



Research Briefing

“You’ve got two processes: you’ve got the administrative process; and then you’ve got the emotional process, which lags well behind. And it’s often not until all the admin stuff is done, then the emotions catch up and it hits you like a tsunami.”

Introduction

In the summer of 2022, Professor Kate Reed and Dr Anna Balazs, from the University of Sheffield, completed a short research project titled ‘Death administration post COVID: changing attitudes, policy, and practice’. The primary aim of this study was to explore people’s understanding and experiences of carrying out death administration tasks in the UK. The term ‘death administration’ is used here to refer to the range of tasks which must be completed after a loved one has died, such as registering a death and notifying officials. The research was supported by *Research England Quality Related Policy Support* funding and carried out in collaboration with the *National Bereavement Service (NBS)*. What follows is a brief outline of the participants and research methods, before proceeding to a summary of the findings; divided into 2 sections. The first section considers more ‘public’ matters, such as notifying officials of the death, while the second section describes more ‘private’ matters, such as family relationships. Finally, this report will conclude with a summary of suggested areas requiring further attention and consideration.

Research Method and Participant Overview

The research team carried out online interviews with 21 individuals: 18 self-identifying women and 3 self-identifying men, between March and July 2022. Participants lived in a range of locations across the UK, most identifying as White (19), with one identifying as Black African and one identifying as Asian. The age range of participants was 20-73 years, though the majority (16) were aged 42-66. Two participants were students and two were retired, while the rest were employed, largely in ‘professional’ jobs such as social work, management and engineering. While some groups (such as women) were well represented in the research, others (such as men and individuals from certain minority ethnic groups) were not. This relates to the short timeframe of the research and our inability to apply additional recruitment measures to target hard to reach groups. This is, however, a pilot project and does not seek to offer a generalisable account of experiences of death administration. Rather it aims to offer some important insights into some of the challenges individuals face when attempting to navigate death administration processes, make tentative recommendations for improvement, and inform future research in this area.

Findings

Please note that the following findings prioritise the perspectives and understandings of the participants, rather than seeking to present an objective ‘truth’. Consequently, there may be factual errors in people’s recollections of the actions required and steps taken following a person’s death. These have been retained on purpose to highlight areas of potential misunderstanding and miscommunication during the death administration process.

Section 1 – ‘Public’ Issues

Documentation

Many participants expressed confusion about registering the death and obtaining the death certificate. Often, they felt that it was unclear what to do and who to contact. Once this had been established, some people also found they were required to make significant efforts regarding travel and providing identification¹. Participants also expressed that the time restrictions caused additional stress in an already difficult period, exacerbated at times by delays that were not their fault:

“I'd done all the stuff about reporting a death online, but I hadn't been able to get the certificate to then go and get the registration. I got a letter from whoever it was saying, oh, you can be prosecuted for failure to register a death. And I thought, oh, interesting, given that I'm doing everything I possibly can to register this death.”

Although some participants stated that the online registration process introduced during the pandemic was helpful, those with lower internet literacy or limited access to a computer found the reliance on online systems to be problematic. Often, they were helped by younger relatives, but this option is not available to everyone.

Some companies require an actual copy of the death certificate, while others accept a photograph or photocopy. As such, people were unsure about how many copies of the death certificate to purchase². This caused confusion and wasted time and money. A few participants reported instances where details had been incorrectly recorded; an error which once again cost time and money to rectify:

“My daughter is absolutely pernickety in getting things right, she knew all the dates and so on, but I noticed that the date of [wife]’s birth was wrong. Instead of being [date], it was [date]... I went into the local authority and there was a lady there who said ah, okay, it’s the wrong date is it, fine. Well, I can change that, it’s another £75 please... I was absolutely convinced that this lady, supposedly professional, knows what she’s doing, had somehow or other just put in the wrong date. But for £75 I just wasn’t in a state to argue about it.”

In most cases the deceased person had a will, which helped make the process more straightforward. However, there were some occasions when the will was not up to date, often causing a range of problems for surviving relatives. Most participants said that they had hired a solicitor, despite the cost, because the overall death administration process was too complicated and they were scared to get things wrong, or they wanted to avoid future disputes with family members/companies.

“The legal side of it becomes such a lot. We thought we’d try and do it on our own and pool as much information as we could together to save us the money of the solicitors but the forms are baffling so we couldn’t. We had to get a solicitor.”

Location of Death

Death administration that people encountered varied slightly depending on where their relative died. As such, this section is split by location, covering care homes, personal homes, hospices and hospitals.

¹ Prior to the pandemic, a limited list of people could register a death, who had to attend before the registrar in person. The Coronavirus Act expanded the range of people who can register a death, which can now be done online.

² Each copy of the death certificate costs £11. Next day priority service costs an additional £35.

Care Home

Care homes were often seen as problematic and a significant financial burden. Financing a care home stay is usually interconnected with inheritance or selling the person's house, which placed extra pressure on those trying to release the funds. Living in a care home often meant that the family home had to be vacated well before the death, which changed the dynamics of post-death arrangements. Participants also commented that the room of the deceased person had to be emptied quickly after their death. This was often a source of additional anxiety and distress. In complicated situations, the care homes were not able to handle the escalated level of change, communication and bureaucracy in an appropriate way. In one example details of the next of kin had not been recorded correctly meaning that important information was not delivered to the right person on time.

Personal Home

Although participants generally believed that a death at home often requires a coroner³, they still reported feeling scared and overwhelmed by their involvement. Similar feelings were articulated by participants in cases where contact with the police was required, in cases of sudden or unexpected death. Similarly, while people felt that an inquest would be likely⁴, they were less familiar with the procedural aspects of this process and the time requirements involved.

Hospice

Most participants involved with a hospice were positive about the experience, praising the compassionate nature of care, and predicting it would have been less comfortable for their family member to have died in a hospital. However, not everyone had a positive experience, noting miscommunication, negligence and poor aftercare. Some noted that a hospice death led to a more straightforward death administration process, as concerns regarding finding a coroner, getting the necessary contacts, and arranging the transport of the body were already taken care of.

Hospital

Overall, participants reported having negative experiences when their loved one died in the hospital, often for reasons linked to the pandemic. For example, restrictions regarding visiting and rules about self-isolation meant that some people were unable to be with their loved ones at the end of their life.

Notifying Government Authorities

The Government's Tell Us Once⁵ initiative received largely positive feedback, though there were some issues in cases where the death was less 'straightforward'. For example, despite using Tell Us Once, one participant required further direct communication with the Department for Work and Pensions (DWP) but found the DWP difficult to access:

³ According to the *Coroners statistics 2021: England and Wales*, 33% of all registered deaths were reported to coroners in 2021. National Statistics, Ministry of Justice. <https://www.gov.uk/government/statistics/coroners-statistics-2021/coroners-statistics-2021-england-and-wales> (accessed October 2022)

⁴ A coroner must hold an inquest if: the cause of death is unknown following a post-mortem; the person might have died a violent or unnatural death; or the person might have died in prison or police custody.

⁵ Tell Us Once is an online service in the UK that lets you report a death to most government organisations at the same time. See <https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once> (accessed October 2022)

“You spend 45-50 minutes on the phone to the Department of Work and Pensions. And if you get through to one branch, it might be then that they've changed, they've reorganised, they've changed their numbers so then you spend another 45 minutes or 50 minutes.”

In addition, using Tell Us Once is less simple in cases where an interim death certificate (also known as a Certificate of the Fact of Death) is issued⁶, requiring further administration on behalf of the bereaved. Similarly, some participants found it difficult to communicate with the local council, noting some inconsistency with regards to council tax. For example, in some local councils a relative is required to continue paying council tax after death, whilst in others they offer a 6-month break from when probate is granted, to allow time for funds to be released. Some participants were pleased with the Government telephone appointment service introduced during the pandemic. However, it was noted that the Government's online probate form only applies to England and Wales.

Informing Banks/Private Companies

A huge problem for many of the participants concerned accessing the deceased person's funds after their death. Participants found that most companies requested payment regardless of the probate/financial situation of the bereaved and yet many people mentioned that it took far longer to access funds than the payment deadlines:

“In certain circumstances, you can apply for an account to be opened, so for a funeral expense, for example, but it transpires that getting that permission takes almost as long, I understand, as it does to get probate anyway.”

In some cases, sorting out finances was straightforward because the deceased person had few estates/bank accounts, or they had organised clear arrangements prior to their death. Yet financial concerns were exacerbated in situations where the deceased person had multiple or complicated banking systems that were difficult to navigate. In some cases, the bereaved person had enough personal wealth to manage the situation, but problems felt inevitable for those without reserves:

“So, for people whose partners die suddenly, and you don't have savings, I do not know how they cope, I really don't. It was horrific. If they don't have families or people to help them, I honestly don't know what they do.”

Participants cited an array of problems encountered when dealing with the varying companies that the deceased person was involved with. Often, they were met with poor communication and confusion, as well as a lack of knowledge and compassion from staff:

“Some people you'd phone, and they just didn't know how to deal with the fact that somebody had died. They wouldn't even say that they were sorry or have any compassion whatsoever.”

“BT, for example, said they would accept the V code for the power of attorney. Well, I sent all the paperwork off complete with the V codes and got letter back from some guy in Northern Ireland saying, unfortunately we need their documentation. I said, no you don't, because...so I printed off the bit from the website where it says this is what it says on your website. Sent it all off again, got an apology back. So I think sometimes there's a lack of training in-house.”

⁶ An interim death certificate is issued in cases where an inquest is required.

A common complaint was that each bank or company had a different system and set of procedures. As such, it was often painstakingly time-consuming for people learning to navigate each of these systems and comply with their varying requirements. Participants were also frustrated when different departments within the same bank or company did not communicate or share information:

“And that also takes ages, because the information that you've sent to one area of the bank for bereavement isn't then shared with the other part of the bank, so you have to set up new accounts. So, you end up sending identification documents twice, three times I had to do it with one of them, because, oh, no, we haven't got that, that's a different part of the bank. So, yes, it's an endurance exercise.”

Companies also regularly failed to implement important changes, despite repeated requests being made by relatives, and had to be 'chased up' in order to take action. This added unnecessary stress and delay to the overall death administration process. In response to complaints, companies often said: “Oh this happens every time”, which caused even greater frustration as it shows an awareness of their flaws mixed with an unwilling to do anything to improve the system.

In many cases, companies did not accept the executor acting for the deceased person. They said that it was only possible to communicate with or release funds to the account holder even though they had been notified of the person's death:

“I phoned up and said I'd like to cancel the TV license. The guy on the phone said oh yeah, there's a rebate of £68 or something to come, we'll send you a cheque. I said, okay. Can you send the cheque in my name? No, we can't do that. We have to send the cheque in the person's name that's passed away. Well, I can't do that because the bank account's closed. Well, we've got to do it. I think I had six telephone calls to them until they actually sent me the cheque in my name, and I was actually calling a bereavement line as well.”

It was not uncommon for participants to receive letters or phone calls, on a regular basis, that were addressed to their deceased relative. This again caused unnecessary upset and frustration:

“I had two or three letters from debt collectors, even though we had told all the relevant people within the first two weeks my dad had passed away, there were still things that went wrong, and things that got lost in the post. And you get a letter demanding this person pay this; and I have to ring them up and say, he's died, you know, and I've told the people that he's died, and I'm still getting this harassment. And it was so upsetting. And that made me so angry.”

One company that was directly praised for having straightforward mechanisms in place was Facebook, whose only requirement was a photo of the death certificate in order to de-activate the account or change it into a memorial page.

Section 2 – 'Private' Issues

Family Relationships

Though one participant used social media to inform the friends and family of the deceased person about their death, all others used more traditional methods such as telephone calls and letters. In many cases, the varying death administration tasks were distributed between family members, with different relatives cooperating to share the load and complete everything required. Often one or two people were identified as the 'main griever', who family and friends sought to support both practically and emotionally. However, not all families operated so harmoniously. Though sometimes the death

of a loved one brought conflicted families closer together, other times it opened old wounds and pushed relatives further apart. This made it more difficult to complete some death administration tasks, such as funeral planning, and led in some cases to disputes over inheritance. Family estrangement also made the process more complicated, both practically and emotionally:

“One of mum’s brothers was a little bit, not necessarily estranged with the family, but he kind of cut himself off a little bit from the family. He couldn’t actually come to the funeral, but then we had the cremation, so he came to the cremation, and I think the cremation would have been a lot smaller, just with me and my dad and my sisters, but because he wanted to come, then we had to kind of invite the wider family as well, so that became a bigger thing.”

This occurred in cases where the bereaved family were estranged from one another, but also when the bereaved family were estranged from the deceased relative. In the case of the latter, it made it harder to know which companies to contact, for example, if there wasn’t a clear paper trail informing the living relatives. Participants also discovered new things about their family (such as a previously unknown step-sibling), which came to light following the person’s death after finding documents and unsent letters. The emotional fall-out of these secrets had to be managed alongside the practicalities of dealing with the estate:

“So when we initially became estranged I wrote to my mum and told her why I’d decided to stop seeing her... She denied ever having this letter. She told my brother that she’d never received it and I never got anything from her, no contact whatsoever. Then when we were sorting through her personal effects, I found a reply. So she’d never sent it, but she’d actually written it. It was with a box. Inside the box there was a necklace with my birth stone and all it said on it was just, to [name]. That was it.”

Bereavement Leave⁷

People took varying amounts of time off work; some preferring to keep busy, while others wanted the space to grieve and complete some of the more immediate death administration duties. Some participants found death administration tasks provided a welcome distraction and helped with the grieving process. Although one participant noted that, despite not being emotionally close to the person who died, the time demand of assisting with the death administration meant that they were behind with work:

“My grandmother died, I have to plan a funeral for her. I felt bad, I think it was because I didn’t have a close relationship with her to the extent some people would have with their grandparents. So it’s like, do I say that it’s because of the funeral? I’m a direct person that’s involved in this, but I still feel bad. I don’t want to use it as an excuse to not do my work.”

While a GP is often the first point of contact to sign people off with bereavement or sick leave, some people commented that based on the lack of follow-up, their GP probably didn’t add a note to their record about their bereavement. State support for grief and bereavement is difficult to access and people were often confused about where and how to access it, finding themselves passed between different institutions.

⁷ Anyone classed as an employee has the right to time off if a ‘dependant’ dies, or their child is stillborn or dies under the age of 18. The law does not say how much time can be taken off if a dependant dies, only that it must be ‘reasonable’. Employees have a right to 2 weeks off if their child dies under the age of 18 or is stillborn after 24 weeks of pregnancy.

Personal Possessions and Belongings

Participants often commented that they felt like an ‘intruder’ when clearing through their relative’s home. It was common for participants to keep a few meaningful items as personal mementos and then divide the remaining possessions between charity, recycling and refuse. One participant noted that they didn’t fully understand what a house clearance involved and expressed regret about taking this option:

“I, naively, thought that when a house clearance comes that they just, sort of, put all the stuff, they somehow filter it into different piles and either recycle it or give it to charity. No, it just all gets binned so I felt a bit rubbish about that.”

In cases where the person died in a care home, the house had often been cleared prior to the death, meaning one less post-death task to complete. With regards to the remains of the deceased person, participants noted difficulty gaining permission to bury them or scatter their ashes next to their spouse. Participants also reported similar challenges when it came to updating the writing on a headstone to account for the death of a second parent. Participants commented that direct cremation often turned out to be more straightforward as they did not have to wait for a date from the funeral director. This allowed more flexibility for the bereaved to organise their own ceremony with the ashes.

Emotional Aspects

Multiple participants described their post-bereavement state as being on “autopilot”. Yet there was a general sense of being overwhelmed by the volume and complexity of death administration required:

“Straight after a death, a loss, even the strongest individual, and I regard myself as fairly robust, your mind is in a whirl, and the attention to detail is absolutely vital, particularly with financial things, closing bank accounts, all the tax, the revenue, all of that was a load of administration that does require a clear mind.”

There was also a strong sense of anger and frustration towards services that didn’t work properly and made an already difficult situation more upsetting than it needed to be. Those with children especially emphasized that life ‘must go on’ despite being consumed by grief and death administration:

“It’s one thing I’ve learned as a parent, when you’re ill you don’t just stop being a parent, you’ve got to carry on, and that’s really difficult.”

Many people mentioned that they used practical administration tasks as a coping mechanism, methodically working through a ‘to-do’ list as a distraction. This was often mentioned by those who felt they had lost the structure of their day after the death, as caring for the dying person had been the central organising factor of their life in the previous months. As such, completing the death administration offered a sense of purpose, which they had lost following their relative’s death. Many people also mentioned the funeral as a key turning point in dealing with their grief, suggesting that they had felt empty afterwards and the real depth of grief had finally hit them:

“I remember the day after the funeral, everything hit me like a wall, and I remember going into work and just being like a zombie... then I was off work for two and a half weeks, ill, ‘cause I think everything just physically and mentally exhausted me.”

Areas Requiring Further Attention

Overall, it was overwhelmingly clear that the bureaucratic processes associated with death administration need to be simplified and made clearer to avoid the additional confusion and stress that it places on the bereaved. Some suggested areas requiring further attention in this regard include:

- Finding more ways to link systems together. Tell Us Once was often mentioned as a positive example of this.
- Increasing levels of transparency and co-ordination within and between different services, institutions and organisations. For example, the Housing Association required a copy of the death certificate, but this had to be sent to a different department to the one that the relative had been speaking with.
- Allowing greater flexibility, support and consideration given to those unable to bear the financial burden of death administration.
- The potential for companies to have a specialist department or point of contact to deal with bereavement issues. Participants commented how much more positive their experience was when dealing with people specifically trained to handle cases of bereavement.
- The possibility of having the option to process some administrative steps online, combined with advice and support for people with reduced internet access/literacy.
- The Government was seen as a trusted source of information so further guidance and signposting from them would be welcome.
- Finding ways to support people processing more 'complex' death situations. For example, in some cases (e.g. dementia) the relatives had power of attorney years before the death, which changed the trajectory of post-death administration. A potential solution could be to offer a website that is interactive, rather than a static 'one size fits all' step by step guide.
- Opportunities for institutions to offer help that is specifically targeted at migrants processing death administration in a context of cultural difference.
- Developing mechanisms to support those who have difficulty asking for help or are particularly struggling with their grief.
- Ways to share information regarding options for those who, for various reasons, are unable to clear through the deceased person's belongings and need to hire professional assistance.
- Opportunities to widen access to mental health support.

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