

Monday 10 May 2021

Funerals Review
NSW Independent Pricing and Regulatory Tribunal

#### **Dear IPART**

# RE: Draft Report of the Review of competition, costs and pricing in the funeral industry

I write regarding the Draft Report of the Review of Competition, Costs and Pricing in the NSW Funeral Industry (Draft Report). As recognised in the Draft Report, organising a funeral is unlike most other consumer decisions. Time constraints, lack of experience with this consumer transaction, cultural sensitivity surrounding death and loss, as well as the consumer's emotional vulnerability all play a factor when making funeral purchasing decisions.

CHOICE wholly supports each of the Draft Recommendations outlined in the Draft Report and is pleased to see recommendations that will, if implemented, support people organising funerals.

This letter provides brief comments on the Draft Recommendations. We have grouped the recommendations according to what we hope they will achieve for consumers purchasing a funeral in NSW.

Consumers can easily find and understand impartial information related to organising funerals Recommendations 1, 2, 3, 9 and 10 aim to improve the ease of access and quality of information related to organising funerals for people in NSW. CHOICE agrees that consolidating and promoting impartial information on a central hub will assist people looking to quickly understand what is required of them when a loved one dies. We also support Recommendation 3 - that a consumer guide be provided at hospitals, aged care homes or social services organisations, as well as on NSW Government's Life events webpage.

### The administrative burden on consumers is reduced

CHOICE supports Recommendation 4 that NSW Health and Births, Deaths and Marriages NSW update relevant forms such as authority to collect deceased, or the registration of death. Allowing families to complete and submit forms electronically and, if they choose, without the assistance of a funeral provider will help people make choices that best serve them and at their own convenience.



# Information provided by businesses is consistent, transparent and accessible to consumers

CHOICE supports Recommendation 5 and 6 that NSW Fair Trading amend the funeral information standard as well as supporting guidance and FAQ information to improve compliance. In particular, we support clarification on 'prominent display', amendments of 'public website' to include social media accounts, and clarifying what may constitute the 'least expensive funeral package'. CHOICE also supports the proposed amendment to require funeral providers to publish the price of their professional services fee and the price of the least expensive funeral package that includes a funeral service, as the latter is practically what many people would be looking to purchase.

### **Increased enforcement**

No regulation is effective without enforcement. To ensure that businesses are complying with the standard, we support Recommendation 7.

Yours sincerely,

# **Amy Pereira**

Campaigns and Policy Advisor