quickly, consumers following this guidance may incur unnecessary transfer fees, or higher prices.

None of the government websites we reviewed encouraged people to seek quotes or compare funeral services and prices. This included NSW Fair Trading’s website, which does recommend this for other purchases.

Few of the government websites presented information for consumers in a simple, helpful format, such as a checklist. This reduces its benefit to consumers who need to make decisions quickly. The DCJ’s page arranges information in a helpful flow chart format with hyperlinked steps, but does not break down the steps about organising a funeral in sufficient detail.



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None of the government websites provided advice on how to arrange a DIY funeral or a funeral that meets specific religious needs or personal preferences (such as shrouded burials), or explained the legal requirements associated with this. Some refer to the fact that a funeral provider is not legally required to arrange a funeral in NSW. However, they did not provide information on what a family is expected to do if they prefer to complete funeral arrangements themselves, or be more involved. Some provide links to external organisations to provide this information.



### Recommendation

- 3 That NSW Fair Trading develop a consumer guide that:
  - encourages consumers to contact more than one funeral provider, or view the price lists of funeral websites, before agreeing to transfer the person who has died into the care of a funeral provider
  - includes a checklist and questions to ask funeral providers to assist consumers quickly obtain more than one quote (we have prepared an example of what could be included in Attachment B to this information paper)
  - includes information about the legal requirements of conducting a funeral without the assistance of a funeral provider, as well as any forms required (eg, the form to register the death, applications for shrouded burials).

The consumer guide should be published on the NSW Government's Life events webpage, and could also be provided at hospitals, aged care homes or social services organisations.
- 4 That NSW Health, and Births Deaths and Marriages NSW update relevant forms such as authority to collect deceased, or the registration of death, to allow families to complete and submit them electronically, and without the assistance of a funeral provider.

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- i Cemeteries and Crematoria NSW, Way to Go People's views on burials, cremation, funerals and ways to commemorate life, August 2020, p 7 available at the [CCNSW website](#), last viewed on 7 April 2021.
  - ii Competition and Markets Authority, Funerals Market Investigation Provisional Decision Report, p 90, 13 August 2020, available at their [website](#), last viewed 23 March 2021.
  - iii Cemeteries and Crematoria NSW, Way to Go People's views on burials, cremation, funerals and ways to commemorate life, August 2020, p 7
  - iv Better Regulation Division, Regulatory Policy, Department of Customer Service, Regulatory Impact Statement Proposed Fair Trading Regulation 2019, June 2019, p14.
  - v Australian Bureau of statistics, Deaths, Australia Statistics about deaths and mortality rates for Australia, states and territories and sub-state regions Reference Period 2019, 24 September 2020
  - vi CHOICE, Consumer pulse survey, (unpublished), email communication 16 March 2021.
  - vii NSW Government, Death certificates, available [online](#) at, last viewed on 24 March 2021.

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## Attachments

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## A Consumer survey research

### Consumer experiences

Using the NSW Government “Have your say” engagement tools we got an insight into consumers experiences organising funerals in NSW. The tools we used were:

- ▼ a stories tool
- ▼ an ideas board
- ▼ a quick poll consisting of 1 question, and
- ▼ consumer survey with approximately 20 questions.

Participants were also able to email feedback to the Funerals team at IPART.

Our engagement ran for 3 weeks and closed on Monday 1 March 2021. We received 267 Quick poll responses, 8 ideas, 4 stories, and 111 survey responses. We had 2 direct emails to share stories.

Our survey asked questions on three key areas:

- ▼ **Funeral decisions** – We wanted to find out how people find and choose a funeral provider, what information they used to help organise the funeral, and how they felt when they made decisions.
- ▼ **Experience and satisfaction with the funeral** – We then asked consumers to tell us about the funeral they organised. This included an approximate price paid, whether there was a difference between the final price and initial quote, and how the funeral was paid for. We also asked about satisfaction with various elements of the funeral, whether the consumer considered making a complaint or changing funeral directors.
- ▼ **Attitudes towards organising funerals** – In this section we wanted to know what was most important to people when they selected a funeral director. We also asked questions to find out how involved people want to be in funeral preparations (including DIY funerals), including what activities people would be able to do without the assistance of a funeral director.

Our survey also sought demographic data from participants and information about the timing and location of the funeral. Due to the sensitive nature of the survey topic, we ensured all questions were optional, and participants were told they could leave the survey at any time. Participants were encouraged to contact support services if they felt distressed. The survey was also translated into seven commonly spoken languages in NSW (Arabic, Chinese simplified, Greek, Hindi, Italian, Vietnamese & Tagalog).

The questions asked have been attached here.

# Survey questions

## Funeral customer experience survey

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### COMPETITION AND PRICING IN THE FUNERAL INDUSTRY

The death of a family member or friend can be an emotional and difficult time. Funerals provide an opportunity to remember your loved one, celebrate their life and grieve with others.

#### Help us review the NSW funeral industry

There's lots to consider when planning a funeral, and it's often hard to know what to expect, what's involved and how much it's going to cost.

Funeral costs can vary widely, depending on how simple or elaborate the arrangements are. Being able to access the right information is not always as straightforward as it should be.

#### Tell us what you think

We want your feedback to help us understand your experience of organising a funeral, as well as what changes could make this experience easier. Your input will help inform/ IPART's review of the industry.

To have your say, you can do a quick poll, share your ideas and stories, or complete the survey. You can participate in as many ways as you'd like.

#### Need help now?

Thinking about funerals can be upsetting. Providing your feedback is optional. If this consultation causes you distress, please call one of the support lines such as Beyond Blue 1300 224 636 or Lifeline 13 11 14.



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## Section 1: When and Where did you organise the funeral?

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Reflecting on your experiences organising a funeral in NSW, please tell us some information about the funeral you are responding about.

1. When did the funeral occur?

- ☐ I haven't organised a funeral before (go to Qn 15)
- ☐ < 1 year ago
- ☐ 1- 2 years ago
- ☐ 2-3 years ago
- ☐ > 3 years ago
- ☐ [prefer not to say](#)

2. What was the postcode in which the funeral was organised?

(this is the postcode of the main location the funeral was held e.g. place of worship, chapel, funeral home, crematoria or cemetery)

[Click here to enter text.](#)

## Section 2: Funeral decisions

Thinking about the funeral indicated above, this section will ask you questions about making decisions to prepare for the funeral. This includes decisions like, choosing a funeral director and the information you used to help make decisions.

3. How did you find a funeral director? (select maximum 3)

- ☐ Advertising (TV, radio, sign or social media)
- ☐ Aged care facility or hospital recommendation
- ☐ Attended another funeral organised by the funeral director
- ☐ Deceased expressed their wishes or had prearranged or prepaid their funeral
- ☐ I didn't use a funeral director
- ☐ Internet search (including booking and comparator websites)
- ☐ Previously used the same funeral director
- ☐ Reviews or testimonials
- ☐ Religious Minister or cultural leader recommendation
- ☐ Friend / family recommendation
- ☐ Local provider
- ☐ Other
- ☐ **Can't remember**

4. Did you obtain quotes before choosing a funeral director?

- ☐ No
- ☐ Yes 1
- ☐ Yes 2
- ☐ Yes 3 or more
- ☐ Can't remember

5. Did anything prevent you from obtaining more quotes? (select all that apply)

- ☐ No, I got the number of quotes I wanted / needed
- ☐ Lack of time
- ☐ I felt pressured to accept the first quote
- ☐ I felt it wasn't right to shop around or ask for a quote for the funeral of a loved one
- ☐ I was happy with the first quote I obtained.
- ☐ I was too overcome with emotion, I didn't have the energy to seek more quotes.
- ☐ The funeral had been prearranged/prepaid.
- ☐ The deceased's body had already been transferred to a funeral director, so I felt I had to continue with them.
- ☐ There is only one funeral director in my area
- ☐ There is only one funeral director that offers my cultural or religious funeral rites.
- ☐ Other

6. When organising the funeral, what sources of information did you rely on? (select all that apply)

<input type="checkbox"/>	Government websites
<input type="checkbox"/>	Funeral director
<input type="checkbox"/>	Religious or cultural leader
<input type="checkbox"/>	Knowledge of family or friends
<input type="checkbox"/>	My own previous experience
<input type="checkbox"/>	Internet searches
<input type="checkbox"/>	Lawyer/solicitor
<input type="checkbox"/>	Can't remember
<input type="checkbox"/>	Other

7. When I organised the funeral:

	strongly agree	agree	neutral	disagree	strongly disagree
I felt confident in making arrangements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I was knowledgeable about my options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I had enough information to make good decisions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I was too emotional to make good decisions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I found options that were within an affordable price range	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I had enough time to make good decisions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### Section 3: Experiences and satisfaction with funeral

This section will ask questions relating to your experience and satisfaction with the funeral services you purchased.

8. What was the final cost of the funeral charged by the funeral director? (exclude any costs paid for a burial plot).

<input type="radio"/>	less than \$2499
<input type="radio"/>	\$2,500-\$4,999
<input type="radio"/>	\$5,000-\$10,000
<input type="radio"/>	\$10,000-\$20,000
<input type="radio"/>	more than \$20,000
<input type="radio"/>	Can't remember

9. Was there a discrepancy between the initial quote and the final cost?

<input type="radio"/>	no discrepancy
<input type="radio"/>	less than \$1,000
<input type="radio"/>	\$1,000-\$2,499
<input type="radio"/>	\$2,500 - \$4,999
<input type="radio"/>	\$5,000 - \$9,999
<input type="radio"/>	more than \$10,000
<input type="radio"/>	Can't remember

10. How did you pay for the funeral? (choose all that apply)

<input type="checkbox"/>	Prepaid funeral
<input type="checkbox"/>	Prepaid and additional payments
<input type="checkbox"/>	Funeral insurance
<input type="checkbox"/>	Funeral insurance and additional payments
<input type="checkbox"/>	Funeral payment plan available from or through the funeral director
<input type="checkbox"/>	Personal Credit (such as a Credit card, personal loan, short term loan)
<input type="checkbox"/>	Borrowed money from family or friends
<input type="checkbox"/>	Was given money from family or friends (including fundraising e.g. Go fund me)
<input type="checkbox"/>	Government or community grant (e.g. Department of Veterans Affairs)
<input type="checkbox"/>	My own savings
<input type="checkbox"/>	Money from the estate (directly or through reimbursement)
<input type="checkbox"/>	Other

11. How long did it take to pay off the funeral?

<input type="radio"/>	within 1 month of receiving the final invoice
<input type="radio"/>	within 12 months of receiving the final invoice
<input type="radio"/>	within 24 months of receiving the final invoice
<input type="radio"/>	more than 2 years after receiving the final invoice

12. How satisfied were you with:

	very satisfied	satisfied	neutral	dissatisfied	very dissatisfied
The funeral overall					
The choices available to you					
The services of the funeral director					
The premises of the funeral director					
The vehicles used for the funeral					
The price of the funeral					
Your ability to participate in the funeral and preparations					

13. Did you consider making a complaint about the funeral service?

<input type="radio"/>	No, the funeral director provided a satisfactory service and price
<input type="radio"/>	Yes, I complained to the funeral director and received an adequate remedy
<input type="radio"/>	Yes, I complained to the funeral director but did not receive an adequate remedy
<input type="radio"/>	Yes, I complained to an external body (such as ACCC or Fair Trading)
<input type="radio"/>	Yes, I left a bad review on the website, google, yelp, Facebook, Gatheredhere or similar
<input type="radio"/>	No, I was not satisfied with the service but I did not want to make a complaint
<input type="radio"/>	No, I was not satisfied but did not know who to complain to
<input type="radio"/>	Other

14. Did you consider changing funeral directors? (Choose only one)

<input type="radio"/>	No I was happy with the funeral director I selected
<input type="radio"/>	Yes and I did change funeral directors
<input type="radio"/>	I did consider it but I felt it was too late or difficult to change
<input type="radio"/>	Other



## Section 4: Attitudes towards organising funerals

This section will ask you to respond more generally about your attitudes and preferences towards organising a funeral. These are not necessarily related to your previous experiences, but may relate to lessons you have learned or thoughts you have about organising a funeral in the future.

15. What factors are most important to you when selecting a funeral director/professional? (choose only 3)

- ☐ Ability to provide webcasting services (e.g. Zoom, YouTube, website streaming)
- ☐ The ability to customise products or services (e.g. to complete religious or cultural practices, to include individual or personalised requests, to remove or include different components from a package)
- ☐ A funeral director with onsite facilities and equipment (e.g. an onsite mortuary, chapel, function room, vehicles owned by the funeral director)
- ☐ Quality and condition of assets and equipment (condition of funeral premises, condition of vehicles, condition of mortuary)
- ☐ Quality of products and services (including customer service, presentation of staff, high quality flowers, caskets and coffins, stationery, presentations)
- ☐ Local provider close to home
- ☐ Family run business
- ☐ Corporate run business
- ☐ Price
- ☐ Recommendations (including from friends, family, social contacts or online reviews and ratings)
- ☐ Communication with and involvement of family (understanding and keeping family wishes)
- ☐ Empathetic staff
- ☐ Bereavement support
- ☐ A funeral director that contracts in products and services (mortuaries, venues, vehicles and staff).
- ☐ 24 hour availability
- ☐ Other

16. What level of participation would you consider if organising a funeral in the future?

- ☐ Register the death myself without the aid of a funeral director
- ☐ Arrange some activities myself and rely on a funeral director / professional to arrange other activities
- ☐ Arrange all the activities myself without using a funeral director / professional

17. What activities would you feel comfortable completing without the help of a funeral director/professional (yourself or by family or friends)? (select all that apply)

- ☐ Register the death myself without the aid of a funeral director
- ☐ Wash and dress the body for burial or cremation
- ☐ Keep the body at home until the funeral (maximum 5 days)
- ☐ Conduct the funeral service without a celebrant, or ask a friend or family member to conduct it
- ☐ Source or arrange flowers
- ☐ Source or build a coffin or casket
- ☐ Source or design funeral stationery (memorial cards or orders of service)
- ☐ Purchase a burial plot
- ☐ Arrange a cremation directly with a crematorium

- ☐ Give a eulogy
- ☐ Book a venue for the service
- ☐ Book a venue for the wake
- ☐ Source or provide catering
- ☐ Arrange cultural or religious components
- ☐ Other

18. Do you have a comment or story to share about organising a funeral in NSW?

## Section 5: Demographic data

Thanks for answering our questions. We will use this information to help make recommendations to the Government about how to improve the funeral industry.

This section will ask for information about you. You don't have to answer it but the information you provided above won't be as helpful without some basic information about you.

19. What is your age?

18 - 19	20-29	30-39	40-49	50-59	60-69	70+	Prefer not to say
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

20. What gender do you identify with?

M	F	Other	Prefer not to say
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

21. Main languages spoken at home (choose all that apply):

<input type="checkbox"/>	English
<input type="checkbox"/>	Arabic
<input type="checkbox"/>	Mandarin
<input type="checkbox"/>	Cantonese
<input type="checkbox"/>	Vietnamese
<input type="checkbox"/>	Greek
<input type="checkbox"/>	Italian
<input type="checkbox"/>	Hindi
<input type="checkbox"/>	Spanish
<input type="checkbox"/>	Korean
<input type="checkbox"/>	Other
<input type="checkbox"/>	Prefer not to say

22. Annual household income:

<input type="radio"/>	less than \$41,599
<input type="radio"/>	\$41,600- \$77,999
<input type="radio"/>	\$78,000-\$103,999
<input type="radio"/>	\$104,000-\$155,999
<input type="radio"/>	\$156,000--\$207,999
<input type="radio"/>	more than \$208,000
<input type="radio"/>	Prefer not to say

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## B Consumer checklist Organising a funeral in NSW

# Funerals consumer guide

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## 1 A guide to organising funerals in NSW

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This guide is provided to assist families who are organising a funeral 'at need' (when someone has passed away). Because people can be unfamiliar with the process, they may not know their options, and because they are short on time they might rush into selecting a provider that they later find out doesn't meet their needs.

In this checklist we have attempted to provide the key steps in organising a funeral, identify options available, and the questions organisers should ask when arranging a funeral at need.

### Once someone has died

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Depending on where and how someone dies the first steps may differ. Some faith and cultural groups have special requirements or a faster timeframe.

Some of these things can be done before someone dies, to make things easier at the time. Cemeteries and Crematoria NSW has provided a [checklist](#) to assist people who want to plan for after death.

Once someone has died, family members can choose to spend some time with the person. Before contacting a funeral provider to arrange transfer, it is important to ask some key questions, to make sure families don't pay unnecessary costs. This is a list of some key things to consider before contacting a funeral provider. Click on the steps on the left for more information about each step. You can record your notes on the right column to share with a funeral provider when seeking quotes.



1. Find out how long the body can be kept at the location

2. Call a doctor/medical professional to certify the death.

3. Collect key information about the person

Weight \_\_\_\_\_kg

Pacemaker Y / N

Other battery powered devices / surgical implants? Y /N \_\_\_\_\_

4. Find out if the person pre-arranged their funeral or purchased a grave site

Prepaid? Y / N

Funeral Insurance Y/N

Funeral Bonds Y/N

If Y contact company \_\_\_\_\_

5. Decide a budget for the funeral

\$ \_\_\_\_\_

6. Consider what type of service you want and where:

☐ Burial or

☐ Cremation

☐ No Service No Attendance or

☐ Single Service or

☐ Dual Service

☐ Do you or other family members want a viewing before the service?  
Y/ N.

☐ Do you require the person to be transported to country, interstate  
or overseas?

☐ place of worship / community centre / your own home / funeral  
home / Cemetery / Crematorium / Not sure/ Other

7. Consider what activities you could complete yourself. (activities marked with 'L' have legal requirements)

☐ Register the death (L)

☐ Organise coffin (L)

☐ Purchase a burial plot (L)

☐ Organise a cremation directly  
with a crematorium (L)

☐ Keep the body at home until the  
funeral (maximum of 5 days, L)

☐ Conduct the funeral service  
or ask a friend or family  
member to conduct it

☐ Organise flowers

☐ Organise memorial cards  
for orders of service

☐ Give a eulogy

☐ Book a venue for the service

☐ Book a venue for the wake

☐ Organise catering

☐ Organise cultural or religious  
components

☐ Wash and dress the body for  
burial or cremation

☐ Other

8. Find some funeral providers in your area

Provider 1: \_\_\_\_\_

Provider 2: \_\_\_\_\_

Provider 3: \_\_\_\_\_

9. Call or visit 2 or more providers and get a quote for your chosen service and ask key questions

Provider 1: \_\_\_\_\_

Spoke to: \_\_\_\_\_

Quote: \_\_\_\_\_

Other: \_\_\_\_\_

Provider 2: \_\_\_\_\_

Spoke to: \_\_\_\_\_

Quote: \_\_\_\_\_

Other: \_\_\_\_\_

Provider 3: \_\_\_\_\_

Spoke to: \_\_\_\_\_

Quote: \_\_\_\_\_

Other: \_\_\_\_\_

10. Choose a funeral provider

11. Arrange a transfer to funeral provider premises

Date & time: \_\_\_\_\_

Mortuary address: \_\_\_\_\_

Other: \_\_\_\_\_

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## Information about each step

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### 1. Find out how long the body can be kept at the location

This can depend on where a person has died. If they have died at a hospital, there may facilities to keep the body for a few days. If they have died at an aged care facility, they may require the person to be transferred on the same day. If the person has died at home, you can decide if you want to transfer them into the care of a funeral provider or keep them at home until the funeral (maximum 5 days). If this is the case you can hire equipment to make sure the body of the person is kept at the right conditions.

### 2. Call a doctor/medical professional to certify the death

A death must be confirmed by a doctor and recorded in the Medical Certificate of Cause of Death. If the person dies in the [hospital](#) the team treating the person will complete this process. If the person dies at [home](#) their usual doctor should complete this paperwork. Some other professionals, such as a nurse or paramedic, may also be able to assist if the regular doctor is not available.

When a death happens in [unusual or suspicious circumstances](#), the police will need to be notified who may commence a coronial investigation.

### 3. Collect key information about the person

Before contacting funeral providers it is important to collect key information about the person. The way the body can be handled after they die will depend on things like the person's weight, whether they have any medical devices like a pacemaker or surgical implants.

### 4. Find out if the person pre-arranged their funeral or purchased a grave site

Before contacting a funeral provider try to find out if the person has prearranged their funeral or purchased a grave site. Details might be found at the person's home, or in the person's will. Department of Justice & Communities provides information about [searching for a will](#). NSW Fair Trading has information about different [prepaid funeral products](#).

### 5. Decide a budget for the funeral

This is a personal decision, families should consider who will be contributing to the costs of the funeral, however responsibility for [arranging](#) and [paying](#) for a funeral will fall to either the executor of the will or the next of kin.

When deciding the budget, consideration should be given to any prepaid funeral products (insurance, bonds or funeral plan, or life insurance) arranged by the person before they died. Money from the estate (e.g. the person's bank accounts) can also be used to pay for a funeral. Some people will also be eligible for [financial assistance](#).

### 6. Consider what type of service you want and where

You should think about whether you want to arrange a burial or a cremation, and whether you want to arrange a single service funeral, a dual service funeral or a no service no attendance funeral.

A single service funeral is held at only one location with the coffin present, (for example a service at a place of worship only, or a service at the graveside only).

A dual service funeral occurs at two locations with the coffin present, (e.g. at a service at a chapel followed (by a service at the graveside or crematoria).

A "No Service, No Attendance" or "Direct" burial or cremation does not have a funeral service component. The body will be collected and disposition (burial or cremation) will be arranged without any family

members present. If cremation is chosen, the ashes will be returned to the family. Families choosing this option may choose to arrange a separate memorial service, where the body isn't present.

The choice of service may depend on cultural factors and religious beliefs. Your choice may also depend on other factors such as budget or whether family members are able to attend. With this option, a family may choose to also organise a memorial service (a service where the body isn't present) separately or at a later time.

Consider what location you would like to have your service, e.g. place of worship, community centre, at a cemetery or crematoria, at your own home, at a funeral home, outdoors or somewhere else. These may be places that are significant to you or the person who has died. You may have a preferred cemetery that other family members are buried at.

Think about if there are any other things you or other family members would like a funeral provider to arrange, such as a viewing or vigil before the funeral, or transporting the person interstate, overseas or to another location.

## 7. Consider what activities you could complete yourself

Funeral providers can manage all aspects of the funeral or can assist with only some of the activities. There is no legal requirement to use a funeral provider in NSW. Some of the activities (those marked with "L") have legal requirements associated with them, the others are optional.

Consider what activities you think you could do yourself, this may include things such as:

- |  |  |
|--|--|
| <input type="radio"/> Register the death (L)   | <input type="radio"/> Organise cultural or religious components  |
| <input type="radio"/> Organise a cremation directly with a crematorium (L) or Purchase a burial plot (L) | <input type="radio"/> Book a venue for the service   |
| <input type="radio"/> Keep the body at home until the funeral (maximum of 5 days; L)                     | <input type="radio"/> Book a venue for the wake  |
| <input type="radio"/> Organise coffin (L)  | <input type="radio"/> Conduct the funeral service without a celebrant or ask a friend or family member to conduct it |
| <input type="radio"/> Wash and dress the body for burial or cremation                                    | <input type="radio"/> Give a eulogy  |
| <input type="radio"/> Organise flowers   | <input type="radio"/> Arrange a photo / video presentation   |
| <input type="radio"/> Organise memorial cards for orders of service                                      | <input type="radio"/> Religious or cultural practices  |
| <input type="radio"/> Organise catering  | <input type="radio"/> Other  |

Some funeral providers may not allow you to complete all activities yourself, others are more flexible in allowing family participation.

Legally required components of a funeral are:

- ▼ [Registration of the death](#) (only next of kin, funeral director, executor of the estate or solicitor acting on behalf of next of kin can apply for it)
- ▼ Providing a coffin for burial or cremation is required under the Public Health Regulation ([Part 8, clause 63](#)), unless approval has been given by the Secretary.
- ▼ Storing, handling and disposition of the body (usually this means burial or cremation) is regulated under the Public Health Regulation [Part 8, clauses 49 to 93](#). It also requires additional documentation for bodies that are to be cremated, as well as other requirements for bodies buried in a vault.

## 8. Find some funeral providers in your area

Search funeral providers that service your area. Some providers service large areas (e.g. all of Sydney, Newcastle, Central Coast). Look at the websites, compare their prices lists, and look at online reviews.

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Funeral providers in NSW must provide certain price information on their websites and in their offices this is known as the [funeral information standard](#). Be aware that there may be other large costs not included on their price lists such as the professional service fee. We have also noticed that not all funeral providers in NSW are providing price information.

As for many other services there are also comparison websites for funeral providers, and reviews of previous customers which may provide you with more information about the company you are considering. When comparing quotes make sure you are comparing prices including GST.

Note that there are different types of funeral providers. Traditional funeral providers have an office and complete many of the activities 'in house'. Mobile funeral providers may not have their own premises, they might come to your home to discuss the arrangements and might contract services from other providers. Some providers are family owned, others are owned by larger companies. Some funeral providers are run by not for profit organisations. Think about what is important to you to help narrow down the list of options.

Many funeral providers are part of funeral director associations. Funeral director associations may do additional inspections or require members to be part of a code of conduct. If something goes wrong you may complain to the association the company is a member of. If they are not a member of an association you may make a complaint to consumer protection bodies such as [Fair Trading](#) or the ACCC.

## **9. Call or visit 2 or more providers and get a quote for your chosen service and ask key questions**

Contact 2 or more providers and get a detailed quote. You may do this over the phone attend their office. Provide the key information about the service e.g. (items 4, 6 and 7) to help them provide an accurate quote. If you are attending their office you might want to take a support person, however this person should be someone you feel comfortable talking about financial matters with.

Some funeral providers may charge to provide a quote (this could be \$150-\$250), but will deduct this amount from the final cost if you choose them. You should ask about things that may be particularly important to you.

Ask key questions, for example:

- ▼ What are legal requirements and what is optional?
- ▼ What activities or products will they allow you to provide or organise yourself?
- ▼ Whether they will allow you to easily customise a package to remove or add components.
- ▼ Whether they will charge a fee if you decide to change funeral providers?
- ▼ Whether they are part of a funeral director association?
- ▼ Find out whether they will allow children to attend?
- ▼ Have they provided a quote that is itemised in enough detail?
- ▼ Do you know what other costs you will need to pay e.g. burial fees may need to be paid to the cemetery directly

## **10. Choose a funeral provider**

Once you have found a funeral provider you feel comfortable with and they have provided you a quote you need to sign an agreement (contract) with them. NSW Fair Trading has some information about [contracts](#).

## **11. Arrange a transfer to funeral provider premises**

Make sure you know where the funeral provider will transfer and hold the body of the person until the funeral.

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## C Information available on government websites

This attachment contains a summary of information available on 6 Government websites. We have provided hyperlinks in the summaries to easily locate the information discussed.

**Cemeteries and Crematoria NSW** – “Planning for burial, cremation and ways to remember life” is a section on the CCNSW website containing resources to assist people to make plans for their own funerals. It includes research undertaken in NSW about people’s views on after death options. It contains a [planning checklist](#), some information about options available for body disposal and funerals (including DIY and at home funerals), facts and answers to questions about burial, cremations, funerals and commemorations. It also contains links to external organisations and resources such as making a will, funeral director associations, Natural death advocacy network and grief support services. A link to the NSW Government life events page is also provided.

**Department of Communities and Justice** – “After Someone dies” is a section of the DCJ website covering notifications of deaths, funerals, wills and estates probate and administration. The site contains flow charts, case studies, and sample letters and forms for families to follow when completing various processes after the death of a family member. Many of these processes will occur after a funeral. The ‘funeral’ section of the website includes guidance on:

- ▼ responsibility for arranging and paying for the funeral
- ▼ attendance at the funeral
- ▼ Aboriginal and Torres Strait Islander funerals
- ▼ ownership of ashes and choosing a headstone.

**NSW Fair Trading** - contains information about “buying services” including “funerals”. The page includes information on:

- ▼ What to do first
- ▼ Funeral products and services
- ▼ Costs and payments
- ▼ Your consumer rights
- ▼ Advice if you have a problem

Links to Contacts and other sources of information are also provided on the page relating to burial, cremation and memorials, Legal advice and bereavement support services.

**NSW.gov.au** have a life events page containing information about planning for end of life as well as what to do when someone dies. What to do when someone dies discusses “after a death” and “acting as an executor”. The “After a death” page also provides guidance on first steps, funerals, support, death certificates as well as estate and wills information.

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**Service NSW** contains 2 pages about organising a funeral, with links to DCJ, Fair Trading and NSW Trustee and guardian websites. These can be found at

- ▼ [www.service.nsw.gov.au/transaction/organising-funeral](http://www.service.nsw.gov.au/transaction/organising-funeral)
- ▼ [www.service.nsw.gov.au/transaction/what-do-when-someone-dies](http://www.service.nsw.gov.au/transaction/what-do-when-someone-dies)

**Last Days of Life Information for patients and families** by Clinical Excellence Commission are a series of factsheets and tools for patients, carers and clinicians dealing with end of life issues. Eight factsheets are provided as part of the series with some translated into eight commonly spoken languages in NSW. Those that touch on funeral arrangements are:

- ▼ Asking questions can help
- ▼ What to consider when your family member or friend has expressed a wish to go home from Hospital to die at home
- ▼ When a person dies in Hospital What to expect and what to do next
- ▼ When someone dies at home what should you do?

These resources provide helpful and practical information for families; however we have noticed that one factsheet incorrectly states that “a funeral director must be arranged”. Although it does advise families to compare funeral directors by stating “find a funeral director you are comfortable with that offers their services at a reasonable price.” As we have noted previously, there is no legal requirement for families to use the services of a funeral director in NSW.