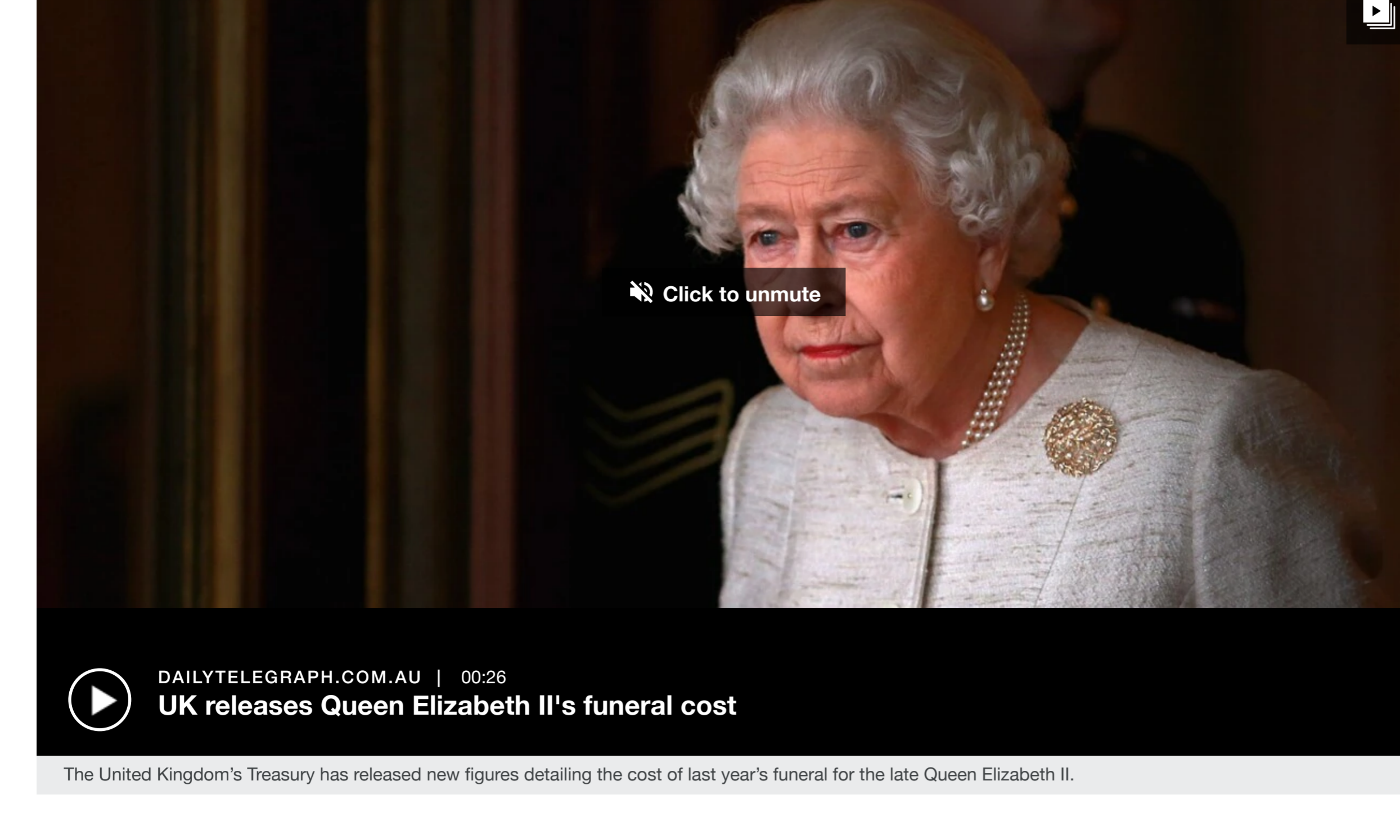


Funeral expenses: tips to save money when saying goodbye

Burial and cremation costs have climbed faster than overall inflation, but there are ways for grieving families to save.

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The United Kingdom's Treasury has released new figures detailing the cost of last year's funeral for the late Queen Elizabeth II.

As cost-of-living pressures continue to hit households, the cost of dying has been climbing too.

Burial and cremation costs have risen faster than inflation in the past few years, and funeral directors say families have become more cost-conscious.

It's not an expense where people want to be seen as a cheapskate, but there are ways to lower the cost of saying goodbye to a loved one.

"I don't believe the grieving process should include being sold to," says Kate Morgan, co-founder of Tomorrow Funerals.

"As people begin to realise that there is more choice than the very traditional, old fashioned funeral parlours, they are learning that there are options in terms of the cost of a funeral," she says.

"I believe that farewell ceremonies, funerals, memorials are still really important to people, so with the cost-of-living crisis it's more important than ever for individuals to have choice and access to information and ethical funeral businesses."

HOW MUCH?

An typical burial today costs more than \$11,000 and an average cremation more than \$8000, according to research by Australian Seniors, and those costs climbed 22 and 27 per cent respectively between 2019 and 2023 – more than the national inflation rise of 18 per cent for the same period.



Tomorrow Funerals co-founder Kate Morgan says farewell ceremonies can be personalised on any budget. Picture: Supplied

Almost 200,000 funerals occur in Australia each year and the industry is dominated by two big players, InvoCare and Tobin Brothers. InvoCare alone has 50 different brands including White Lady and Simplicity Funerals.

Morgan says there can be expensive upsells directed at grieving families, and people should consider asking a friend to help with research and the hard questions.

"Grief can cause brain fog and it's important to know what is and is not included in the package," she says.

"Consider choosing a sustainable cardboard coffin. Being upsold an expensive coffin when it's not required is unethical, but it happens," Morgan says.

She says people should be wary of confusing funeral packages that have no fixed price.

"Farewell ceremonies can be highly personalised at any budget."

"For instance, a memorial could include asking guests to bring a plate that reminds them of the person whose life is being celebrated. It could be a backyard barbecue where everyone is invited to make a toast."

About 70 per cent of Australians choose cremation and Farrell & O'Neill Funerals director Steve Farrell says this is less expensive than a traditional burial "and offers more flexibility with memorial services".

"With the rising cost of living, many families are more budget-conscious and looking to reduce expenses wherever possible," he says.

COMPARE AND SAVE

"Compare prices from different funeral homes and services," Farrell says.

"Many providers offer itemised pricing, allowing you to select only the services you need. Ensure you're getting quotes from various companies, as the funeral industry has seen many family-run businesses acquired by large multinational corporations."

Farrell says seniors can consider prepaying for their funeral.

"Many families appreciate that their loved one has made many of the difficult decisions in advance, eliminating confusion about their preferences," he says.

Grace Funerals co-owner Asha Dooley says funeral companies have been hit by rising costs of all supplies in recent years.

"As a small-business owner in a highly competitive market, we have been forced to largely absorb these costs in order to remain competitive," she says.

Dooley says cost is always a factor, but so are respect and care.

"The most expensive funeral is not necessarily the best, but if someone is able to offer the same cost at a greatly reduced price to many others, the question must be asked – what corners are being cut to provide a cost-price service?" she says.

"You can save money at the wake by under-catering the food. Not everyone comes back, and it isn't a big food occasion in most cases."



Asha Dooley from Grace Funerals says cost is just one factor. Picture: Supplied

TIPS AND TRAPS

- There are many options, so prioritise necessary services.
- Ensure your quote is comprehensive and includes all potential fees.
- Some funeral insurance can end up costing more in premiums over time than the funeral itself, especially if purchased when young.
- Can you consider DIY options for elements such as stationery, flowers or catering?

Source: Farrell & O'Neill Funerals

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