



Care first

bereavement

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At some time in our lives we all face the pain of bereavement.

This leaflet will help you through the practical matters which have to be dealt with when someone dies.

There is also an outline of the path that grief follows for many people. It may be reassuring to know that the way you feel is not abnormal.

It can be difficult to talk through feelings with the people closest to you. **Care first** is here to help, both with practical advice and to counsel you through your emotions and concerns



Immediate tasks

When someone dies, there are many tasks to carry out – at a time when you feel least able. Don't be afraid to ask a friend or relative – they will want to help but may be worried about intruding. Don't try to manage on your own, ask someone straight away to come and be with you.

The first people to contact are:

- a doctor
- the Police
(only if the death is from violence, an accident, or if there are suspicious circumstances)
- close relatives
- a representative of religion (if appropriate)
- deceased's employer (and your own if you need time off)
- a funeral director (ask a friend or see *Yellow Pages*)

The doctor (or in some cases the coroner) will give you a *Medical Certificate of Cause of Death* – it is an important document and you will need it later.

in hospital

If the death takes place in hospital you may have to identify the body and collect the belongings. Try to have someone with you who will give you some support.



Bereaved children

Remember to inform the school or college of a bereaved child or teenager so that they will be handled sensitively. You could suggest that the school contact Cruse Bereavement Care, who publish a guide, *When Someone Dies: How schools can help bereaved students*. It is helpful if classmates are told what has happened and are reassured that it is better for close friends to talk about it, gently, than to avoid the subject for fear of upsetting the bereaved child.

Caring for a bereaved child when you are grieving yourself is far from easy. Accept offers of help – it may be practical help you want with shopping and cooking, or some time to yourself without children to look after.

You may want to hide your feelings from the child, not wishing to upset them. Actually, seeing you cry will reassure your child that it is alright for them to cry too. Equally, don't be put out if your child seems not to care – it is normal for children to mourn in chunks, they have a wonderful ability to switch off when it becomes too much. Children often seem rather brutal in their interest in a dead relative's possessions – don't judge them too harshly.

Try to include children in the arrangements and the mourning. Just knowing that adults are willing to talk about the subject will help. The funeral is a way of saying goodbye to a loved one and it can be helpful for children to be part of this. Excluding them may feel like the kindest option at the time but could add to their confusion in the long run – try to let them take part in the decision.



Within five days

During the time after someone dies there will be more to do. Some people find it helpful to keep busy but if you feel you need help, delegate to friends and family.

Register Office To register the death, you will need to go to the Register Office in the area where the death occurred (see the *Phone Book* – Registration of Births, Deaths and Marriages).

You need to take with you:

- the deceased's:
 - full name
 - address
 - occupation
 - place and date of birth
 - place and date of death
- for a married woman:
 - maiden name
 - husband's full name and occupation
- for a child under 16 years of age:
 - mother's full name and occupation
 - father's full name and occupation
- the *Medical Certificate of Cause of Death*
- medical card (if possible)
- war pension book (if there is one)
- details of any other state pensions or benefits

The registrar will give you the certificates required for the funeral and details of the help available to pay for a funeral. Death certificate copies can be obtained from the registrar or online on payment of the relevant fee.

the funeral

Check through the dead person's papers to see whether any arrangements have been made for their funeral – many people have prepaid funeral plans or insurance plans to cover funeral expenses. Details may be with their personal papers or with their solicitor. Deciding the details of the funeral is a very personal choice. Be sure to ask for an estimate from the funeral director as costs can accumulate.

the will

If there is a will, it will usually be found amongst personal papers or with the solicitor. The Consumers' Association publish a comprehensive guide explaining how to make a will and how to administer the estate of someone who has just died, without using a solicitor. It also covers inheritance law and tax as well as describing what happens when there is no will. Contact your local Probate Registry Office.

People to inform

- Solicitor
- Accountant
- Landlord
- Bank
- Inland Revenue
- Mortgage lender(s)
- Pension provider(s)
- Insurance – there may be several policies:
 - life insurance
 - home insurance
 - car insurance
- DVLA – return driving licence and car registration document with change of ownership
- Passport Office – return passport
- Store cards, credit cards, hire purchase, loans – close the accounts
- Social Services – if there were any services being received
- Job Centre Plus and the Pensions Service (DWP)
- NHS – any equipment on loan needs to be returned (wheelchairs etc) and cancel any hospital or clinic appointments
- Library – return books and card
- Dentist
- Optician
- Local Authority – council tax
- Utilities – water, gas, electricity, fuel
- Post Office – to redirect mail
- Clubs and committees
- Friends and associates
- Bereavement Register – to deal with unsolicited post.



The pattern of grief

It is important to take extra care of yourself during the mourning and bereavement process. Most people find that it takes a long time before they start to feel better after the death of someone very close. There are no rights or wrongs to grieving – you feel what you feel and it may not appear logical. Don't try to fit in with other people's expectations – do things at your own pace.

Although we all experience bereavement differently, it may be reassuring to know the pattern of grieving which many people follow:

shock Firstly, a sense of unreality or numbness – this can help you through the first hours and days before the fact of the death really sinks in. Seeing the body can be a way of confirming the reality, and many people find it surprisingly comforting. The feeling of detachment can be a source of guilt – don't worry, it is a way of coping.

pain The initial disbelief passes and feelings of loss and yearning can be unbearable. You may have physical symptoms such as nausea and sleeplessness; it is common to forget each night when you sleep, only to be bereft afresh each morning; dreams may be unusually vivid and overwhelming; you may even 'see' the person whilst awake. Emotions can veer from a bitter sense of loss, to guilt for what you could not do, or anger towards other carers or towards your friends for their clumsiness with you.

Sometimes it is easier to express your feelings to an understanding stranger than to someone close who may themselves be grieving, or may be overwhelmed by your grief.

depression The sharp bouts of grief should become less frequent as time goes on, but you may become more withdrawn and feel very lonely and miserable. This is probably the time to start picking up the threads of your life again, though it may be tempting to hide away. Others will have to accept you being quiet and distracted, you may be replaying over and over the details of the death or remembering times with the person who has died. It is also perfectly reasonable for you to have uncontrollable surges of grief at inconvenient moments – people may be uncertain of what to say but don't take that as a lack of sympathy.

acceptance You will eventually find that you can start looking forward again. Memories regain perspective so that you can think about the happy times you had together and not only their death. Finding new activities and friendships may use up some of your emotional energy. Carrying on is part of healing.

problems

A very few people get 'stuck' in the process of grieving and can't find their way through. If you cannot get past the disbelief stage or are suffering symptoms such as sleeplessness or suicidal feelings, it is probably time to seek help – try your doctor, call **Care first**, or try one of the voluntary organisations listed below.

Financial help

A one off lump sum bereavement payment and/or a bereavement allowance is available for people who meet the qualifying conditions. Widowed parents with dependent children will receive an allowance for as long as they meet the qualifying conditions. **Care first** can advise on the full range of financial help available.

Contacts

Cruse Bereavement Care – counselling, advice and groups, including children.

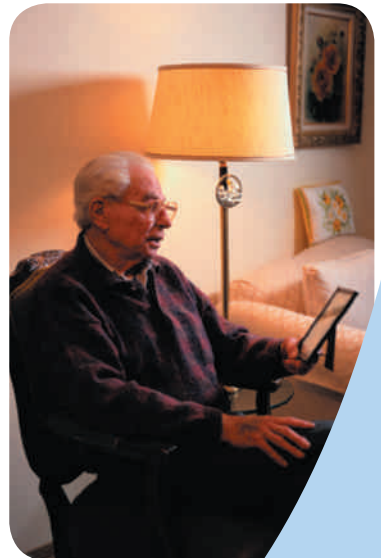
National Association of Widows – offers support from other widows, including an under 50's list.

Lesbian & Gay Bereavement Project – support and advice.

Winston's Wish – support for bereaved children following the death of a parent or sibling.

Dept for Work and Pensions – issue a helpful leaflet DWP D49 'What to do after a death in England and Wales'.

Care first – for advice on practical issues or to talk to a trained, confidential counsellor.



Care first provides a full range of confidential support, advice and information services to staff of participating employers. Our Information Specialists provide information and support on consumer issues, employment, benefits, housing, taxes and education as well as debt counselling.



A wide range of printed material is available including the following booklets:

Bereavement Checklists of the practical matters that have to be dealt with when someone dies. There is also an outline of the 'normal' path of grief.

Childcare A practical guide to finding the right childcare for your family, covering the options, the help available and checklists for interviewing.

Dealing with Debt There is often more leeway than you think. A step by step guide to assessing your position, dealing with creditors and creating a workable solution.

Drinking Drinking may affect your job, family or friends; or all three. Use the scorecard to assess drinking habits; and find help if you or someone you know needs it.

Elderly Relatives An elderly relative can be a source of concern – information and advice on managing accommodation, finances and funding.

Family Breakdown Advice on the decision to separate, the practical implications for now and the future.

Discuss these or any other issues in confidence. Call **Care first** free on **0800 174319** to speak to a Counsellor or an Information Specialist.