

Options Paper

Funeral price transparency

Consultation process

The Department of Justice and Attorney-General invites interested individuals and organisations to provide written submissions in response to the Options Paper questions on funeral price transparency in Queensland.

Some of the questions are for businesses supplying funerals and some questions are for consumers.

Closing date for providing comment is 7 October 2021

While submissions can be lodged electronically or by post, electronic lodgement is preferred.

Online:

Email your submission to: funeralconsultation@justice.qld.gov.au

Mail:

Funeral price transparency consultation
Office of Regulatory Policy
Department of Justice and Attorney-General
GPO Box 3111
BRISBANE QLD 4001

Privacy Statement

Any personal information you include in your submission will be collected by the Department of Justice and Attorney-General (the Department) for the purpose of obtaining comment on this issue. Your submission may also be released to other government agencies as part of the consultation process. Submissions provided to the Department will be treated as public documents. This means that they may be published on the Department's website, together with the name and suburb of each person or entity making a submission. If you would like your submission, or any part of it, to be treated as confidential, please indicate this clearly in the submission. However, please note that all submissions may be subject to disclosure under the *Right to Information Act 2009*, and access applications for submissions, including those marked confidential, will be determined in accordance with that Act. Submissions (or information about their content) may also be provided in due course to a parliamentary committee when considering legislation.

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Funeral price transparency

Purpose

This paper is seeking the views of the broader community to assist the Attorney-General and Minister for Justice to better consider regulatory and non-regulatory options relating to funeral price transparency in Queensland.

The paper is focussed only on funeral price transparency for funeral goods and services, not including preneed funeral services such as prepaid funerals or funeral insurance. “Funeral price transparency” generally refers to the provision of itemised, upfront pricing information to be provided on a funeral provider’s website (if the business has one) and at the place of business.

The objective of improved funeral price transparency is to provide consumers with pricing information to make a more informed choice about the kind of funeral they want. Funeral price transparency is intended to ensure prices for goods and services are better disclosed and can be compared with alternatives, without the need initially to obtain a quote.

This paper proposes three options:

- **Option One** – Regulation under Queensland’s *Fair Trading Act 1989*
- **Option Two** – Amending the Queensland voluntary code
- **Option Three** – Maintaining the status quo

Background

Engagement with a funeral provider will occur for most Australians at some stage, often as a vulnerable consumer. Funerals involve a significant expenditure. However, due to the circumstances surrounding the death of a loved one, consumers may be unlikely to shop around for funeral prices or feel uncomfortable enquiring about more affordable options. Consumers may also be offered a bundle of goods and services and be unaware of available options, such as where services are not required to be performed.

The Independent Pricing and Regulatory Tribunal (IPART) of New South Wales, in its “Review of competition, costs and pricing in the New South Wales Funeral Industry”, observed the following in relation to funerals:

“Because people organise funerals infrequently and they occur quickly, during what can be a stressful and emotional time, organising a funeral is different to most other consumer decisions. As it is an infrequent purchase, people are generally unfamiliar with the options available, the prices involved and what is required or optional. Also, as death is a sensitive subject, people can be reluctant, or unable, to engage in the usual methods of decision-making for large purchases, like shopping around and comparing services and prices, inquiring about discounts or selecting on the basis of price.”¹

The cost of a funeral in Australia varies depending on the nature of the service provided and the package of goods and services, for example, cremation or burial, transportation, casket, flowers and memorial videos. Prices also vary depending on the funeral provider and location.

¹ <https://www.ipart.nsw.gov.au/Home/Industries/Special-Reviews/Reviews/Cemeteries/Competition-costs-and-pricing-in-the-NSW-Funeral-Industry>

The Attorney-General and Minister for Justice has received correspondence from consumers and the consumer advocacy group CHOICE requesting upfront itemised pricing of goods and services that comprise a funeral, to better assist consumers in making more informed choices when organising a funeral.

Overview of the funeral industry

In Queensland, there were over 30,000 deaths registered per year in 2018 and 2019. There were 32,010 deaths recorded in Queensland in 2020. Research undertaken by van der Laan & Moerman (2017), referencing an IBISWorld (2016) report, states cremation has grown as the preferred funeral option for two-thirds of deaths in Australia and that the Funeral Directors, Crematoria and Cemeteries industry is a one billion dollar industry in Australia.² In 2019, approximately 8,900 people across the country were employed in the Funeral, Crematorium and Cemetery Services industry.³ Close to 52% were employed as funeral workers, with the remainder being gardeners (3.7%), general clerks (3.2%), building and plumbing labourers (3%) and other personal service workers (2.9%).

The funeral industry is divided across two large national providers and smaller and family owned enterprises. A large national provider, InvoCare, currently operates over 290 funeral locations in Australia, New Zealand and Singapore.⁴ InvoCare employs more than 1,800 people and has a current turnover of approximately \$400 million a year.⁵ InvoCare has three national brands (White Lady Funerals, Simplicity Funerals and Value Cremations), over 40 funeral brands and 15 cemeteries and crematoria across Australia.⁶

InvoCare owns the following Queensland brands: Australian Heritage Funerals, Burkin Svendsens Funerals, City Funerals, Drysdale Funerals, Gatton Laidley Lowood Funeral Services, George Hartnett Metropolitan Funerals, Hiram Philp Funerals, Mackay Funerals and Somerville Funerals.

Another large national provider, Propel Funerals, reportedly accounts for about 6% of Australia's funerals market.⁷ As at 2019, Propel Funerals operated from 24 locations in Queensland and owns brands Newhaven Funerals and WT Howard Funeral Services in North Queensland, Gregson & Weight and Integrity Funerals on the Sunshine Coast, Gympie Funerals, Ross Funerals and Virgo Funerals in the Wide Bay area, Premier Funerals in Brisbane, Heritage Park Crematorium in Goodna and the Buderim Crematorium.⁸

Funeral directors generally operate from funeral homes or funeral parlours and the funeral industry has traditionally been structured around family-owned and operated private companies.⁹ However, in recent years the largest national providers have been steadily buying smaller family owned funeral homes. For example, in 2019, Propel Funeral Partners Limited acquired Gregson & Weight Funeral Directors (GW). GW is the largest funeral services provider in the Sunshine Coast region.¹⁰

² van der Laan, S. & Moerman, L. C. (2017). An Investigation of Death Care and the Funeral Industry in Australia. Sydney, Australia: University of Sydney.

³ <https://nationalindustryinsights.aisc.net.au/industries/personal-services/funeral-services>

⁴ <https://www.invocare.com.au/our-brands/funeral-homes/>

⁵ <https://www.invocare.com.au/about-us/>

⁶ <https://www.invocare.com.au/our-brands/funeral-homes/australia/>

⁷ <https://www.afr.com/companies/healthcare-and-fitness/asx-funeral-stocks-propel-and-invocare-safer-havens-in-asx-carnage-20200316-p54ae2>

⁸ 2019 Annual General Meeting

⁹ Funeral services environmental scan. <http://hdl.voced.edu.au/10707/434600>

¹⁰ <https://www.accc.gov.au/public-registers/mergers-registers/public-informal-merger-reviews/propel-funeral-partners-limited-gregson-weight-funeral-directors>

The market is also segmented with funeral providers in the same region targeting different groups of potential clients. For example, the gatheredhere website states that InvoCare' s three national brands target different segments of the market:

- Value Cremations –phone only, direct cremations otherwise known as no service, no attendance (NSNA) funerals
- Simplicity Funerals – simple, affordable funerals
- White Lady Funerals – premiere brand.¹¹

IPART reports that 65% of funeral providers have at least some pricing information on their website.¹²

Pricing

A typical funeral will have these costs:

- funeral director fees
- transport
- coffin
- death certificate
- permits (for example, for a burial at sea or private land)
- burial or cremation
- cemetery plot
- other expenses such as a celebrant or clergy, flowers, newspaper notices and the wake.¹³

IPART reported that most funeral providers offer a range of funerals with different price points.¹⁴ These include NSNA funerals, funerals with a funeral service and premium funerals (see Figure 1). Consumers can purchase a funeral that meets their needs, at a price they can afford, by comparing the range of options available.

¹¹ <https://www.gatheredhere.com.au/guide-invocare-funeral-brands/>

¹² IPART, Review of Competition, Costs and Pricing in the NSW Funeral Industry, Draft Report, p 8. <https://www.ipart.nsw.gov.au/files/sharedassets/website/shared-files/investigation-administrative-publications-interment-costs-and-pricing/publications-review-of-competition-costs-and-pricing-in-the-funeral-industry/draft-report-review-of-competition-costs-and-pricing-in-the-nsw-funeral-industry-april-2021.pdf>

¹³ <https://moneysmart.gov.au/paying-for-your-funeral>

¹⁴ <https://www.ipart.nsw.gov.au/Home/Industries/Special-Reviews/Reviews/Cemeteries/Competition-costs-and-pricing-in-the-NSW-Funeral-Industry>

Figure 1 - IPART information regarding different funeral options (page 10, Draft Report)

<p>No Service No Attendance cremation or burial</p>	<p>Funeral with a funeral service</p>	<p>Premium funeral</p>
<p>The funeral provider organises for the body to be prepared and placed in a coffin, to be transported to cremation or burial, and does the required legal paperwork, without a ceremony. Mourners do not attend any stage of the process.</p>	<p>The funeral provider does the legal paperwork, and organises for the body to be prepared and placed in a coffin, transported to the place of a funeral ceremony, and to the cremation or burial. They may also organise newspaper notices, viewing of the body, flowers, stationery, audio visual presentations, transport for mourners to the ceremony, and catering after the ceremony.</p>	<p>A funeral with a service that includes most of the optional inclusions, and/or the inclusions are higher priced, and/or there are multiple viewings or multiple funeral services (e.g. in a chapel and at graveside).</p>

Dr Sandra van der Laan, an academic who has conducted research on the funeral industry, is reported as having stated that on average people pay \$6,000 for funerals when they can cost as little as \$1,200.¹⁵ The Funeral Directors Australia website states that in the Greater Brisbane region, the average price of a funeral package is around \$5,500 to \$6,600, and notes that local funeral directors offer cheap funeral packages as well as more expensive or high-end funeral packages.¹⁶ The Budget Direct website states that the average funeral in Australia can cost between \$4,000 for a basic cremation to around \$15,000 for an extravagant affair complete with casket, burial and flowers, and because of the many customisable elements in a funeral there are no fixed or set prices.¹⁷

Research undertaken by CHOICE found a range of prices offered for goods and services, namely:

- Professional services were not itemised and ranged between \$2,900 - \$7,100
- The cost of a viewing ranged from \$110 to \$1,600
- Coffin prices started at \$980, others started from \$1,850
- Cremation only services ranged from \$2,000 to \$8,000.¹⁸

Pricing information is often available by requesting a quote from a funeral services provider.

However, the difficulty in obtaining funeral price information was highlighted by consumer advocacy group CHOICE. CHOICE had mystery shoppers try to obtain an upfront quote for a direct cremation from various funeral directors and found:

- 14 of 23 did not provide quotes within 48 hours, nine did not send one at all
- 24 of 36 said they provided direct cremation, but only 11 sent a quote.¹⁹

¹⁵ <https://www.abc.net.au/news/2018-03-28/critics-claim-a-lack-of-competition-in-funeral-industry/9594044>
¹⁶ <https://www.funeraldirectorsaustralia.com.au/funeral-prices/brisbane/>
¹⁷ <https://www.budgetdirect.com.au/blog/how-much-does-a-funeral-cost-in-australia.html>
¹⁸ CHOICE, How much do funerals cost?, <https://www.choice.com.au/funeralcosts>
¹⁹ <https://www.choice.com.au/funeralcosts>

CHOICE found that trying to obtain a breakdown of costs from funeral directors was even more difficult due to the bundling of goods and services:

- 10 provided lump sum quotes with no cost breakdown
- 17 provided quotes with varying levels of cost itemisation
- independent businesses were not as a group, any better at specifying costs, five out of 12 provided no breakdown at all
- six White Lady Funeral branches sent comprehensive quotes, but items were lumped together.

Comparison websites

Consumers can use comparison websites, such as www.gatheredhere.com.au, or ezifunerals.com.au which provide a portal for consumers to request quotes from multiple funeral service providers.

The eziFunerals website provides a general starting price for a number of services based on their own research.²⁰ While gatheredhere does not appear to provide a breakdown of starting prices for specific services, it does provide upfront estimated costs for burials or cremations within a geographic area selected by the consumer. The estimated prices prepared by gatheredhere are based on: gatheredhere calling, emailing and meeting with funeral homes directly as a mystery shopper; customers sharing quotes with gatheredhere; and general price lists provided by funeral homes.²¹

Legislation

Queensland

Queensland laws do not currently prescribe mandatory, industry-specific requirements for the disclosure of upfront prices by funeral service providers.

Queensland funeral directors may choose to become a member of a professional association such as the Australian Funeral Directors Association (AFDA), the National Funeral Directors Association of Australia (NFDA) or the Association of Independent Funeral Professionals (AIFP). Membership with an association usually requires members to follow a code of conduct or code of ethics (or both) and to provide a complaint resolution procedure.

The Queensland Government previously worked with industry, including peak associations, in 2013 to develop a voluntary code of conduct.²² The 'Queensland Funeral Industry Code of Conduct' supports best practice and specifically includes a commitment to:

- Provide clients with accurate and timely information about the range and price of their services and products, including low-cost options
- Provide clients with a written itemised estimate of costs and the terms of trading, in plain language, prior to the client accepting the provider's service.

Several Queensland funeral providers have made a public commitment to abide by Queensland's voluntary code of conduct.

²⁰ <https://ezifunerals.com.au/>

²¹ <https://www.gatheredhere.com.au/faqs/>

²² Australian Funeral Directors Association, Queensland Division, Australasian Cemeteries and Crematoria Association, Independent Funeral Directors Association, National Funeral Directors Association, Queensland Funeral Directors Association and Queensland Cemeteries and Crematoria Association.

New South Wales

New South Wales has introduced an information standard to regulate the display of funeral prices. The Regulatory Impact Statement prepared by the New South Wales Government determined that the information standard met the objectives of the *Fair Trading Act 1987* by encouraging fair trading practices, a competitive and fair market in the funeral industry and providing greater clarity and transparency for consumers.²³

The Regulatory Impact Statement noted the additional administrative costs for the funeral industry were not significant, in establishing and maintaining the new information standard, and are balanced by the increase in transparency for consumers.

As larger national funeral service providers are increasingly abiding by the New South Wales requirements as a standard approach across all their business locations, it is also likely that there will be some increased funeral price transparency in Queensland.

Australia

All businesses in Australia must follow the *Australian Consumer Law* (ACL). The ACL is a national law, administered by the Australian Competition and Consumer Commission (ACCC) at a national level and by consumer protection regulators such as the Queensland Office of Fair Trading (OFT) at state and territory level.

The ACL prohibits misleading, deceptive or unconscionable conduct in trade or commerce. The ACCC recently took action against two funeral service providers for allegedly making a false and misleading representation about their ownership. The ACL also includes provisions relating to unfair contract terms.

Section 101 of the ACL allows a consumer to ask a service provider for an itemised bill up to 30 days after receiving the bill. The consumer must be provided with this information free of charge and within seven days of the request. An itemised account must show:

- how the price was worked out
- if relevant, the number of labour hours and hourly rate
- if relevant, a list of materials used, and the amount charged for the materials.

While the ACL provides several general protections, it does not prescribe requirements relating to the upfront display of funeral prices.

International

New Zealand's Law Commission has recommended mandatory disclosure of itemised funeral prices.²⁴

The United Kingdom's Competition and Markets Authority (CMA) has undertaken extensive consultation, research and investigation into the lack of competition and price transparency in the funeral industry.²⁵ The Final Report made several recommendations including mandatory itemised price lists.

²³ Fair-Trading-Regulation-2019-Regulatory-Impact-Statement.pdf (nsw.gov.au)

²⁴ Report 134 October 2015, "Death, Burial and Cremation", <https://www.lawcom.govt.nz/sites/default/files/projectAvailableFormats/NZLC-R134-Death-Burial-and-Cremation.pdf>

²⁵ <https://www.gov.uk/cma-cases/funerals-market-study#final-report-and-decision-on-a-market-investigation-reference> 18 December 2020

The Scottish Government published Guidance to help improve the availability and transparency of funeral charges information and recommends websites provide up to date pricing information.²⁶

Options

The following options are being considered by the Queensland Government.

Option one – Regulation under Queensland’s *Fair Trading Act 1989*

Option one is to introduce a regulation under Queensland’s *Fair Trading Act 1989* in support of the objectives of the Act to improve consumer wellbeing through consumer empowerment and protection, fostering effective competition and enabling the confident participation of consumers in markets in which both consumers and suppliers trade fairly.

It is intended that the regulation be as consistent with the New South Wales information standard as possible. This is to better ensure no further costs are imposed on businesses operating interstate and/or nationally. Provisions in New South Wales would already be familiar to interstate/national providers, and it is intended that a regulation in Queensland would not impose significant additional time, cost and training expenses, with no need to substantially update policies, processes or systems.

The proposed regulation would require funeral providers to disclose the price (or the price range) of each of the funeral goods and services offered. The itemised price information would need to be prominently displayed at each place of business and on the website (if they have one).

Under the New South Wales information standard funeral information provided to consumers must include:

- the price of each of the following:
 - transport of the body prior to burial or cremation
 - storage of the body at a mortuary or holding room
 - hire of a refrigeration plate
 - each type of coffin, casket or shroud supplied or the price range of all coffins, caskets or shrouds supplied
 - care and preparation of the body prior to burial or cremation
 - a viewing of the body prior to burial or cremation
 - arrangement and conduct of a funeral service (including hire of the venue)
 - burial or cremation of the body
- the location of the mortuary or crematorium used by the funeral director
- if the funeral director uses a mortuary or crematorium that is not owned or managed by the funeral director, the name of the owner or manager must be provided
- a reasonable estimate of the following disbursements:
 - the cost of obtaining of a death certificate from the Registrar of Births, Deaths and Marriages
 - the cost of obtaining any certificate or permit required under the *Births, Deaths and Marriages Registration Act 1995* (NSW) or the *Public Health Act 2010* (NSW) in relation to the body
 - any fee charged by a cemetery or crematorium in relation to burial or cremation of a body

²⁶ <https://www.gov.scot/publications/guidance-funeral-costs/> Guidance on funeral costs under section 98 of the Burial and Cremation (Scotland) Act 2016.

- the price of the least expensive package for the burial or cremation of a body supplied by the funeral director
- how a body is transported prior to burial or cremation.²⁷

Several funeral service providers operating in Queensland are voluntarily providing upfront pricing information for consumers on their websites, in keeping with the requirements in New South Wales. It is not clear how widespread this voluntary practice is in Queensland.

Queensland's *Fair Trading Act 1989* allows a maximum penalty in the regulation to be 20 penalty units, which would amount to \$2,669 based on the current penalty unit amount. The current value of a penalty unit in Queensland is \$133.45, under section 3 of the *Penalties and Sentences Regulation 2015* (Qld).

Option one imposes requirements on funeral service providers in Queensland to display upfront funeral prices but is somewhat flexible in relation to where that information is provided (for example, as a price list at each place of business and on a website, if the business has one). Option one ensures the information is displayed in a standardised way for consumers. Option one is most likely to reduce uncertainty and improve price transparency.

Option two – Amending the Queensland voluntary code

Option two is to enhance Queensland's voluntary code of conduct by more specifically requiring upfront itemised pricing on a funeral services provider's website (if the business has one) and at the place of business, before the consumer engages a specific funeral provider.

Some funeral services providers at present provide all the price information while some do not. A best practice aim of full itemised pricing on a voluntary basis may assist competition in the Queensland market. Several Queensland funeral providers have made a public commitment to abide by the voluntary code.

However, it is not clear how many funeral service providers would commit to a change to the voluntary code. In addition, a failure to adhere to a voluntary code may not lead to sanctions from regulators, unless a breach of the ACL has been identified.

It may be that with increased use of online search platforms, consumers will be able to more readily identify those funeral service providers who have made a public commitment to the voluntary code. However, there may be differing views about the meaning of Queensland's voluntary code of conduct and what it represents.

Option two does not impose regulations on businesses as they are able to adopt Queensland's voluntary code of conduct to suit their needs. A voluntary code does provide consumers with a better understanding of the best practice commitments businesses may be making. However, as there is no mandatory requirement for upfront provision of funeral prices there is uncertainty about whether option two can significantly address a lack of price transparency.

²⁷ <https://www.fairtrading.nsw.gov.au/resource-library/publications/funeral-information-standard>

Option three – Maintaining the status quo

Taking no further legislative action and continuing the status quo in Queensland by relying on industry participants behaviour in relation to providing upfront pricing. Price transparency could improve due to pressure from consumers and consumer groups, and the response of national providers to the legislative action already taken in New South Wales.

The Queensland Government previously worked with industry to develop a voluntary code of conduct. The 'Queensland Funeral Industry Code of Conduct' supports best practice and specifically includes a commitment to:

- Provide clients with accurate and timely information about the range and price of their services and products, including low-cost options
- Provide clients with a written itemised estimate of costs and the terms of trading, in plain language, prior to the client accepting the provider's service.

In addition, Queensland funeral directors may choose to become a member of a professional association which usually includes a commitment to follow a code of conduct or code of ethics (or both) and to provide a complaint resolution procedure.

Although several national funeral service providers operating in Queensland are providing more upfront pricing information for Queensland consumers on their website, as part of abiding by requirements in New South Wales, it is not clear how widespread this practice will be in Queensland.

Consumer behaviour may also be changing with a move to conducting research online. Consumers may use a comparison website (for example, www.gatheredhere.com.au, or ezifunerals.com.au), which provides some price comparisons without the need to obtain a quote. However, upfront price information is not readily available online. In 2017, gatheredhere launched a petition to require funeral directors to disclose their price lists online.

The ACL includes several general consumer protections, including the right to request an itemised bill after supply. Any consumers with concerns about a funeral services provider potentially breaching their obligations under the ACL may contact the OFT.

Regulators will continue to act where a breach of the law has been identified. The ACCC has announced the competition and consumer issues in the funeral services sector is a compliance and enforcement priority for 2021.²⁸

Although option three does not impact on businesses, there is uncertainty about whether option three can address any lack of price transparency. There is no mandatory requirement for upfront provision of funeral prices, however regulators will act where necessary.

²⁸ <https://www.accc.gov.au/about-us/australian-competition-consumer-commission/compliance-enforcement-policy-priorities#2021-priorities>

Summary

This paper is seeking the views of the broader community to assist the Attorney-General and Minister for Justice to better understand stakeholder views in relation to three options relating to funeral price transparency in Queensland.

Consumers have raised concerns that funeral industry pricing is not transparent, complicated by bundling of funeral packages, lacks upfront itemised pricing and that it is difficult to obtain quotes prior to engaging a funeral director. Consumers are also raising the emotional vulnerability they feel when organising a funeral, which is often arranged quickly.

Consumers are shopping more in an online environment, seeking technological or innovative ways to purchase goods and services through apps, online quotes and comparing prices before ordering online or entering a store. Informed consumers help contribute to greater competition between providers.

The marketplace is continuing to change with an increase in the number of larger national providers. However, Queensland consists of several distinct regions that may be experiencing different outcomes in relation to the funeral industry.

Your views on the three options presented in this paper are welcomed.

Questions

The Department of Justice and Attorney-General welcomes responses to the following questions on transparency in pricing of funerals in Queensland.

If you own or operate a funeral service provider business

1. What is the size of your business (in terms of the number of permanent full-time employees), and in what part of Queensland does your business operate?
2. Is your business locally owned and independently operated or part of a national chain?
3. Does your business currently have a website? If so, does it provide price information about the goods and services your business provides, without the need to obtain a quote, email or meet in person?
4. Has your business agreed to abide by Queensland's voluntary code of conduct for funeral directors? If not, why not?
5. Which option do you support and why?

If you have recently purchased from a funeral service provider

1. In what part of Queensland did you purchase a funeral service? Was the business locally owned and independently operated or part of a national chain?
2. What was the main reason you decided to use the funeral service provider you chose?
3. Before committing to a specific funeral service provider, did you get a number of quotes from multiple funeral service providers? If so, how many?
4. How did you obtain price information? Was it in-person with the funeral service provider, price information made available through their website, a price comparison website or other?
5. Most funeral providers offer a range of funerals with different price points. What best describes the kind of service you purchased? Was it a No Service No Attendance cremation or burial, a funeral with a funeral service, a premium funeral (most options included) or other?
6. Did you negotiate the price or change the package of goods and services offered by the funeral service provider? Was the negotiation done in person, over the phone or through email or in writing?
7. Did you have to leave your local community to find a funeral service provider?
8. Do you feel there was sufficient information about costs and itemised prices? Were you comfortable with the price you paid for the funeral? Did the final price paid meet your expectations or what you thought was agreed before the funeral service provided?
9. Which option do you support and why?