## Respectful Attention to IPART Tribunal into Funeral Industry Costs

It with great delight and after many years of anguish and frustration that I am able to officially submit my opinion and feelings born from experience within the funeral industry [in the capacity as a once employee and now as a 16 year proprietor of an established family operated business in Sydney.]

I welcome this investigative process, and below I will make my feelings known to the tribunal in the spirit of transparency and for the sake of industry integrity.

First and fore most on the issue of Cemetery interments and crematorium costs:
As a company we have **never** engaged in loading a funeral director margin on these costs.
I am mortified that such an appalling and unethical practice exists.

Further, as you can appreciate as funeral directors we have no control and no say on the exuberant cost of grave acquisition and interment costs throughout Sydney's cemeteries. The one main concern we hear from almost all families — apart from prices are too high, is why is there are variation between all crown held land from cemetery to cemetery and more so, why are there huge differences between each denominations in each cemetery.

Permit me now to focus on some point you raise in your discussion paper that address funeral directors and their respective businesses.

You are 100% correct, when you state "it appears to be easy to enter and practice as funeral director", in other words, the barriers of entry are extremely low, if non-existent. This is definitely a problem resulting from the governments unwillingness to regulate or address this problem, which for many years our industry body [FDA] has asked and beseeched for. In the absence of an unregulated code of conduct and ethics, it is inevitably deemed easy and very much possible for unscrupulous operators to practice predatory behaviour. Allow me to draw a comparison to the nursing home and aged care industry — I ask what would happen in this industry in the absence of regulation and accountability?

One of the major issues being highlighted in the absence of regulation is the ability to operate out of a briefcase, at the very least out of a shopfront with no mortuary or vehicles of their own. It is very noteworthy here, that this problem can be addressed by placing the onus on the crown owned land cemeteries and crematoriums to manage and police this shortcoming. In other words, in the exact same way each and every year we are asked to provide our business insurance certificates of currency, in order to be allowed to conduct a service in the cemetery grounds - the same can be implemented and enforced that we would need to show ownership of the mortuary and basic vehicle such as one hearse and one transfer vehicle.

I would be happy to further elaborate on this issue if the panel wish me to. Meanwhile, for the purpose of this exercise I will continue to address the balance of points which you invite opinion on. Tell us what you think about choice and competition in the funeral industry:

what are your views on the range of providers and choices of services emerging in the funeral industry?

Every industry undergoes an evolutionary process as population changes occur through socio/economic, age, education and particularly technology. I feel we should be more technology friendly and allow grieving families the opportunity to investigate their options on line in order to save time. I suspect this could easily equate to a more cost effective service.

what are your views on the need for regulation and what regulation might look like?

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c) can people complete some or all of the funeral arrangements easily without using a funeral director?

Many funeral directors including ourselves are making allowances for online enquiries and quotes. Once a funeral director is commissioned some of the process and associated paperwork may be completed online – such as the authority to transfer deceased and in some cases the death registration – although the we have found the latter is either incorrectly completed or followed up by a barrage of phone calls seeking assistance.

The logistics and operational stages of conducting a funeral can be a little more complex – dependent on the type of funeral and denomination. In the instance of Nil Service

attendance cremations – being a very simple and straight forward process, this could easily be completed by the client via online.

However, if any or all the above services were to be completed without the use of a funeral director it would create a state of chaos. A funeral director is not just a middle man between death and disposal of a deceased – a funeral director facilitates and streamlines the process. Ultimately being held accountable. More so under a regulated industry.

I fail to see how nursing homes, hospital morgues and the coroner would allow or handle grieving families to transfer their loved. What about body storage and hygienic treatment and preparation – the problems and issues would be of titanic proportions.

## what are your views on the impact of COVID restrictions on choice of services in the funeral industry?

Main impact of Covid is on the cremation front – As funeral attendance is restricted, more so during the onset when it was a maximum of 10, many opted for Nil service Nil Attendance. The driving force being the selection of who will attend and who will not was too traumatising – therefore the logic became cremate now, collect the ashes and organise a memorial service, post Covid restrictions.

## Is funeral price information easily available on providers' websites and does the information meet consumers needs?

As a consequence of the department of fair trading intervention, pricing is now available on all websites. I welcome this, and with the lapse of time we will know if this has had a positive result for grieving families.

Personally one of my biggest grievances with pricing – in this unregulated industry is funeral directors not being consistent. Please allow me to elaborate.

I know – as a fact once my main competitors realise someone is shopping around they will dramatically drop prices in order to secure the funeral, only to dramatically increase their prices on those who are too emotionally drained to shop around. I feel consistency is the more honourable method moving forward. In this, no family is disadvantaged, but can obtain a better price – purely on the basis of a transparent negotiation between funeral director and family.

## Tell us what you think about funeral pricing and affordability.

Ethical funeral directors fairly price their services and products with transparency, the public is being educated to research and if they feel costs are too high – they would seek an alternative provider. There is always an affordable service to meet any budget if the industry is regulated and brief case operators/ shop front operators are forced to facilitate themselves like the rest of the industry.

The end user has options as far as the choice for a funeral director, however, there is little or no choice when grave purchases are needed. Wanting to buy a grave for a loved one in the

same cemetery where other loved ones are buried, unfortunately these days they are being charged exuberant prices.

In conclusion, I reiterate my jubilation in this first of hopefully many more to come to regulate our industry towards more transparency bringing it in line with other essential services such as nursing homes.

Please feel free to contact me if I can be of any further assistance.