

## **Bereavement**

Bereavement is something that we are all likely to face several times in our lives. However it is something that is rarely mentioned in everyday life. It does not just refer to death of a loved one but also events such as retirement, redundancy, divorce, change of roles such as a child going to university or loss of good health.

Everybody's experience of bereavement and grief is unique as is the way they deal with it and no two bereavements are the same even for the person who is grieving. The way bereavement is experienced depends not only on personality, beliefs and a person's typical response to loss, but also the relationship experienced with the person that died and how they died. It is also influenced by other life events such as stress at work. However there are common experiences that many people report feeling.

This leaflet concentrates on bereavement due to death but the coping skills are applicable to all kinds of loss. It aims to help you through this difficult time by helping you understand some of the emotions; offer some practical ideas on how to cope and details of some of the things that need to be done following a death.

### **Coping with bereavement**

These are three people's experiences of bereavement.

“My Mum died 8 weeks ago, she fell at home and was admitted to hospital. All I keep seeing is her thin and pale lying in a hospital bed connected to lots of drips and tubes with a mask on her face. I'm finding it difficult to get to sleep and when I do I wake in the middle of the night and find it hard to get back to sleep. I keep thinking that if I'd gone round to see her that day she wouldn't have fallen. I feel guilty that I didn't do more for her.”

“My husband died suddenly a few months ago whilst playing football. He's left me to bring up our two young boys alone. I feel so angry with him for leaving me in such a mess. I'm finding it hard to cope on my own and I'm feeling very isolated as all my friends have partners.”

“My brother died 3 months ago from Cancer. He had been very ill for ages and we've known for a long time that he would die. I can't believe that I feel so numb and weepy. We weren't that close and I knew that he was dying, I really didn't

expect his death to bother me. I even keep seeing him walking down a street, I chased after a total stranger yesterday and felt a complete fool.”

### **How do people feel in the early stages of bereavement?**

Many people describe being in shock after being told of a death of a relative or friend. They may experience panic including heart palpitations and breathlessness or numbness and either are very weepy or unable to cry at all. Others calmly deal with all the practical arrangements and may appear uncaring, but are likely to feel the impact of their loss at a later date. Sleep may be a problem with difficulty in getting to sleep, waking in the middle of the night or both, exacerbated by images and/or thoughts of the person who'd died.

### **How do people feel in the weeks and months following bereavement?**

There is no set time on how long bereavement lasts and it is possible that even years later another event/experience can trigger feelings of loss. Nor are there any set stages, you can feel a variety of different emotions in the space of a few minutes and then carry on normally for a while or some feelings can last days or weeks.

Some people are agitated for quite a long time after a death and may cope by keeping very busy all the time or find it difficult to focus on anything. For some agitation can lead to feelings of panic that could include breathlessness, heart palpitations, tingling, dry mouth and dizziness. Others may feel weepy, tired, have low moods and find it difficult to be motivated or sociable.

Some people feel guilty and keep reviewing their relationship with the person who has died and the circumstances of the death, wondering what they could have done differently.

When the person who has died had experienced a long period of ill health and pain relatives often report feeling guilty that they feel relief that it is all over, but others are surprised that they don't feel relief.

People often feel angry after a death, especially if someone died suddenly and they were unable to say goodbye or it was a traumatic death. People involved in caring for the person who has died including family members are often the target for this anger as they ask “why didn't you do more?”

Issues can arise over other people's reactions to your loss. Some people are clumsy or inconsiderate in what they say and occasionally people will avoid contact completely.

These reactions are normally because they don't know what to say or are frightened of your possible reaction. People often don't realise it can take a long time to recover from a death.

Many people feel that they are going 'mad' as they have odd experiences such as hearing, seeing, smelling or feeling the deceased both during waking hours and in vivid dreams. They may also feel a loss of identity, loss of memory and lack of self-esteem.

### **Strategies to help with bereavement**

- If possible prepare for a death before hand by talking with the person about their wishes regarding the funeral and burial or cremation and practical issues such as finances. Most importantly say all the things you would want to say. (Planning a good death by the BBC is a useful guide)
- Consider if you want to view the body of the dead person. It's a personal decision so follow your own feelings, there is no right or wrong. Some find this distressing but others find it a great comfort and some regret later that they had not done so.
- When arranging a funeral try not to do it alone. Consider what you really want and what you feel is right for the person who has died. Don't feel pressurised into having things that you do not want and are too expensive for your budget.
- Discuss with others how you feel. It can help get another perspective. Friends can be a great comfort at this time. If you feel you have no one to talk to counselling may help.
- Talk about the person who has died. Focus on happy memories. (It's ok to cry)
- Except help and don't be afraid to ask for help. Most friends and relatives are keen to help.
- Write about your thoughts and feelings of your loss and/or a letter to the person whose died.
- Spend sometime each day, to be still and allow yourself time to feel and experience your emotions. However painful they are in that moment, they will pass and it is much better for your health and longterm wellbeing to express rather than repress your emotions.
- Look after your health. Loss can make you more prone to illness, so eat a well balanced diet, take some exercise and get plenty of rest.
- Resume normal life and activates as soon as possible
- Keep up contacts with friends and relatives. Join local events/classes/clubs. Going out is a good boost to morale.
- Join a support group
- Poetry and music

- Don't make major decisions such as selling the house or moving area in the early stages of bereavement as you may make changes that you regret.
- If you have to make new financial arrangements ensure you have proper advice and discuss relatives or friends.
- Do not use drink or drugs other than those prescribed by a doctor to help cope with this difficult time.
- Major anniversaries such as Christmas, birthdays, anniversary of the death can be difficult times. Spending these times with relatives and friends is helpful as they can offer good support. The thought of the anniversary is often a lot worse than the anniversary itself.
- If you feel that you are not coping with your grief after the initial few months or its getting worse or you feel stuck seek help from your GP and/or a Counsellor.

When you are bereaved you need to learn to live with the emptiness caused by the absence of the person whose died, the death can lead to self-reflection regarding your own live, choices, regrets, and your own mortality. Bereavement can instigate many changes; although living through these changes can often be painful the eventual outcome of this process can be very positive. By confronting death it is possible to become more compassionate and/or encouraged into pursuing what's really important in one's life.

### **Practical things that need to be done following a death:**

Unfortunately after a death many things need to be done to finalise the deceased affairs and notify organisations of their death. This can be very time consuming and in some instances upsetting. Most people you will contact are very helpful and understanding, but occasionally they can be insensitive. However keeping busy can help with the grieving process, but you also need to allow yourself time to grieve, so have sometime each day when you can sit quietly and allow yourself to feel and experience your emotions.

This checklist should help you consider who needs to be contacted and what things need to be dealt with.

#### Essentials

1. Death certificate needs to be obtained from Registrars Office. It is useful to have an extra 2/3 copies as solicitors, banks etc will not accept photocopies. (These need to be paid for in cash) Copies of birth and marriage certificates are also sometimes required.

An appointment needs to be made and it is beneficial to have someone come with you for support.

2. Hopefully there is a Will, which needs to be found and checked as early as possible in case there are any special wishes of the deceased regarding the funeral.
3. Funeral: Arrangements depend on personal preferences and religious beliefs. Most Funeral Directors are very helpful and supportive and will guide you through the options.

N.B The person who organises the funeral is responsible for payment of the account and at times there are no funds until probate granted.

4. Contact Solicitor re probate.

In some cases you will not need a solicitor and can obtain Probate yourself

N.B. If inheritance tax is to be paid, especially if a house to be sold, you may have to raise money to pay this to enable you to obtain probate. A Solicitor will advise.

### **Things which may need to be done**

(Some of the below will need to see a death certificate and in some cases probate)

Most companies can be contacted by phone, however if the account is to be cancelled they will require notification in writing and possibly a death certificate, which they will return.

When sending valuable documents through the post it is advisable to send them recorded delivery.

Citizens Advice Bureau can be very helpful if you are unsure of what to do.

Tell Us Once allows you at the time of registering the death or later via

<https://www.gov.uk/tell-us-once> to tell most government organisations of the death in one go.

- Notify Bank and Building Societies: Stop personal accounts [Direct Debits, Standing Orders etc]
- Notify Insurance Companies: House, contents, car, life. [notify if house to be left empty ] Make sure of name on policy as it could become void.
- Mortgage/rent. If selling the house you will need to find/check who holds the Deeds
- Check if any stocks & shares or Premium Bonds
- Cancel Credit Cards including Store Cards. Settle outstanding payments or interest will be charged.
- Notify Utilities: Gas, Electric, Water, Telephone, Mobile phone
- Service Agreements e.g. Central Heating.
- Council Tax. [Discount if sole adult in property]

- D.H.S.S. Notify and cancel any pensions and allowances. Do this as early as possible or you will have to refund payments received after the date of death.
- Car: Notify DVLA, will need vehicle registration certificate for sale or change of owner. Notify recovery company e.g. A.A.
- Return any equipment which may have been on loan from hospital, social services, Red Cross etc
- Redirect Post: Direct Mail (junk) can be stopped by notifying The Bereavement Register on 01732 460000 or online <https://www.the-bereavement-register.org.uk/>
- Cancel/Pay newspapers, milk
- Cancel Health/Dental Insurance
- Cancel/Change of name for T.V. Licence
- Return Passport
- Cancel memberships of clubs or Associations, Season tickets.
- Return library books and cancel tickets.
- Cancel any hospital appointments
- Take any drugs to a pharmacy for disposal
- Apply for state benefits as applicable at Job Centre Plus. Appointment needed. They will advise you on what you can claim for. e.g:  
One of Bereavement benefit (white form given you by the Registrar with the death certificate)  
Widows/widower pension if over 45 years of age  
Widowed parents allowance  
If possible take completed forms back to Job Centre Plus to have them checked and then any certificates they require can be verified there and returned straight to you.

## **Useful Organisations**

**Cruse Bereavement Care:** Helpline - 0844 477 9400

Website - [www.crusebereavementcare.org.uk](http://www.crusebereavementcare.org.uk)

**Compassionate Friends** (Support for parents following a child's death)

Helpline – 0845 1232304 or [helpline@tcf.org.uk](mailto:helpline@tcf.org.uk)

Webpage - [www.tcf.org.uk](http://www.tcf.org.uk)

**Winston's Wish** (for bereaved children)

Helpline – 08452 030405

Webpage - [www.winstonswish.org.uk](http://www.winstonswish.org.uk)

**Lesbian and Gay Bereavement Project**

Helpline - 020 7837 3337

Webpage -

[www.stjohnshospice.org.uk/sub\\_page.cfm/title/Lesbian and Gay Bereavement Project](http://www.stjohnshospice.org.uk/sub_page.cfm/title/Lesbian%20and%20Gay%20Bereavement%20Project)

**Miscarriage Association:** Helpline - 01924 200799

Website - [www.miscarriageassociation.org.uk](http://www.miscarriageassociation.org.uk)

**Victim Support** (help for those who have experienced trauma)

Supportline – 0845 3030900

Website - [www.victimsupport.org.uk](http://www.victimsupport.org.uk)