NEW SOUTH WALES JEWISH BOARD OF DEPUTIES LTD



The Representative Organisation of NSW Jewry ועד הקהילה היהודית בנ. ס.וו.

President: Lesli Berger Chief Executive Officer: Vic Alhadeff





17 November 2020

Independent Pricing & Regulatory Tribunal PO Box K35 **Haymarket Post Shop** Sydney NSW 1240

Attention: Manager, Review of Competition, Costs & Pricing in the Funeral Industry

Dear Sirs and Madams,

Review of Competition, Costs & Pricing in the Funeral Industry

Introduction

The NSW Jewish Board of Deputies is the official elected representative roof-body of the Jewish Community in New South Wales, with 55 major Jewish organisations in NSW as its constituents. It is recognised by the NSW State Government, its agencies, the media and other ethnic and religious groups as the representative body of the Jewish Community and speaks on its behalf on all matters affecting the status, welfare and interests of New South Wales Jewry.

In relation to this submission we also represent the Sydney Chevra Kadisha, which alone provides burials to the NSW Jewish community. It does so in compliance with Jewish religious laws.

We appreciate the opportunity to make a submission to assist with the review of competition, cost and pricing in the funeral industry.

Key Points

- Government policy needs to distinguish between commercial funeral providers, and communal, not-for-profit providers, including those from faith communities.
- The interaction of funeral services with religious needs is an important matter to take into account.
- The IPART review should recognise the distinctive nature of Jewish communal burials as it moves forward with its review.

Choice of funeral providers

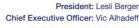
For the Jewish community there is no choice of funeral provider. Jewish people of all streams are buried by the Sydney Chevra Kadisha, which is a not-for-profit communal operation. It has existed well in excess of a century, and in our view cannot be compared sensibly to commercial providers.

Jewish religious law contains some strict requirements in relation to Jewish funerals, and the. Sydney Chevra Kadisha complies with those requirements. There are matters which our religion dictates, for example, in relation to the selection of a coffin and in relation to who may officiate at a funeral, and requirements regarding the washing and wrapping of the deceased (the procedure

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As you may know, our faith forbids cremation and requires perpetual internment.

Transparency of pricing

In relation to transparency of pricing, the Sydney Chevra Kadisha pricing can be found at https://www.sck.org.au/wp/wp-content/uploads/2019/12/SCK-Charges.pdf.

Adopting your Table 1 categories, the average charge for Sydney Metropolitan Burials would be as follows.

Item	Price
Professional service fee (for single service)	\$3,088.00
Casket/coffin	\$392.70
Transfer of the deceased	\$350.00
Hearse	\$302.50
Religious celebrant	\$400.00
Death certificate	\$60.00
Supply of other religious articles and services	\$754.10
TOTAL	\$5,347.30

Outside the Sydney metropolitan area, transportation and other charges may differ, as there are some funeral homes in regional NSW which act on procedures provided by the Sydney Chevra Kadisha to care for a Jewish deceased where the Sydney Chevra Kadisha cannot immediately attend itself.

By reason of religious requirements setting out the services to be provided, there is no upselling or exploitation of families. Quite the contrary, we have sensitive procedures in place to support ensure that families that cannot afford the costs of the funeral, or cannot afford that which presently is the very high cost of burial licences and internment in the Sydney metropolitan area, still have a Jewish funeral and burial. The Sydney Chevra Kadisha provides fee waivers either full or partial as appropriate. Also, the Sydney Chevra Kadisha do not offer prepaid funerals.

It is also important to recognise that for many families; their Rabbi is the first port of call and the Rabbi often assists in making arrangements with the Sydney Chevra Kadisha. That Rabbi will usually be the celebrant for the funeral.

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The bigger issue

The far bigger issue is the provision of the grave and the internment. At present, only Rookwood General Metropolitan Cemetery Trust regularly provides a subsidised grave and internment. Catholic Cemeteries have indicated that they will do so as well once the Macarthur Memorial Park Cemetery is up and operational.

Also, some cemeteries provide a prepaid interment option and others not; a matter which we know is being addressed in your Review of the Costs and Pricing of Interment in NSW.

Our request

- Government policy needs to distinguish between commercial funeral providers, and communal, not-for-profit providers, including those from faith communities.
- The interaction of funeral services with religious needs is an important matter to take into account.
- The IPART review should recognise the distinctive nature of Jewish communal burials as it moves forward with its review.

Availability to assist

Our David Knoll AM, together with a representative of Sydney Chevra Kadisha, would be more than pleased to meet with representatives of IPART and answer any other questions that might assist IPART with its enquiries.

Kind regards



Vic Alhadeff Chief Executive Officer **NSW Jewish Board of Deputies**