

THE VOICE of Pensioners and Superannuants

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Regional NSW funeral directors thumb their noses at new regulations



CONSUMER protection against over-priced funerals in NSW is what is called pricing transparency. If you need to organise a funeral or want to buy a pre-paid funeral, you can get three quotes, so the regulator's thinking goes. Competition between funeral providers will keep prices at reasonable levels.

But this ignores the fact that you generally look for a funeral provider who is local, so that even in metropolitan areas there may be few to choose from. Funeral directors can keep fees and charges high by simply keeping tabs on their two or three local competitors.

Recently, the NSW regulator introduced new rules about what pricing information funeral directors must publish online and display in their office. The requirement is for extensive pricing information as well as the price of the cheapest funeral package they offer.

These rules came into effect early this year, but compliance appears to be patchy, with the large funeral chains being fully compliant while stand-alone funeral directors in regional areas, for example, generally are not complying.

CPSA surveyed the pricing information of fifteen funeral directors in five regional NSW towns.

Only four out of fifteen funeral directors obeyed the new rules.

More than half were completely non-compliant, with Godfrey Smith Funerals Bathurst defiantly so, explicitly stating it is not publishing pricing information at all.

Citizens of the NSW towns of Bathurst and Dubbo won't be able to find published funeral pricing information at all, while Broken Hill, Griffith and Wagga Wagga funeral directors were overwhelmingly non-compliant, making it impossible to compare their prices.

All seven funeral directors who published pricing information (limited or complete) advertised direct cremation as their lowest-priced package, rather than a package including at least a remembrance service. This is not in the spirit of the new rules.

Direct cremation is a funeral without a service and no attendance at the crematorium.

Even though making funeral directors publish their pricing information on their website is an improvement (if they actually comply), it does not make for easy comparison. This could be fixed by the regulator developing and maintaining a comparison website such as www.gatheredhere.com.au and by making participation by funeral directors mandatory.

CPSA has reported the findings of its survey to the NSW regulator for action.

Broken Hill	Pricing information
Fred J Potter	No info: non-compliant
Curtis Family	Limited info: non-compliant
Shaun Hamilton	Limited info: non-compliant
J P Walsh	No info: non-compliant
Burke & Douglas	Complete info: compliant

Griffith	Pricing Information
Griffith Regional	Limited info: non-compliant
Griffith & District	No info: non-compliant
Collier Trennery	No info: non-compliant

Wagga Wagga	Pricing Information
Daniel Woods	No info: non-compliant
Alan Harris McDonald	No info: non-compliant
John Bance & Son	Complete info: compliant

Dubbo	Pricing Information
Abbey Funeral Home	No info: non-compliant
Larcombe & Bean	Complete info: compliant
Shakespeare	Complete info: compliant

Bathurst	Pricing Information
Renshaw's	No info: non-compliant
Godfrey Smith	No info: non-compliant

Financial outlook is bleak for many older single, childless women



SINGLE older women without children face economic insecurity, University of Sydney Business School research has found. There have been many studies on the effects of career interruptions parenthood can have on women but none on the livelihood of single older women without children, until now.

The research found that single women over the age of 45 without children take on more care responsibilities for family members who are ageing or have a disability than any other group in their age cohort.

Older single women are often viewed by their employers as having fewer external responsibilities due to not having childcare duties, so these women are often expected to work longer hours than women with children.

Families hold a similar view of older single women without children as carers. This means families sometimes expect more involvement of older single women without children to care for ageing parents compared with siblings who have childcare responsibilities.

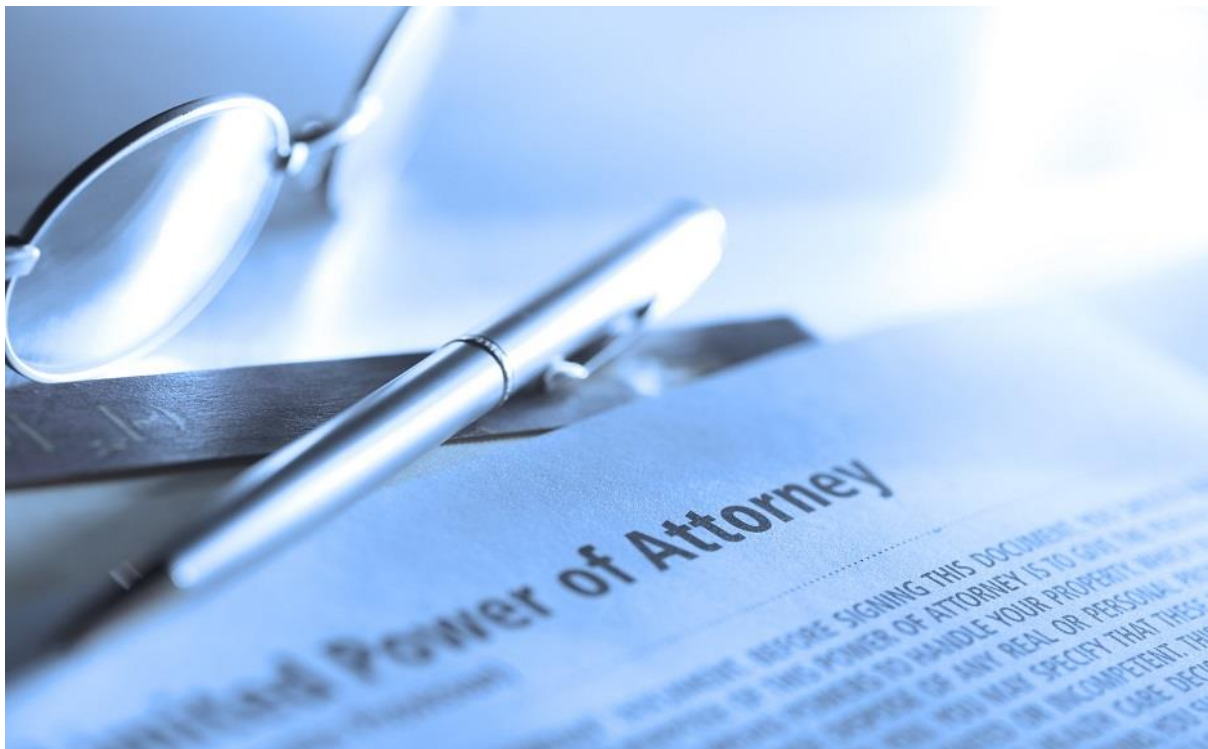
Therefore, these women are being squeezed from both sides as employers and families view them as more flexible with their time.

The research found that two thirds of older single women without children that were interviewed had experienced an involuntary career interruption not because of motherhood but because of ill health, care responsibilities or

redundancy. This career interruption was felt more substantially than by women in a relationship as there was no second income to cushion the financial shock.

The research recommended that specific financial information and advice should be made accessible to older single women without children due to the specific challenges in earnings, wealth, housing and care this cohort may experience.

Power of attorney protections increased in Queensland



ON 30 November 2020, new laws in Queensland took effect that say a person cannot appoint their paid carer as an enduring power of attorney if they have worked for them in a carer role within the last three years.

Currently, Victoria and Queensland are the only states to ban the appointment of a paid carer as an enduring power of attorney. A paid carer is someone who is paid a fee or wage to look after another person. This does not include someone receiving the Carer Payment or someone living with you who receives the Carer Allowance.

An enduring power of attorney is a legal document that appoints a person to make financial and personal decisions on your behalf. If you lose capacity to make decisions your enduring power of attorney will potentially have complete

control over all of your affairs. So, it's important that this power is reserved for someone you really trust.

Andrew Simpson, national head of wills and estates at Maurice Blackburn law firm said, "Giving a paid carer power over the affairs of the vulnerable person they are paid to look after is in our view a dangerous blurring of professional and personal lines that increases the risk of financial abuse".

Financial abuse is the most prevalent form of elder abuse in Australia. The rest of Australia needs to follow Queensland's lead and enforce stronger laws to protect older Australians.

Banning paid carers from becoming enduring powers of attorney would be a good start.