

# When someone dies

Practical and emotional help  
at a difficult time



**Marie  
Curie**

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Care and support  
through terminal illness

# Introduction

We are all likely to experience bereavement at some point in our lives.

This booklet provides an overview of the practical and emotional issues that you may face when someone close to you dies. It's divided into sections, so you can easily find the information you need.

If you don't feel ready to read this booklet yet, you might decide to come back to it another time. You might want someone to look at it with you, so you have their support – you could ask a nurse, bereavement counsellor, family member or friend.

If you would like to speak to someone, call the Marie Curie Support Line on **0800 090 2309\*** or visit **[mariecurie.org.uk/support](https://mariecurie.org.uk/support)**

\* Calls are free from landlines and mobiles. Your call may be recorded for training and monitoring purposes.

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## Section 1: First steps



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## Checklist: the first few days

There's a lot to take in when someone dies. Here are some practical things that usually need to happen in the first few days. They are explained in more detail on the following pages. They don't always happen in the same order.

- Someone who is present needs to tell the person's nurse or GP.
- A trained healthcare professional needs to verify the death, to confirm that the person has died (known as 'formal verification of death').
- Everyone should respect any wishes the person had about how their body should be cared for.
- Friends and family should call the funeral director, if they are using one. The funeral director will usually come and collect the body.
- A doctor needs to certify the death by completing a 'medical certificate of cause of death' (this is different from a death certificate).
- Friends and family need to take the medical certificate of cause of death to the local registrar to register the death. The registrar will then issue the 'death certificate' and 'certificate for burial or cremation'. These need to be given to the funeral director.
- Look for a Will to see who the named executors are (the people who sort out the person's affairs) and if the person left instructions for their funeral.

This can be a lot to organise at what may be an emotionally very difficult time. You don't have to do everything yourself – ask for support from health and social care professionals, family and friends. If you need support or information, contact the Marie Curie Support Line on **0800 090 2309\***.

## When death occurs

It's not always clear when the exact moment of death occurs. When a person dies, you may notice that they stop breathing, their face suddenly relaxes and they may look peaceful.

### Your initial reaction

It's impossible to predict how you'll react to the death of someone you care about, even when you know what's going to happen.

You may go into shock or feel numb. You may feel disbelief and that what's happened isn't real. You might carry on – or try to carry on – as though nothing has happened. In the first few minutes and hours, you may go through many different feelings and emotions after a person has died, and that is normal. There's no right or wrong way to feel and react.

If you're alone at this time, you could ask family and friends, or a spiritual or religious leader, to come and support you.

Read more about grief and how you might feel on page 68.

### Customs or preferences at time of death

If a healthcare professional is present, they'll check the person's care plan to see if there are any religious customs, or other customs and preferences, that need to be observed. You can tell them if there's anything they should or shouldn't do. They'll respect your wishes and those of the person who has died, as far as possible.

## Care after death

Care after death may include washing the person's body, dressing them in clean clothes and arranging their hair or putting on their wig. This is sometimes called 'last offices' or 'laying out the body', although these mean different things to different people.

If a Marie Curie Nurse or another healthcare professional is present, you can ask them to help you with this, or ask them to do it for you. You may wish to be present while they do this or you may prefer not to be in the room. There's no right or wrong decision – do whatever you feel comfortable with.

If you're alone when the person dies, you may find it comforting to carry out these tasks. On the other hand, you might find it distressing, or prefer to leave it to others. Again, do whatever you feel comfortable with.

For religious or personal reasons, you may not want a healthcare professional to lay out the body. This should be in the care plan but do let them know your wishes.

Leave any equipment (such as a syringe driver) in place – a healthcare professional will remove them after the death has been verified.

## Returning medications

If the person has any leftover medicines, it's important that they are disposed of safely. They shouldn't be kept, thrown in the bin or flushed down the toilet. Medication should usually be returned to a pharmacy. Needles should be put in a safe container – ask a healthcare professional about what to do with them. Removing medication might be upsetting. Don't do anything you're not ready for, and if you're finding it difficult, ask the nurse for help.

## Verifying and certifying the death

### If someone dies at home

#### Verifying the death

A doctor, nurse or other trained healthcare professional can **verify the death**. They do this by making certain checks to be sure that the person has died. It's best not to move the body from the home before this has taken place.

If a healthcare professional is already with you, they may be able to verify the death. If not, you will need to call the GP practice. They will make arrangements for someone to visit.

If the person dies in the evening, at night, at the weekend or on a bank holiday, call the GP and you'll be given a number to phone for a doctor.

If a Marie Curie Nurse or other healthcare professional is present at the time of death, they will check the person's care plan to see whether the GP needs to be called or if other arrangements are in place.

Some Marie Curie Nurses are trained to verify a death in a person's home. If they are not able to do this, they can help you contact the GP or district nurse.

#### Getting a medical certificate

A doctor will need to certify the death. This is usually done by a GP who saw the person recently. They'll complete a **medical certificate of cause of death** if the death was expected and they're sure it was from natural causes.

They'll also give you a **notice to informant**, which will be attached to the medical certificate of cause of death. It tells you how to register a death.

Sometimes a GP will verify and certify the death at the same time. But if the person who verifies the death is unable to certify it, you'll need to get a medical certificate of cause of death from the GP the next day. If the body is with a funeral director, they will see the body there.

The GP might need to report the death to the coroner. This usually happens if the death was sudden or unexpected, if a GP hadn't seen the person during their last illness, or if the death may have been related to their work. Try not to worry if the death is reported to the coroner. The coroner may decide that the cause of death is clear and no further investigation is needed. Or they might investigate why and when the death occurred, potentially doing a post-mortem (see page 16). If you have concerns, contact the coroner's office to find out what will happen next.

The medical certificate of cause of death is the document that should be taken to the register office in the local council where the death occurred (see page 18). Most register offices ask that you book an appointment in advance, so it's best to contact them first.

### Second certification for cremation

In England, Wales and Northern Ireland, if you're planning to have a cremation, a second doctor (not the doctor of the person who's died) fills in a cremation medical certificate. They may call you to ask questions about the death. Be aware that this might be upsetting – it's normal to find these things difficult.

In Scotland, a second doctor isn't needed to certify a cremation. You can read more about the death certification process in Scotland at [gov.scot](https://www.gov.scot)

### If you need the GP's support

If you or your family need support from the GP at this time, you can ask them for help, even if they're not your own GP. However, they may not always be able to provide support immediately.

### Support from the nurse

If you have a Marie Curie Nurse or other healthcare professional in the house when the person dies, tell them if you want them to stay. If they have to leave, they can try to arrange for someone else to be with you. If you'd prefer them to leave, do say so.

## If someone dies at a hospice or hospital

Hospices and hospitals have their own arrangements for verifying and certifying a death. They'll issue the medical certificate of cause of death and give you information about registering the death.

A member of staff will offer you advice about contacting a funeral director, although they may not be able to recommend a particular company. You can also ask them about what to do next if you don't plan to use a funeral director.

## If someone dies abroad

There will be a different process to follow if someone has died abroad. Find out more from **GOV.UK** or Citizens Advice (see page 123).

## If a post-mortem is needed

If the death is reported to the coroner, they might decide that a post-mortem is needed. This is an examination of a body to try to find out the cause of death.

A post-mortem is carried out by a **pathologist** working for the coroner's office (in Scotland this is the **procurator fiscal**). A pathologist is a doctor who helps to find out the cause of death.

Once the pathologist has identified the cause of death, the coroner will send a form to the registrar stating the cause of death. They will also send a certificate for cremation if the body is to be cremated.

## What happens after a death is verified and certified?

After the death has been certified, the next stage depends on whether you are using a funeral director or handling the arrangements yourself. You may want to check if the person had a financial funeral plan in place (a burial or cremation they've already paid for). The Funeral Planning Authority has a service to help trace plans if you think the person might have had a plan but you can't find it (see page 119).

If you're using a funeral director, you can contact them once you're ready. For tips on how to choose a funeral director, see page 26. You don't have to rush. The funeral director will generally come within an hour of being contacted.

You can ask the funeral director to come a bit later if you want a little more time to sit with the body, wait for family or friends to arrive, or simply to collect yourself.

Some people may find it distressing to see the person's body being moved or watch the preparations beforehand. You may want to ask the funeral director what will be involved, as some people might prefer to leave the room.

Once you've contacted them, funeral directors usually take the body away quite quickly. But in most cases they don't have to. If you're using a funeral director and want to keep the body at home for a few hours, discuss this with them and they will advise you.



See page 24 for more information about planning a funeral.

## Registering the death

All deaths need to be registered with the registrar for births, deaths and marriages. This must be done within:

- five days in England, Wales and Northern Ireland
- eight days in Scotland.

This includes weekends and bank holidays. It may differ if the registrar agrees to extend the period, or if the death has been referred to the coroner.

If a death has been referred to the coroner, you'll need to wait for them to give permission before you can register the death. There's no cost for registering a death but you will need to pay to get copies of the death certificate.

## Where to register the death

When you get the medical certificate of cause of death, ask for the address of the local register office. You can also find your local register office online.

In England and Wales, it's best to use the register office closest to where the person died. You can try to use a register office in another area, but the paperwork may take a few days and this could delay funeral arrangements.

In Northern Ireland and Scotland, the death can be registered in any district or council registration office.

Many register offices will only see someone by appointment, so it's best to call in advance to book a time. It usually takes around half an hour to register a death.

## Who can register the death?

If a family member can't register the death, it can be registered by one of the following people:

- someone who was present at the death
- the person's executor or other legal representative
- an owner or occupier of the part of the building where the death took place if they were aware of the death
- the person arranging the funeral, but not the funeral director.

In Northern Ireland, the death can also be registered by:

- the governor, matron or chief officer of a public building where the death occurred
- a person finding, or taking charge of, the body.

If you are in any doubt about who can register a death, you can call the register office.

## What you'll need

You must take the medical certificate of cause of death with you to register a death. The GP or hospital doctor will give this to you. You should bring some identification (eg a driving licence) as proof of who you are.

You should also try to bring the person's:

- birth and marriage or civil partnership certificate
- NHS medical card
- proof of their address, such as a utility bill
- documents relating to receipt of government pension or allowances
- driving licence
- passport.

Don't worry if you can't find all of these documents – you'll still be able to register the death without them. The registrar will want to know:

- the person's full name (at the time of their death)
- other names that the person used (eg a birth or married name)
- their date and place of birth, including the town and county if they were born in the UK, or just the country if they were born abroad
- their last address
- their occupation or last occupation if now retired
- the full name of their husband, wife or civil partner, if they've died
- details of any state pension or other state benefit they were receiving.

## Forms you'll get from the registrar

### England and Wales

The registrar will give you two documents:

- A **Certificate for Burial and Cremation**. This is often known as the green certificate or form. It gives permission for the body to be buried or for an application for cremation to be made, and you should give this to the funeral director.
- A **Certificate of Registration of Death (form BD8)**. This is also called a death certificate. You'll need this to deal with the person's affairs if they were getting a pension or benefits.

### Scotland

The registrar will give you:

- A **Certificate of Registration of Death (form 14)** so the funeral can take place.
- A **Registration or Notification of Death (form 334/SI)**, which you'll need to deal with the person's affairs if they were getting a pension or benefits.

### Northern Ireland

The registrar will give you:

- A **GRO41 form**, which gives permission for the funeral to take place.
- A **Certificate of Registration of Death (form 36/BD8)**, which you'll need to deal with the person's affairs if they were getting a pension or benefits.

You might also be given the phone number and/or a unique reference number to use online for a service called Tell Us Once (in Scotland, Wales and most of England). This will forward details of the person who died to all central and local government departments. In Northern Ireland, the Bereavement Service will forward details to any department that paid benefits to the person who died. See pages 48 to 51 for help with telling organisations about a death.

### If the burial needs to happen quickly

Some burials need to happen within 24 hours of the death.

For example, for religious or cultural reasons. You can get advice from the local registrar or funeral director about this.

### Getting copies of the death certificate

You can only hold the funeral or arrange for the cremation to take place after you've received the death certificate. Registering the death itself is free, but you have to pay for death certificates. You'll usually need one certified copy (not a photocopy) for each insurance, bank or pension company you're dealing with. You may also need to give copies to the executor or administrator who is dealing with the property of the person who's died. The executor of the Will and the registrar should be able to help you work out how many copies you need.

## Cost of getting a death certificate

The cost of a certified copy varies across the UK but is usually between £8 and £12. Try to get enough copies when you first register the death because buying more later on is sometimes more expensive.

If you find you need more copies, you can get these from the local register office or the General Register Office (England and Wales), the General Register Office Northern Ireland, or National Records of Scotland.

## Checking if there's a Will

One of the first things to do following a death is to check if the person who died made a Will. This is important because they may have left instructions about their funeral arrangements.

Dealing with a Will can be difficult, especially when you're grieving your family member or friend. If you need support, you may be able to get help from a solicitor or Citizens Advice (see page 123).

The main purpose of the Will is to:

- appoint one or more people (called **executors**) to carry out the instructions in the Will and the other tasks involved with administering the person's estate
- set out instructions about passing on the **estate** of the person who's died (any property, money and possessions).

In most cases the Will should be easy to find, but sometimes it isn't quite so straightforward. If you already know who the executor is, they may know where to find the Will. For example, it could be in the financial paperwork of the person who's died, or it might be stored with a solicitor or bank.

The executor will have responsibility for administering the estate and will often take a key role in arranging the funeral. If the person who died had a bank account, tell the bank that they have died. The bank will normally allow the executor to immediately pay funeral expenses from the account, providing the account has money in it and the executor can provide a copy of the death certificate (see page 21) and the original funeral invoice.

## If there's no Will

Dying without making or leaving a valid Will is called dying **intestate**. The estate will still need to be sorted out and the person who takes on this task is called the **administrator**. Usually this will be the next of kin.

If there's no Will, a person's estate will be distributed according to rules of intestacy set out in law. The rules in Scotland and Northern Ireland are different from those in England and Wales. But in all four nations, it prioritises any spouse or civil partner and children (including legally adopted children).

The intestacy laws don't pass anything on to an unmarried partner, stepchildren, friends, charities or other organisations.

However, if you were financially dependent on the person who died, you may be able to claim a share of their estate (this may include their home). This could also apply if you were co-dependent with them – for example, if you shared household bills. But you'll need to get advice from a solicitor about this (See pages 123-124).



See page 123-124 for contact details of your local law society, which will be able to help you find a solicitor.

## If there are problems with the Will or arrangements

If a person leaves a Will but the instructions in it don't cover the whole estate, then intestacy laws will apply to the bit that's not covered. This situation is called **partial intestacy**.

Partial intestacy can also apply if the Will appoints executors who have already died or don't wish to take on the role, in this case an administrator needs to take over.

You can find more information about the intestacy rules at **GOV.UK** or **nidirect.gov.uk** (Northern Ireland). We also have more information about making a Will at **mariecurie.org.uk/support** or you can call the Marie Curie Support Line on **0800 090 2309\***.

## Planning the funeral

Organising a funeral can be difficult when you're trying to cope with feelings of loss and grief. This section provides comprehensive information about funeral planning and explains the process, to try to make it less stressful.

For help with your feelings at this difficult time, see page 67.

### Getting started

Asking yourself a few questions before you start can help you to plan with confidence and peace of mind.

- Did the person who died tell you what they wanted or leave instructions in their Will?
- Did they want to be buried or cremated? Did they want their ashes in an urn or scattered?

- What kind of coffin did they want? Did they want an eco-friendly funeral?
- How will you pay for the funeral? Did the person who died make their own arrangements? Is there a pre-paid funeral plan or funeral insurance?
- Do family members and friends have any special wishes? Do they want to do a reading, play a certain piece of music, or carry the coffin?

If there are no formal instructions, the executor named in the Will or the person who is arranging and paying for the funeral will make the decisions. They must also decide if any wishes expressed by the person who died are practical, affordable and acceptable to family and friends. A Will is legally binding except for the funeral instructions, so it's OK not to follow the wishes expressed in the Will if they aren't possible or practical.

### Telling friends and family

You can call, write or email friends and family members about the funeral. You can also place an announcement about the death in a newspaper. If you use a funeral director, they can do this for you. This is a good way to reach people who weren't in regular contact with the person who died. You can also create a social media page in the person's memory and share it with people they knew.

When you're telling people about the funeral:

- include the date, time and place of the funeral or memorial event
- mention any wishes about flowers or donations to charity
- for security, avoid including a personal address in public messages and arrange for somebody to house-sit during the funeral if the person's home is going to be empty.

If vulnerable adults or children have been affected by the person's death, you might want to think about how to include them (see page 40).

There is more information about telling friends and family members about a death on page 81, and about telling organisations on page 48.

## Choosing a funeral director

If you decide to use a funeral director, it might help to think about the following:

- Look for a member of a professional association such as the National Association of Funeral Directors or the National Society of Allied and Independent Funeral Directors (see page 119).
- Ask for a recommendation from friends, or a local faith leader.
- If you want an eco-friendly funeral or a woodland burial, contact the Association of Green Funeral Directors or the Natural Death Centre (see page 119).

## Before you go ahead

Contact several funeral directors in your area to compare prices and available options.

When they give you a quote, a funeral director should separate out their fees from set fees from third parties (cemeteries, crematoriums, churches or doctors) so you can compare costs. They can also give you a written estimate.

You can ask for a price list or cost breakdown to help you decide which items and services to choose. A full breakdown of funeral costs is available on page 43.

Here are some things to think about:

- There may be a particular date that you want, so you'll need to check if it's available.
- If you plan to organise part of the funeral yourself, check that the funeral director is happy with this. Some may see certain responsibilities as part of their service while others will be more flexible.
- It isn't always cheaper to do things yourself, so check prices before taking anything on.
- Even if you make your own arrangements, some funeral directors will still provide certain services for a charge. For example, they may deal with documentation, supply a simple coffin, or hire out a hearse or other vehicle. You may also be able to use their mortuary.

## If you don't use a funeral director

You don't have to use a funeral director if you don't want to. You can contact your local cemeteries and cremation department to get information about arranging a funeral yourself.

This could be either a traditional funeral, or an alternative one such as a natural burial in a woodland. To find out more, contact the cemeteries and crematorium department of your local council or the Natural Death Centre (see page 119).

## Using a funeral director

If you'd like to use a funeral director, it can make your life a bit easier, but it's usually more expensive. There are several different options, including:

- The funeral director makes all the arrangements with instruction from you to make sure you get the funeral you and your family want (within the limits of the law and what you can afford).
- The funeral director makes most of the arrangements, but you choose songs, music, hymns or readings.
- You arrange the funeral, but the funeral director organises certain items or services such as the coffin or hearse.



See page 119 for a list of useful organisations.

### Paying for a funeral

Don't feel embarrassed to ask for a simpler or less expensive option, and don't feel pressured to make choices beyond your means. Many people arrange funerals they then struggle to pay for.

## Questions to ask a funeral director

Here are some questions you may want to ask the funeral director:

- What services do you provide?
- Can we pick from your list of services and just pay for the ones we choose?
- What do your charges include?
- Are any items included in your quote optional or are there alternatives?
- When do we pay the bill?
- Do we have to pay a deposit?

- Are you comfortable delivering the choices we have discussed?
- Can we buy a coffin or its equivalent from another source?
- Can we provide our own transport?
- Can friends or family members carry the coffin?

## Embalming

Embalming is the process of treating the body after death to prevent it decaying. You may also hear it called 'hygienic treatment'. Some funeral directors offer this service and they may suggest it, particularly if there's a gap of several weeks between the death and the funeral, and friends or family members want to view the body. Some green burial grounds do not permit bodies that have been embalmed to be buried there. You may want to discuss these issues with your funeral director.

## Choosing a coffin

A wide range of coffins are available from various places. Ask if the coffin is suitable for the place of burial or crematorium before buying it. Costs can vary widely so check the price list too.

Many people will use a traditional wooden coffin. You might want to:

- buy one from a funeral director
- order one from a carpenter
- buy one online
- build one yourself (if you have the necessary carpentry skills).

## Alternative coffins

If you prefer an alternative coffin, there's a wide range to choose from. You can also decorate these yourself. It's also possible to just use a shroud, such as a burial sheet, although only some of these are suitable for cremation.



Some alternative coffins can cost as much as, or even more than, a traditional coffin so check the price before buying one. They can be made of:

- wool
- woven willow, bamboo, rattan and other natural fibres
- cardboard, which is stronger and more attractive than you might imagine.

You can drape, decorate or paint these coffins. If someone is to be cremated, check with the crematorium about possible restrictions. Some types of paint may not be allowed because of air pollution rules.

An alternative is to rent a wooden outer coffin (sometimes called a coffin cover) for the service, and to buy a cardboard inner coffin. After the service, just the inner coffin is used for burial or cremation.

## Burial

The registrar will give you a 'Certificate for Burial or Cremation' (sometimes called 'the green form') to give to the funeral director (see page 20 for more details). The funeral director can then make arrangements for the burial based on your wishes.

If you're not using a funeral director, give the green form to the manager of the place where the person is to be buried.

Here are some tips about organising a burial. A funeral director, if you're using one, can also give information about different options in your area.

- If the person who died wanted to be buried in a church burial ground, the parish priest can help organise this. Some are no longer open for burial because of lack of space.
- To arrange a burial in a council-run cemetery, you need a grave plot. The cemetery manager can advise you (you can find their contact details on the council website). The cost may vary depending on whether the person lived in the area. The person who died might have bought their cemetery grave plot in advance, in which case check for a **Deed of Grant** or **Exclusive Right of Burial** in their paperwork.
- Most cemeteries are non-denominational. This means you can hold most types of service in their grounds.
- You may wish to use a natural burial ground. These include woodland burial sites, nature reserves and meadow burial sites.
- You can also bury your friend or family member on their own land. There are some rules but not as many as you might think. If this is something you want to find out about, contact the Natural Death Centre (see page 119).



Bluebell Glade - GreenAcres Woodland Burials - Rainford

## Marking the spot

You may wish to mark the spot where your friend or family member is buried with a plaque, headstone, tree or other type of memorial. The cemetery or burial ground manager can give you information about what's allowed and what the costs are.

If the grave is on private land (such as private woodland or farmland), check its long-term security. This is to make sure there are no plans to use the land for something else that might disturb the grave.

She looked absolutely stunning, laid out with flowers. It looked like all the cancer had just left her body. She looked really well and that will be my lasting memory of Mandy.

Vincent, family member

## Cremation

If the person who died is being cremated, some paperwork is necessary before going ahead. The funeral director and crematorium manager can advise you if you're not sure which forms you need. The procedure is broadly similar in England, Wales, Scotland and Northern Ireland. The forms used most often include:

- **Application for cremation of the body of a person who has died.** The funeral director will help you fill this in, or you can ask at the crematorium. The crematorium will also usually have its own form requesting instructions for the ashes.
- **Doctors' forms.** A doctor signs the death certificate free of charge. When a person is cremated in England, Wales or Northern Ireland, the doctor who certified the death and another doctor not involved in looking after the person who died have to fill in a form. You have to pay for these forms. If you're using a funeral director, the cost will be part of their disbursements (these are the payments they make to others on your behalf).
- **Coroners/procurator fiscal's (Scotland) certificate.** If there has been a post-mortem examination this replaces the green form from the registrar.
- **Authorisation of cremation of deceased person by medical referee.** The crematorium doctor issues this form, which allows the cremation to proceed.

## Procedures and restrictions

- Check the deadline with the crematorium if you're organising the funeral. If you're using a funeral director, they'll do this. It's likely that the crematorium will need the forms at least 24 hours before the service. The crematorium staff will then review the forms and authorise cremation.
- There may be restrictions on what you can put in the coffin of someone who is being cremated. Prohibited items may include glass, metal and items containing plastic or PVC. Clothing made of artificial fibres and rubber-soled shoes are usually OK. The funeral director or crematorium staff can advise.
- If the person who died had a pacemaker or other type of implant this will need to be removed before cremation. The funeral director or crematorium staff can advise. Some implants require deactivation before removal, so you may also need medical help with this.

## What to do with the ashes

The crematorium will ask you what you want to do with the ashes. The person who died may have said what they wanted to happen. If not, and you're undecided, the crematorium or the funeral director may be able to store them for a certain period while you decide what to do. The options include:

- Scatter them in the crematorium's Garden of Remembrance. If there are no other instructions for the ashes this is usually what will happen, though the crematorium needs permission from the family before doing it.
- Scatter them in a meaningful place – for example, a garden, the sea, or somewhere you visited together (check whether you need approval).
- Arrange for the ashes to be kept in a mausoleum or buried in a churchyard or family plot in a cemetery.
- Keep them at home in a casket or urn.

## The ceremony

You could start by thinking about what the person might have wanted, and asking family and friends:

- Did the person who died talk about the sort of ceremony they wanted or leave written guidance?
- Did they have favourite songs, poems, prayers, hymns or readings that you could include?
- Was the person who died from a certain culture or religion? If so, are there any special requirements you need to think about?

If it's not clear what the person wanted, family, friends, faith leaders or funeral directors may have ideas. You may also find suggestions in books and on websites.

## Types and numbers of ceremonies

Ceremonies can provide a chance to reflect and say goodbye. You can have a funeral service and a ceremony where you scatter the ashes, and later have a memorial service. Or you can have just one service, or no service at all. Only you know what's right for you and for the person who died.

Here are some options:

- Have the burial or cremation as soon as possible – some religions require this.
- Have the funeral a few weeks after the person has died and, if they're cremated, scatter the ashes privately.
- Keep the burial or cremation as a private event and arrange a memorial or other event for a wider range of people at a later date.
- If the person was buried, have a ceremony when the headstone is put up.
- Create a memory of the person in some other way, for example, plant a tree or dedicate a park bench to them. Check if you need permission from the council or landowner.

## Choosing the location

Here are some different options to consider for where to have a service:

- at the crematorium or beside the grave
- in a place of worship such as a church, mosque or temple
- in a place where the person enjoyed spending time, such as their home, garden or local community centre.

Most crematoriums and cemeteries include the use of their chapel or prayer room in their costs, (if they have one – not all crematoriums have a prayer room). The room will be suitable for all religions and for people with no religious belief.

You can talk to crematorium or cemetery staff beforehand (or ask the funeral director to do so), to ensure the setting is appropriate on the day, particularly if you have special requests.

## Hearses and transport

You can discuss with the funeral director what type of hearse (the vehicle for transporting the coffin) you'd like and whether you'd like vehicles to transport friends and family. If you're organising the funeral yourself, you may be able to rent a hearse or other suitable vehicle from a funeral director to transport the coffin to the funeral.

You don't have to use a hearse – lorries, tractors and other vehicles have been used in the past.

## Gifts in memory

Some people ask for a gift to a charity in memory of their family member or friend. It's one way to remember them and to make a real difference in their name. Some people ask for donations rather than sending flowers. You can arrange the collection yourself or ask your funeral director to help you organise one.

Some people like to give small gifts to people attending the funeral, such as packets of seeds to plant in the person's memory.

## Music

Music is often an important part of a funeral service or ceremony.

You can have people sing hymns or play a recording:

- when friends and family arrive
- as the coffin leaves the church (with a burial) or as the cremation curtains close
- when people leave the ceremony
- between readings or speeches.

You may have your own ideas or the funeral director or faith leader can advise. For other suggestions ask family or friends, especially if music was particularly important to the person. Ask family or friends for other suggestions.

The crematorium or other venue may be able to download all the music you want or they may ask you to bring CDs with the music on. If they're downloading music, you might ask to hear it beforehand, to check they've got the right version of a song.

Music played at a funeral does not need a public performance licence.

## Readings

Like the music, the readings at a funeral are an opportunity to reflect the person's interests or character and help people remember them. If you can't think of any specific book extracts or poems they might have liked, you could ask someone to write something personal for them.

There are also many popular funeral readings online. Try the Natural Endings ([naturallengings.co.uk](http://naturallengings.co.uk)) or Lasting Post ([lastingpost.com](http://lastingpost.com)) websites for ideas. The Co-operative Funeralcare has produced a video guide to writing a eulogy, which you can watch on its website ([co-operativefuneralcare.co.uk](http://co-operativefuneralcare.co.uk)).

## Other special touches

There are many things you can do to make the funeral reflect the personality of the person who has died. These include:

- asking friends and family to carry the coffin (if they and the funeral director agree)
- asking people to wear the deceased person's favourite colours
- displaying some large photos of the person at the ceremony
- putting a favourite item of the person who's died on top of the coffin (eg a favourite hat, golf club, book or film)
- asking guests to write down a memory of the person on a card and then pinning these on a noticeboard.

## Religious or secular services

If you're unsure what's appropriate or allowed after checking the person's last wishes and asking family and friends, check with the faith leader, celebrant or the person leading the ceremony.

## Who will lead the ceremony?

If you're having a religious ceremony, the faith leader will usually lead the ceremony. If it's not a religious ceremony, the funeral director (if you're using one) may suggest a secular or civil 'celebrant' (someone who performs the service).

To pick your own celebrant, contact the Institute of Civil Funerals, Humanists UK or Humanist Society Scotland, or Humani in Northern Ireland (see page 120).

You can also be the celebrant yourself. The Natural Death Centre has information about this. See page 119 for contact details.

You may want the celebrant or faith leader to run the whole service. But if you want to, you and other family members and friends can participate too. For example, you could ask the faith leader or celebrant to start and end the service or say prayers. You and other friends and family members can give readings or say some words about the person.



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## Including vulnerable people

You may want to think about how to include people who could find the day particularly difficult or confusing.

### Including children

Just as adults do, children like to know what's going on and to feel included. Here are some tips on involving them:

- Explain that a funeral is a chance to say goodbye and remember the person.
- Say what's likely to happen and who will be with them on the day.
- Ask if they might like to make something such as a card or a drawing, or choose flowers to put on top of the coffin.
- Give them plenty of time to choose whether they want to come and try not to feel upset if they don't want to.
- Arrange to have a familiar person with them during the ceremony in case they become upset and want to leave the funeral.

We have more information about supporting children on page 87.

### Including someone with dementia, a learning difficulty or mental health problems

The death of a family member or friend can be especially hard for someone with dementia, learning disabilities or a mental health problem. They may process the bereavement quite differently or struggle to understand that someone they care about has died.

#### Dementia

It may be important to someone with dementia to come to the funeral, especially if the person who died was someone close, such as their partner or sibling.

If someone has dementia, they may forget that you have told them about the death and become shocked, upset or frightened. This might also mean that you have to repeat yourself.

You could ask if a carer or familiar family member can sit with them during the service and explain what's happening.

Sometimes singing familiar hymns or hearing favourite songs can be a comfort. A picture of the person who's died on the front of the order of service might help them focus on what the service is about.

#### Learning disabilities

How a person with a learning disability responds will depend on their ability to understand and process things, their relationship to the person who has died and who they are as an individual. Try to use simple words and avoid euphemisms such as they've 'gone to a better place' or 'passed away', as this can be confusing. Mencap (see page 116) has resources to help people with a learning disability deal with grief and loss.

The person may like to be involved in decisions such as choosing flowers, songs or pictures of the person who's died. You can also explain what will happen at the funeral and who will be with them.

#### Mental health problems

Mental health problems can be diverse and complex. How a person copes with the news of their loved one's death may depend on their relationship with them and the nature of their mental health problem. You or others close to the person may know how best to talk to them about it. You might want to ask a professional involved in their care about how best to involve them in proceedings.

Attending the funeral or another ritual could help them process their grief. But if it's not appropriate, there may be different options. They may prefer to attend some things, such as a memorial service or scattering of ashes, but not the cremation. Or they might like to write a few words that could be read out in their absence. If they haven't been able to attend, having the order of service and photos afterwards could help them to feel included.

## Paying for the funeral

**Try not to feel pressured into paying for a funeral you can't afford. It's important not to arrange a funeral that you'll struggle to pay for later.**

The person who died may have had a prepaid funeral plan, insurance or other money set aside. You can check what it covers. Some plans don't cover certain items such as flowers, catering for the wake (the reception after the service) or a memorial headstone.

Funeral costs usually come out of the person's estate and need to be paid after some debts and bequests (gifts) are sorted out. If there isn't enough money to cover the costs, the organiser of the funeral must meet the difference. If that's going to be a problem, see page 45.

Unless a person's estate is quite small, you can't access the funds from it until probate (England, Wales, Northern Ireland) or confirmation of the estate (Scotland) is granted. This can take several months.

Most large banks and building societies, however, will release funds from the person's accounts to pay the funeral bill on sight of a certified copy of the death certificate (see page 21). Some banks and building societies will have special bereavement staff who can support you with this. Some funeral directors ask for a deposit to cover third-party costs payable in advance of the funeral (disbursements). The final bill is usually sent soon after the funeral.

## Funeral costs

Funeral costs in the UK have increased in the last few years, so it's worth having an idea of what to expect.

In general, burials are more expensive than cremations, although you won't have to arrange and pay for a headstone immediately. You usually wait at least six months after the burial to allow time for the ground to settle.

## Total costs

Funeral costs vary depending on where you live in the UK. The amounts below are approximate, average costs across the UK. They are based on a 2018 report from SunLife (an insurance and funeral plan company) and actual costs may vary.

Basic cremation	£3,600
Basic burial	£4,800
Send-off	£2,100
(see 44 for details)	

## Breakdown of some cremation and burial costs

Funeral director fees	£2,600
Doctor's fees	£164 (no fee in Scotland)
Faith leader or celebrant fees	£160
Burial fees	£2,200
Cremation fees	£850
Headstone	£900

Funeral director fees will often include a coffin, hearse, collection and care of the deceased, and professional guidance.

### Send-off costs include:

- memorial service
- catering for the wake (the reception after the funeral)
- venue hire for the wake
- flowers
- order of service sheets
- death notice or obituary
- notice announcing the time and place of the funeral
- limousines or vehicles.

The most expensive item is usually the memorial service. Depending on the venue and whether you use a catering company, the next most expensive item is likely to be the wake.

## If there isn't enough money

If it's not possible to pay for the funeral from the deceased's estate, family and friends are usually expected to pay for it.

The Money Advice Service (see page 124) has some useful advice on ways of reducing funeral costs.

Other things to consider include:

- A funeral director may agree to accept payment by instalments.
- There are a few charities that will help with funeral expenses, such as Friends of the Elderly (see page 115).

## Financial support from the government

If you're organising a funeral and you're on benefits, you may be entitled to claim a Funeral Expenses Payment (or Funeral Support Payment in Scotland) from the government towards the funeral costs. You must apply within six months of the funeral.

To qualify, you must be the partner of the person who died, or a close family member or friend. You might not qualify for a Funeral Expenses Payment if the person who died has a close family member, such as a sibling or parent, who is in work.

Your Funeral Expenses Payment is deducted from any money you might later get from the estate of the person who's died.

It pays basics such as the burial or cremation and doctors' fees and gives you a sum of money towards other expenses (such as the coffin and funeral director's fees).

If you live in England or Wales, you can claim by calling the Bereavement Service helpline on **0800 731 0469**. If you live in Northern Ireland, call the Bereavement Service on **0800 085 2463**. If you live in Scotland, call Social Security Scotland on **0800 182 2222**.

Funeral Expenses Payments are different to Bereavement Support Payments (see page 63), which can also be used to help with funeral costs.

If you're struggling to pay for the funeral or your only source of money is a Funeral Expenses Payment, tell the funeral director before you commit to any arrangements. They can advise you on what to do.

### **What happens if someone dies with no money or family?**

If someone dies with not enough money to pay for a funeral and no one to take responsibility for it, the local authority must bury or cremate them. It's called a 'public health funeral' and includes a coffin and a funeral director to transport them to the crematorium or cemetery.



We have more information about benefits and financial help on our website at [mariecurie.org.uk/support](https://mariecurie.org.uk/support) or you can call our Support Line on **0800 090 2309\***.

## **Section 2: Legal and financial matters**

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## Telling organisations about a death

It can help to make a list of the people and organisations you may need to tell about the person's death. Here are a few examples:

- employers and colleagues
- government departments
- the person's GP
- bank, credit card and mortgage companies – to close accounts or change the details
- insurance companies
- utility companies, such as gas, water, electricity and telephone
- the landlord, if they had one
- Royal Mail
- TV and internet companies
- church, clubs, trade unions or any other organisation the person who died belonged to
- the person's accountant and solicitor, and any executors appointed in the Will (see below).

This might seem overwhelming at first. It might be something that another family member or friend can help with.

You may want to close down the person's social media accounts or look at options to keep them but make them inactive.

## Executors

Telling people or organisations that someone has died is different from being able to deal with their estate and probate. Dealing with the estate is done by the executors, who are responsible for sorting out what was owned and owed (see page 52).

## Government departments

### Tell Us Once service

Tell Us Once is a service offered by most but not all local councils in England, Scotland and Wales. It allows you to report a death to most government organisations in one go. The registrar can tell you if it's available in your area.

Organisations that Tell Us Once will contact include:

- Local councils
  - Housing benefit office and council housing
  - Council tax payments and benefits office
  - Libraries
  - Blue Badge
  - Adult social care
- HM Passport Office
- Driver and Vehicle Licensing Agency
- Department for Work and Pensions
  - Jobcentre Plus
- Ministry of Defence
  - War Pensions Scheme
- HM Revenue & Customs (HMRC).

If your local register office offers the Tell Us Once service, you'll usually be told when you register the death. Ask them if it's not mentioned. They'll give you a unique reference number that will allow you to access the service online. Alternatively, you can contact them over the phone or in person. Call the Department for Work and Pensions on **0800 085 7308** to use the phone service.

You'll need to register the death before using the Tell Us Once service, unless there's an inquest. If this happens, the coroner may give you an interim death certificate. However, not all local councils will allow this.

You can see which local register offices provide the Tell Us Once service using the **GOV.UK** search tool.

This service isn't available in Northern Ireland, but the Bereavement Service (see page 122) is a single point of contact for the Social Security Agency, which will save a bit of time.

**You can usually complete the Tell Us Once process at any point within 28 days of first signing up. This time frame applies whether you're using the service online, in person or over the phone.**

### What you'll need when using the Tell Us Once service

As well as your unique reference number, you'll need to have the following information to hand about the person who died:

- National Insurance number
- date and place of birth
- date of marriage or civil partnership
- driving licence number and vehicle registration number.

You'll also need:

- details of any benefits they were getting, including the State Pension and armed forces pension
- details of any local council services they were getting eg Blue Badge
- name and address of their next of kin

- name and address of their surviving husband, wife or civil partner
- name, address and contact details of the person or company dealing with the estate – the executor or administrator.

If you can't find all the documents, you can still use the Tell Us Once service but not all organisations will be informed. You'll have to make contact with them individually when you find the information.

### Redirecting post

For a fee, you can get the Post Office to redirect the mail of the person who's died. Ask at the Post Office for a form called 'Redirecting mail in special circumstances'. You'll need a death certificate or Power of Attorney document and some proof of your own identity.

You can also stop junk mail being sent to the person who has died by registering the death for free with the Bereavement Register (see page 114). However, this may not stop all junk mail.

For more information about sorting out someone's benefits, pension, insurance or tax matters, please see page 57. If you're not the executor yourself, it's a good idea to speak to them about who you need to contact.

## If you're dealing with a person's estate

### Your role as executor or administrator

Your role as executor or administrator is to apply for **probate** (called confirmation in Scotland). If the person left a Will, you'll get a 'grant of probate'. If they didn't, you'll get 'letters of administration'. These are the official documents that allow you as executor to distribute the person's estate.

The person who died may have appointed you as sole executor or administrator, or they may have appointed several people.

If you can't or don't want to be the executor, you can apply for 'renunciation' (to give it up) or for someone to act as your representative. There is information about this at **GOV.UK** (see page 123) or you can ask a solicitor to sort it out for you.

As executor, you can handle the whole thing yourself or you can pass some or all of it over to a solicitor. The estate pays the solicitor's fees. You may want to use a solicitor if the estate is very large, if it's complicated with assets held abroad or in trust, or if the estate is bankrupt (insolvent).

Often it is not complicated to be an executor but it can be time consuming. You can claim expenses from the estate such as postage and telephone calls. You can't charge for your time, unless the Will gives permission for this.

To apply for probate or a letter of administration you need to estimate the estate's value:

- Find everything the person who died owned (called assets). This may include money in bank accounts, savings and investments, payments from life insurance, property, cars, jewellery, other valuables, furniture and personal possessions. It may also include debts owed to the person who died – for example, overpaid tax. Once you have found all the person's assets, you also need to safeguard their value. This includes informing any insurance company of the person's death to ensure that the assets stay covered.
- Find every debt the person who died had (liabilities). This will include any mortgage, personal loans, credit card balances, unpaid household bills and unpaid income tax.

You can then create an accounts file for the estate. List all the assets and deduct all the liabilities and reasonable funeral expenses to work out the total value of the estate.

You need this estimate to work out whether there's inheritance tax to pay. Most estates come under the threshold, but you have to pay this tax before probate can be granted. To read more about this and find the current threshold for inheritance tax, go to **GOV.UK** (see page 123).

Even if there is no inheritance tax to pay, you must still report the estate to HMRC. You can do this online at **GOV.UK**.

You can complete an inheritance tax form and pay any inheritance tax due. The tax due on property can be paid in instalments.

Then you can apply for probate. You can apply online at **GOV.UK**, or by post.

Once you've been granted probate or letters of administration, you're allowed to pay the debts of the estate – these are normally paid from the estate. You should also find all the people, charities and other organisations that are to inherit parts of the estate (called the beneficiaries) and distribute their inheritances to them.

## Scotland

If the person died in Scotland, the procedure for getting confirmation (probate) involves working out the estate's value as above. There are different routes to get confirmation depending on whether the estate is small or large. You can find the threshold for what counts as small or large, and guidance notes on completing forms on the Scottish Courts and Tribunals Service website (see page 125).



## Words you may hear

### Will

This is a legally binding document that explains what the person who died wanted done with their assets and possessions. It should also include details of who should sort out their affairs after death. These people are called the executors.

### Probate

The legal permission granted by the Probate Registry to deal with someone's estate after they die. 'Getting probate' is the process of getting someone's papers together and applying for probate. This is usually done by a lawyer and or the executors (or administrators, if there's no Will).

### Inheritance

This is when someone receives money, property or another personal possession from the person who has died. The person who inherits is called a beneficiary. They might inherit something because they're mentioned in the Will (in this case it's also called a legacy). If the person who died didn't make a Will the beneficiary might inherit something if they're the next closest relative.

### Intestacy

This is when someone dies without making a valid Will – it's also called 'dying intestate'. The estate will still need to be sorted out and the person who takes on this task is called the administrator. Usually this will be the next of kin.

### Deceased (the)

This is how the person who has died may be described in official documents.

## Getting started

Here are some suggestions to make your job easier:

- Read the online guide *What to do when someone dies: step by step* on the **GOV.UK** website (see page 123), which outlines what to do and where to get help. It also lists who needs to be told about the death. There are some regional differences, which it tells you about.
- When you go to the registry office to register the death, order multiple copies of the death certificate (the staff can advise you how many you'll need). You'll need to tell many organisations about the death. Most will need to see an original death certificate. It speeds up the process if you can send out several certificates at the same time. Multiple copies can be provided later, but it's cheaper to order them when the death is first registered.
- If the person who died had a bank account and there is enough money in the account, the bank will usually allow funeral expenses and inheritance tax to be paid from it. Talk to the bank about how to arrange this.
- You can also open an executor's bank account. You can put money from the person's estate (eg from the sale of their property) in this account ready to distribute it to beneficiaries.

You need to get the legal right to deal with someone's property before you can distribute money to the beneficiaries (people who inherit). It's called getting a 'grant of probate'. If the person did not leave a Will, you'll get 'letters of administration'. You apply in the same way for both.

If the person who died lived in England or Wales, you can apply online at **GOV.UK** (see page 123). If they lived in Northern Ireland, you need to fill in an appointment request form for a probate interview. This form is available on the nidirect website (see page 124). If the person lived in Scotland, you'll need to apply for 'confirmation' rather than probate. You apply to the Sheriff's Court for this. The Scottish Courts and Tribunals Service website (see page 125) has a step-by-step guide.

### Professional help

Even if you've decided to take on the role of executor or administrator without a solicitor, you may still want advice on a particular aspect of sorting out the estate. See pages 122-125 for a list of organisations that can help you find a solicitor and give you advice.

If it starts to become too complicated, you can always change your mind and hire a solicitor to take over. The solicitor's fees are paid from the estate. You can ask the solicitor for an estimate of their costs.

## Dealing with benefits, pensions or insurance

If the person who died was getting a State Pension or other benefits, you need to tell the Department for Work and Pensions or, in Northern Ireland, the Department for Communities.

If it's available in your area, you can use the Tell Us Once service (see page 125) to do this.

In English counties where Tell Us Once isn't available, contact the Department for Work and Pensions Bereavement Service on **0800 731 0469**.

In Northern Ireland, you'll need to contact the Bereavement Service on **0800 085 2463** (see page 122).

These bereavement services will pay any pension or benefits owed, stop future payments and advise on whether any surviving family are now eligible for benefits themselves.

If the person who died had a workplace pension or personal pension, you need to contact each pension provider. This is so that:

- any amount outstanding can be paid to any beneficiary nominated by the person who died or their estate
- any future pension payments can be stopped
- arrangements can be made for the payment of any lump sum or survivors' pensions.

If you're having problems tracking down these pension schemes, the Pension Tracing Service may be able to help – call **0800 731 0193**. It can give you contact details for a pension scheme but it can't tell you if the person had a pension. You'll need the name of the employer or pension provider.

If the person who died had life insurance policies, contact the insurance company for guidance on how to make a claim.



For detailed information about pensions and insurance see the Marie Curie website at **[mariecurie.org.uk/support](https://mariecurie.org.uk/support)**

## Dealing with tax matters

The person may have died part-way through a tax year (which runs from 6 April to the following 5 April). They may owe some Income Tax or be due a refund.

When you register the death, you might be able to use the Tell Us Once service (see page 49), which will inform HMRC that the person has died. HMRC will then contact you (or your solicitor, if you're using one) to tell you what to do.

If Tell Us Once isn't available in your part of England, call the HMRC Bereavement Helpline on **0300 200 3300**. If you live in Northern Ireland, call the Bereavement Service on **0800 085 2463**.

You may have to complete a tax return detailing the income of the person who died and claiming any tax relief. HMRC can advise you. There is also a step-by-step tax guide on the Money Advice Service (see page 124).

When the probate application begins (a probate valuation), an estimate is made of how much the property belonging to the person who died is worth. If when the property is sold, it sells for more than the estimate, there may be Capital Gains Tax (tax on the increase in value of the property) to pay.

## Receiving and making changes to an inheritance

You may have been left money, property, investments or other things by the person who died. The Inheritance Tax is paid before you get this money or other items.

The executor or administrator has to pay off any debts before they can pass over money and items to the people inheriting them. If you've been left an asset (eg a property) in the Will, but there isn't enough money in the estate to pay the person's debts, the item you're due to inherit may need to be sold. You can get advice from a solicitor on this (see page 123-124).

### Making changes

Sometimes, when you've been left money, the executor or administrator may ask if you'd like to accept some assets instead. It could be jewellery, or some antiques, depending on what's in the estate. You don't have to agree to this.

You don't have to accept an inheritance at all if you don't want to. If you refuse it, the executor or administrator decides who gets it instead.

It's possible to change the Will of a person after they've died as long as anyone who's inheriting and would be made worse off by the changes agrees to it. To do this, you need a **deed of variation**. This can be complex, so it's best to get advice from a solicitor (see page 123-124). The variation must be made within two years of the death.

## Entitlements and benefits

### Property entitlements

If you were living with the person who has died, you may be worried about whether you can carry on living in the same home.

If you shared a home with them, your right to stay depends on how you owned or rented the home and what your relationship was.

### Different ways to own property

When you own a property, it is registered with HM Land Registry or the Land Register of Scotland. If two or more people jointly own it, they are registered either as tenants in common ('common owners' in Scotland) or joint tenants ('common owners with a survivorship destination' in Scotland).

People who own a property as **tenants in common** can own different shares of the property. They can pass on their share to someone else. It doesn't automatically go to the other owner when they die.

**Joint tenants** have equal rights to the property and the property automatically goes to the other owner when one dies.

Most married couples and civil partners choose to own their home as joint tenants. If you're a joint tenant, you can fill in form DJP, available on the **GOV.UK** website (see page 123), to remove the deceased's name from the register.

If you're not a joint tenant, you'll only inherit the property if the other person leaves their share of the house to you in their Will. There may be some Inheritance Tax to pay, depending on the value of the property.

Property rights can be complicated. If your home was owned by the person who died, you might want to speak to a solicitor, a housing charity or Citizens Advice (see page 123).

### If you're renting

If you were renting jointly from a private landlord or local council, housing association or housing corporation with the person who's died, you have the right to continue renting the property. You will become the sole tenant.

If only the person who died was the tenant (if you live there but your name isn't on the rent agreement), the rules can be complicated and it varies according to where you live. The charity Shelter can put you in touch with a housing advisor (see page 125).

If you're worried that you may lose your home, or you don't automatically inherit it, contact a solicitor, housing advice centre or Citizens Advice. See page 123 for contact details.



We have more information about property entitlements on our website at [mariecurie.org.uk/support](https://mariecurie.org.uk/support)

## Your entitlement to benefits and other support

### Bereavement benefits

You may qualify for benefits after someone dies. These include:

- Bereavement Support Payment
- Child Benefit if a child or parent has died
- Funeral Expenses Payments or Assistance (see page 45)
- Guardian's Allowance (if you're bringing up a child whose parents have died)
- War Widow(er) Pension
- Widowed Parent's Allowance.

**GOV.UK** has information about these, including how to qualify, and how to apply (see page 123). If you used the Tell Us Once Service when you registered the death (see page 49), they will check if you're eligible for benefits. You can also call the Bereavement Service helpline on **0345 606 0265**, or if you live in Northern Ireland call **0800 085 2463**.

### Council Tax, pensions and insurance

If you're now living alone, tell your local council. In England, Scotland and Wales, you may qualify for 25% off your Council Tax bill. In Northern Ireland, you may be eligible for 20% off your rates if you're over 70 years old and living alone.

If your husband, wife or civil partner was getting the State Pension when they died, you may be able to use their National Insurance contributions to get extra State Pension. In England, Scotland and Wales, contact the Pension Service to find out more. If you live in Northern Ireland, contact the Northern Ireland Pension Centre.

If the person who died had a private or occupational pension, tell the pension provider. You may be entitled to some money.

If the person who died had life insurance, contact their provider to find out what to do next.



We have more information about pensions and life insurance on our website at [mariecurie.org.uk/support](https://mariecurie.org.uk/support)

## Arranging time off (compassionate leave)

Compassionate leave is paid or unpaid time off work for people who are in difficult circumstances, such as when you've been bereaved. Many companies have a policy for compassionate leave, so check your employment contract or staff handbook. This will tell you whether there is a set amount of time granted, and whether any time off is paid or unpaid.

Legally you're allowed time off 'for an emergency involving a dependant', which can include arranging and attending the funeral of a child or someone else dependent on you. A dependent person could be someone who has relied on you for their care. There's no set amount of time that you're entitled to – it's up to your employer.

The person who died may not have been a dependant. But it's rare for employers to refuse you compassionate leave if someone close to you has died, so talk to them as soon as you can. The amount of time that you're given will vary. Your employer may base it on how much time other people in the organisation had in similar circumstances. It may also depend on who died – for example, an employer may give more time off for a partner or a child than a grandparent.

Some jobs, such as operating heavy machinery, need a lot of focus and concentration. If you or other people might be unsafe at work because you're grieving and feeling distracted, you should speak to your line manager.

## If you're refused leave or unfairly treated

Employers don't have to give you compassionate leave, but it's rare to be refused. If they don't allow you compassionate leave, you can use your holiday allocation or ask to take unpaid leave.

If you're struggling to cope and it's affecting your health, speak with your GP. Bereavement doesn't count as an illness. But if you have depression and anxiety due to your loss, this may count as illness and you may be entitled to statutory or occupational sick pay.

If you're given compassionate leave but miss out on a promotion, training or other benefits as a result, you can complain. If you need support at work and you're in a trade union, you can contact them. Or you can get advice through Acas or Citizens Advice (see page 123).

## Long-term issues

Your employer might agree to let you have several months' compassionate leave or longer, if you need it. This may be unpaid.

If you're on long-term compassionate leave and don't feel able to go back to work, make an appointment with your GP. They may give you a doctor's note saying you're not fit to work because of the bereavement, which may help you make a case to your employer for staying on leave longer.



We have more information about grief and getting support on page 67.

## Changes to your situation

As a result of your friend or family member dying, you may have new caring responsibilities. For example, you may be helping a parent who is now living on their own. Or you may be looking after a child by yourself if your partner died. You can talk to your employer about long-term flexible working options. Provided you've worked for your employer for at least 26 weeks, you have a legal right to make a flexible working request, although your employer doesn't have to agree to it.

Above all, always try to communicate regularly with your employer and let them know how you're feeling. Most employers are supportive and will do what they can to help.

Some larger employers have employee assistance programmes, which offer helplines and counselling. You can check with your employer to see what support is available.

This is usually a confidential service, which means that your employers won't be given any information about what you say to the counsellor or helpline advisor.

## Time off school for children and teenagers

There are no set policies that say how much time off school or college bereaved children and teenagers can take. It depends on the individual, the family and the school's policy. Get in touch with the school as soon as you can. Many schools have bereavement policies in place and you can talk to them about how they can support the child or young person.

See page 87 for more information on supporting children.



If you need more information on financial, legal or practical matters when someone dies, visit [mariecurie.org.uk/support](https://mariecurie.org.uk/support)

## Section 3: Coping with grief and supporting those around you

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Phil Hardman/Marie Curie

## Coping with grief

Everyone's experiences of grief are individual. Whatever you're feeling, try to remember that it's normal and there are people who can support you if you need it.

### Grieving in your own way

Grief is a natural response to losing someone you care about. There's no right or wrong way to grieve. The important thing is to do what's right for you.

Grieving can be painful and it can't be fixed or made to go away. But the grief and pain will lessen and there will come a time when you can adjust and cope without the person who has died.

### How you might feel

Grief is not just one feeling, but many emotions that follow on from one another. You may find your mood changes quickly, or that you feel differently in different situations. People who are bereaved sometimes say they feel 'up and down'.

You may feel:

- shocked or numb
- sad
- anxious or agitated
- exhausted
- relieved
- guilty
- angry
- calm
- lacking in purpose
- resentful.

You might also find it difficult to concentrate or carry out tasks that would normally be easy.

There's no right or wrong way to feel and no timetable for grief. Everyone is different.

It's common for people to swing between feeling OK one minute and upset the next. You might find that these feelings come in waves or bursts – this can be unpredictable and might make you feel worried, ashamed or afraid.

People sometimes ask how long they will grieve for. There's no good answer to this as it will be different for each person. You may have different feelings that come and go over months or years. Gradually, people find that their feelings of grief aren't there all the time and aren't as difficult to cope with. At times, these feelings might still be stronger – for example, at anniversaries, birthdays or in certain places.

Some people find that their feelings of grief don't lessen, and they find it difficult to manage daily activities. For example, they might struggle to go to work, look after children or socialise with friends. If you're experiencing this or you're not able to cope, speak to your GP. You can also call Samaritans on **116 123**.

The first few Christmases without my husband were hard. We go out for Christmas now so it's different, and that makes it easier.

Jennie, family member

If you'd like to speak to someone about your feelings, contact the Bereavement Advice Centre, Cruse Bereavement Care or Cruse Bereavement Care Scotland. The British Association for Counselling and Psychotherapy also has a directory of counsellors across the UK. Contact details for these and other useful organisations can be found on pages 114-117. You can also call the Marie Curie Support Line for emotional support on **0800 090 2309\***.

### Marie Curie Community

You may want to share experiences and find support by talking to people in a similar situation. Visit **community.mariecurie.org.uk** – it's safe, easy to use and available 24 hours a day.

### Not everyone experiences grief in the same way

People don't always grieve in the same way – not everyone will cry or feel sad. Some people might feel shocked or numb, especially in the first days or weeks.

For others, the death of a close friend or family member is a relief. For example, if you had a complicated relationship with the person or they were in pain or suffering. If that's how you feel, it's OK.

If you're feeling upset, but a close family member seems unaffected, it might be easy to think they 'don't care'. But grief is different for everyone, and people process it in different ways.

### Thinking about your loved one

When someone's died it can seem as if part of your life has stopped. You may want to find ways of treasuring your relationship with the person. Looking at photos or writing down your memories may help you. Talking about your loved one with other people who knew them well may be comforting.

You may experience longing or yearning. You may dream about them, or think you've heard their voice or seen them in the distance. This is quite a common experience after someone has died. It might help to be gentle with yourself and give yourself time. Sometimes people can worry that they might forget what their loved one looked like or how their voice sounded. But there are ways to keep their memory alive.

You think you're ready but the end comes very quickly. There's a great relief that they're no longer suffering but the selfish side of you wants them to stay with you forever.

Natalie, family member

## Physical symptoms of grief

It's common for grief to produce physical symptoms. This can be frightening if you're not sure what's causing the symptoms.

Here are some of things you might experience:

- a hollow feeling in your stomach
- tightness in your chest or throat
- oversensitivity to noise
- difficulty breathing
- feeling tired and weak
- a lack of energy
- dry mouth
- a loss or increase in appetite
- finding it hard to sleep or fear of sleeping
- aches and pains.

Some people worry that these symptoms are a sign that they are seriously ill. It's a good idea to speak to your GP or another healthcare professional, especially if you're feeling anxious about your health. Telling them that you think it could be related to grief can help them to understand what you're experiencing and work out the best way to support you.

## Looking after yourself

Your friend or family member's death may have been unexpected, or it may be something that was predicted for a long time. Either way, it can be a shock and it can take you time to adjust.

After the funeral, when everyone else's lives seem to go back to normal, you may be left wondering how you're going to cope.

There's no single solution. Here are some ways to take care of yourself that may be helpful.

### Eating and sleeping

Even if you don't feel like it, try to eat as healthily as you can. This will give you the energy to get things done. There's lots of information about healthy eating on the NHS website (see page 116).

Emotional stress such as grief can make you feel tired. If you're having trouble sleeping you can visit your GP, but you can also try things such as exercising during the day, avoiding caffeine and alcohol, and going to bed at the same time each night.

You may be kept awake at night thinking about your loved one. Being able to talk about your thoughts and feelings may help. If you have close family and friends, you can try talking to them, or you could try an online forum such as the Marie Curie Community. You can also call the Marie Curie Support Line on **0800 090 2309\***.

### Crying if you want to

Crying can be the body's way to reduce stress and soothe itself. It is a normal reaction to someone's death. It doesn't matter whether it's days, weeks, months or years after the death. If you feel like crying, try not to question it.

After Mum passed away, the hospice offered us bereavement support. We had a social worker who was in contact for quite a few months. They also organised a memorial service for her at the hospice.

Katy, family member

## Getting support

You don't have to go through bereavement alone. There are lots of ways to get support, whether you prefer to talk to someone in person or join an online community. If you would like to speak to someone about your feelings, contact the Marie Curie Support Line on **0800 090 2309\***.

## Support from friends and family

If you're bereaved, other people might worry about how to behave around you and could keep their distance. They might think they'll leave it to you to get in touch when you're ready.

If you feel like company, you could call for a chat or suggest meeting up for a coffee. Although it might seem like an effort to reach out to people, you could feel better for some company. Perhaps you could suggest meeting at your house for a meal. You could keep it casual and ask everyone to bring some food so you don't have to do too much at a time when your energy and motivation may be low.

If there are things you don't want to talk to family and friends about, or you don't have someone suitable to talk to, you can contact one of the charities that support bereaved people (see page 114). You could also contact your local spiritual advisor or religious leader.

## Written information and guidance

There are several organisations and charities with bereavement information online and in print. You might find it helpful to read about the feelings you're having and how to get support.

You can find contact details for these organisations on page 114. There's a list of books about grief and bereavement on page 110.

## Online communities

If you'd like to chat to others in a similar situation, there are several online communities or forums where you can discuss what you're going through in a confidential and safe environment. Many charities, including Marie Curie, Sue Ryder, and BereavementUK have these. They're free and quite easy to use. You might have to create a user name and password to join.

If you're not comfortable contributing to discussions straight away, just reading what other people have written might be helpful.

### Marie Curie Community

Share experiences and find support by talking to people in a similar situation. Visit **community.mariecurie.org.uk** – it's safe, easy to use and available 24 hours a day.

## Telephone support lines

If you'd like to talk to someone but aren't able to or don't want to leave the house, there are several telephone support lines you can call. These are usually charged at local call rates, although many are free. They include:

- Marie Curie **0800 090 2309\***
- Samaritans **116 123**
- Cruse Bereavement Care **0808 808 1677**
- Cruse Bereavement Care Scotland **0845 600 2227**
- SupportLine **01708 765 200**
- Lifeline (Northern Ireland) **0808 808 8000**

You can also contact Marie Curie's Support Line by web chat or email at [mariecurie.org.uk/support](https://mariecurie.org.uk/support)

## Bereavement counselling and psychotherapy

Although some people are more comfortable talking to friends and family about their loss, some benefit from talking to a professional counsellor or psychotherapist. You might need help if your emotions are so intense you feel you can't go on, or if you can't cope with your day-to-day life.

If you think you might need professional grief counselling, speak to your GP. They may be able to refer you for counselling. They may also be able to give you information about local counselling services and support groups.

The charity Cruse Bereavement Care offers bereavement support sessions with trained volunteers. You can find your local branch through their website (see page 114).

Many hospices, including Marie Curie hospices, have bereavement support services for families. This is usually available for close family and friends of people who have received hospice care. How much support a hospice is able to give will depend on their resources.

If you're employed, you may want to check if your organisation has an employee assistance programme. These often entitle employees to a set number of free counselling sessions. Ask your manager or human resources department for information.

You can also find a counsellor privately and pay for sessions. To find registered psychotherapists and counsellors in your area, search the British Association for Counselling and Psychotherapy online directory (see page 114). Costs will vary. Many therapists have their own websites explaining how they work and what to expect.

After Graham died I went to see the bereavement counsellors in the hospice. The lady I saw was lovely. She listened to me and didn't judge or compare me to anyone else. It was just about me and how I felt.

Marilyn, family member

## Group support

Some people find meeting other bereaved people in a support group helps them come to terms with their own feelings.

Many charities (such as Cruse Bereavement Care'), hospices and faith leaders will be able to help you find a bereavement support group if they don't run one themselves. You could also search online for a group in your local area.

## Going back to work

You may find that the routine of work is a welcome distraction after someone dies. Supportive colleagues and a job to focus on can help. Some people find it difficult to focus on work and need longer to adjust to life without their family member or friend. If you can, try to take things at your own pace and only go back when you feel ready.

If your work has an employee assistance programme offering counselling or a helpline, it's worth noting that you can still use this while you are off work.

How much compassionate leave you get from work varies (see page 64). If your compassionate leave from work is ending but you don't feel ready for work yet, speak to your manager. Bereavement isn't an illness, but you may have other problems such as depression as a result, and you may need more time off before you're fit for work.

Your employer will normally ask for a **fit note** (Statement of Fitness for Work) if you're off work sick for more than seven days. You need to see your GP for this. After discussing your concerns, they'll either say that you:

- are not fit to work
- may be fit to work taking into account certain advice (that they will specify)
- are fit to work.

If they decide you may be fit to work, they can include details of the kind of work you might be able to do. For example, they might suggest:

- a gradual return to work so that you do fewer hours at first
- lighter duties for the first few weeks
- having support with certain tasks.

Talking to your employer about how you're feeling might also help relieve some of the worry you're feeling about going back. You may find that they're quite happy for you to take things at your own pace, for the first few weeks or months.

For more information about compassionate leave see page 64.

Since my husband died, I've kept myself busy – I'm a school governor, I mentor children, and I pick up my grandchildren from school a couple of times a week.  
Jennie, family member

## Getting involved in the local community

You may find you have more free time after your loved one has died, and you may want to meet new people in your area. There are lots of community groups around the UK where you can meet people with similar interests – either for conversation, or for activities ranging from reading to rock climbing. Meetup (**meetup.com**) is a website where you can search for groups by interest or location. You can even start your own group – it's completely free.

## Volunteering

If you have time, you could volunteer. It's an excellent way to meet new people and try new activities. It can also have many physical and emotional benefits. There are various volunteering sites with lots of opportunities near you. Try not to worry about the pressure or requirements of a volunteering role. Often, you can do as little or as much as you'd like.

- Do-it (**do-it.org.uk**) has a searchable database of volunteering opportunities.
- If you're a cat or dog lover, you could contact the Cinnamon Trust (**cinnamon.org.uk**) to see if there's an older or unwell person nearby who needs someone to walk their dog or help look after their cat.
- At Marie Curie, we have many volunteering opportunities and you may find one that suits you.
- If you have a favourite charity, you can look on their website to see if they need volunteers.

## Older people who feel isolated

If a loved one has died and you're now on your own, you may feel isolated. If you're a member of a local organisation such as a church and you'd like someone to visit you, they may be able to organise it.

The Silver Line is a free helpline open 24 hours a day for older people. It offers information, friendship and advice. It also links callers to local groups in their area. Call **0800 470 80 90**.

There are voluntary organisations that have a befriending service.

- Independent Age offers regular phone calls or visits. Call **0800 319 6789**.
- Contact the Elderly hosts Sunday afternoon tea parties in volunteers' homes.
- Age UK offers befriending and many other services. You can find the phone number for your local branch on the Age UK website (see page 122).

If you're not very mobile because of a disability, you could contact Scope (see page 117). It has a range of services to help you maintain your independence.

## Supporting other people

### Telling others about someone's death

You may have to tell other people about the death of a friend or family member. Some people may find some aspects of this difficult. The following information may help.

- Your loved one may have been seriously ill for a long time, or they may have died quite suddenly. If the death comes as a shock for the person you're talking to, they may find it particularly difficult to take in.
- The way bad news is delivered can make a difference. It's best to break the news face to face if you can. Sometimes it's not possible and you may have to phone people with the news.
- It may help to prepare yourself by thinking through what you're going to say, especially when speaking to someone who has a learning disability or dementia, or who doesn't share the same first language.
- If you're calling an elderly or vulnerable person, you might want to call them at a time when there's going to be someone else with them, so they won't be on their own afterwards.
- Give yourself plenty of time when you're with the person or making the call. Make sure that, where possible, you're in a safe and confidential setting and there are no interruptions. Switch off phones, radios and televisions.
- Talk slowly and gently using plain, simple language, and don't bring in unrelated issues as it can cause confusion.
- Often people who hear bad news will only be able to take in a small amount. It might be a good idea to check that they understand what's happened and encourage them to express their feelings. If as well as telling them about the death you also want to discuss practical things like the funeral arrangements, it may be better to leave that for a separate conversation.

- The person may need physical space to take in what you've said. Leave it up to them if they want to be touched or held.
- If someone becomes very distressed, and you're unable to stay with them, you may need to ask who you can contact on their behalf. This might be a neighbour or friend, or family member who lives close by and can stay with them.
- You may have a long list of people to call, and it can be very tiring. You might want to limit yourself to so many a day or share the calls with another close family member or friend.

### Talking to children

Telling a child that a person they loved has died can be difficult. Bad news is best coming from an adult the child trusts and knows well.



See section 87 for more information about supporting children.

## Supporting a grieving friend or family member

Talking about death can be difficult. It may be tempting to avoid a friend or family member when someone close to them dies. You may be worried about saying the wrong thing and making things worse, or be unsure what to say at all. But the support of friends and family can help the person feel supported and loved.

Dying Matters has a useful guide to supporting grieving people called Being There. It can be downloaded from [dyingmatters.org](http://dyingmatters.org)

### Getting in touch with a newly bereaved person

- If you can't get to see your grieving friend or family member, you could call them, write them a letter or email, or send them a text to let them know you're thinking about them.
- Bear in mind that you don't know how they're feeling. Try to avoid saying things like 'I know just how you feel'.
- When you talk to them, take your lead from them. They may want to talk to you in detail about what happened and how they feel, or they may not.
- If you make promises, stick to them. Your friend or family member may be feeling vulnerable and need to know other people can support them.
- If you knew the person who died, you might say kind things about them and what they meant to you. This could mean a lot to your grieving friend or family member.
- Thoughtful gestures such as inviting your friend or family member over for coffee or sending a text to say you're thinking of them can be very supportive.

#### Listen rather than talk

Allowing your bereaved friend or family member to talk about the person who died can really help them cope with their grief. If they talk about the person, don't try to change the subject. Listen to what they have to say without interrupting. Or they may not want to talk at all. Sometimes just having you in the same room and sitting together quietly can be reassuring.

## Let them express their emotions

Try to create an environment where your friend or family member feels safe and can express what they're feeling. Their emotions may range from sadness to more unexpected emotions like anger. Respect how they feel. If they say they're relieved that the person died, don't insist that they must really be sad.

Some bereaved people frequently swing between grieving and getting on with their lives. You may find that your friend or family member does this. They may be upset and wanting to talk about their loved one, and then change the subject and want to talk about something ordinary, like what's going on at work or a new recipe.

Remember to keep anything that they share with you confidential unless you have their permission to share it more widely.

## Be specific

Practical offers of help are often more useful than general ones. For example, you could offer to cook dinner, answer the phone or do their shopping. Someone who doesn't drive will appreciate being given lifts for important appointments. Be honest about the fact you want to help but are unsure how. Ask them what they need. If there's a gathering after the funeral at their home, they may appreciate your help in getting everything ready.

## Be patient

In the first few days and weeks after the death, the person will probably have lots of practical things to do. This is also when most family and friends make themselves available for support. However, there's no time limit on grieving and your friend or family member might need to cry or talk about their loss for many months or years afterwards. You might want to make a note of any dates or anniversaries that are likely to be particularly difficult and get in touch.

It may be difficult for a grieving person to ask for help when they're already feeling vulnerable. Let them know you're there for them and be sensitive to any changes in their mood. The reality is that bereaved people experience lots of difficult emotions which can sometimes make it hard to be around them. Try not to take any anger personally and give them space.

## Suggest an activity

There may be particular times that are difficult for your bereaved friend or family member. They may be busy at work during the week but find the weekends lonely.

Perhaps you could offer to watch a film together or go for a walk. If they want to, you could do things which remind them of the person who died. That could be visiting a special place or looking through old pictures together. Just having some company will be supportive and reassuring.

## Section 4: Supporting children



Phil Hardman/Marie Curie

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iStock

Adults often want to protect children by not telling them what's going on. They may be struggling with their own feelings and find it difficult to offer support to children. But children are likely to notice that something's wrong and feel anxious and confused. They may prefer to know what's happening, even if it's sad, rather than cope with not knowing.

Winston's Wish and other charities offer specialist help on supporting a bereaved child (see page 118).

Our granddaughter was only three when my husband died. He helped look after her and they were very close. She's older now but she still sometimes gets upset remembering him."

Jennie, family member

## How grief may affect children

Children, more than adults, swing quickly between grieving and getting on with their normal lives. They can be upset one minute and asking to play football or have some ice cream the next. It can be so quick that it's sometimes called 'puddle jumping' – the puddle is their feelings of grief, and they are quickly in and out of the puddle.

When you tell them the person's died, they might not react very much. You may even wonder if they've understood. It may take a while to process the news and they may not have words to express their feelings. You can say you know it's a huge piece of news and you're ready to talk whenever they like.

A child's understanding will depend on many things including their age, stage of development, family background, personality and previous experience. Children don't develop at the same rate, they're all individuals. Two children from the same family of the same age may react very differently to a death. You know the individual child best and will be able to adapt what you say to suit them. Be led by what they want to know and don't be afraid to tell them if you don't know the answer to something.

They may come back to the subject and ask you the same questions several times. Or they may try not to talk about the person if they think it upsets you. You can reassure them that it's OK to talk and much better than keeping their worries to themselves.

Young children often have 'magical thinking', which is believing their own thoughts can influence events. They may want a friend or family member to come back and find it difficult to think it might not happen.

## How children understand and react to death

### Age and understanding of death    Common reactions

#### Under six months

- No understanding of death, but will notice if their main caregiver (eg mum or dad) is absent.
- Feeding and sleeping difficulties, crying, worried.

#### Six months to two years

- No understanding of death, but will be upset if their main caregiver is absent.
- Loud crying, inconsolable.
- At two, children start to notice the absence of other people, such as a familiar grandparent.
- Angry about changes to their daily routine.
- Sleep problems and tummy aches.
- Looking for the person and asking where they are.

#### 2-5 years

- May talk about death but don't understand it and think that it's reversible. May ask questions such as 'If grandma's in the ground, how does she breathe?'
- Ask the same questions repeatedly.
- Believe in 'magical thinking' and may think they are directly responsible for the death.
- Need reassurance that you're not going to die too and death is not their fault.
- Clingy behaviour and behaving inappropriately for their age.

#### 5-10 years

- At age seven, most children understand that death is permanent and inevitable. Some may take longer than this.
- As they're aware of death, they may worry that you or others will die too.
- They may be fascinated by what happens when someone dies.
- They can show compassion for someone who's bereaved.
- They may worry about the effect on you if they're sad and try to hide their feelings.
- Withdrawal, sadness, loneliness.
- Getting angry more often, difficulty concentrating at school.
- Regressive behaviour.
- Trying to be brave and control things.

#### Adolescents

- They normally have a better understanding of death and can think about the long-term impact it will have on their lives.
- Finding it difficult to talk about their feelings or wanting to talk to friends rather than adults.
- They may worry more about changes to the routine, like who will take care of them or look after the house. They might worry about things like finances or the future.
- Feeling sadness, anger or guilt.
- Feeling worse about themselves.
- Wishing it hadn't happened, or wondering why it had to happen to them.
- Changes in how well they do at school or work.
- Worrying they might develop the illness the person died of.

## Changes in behaviour

Children may not have words for how they feel, but you can watch for changes in their behaviour, which could be their way of expressing feelings they can't talk about. These could include:

- **Clinginess.** Refusing to be left behind and clinging to you can be a sign the child needs reassurance you aren't going to die and leave them too.
- **Distance.** Some children can put up a barrier with other members of the family because they're scared of getting hurt again. They might want to spend more time away from home, with friends or at school.
- **Aggression.** This may be your child's way of expressing helplessness in the face of loss.
- **Regression.** Acting younger than their age can be a sign of insecurity. Young children may start wetting or soiling themselves, or wanting a long-forgotten bottle or dummy.
- **Lack of concentration.** Your child may find it hard to concentrate at school and fall behind with their work.
- **Sleep problems.** Children may find it hard to sleep and become afraid of the dark.
- **Trying too hard.** Young children believe their behaviour can influence events. They might think if they behave really well and do things such as eating broccoli and cleaning out the hamster cage their mum might come back to life.

These are all natural reactions and they will pass. However, if you have any concerns, there are people out there you can talk to – see page 118 for a list of useful organisations.

## Talking about death

Talking to a child about death can help them feel better supported and more secure. They may have fears or questions that they're worried about bringing up.

Talking to a child about someone close to them dying can be difficult. You may worry that you will frighten them or say the wrong thing. But it's important to be open and to answer any questions they have as honestly as you can. What children imagine can be far worse than the reality.

Here are some tips that may help you talk about death:

- When they ask a question, you could start by asking, 'What do you think?' Then you can build your answer on their understanding of what's happened.
- Try to avoid telling your child not to worry or be sad. It's normal that they should get attached to people. And, like you, they might find it hard to control their feelings.
- Don't try to hide your pain, either – it's alright to cry in front of your child. It can help to let them know why you're crying. If your child seems worried that you're crying, it might help to explain that crying is like medicine – it's a way to relieve your body of the pressure and make you feel better.
- Be sure to give your child plenty of reassurance. Let them know they're loved and that there are still people who will be there for them. A cuddle can make a big difference and make them feel cared for. It's also a good idea to stick to an established routine, if you can.

Child Bereavement UK (see page 118) has a useful information sheet for explaining death to children. Here are some other things that may help.

### **Be honest**

Children need to know what happened to the person that died. Try to explain in clear, simple language that's right for their age and level of experience. You might also try giving them information in small amounts at a time, especially to young children, as this can help them understand. Once you've explained that someone has died, the details can follow.

### **Use plain language**

It is clearer to say someone has died than to use euphemisms. Avoid explanations such as the person has 'gone to sleep' or 'gone away'. They may make your child frightened to go to sleep or worry when you leave the house you might not come back.

### **Encourage questions**

Be prepared for a child to be curious and to ask the same questions again and again. This can be distressing but remember it's a part of their need for reassurance and helps them process the information.

### **Reassure them**

It's common for children to feel that the person has died as a result of something they may have said or done. Explain simply how and why they're not to blame.

### **Ask them to tell their story**

To protect children, adults sometimes try to avoid talking about the person who's died. But the child may want to talk about the person. They need to tell their story. They had a relationship with the person who died and it was important to them.

Listening to them can help you understand what they know about what happened. You can also correct anything that's not quite accurate. Listening will also help you understand how the child's feeling. Avoid telling them what you think they should feel.

### **People who can help**

When you're helping a bereaved child, take things one day at a time. If at any time you feel unable to cope, remember you don't have to go it alone. Friends, family, healthcare professionals, teachers at your child's school and others can all help. There are specialist child bereavement services that you can use – see page 118 for contact details.

You may be able to get support through a local hospice, including Marie Curie Hospices – some have counsellors for children and young people. This is usually only available if the person who died was known to the hospice, but it can vary. To find out more, contact your local hospice.



Getty Images/Stockphoto

## Helping children say goodbye

For adults, rituals – anything from a traditional funeral to scattering ashes in a special place – are an important part of saying goodbye to a loved one. Bereaved children may also benefit from the chance to remember loved ones in this way. It can help them express their grief and share it with others.

## The funeral

It may seem difficult to have a child around when you have to cope with your own feelings of loss. But it can help children to express their sorrow if they're with family and friends.

Do what feels right for you and them.

- **Prepare them.** You can tell a child what's going to happen at the funeral so they have some idea of what to expect. This will include explaining about the dead person and their body. Try to find your own words for this which fit in with your beliefs.
- **Give them a choice.** You might want to protect your child by keeping them away from the funeral. But later in life children often express disappointment that they weren't even given the choice to attend.
- **Allow them to contribute to the ceremony.** They could help choose music and flowers, or put a drawing on top of the coffin.
- **Have an alternative ceremony.** If your child doesn't want to go, is there something you could do together at home to celebrate the person's memory? This could be planting a tree, or placing a garden ornament in their memory.
- **Provide support.** Have someone such as a favourite aunt or uncle sit with them who can leave the service with them if it gets too much. This takes the pressure off you if you're also organising the funeral.
- **Help them understand.** You may want to help your child separate the person they knew from the body being buried or cremated. Depending on the child's age you could tell them that the body of whoever has died doesn't work anymore. It can no longer move, eat, speak or think. It can't be mended and won't do the things it used to do – but it won't feel hurt, cold or pain any more, either. Read more about questions children ask on page 101.

For further advice on telling children about funerals, Child Bereavement UK and Winston's Wish have useful information. (See page 118).

## Should they see the body?

For some families, viewing the body of a loved one is an important part of coming to terms with their death. Children too can find this helps them to say goodbye or be reassured that the person is no longer suffering. Allow them to choose if they want to do this, and prepare them for what to expect. If your child doesn't want to view the body, respect their wishes and help them find their own ways of saying goodbye.

## Keeping memories alive

There are many ways of helping children celebrate the life of their loved one. These suggestions may help:

- Let them keep something that belonged to the person who died, such as an item of clothing.
- Make a treasure box where your child can keep all the special items that remind them of the person.
- Get each member of the family, including the child, to choose a button or gem stone that represents a happy memory of the person. Make the buttons or gemstones into a collage.
- If the child is finding it hard to go to school, create a handkerchief with your fingerprints or handprints on it, and maybe even spray it with scent. This can help them feel that their carer is close to them and safe.
- Share happy stories about the person who has died and talk about them.
- Look through old photographs or videos.
- Make a scrapbook together about the person who has died.
- Start a journal of memories that can be added to by anyone at any time. This may help children who have lost someone at a young age to remember the person who has died as they grow up.
- Involve the child in choosing pictures for a social media memorial page.

## Next steps

Feelings of grief may affect a child differently over time and children may grieve in cycles rather than all at once. This means that, although a child's grief may seem shorter than an adult's, it may in fact last longer. People who are bereaved as children may revisit their grief at significant milestones such as starting a new school, going to university, starting a job, getting married or having children of their own.

They need to know that it's OK to move on with life when they're ready and that they shouldn't feel guilty about it. Let them know that everyone comes to terms with death in their own way, at their own pace. Some days will be tougher than others but eventually they'll be OK.

I have started creating children's comic book stories for my own children in future years, of Dad and the lessons he taught me, adventures he had.

Anna, family member



## Returning to school

Some children may want to return to school immediately after a loved one has died, others may need some time off. Talk to your child and see what they feel they can manage.

For instance, they might be able to cope with school if they go for fewer hours a day for a while. They may also refuse to go at all because they worry you won't be there when they get back. However, because stability is important, too much time off could have the opposite effect.

- Tell the school that you've had a bereavement. They may offer support. Your child might also find it helpful to talk to a teacher about how they're feeling.
- Tell the school what's happened and ask them to let you know how your child is coping.
- Ask your child what they'd like you to tell their school so they feel involved and have a say. This is especially important with older children.
- Make sure they know what you've said and to whom, and check that their teacher has received your message.

## Questions children may ask

Children often have lots of questions and below are some that they might ask and suggestions for how you might answer them.

If you have specific personal, religious or spiritual beliefs, you will need to adjust some of the answers below as appropriate. You will also need to adjust them to the child's age, stage of development and personality. A child's understanding of death can also vary. Before you answer, you can ask the child what they think. That allows you to check what their understanding is. Adults also struggle to understand death and you might not be able to answer all the questions. If you don't know the answer, it's OK to say so.

If you find these conversations difficult, ask for help from a health or social care professional, or spiritual or religious leader.

## Questions about death

### What is death?

Death happens when someone's body stops working. They no longer breathe, eat or drink. Their body goes cold and stays still.

### Why do people die?

Someone's body might have been damaged by a bad accident or they might have had a serious illness or disease that doctors couldn't make better.

### When do people die?

Many people die because they're old and their body is worn out. But not everyone who dies is old.

### Is death forever?

Yes. When someone dies nothing can bring them back to life.

## Questions about what happens after death

How you answer these types of questions will depend on your spiritual beliefs. It's OK not to know all the answers, but try to be as honest as you can and face any difficult issues that your child wants to raise.

### What happens after death?

No one knows for certain what happens after someone dies. Different people have different ideas and beliefs although many share some of the same ones.

### Do people have a soul? What is a soul?

As well as a physical body, some people believe that we have a soul or spirit, which is the special bit that makes us who we are. They believe the soul is always there, even when our body is dead.

### What is Heaven/Jannah/Paradise?

Some people believe that a person's soul or spirit goes to Heaven or somewhere similar. In Heaven their body is free from pain and they're no longer ill. Other people believe that when you're dead there's nothing more.

### If (the person who died) is in Heaven/Jannah/Paradise, why are they buried?

Their body, which is the physical part that doesn't work anymore, is buried. Some people believe that their soul is in Heaven.

### Can (the person who died) see me from Heaven/Jannah/Paradise?

Some people believe the person who died can see them and is looking after them.

### Can I telephone Heaven/Jannah/Paradise? Why can't I put up an extra long ladder to Heaven?

Heaven is not like places here on earth – you cannot phone it or go there.

### Why can't they come back from Heaven/Jannah/Paradise?

Going to Heaven is not like going to the seaside or someone else's house. Once you're there, you can't come back.

### Why did God/Allah/Jehovah let the person die?

This is a question that many grown-ups can't answer either. People who believe in God believe that everything happens for a reason. This means there's a bigger plan to everything that happens that only God knows about. This can be difficult for people to understand, especially when it's so painful. Other people find it comforting.

## Questions about funerals

If your child is going to the funeral talk to them about it beforehand, especially if they've never been to one before. This will give them an idea of what to expect. Be aware of how you explain cremation to children as they can find the idea of fire frightening.

For more suggestions, see Child Bereavement UK's information about explaining funerals, burials and cremation to children, which can be found on its website.

### What is a funeral?

Funerals are special ceremonies which give family and friends of the person who died a chance to come together to remember them, to say goodbye and to celebrate their life. They can be at a religious building or a place called a crematorium.

### What happens at a funeral?

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The body of the person who died is usually put in a special box called a coffin. Music is often played and people usually speak about the person who died. The body of the person who died may be buried in the ground. Sometimes instead of being buried people are cremated. This is when the body is turned into soft ashes.

### What do people wear to funerals?

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People sometimes wear black or dark clothes to go to a funeral. However some people don't like to do this. And sometimes the person who died may have said that they didn't want people to wear dark clothes. In different cultures, different colours can be worn. For example, Hindus wear white to funerals.

### Why do people dress up?

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People dress up as a mark of respect to the person who has died.

### How long does the funeral last?

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There's no set time. It depends on how many hymns or songs there are and how many people speak.

### Will people cry at the funeral?

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Many people cry at funerals because they feel sad. However, there can also be happier moments when people remember the person who died and things they did together.

### Can I go to the funeral?

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(If you're OK with them going) Of course you can go to the funeral but you don't have to. Would you like me to tell you about what will happen before you decide?

### What happens after the funeral?

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People sometimes like to put flowers on the coffin or donate money to a charity as a way of remembering the person who died. After this, people often go to someone's house for a gathering. They eat and drink together, and talk about the person who has died as a way of celebrating their life.

### What is cremation?

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Usually at the end of the funeral, some curtains will be drawn around the coffin and we will not see it again. After everyone has gone the coffin, with the body, is put into a special, hot oven to be turned into ash. We do not watch this bit. The ashes are then usually put into a special pot called an urn. This happens at a place called a crematorium. Some people scatter the ashes somewhere special to the person who has died. Or they can be buried in the ground.

### Will it hurt?

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The person who died won't know that they're in a coffin or that they have been buried and if they're cremated it won't hurt. That's because after death their body cannot feel, hear or see.

## Questions about the person who died

Not knowing what happened can make death more upsetting and frightening. There are no set answers to these questions. However, try to give as much detail as you think your child can cope with according to their age and level of understanding. Never underestimate their capacity to understand. Be guided by them and make it easy for them to ask whatever they need to.

Children may ask things like:

- What exactly happened when my mum died?
- Did you see her die?
- Was she in pain? Did it hurt?
- What did the doctor say?

## Questions about how they'll be affected

Your child may be frightened that they're going to die too.

Knowing why someone died may help to take away some of that fear. They may also think that if only they hadn't been naughty or made so much noise, had helped more or loved the person more, they wouldn't have died. They may have felt angry with the person who died and wished that they weren't there or didn't take up so much time.

It's important for them to know that there's nothing they could have done to stop the person dying. It can help to concentrate on talking about good memories and happy experiences.

### Will I die?

One day. We all die, usually when we are old. You won't die just because someone you know has died.

### Can I catch cancer?/Will I have a heart attack?/Could I die of the thing the person died of?

You can't catch cancer or a heart attack. (If relevant) Some diseases are genetic, meaning that a family member might be more likely to get it, but this is not usually the case.

### Was it my fault?

It's not your fault that they died. Being naughty doesn't make someone die. And being kind and loving someone can't stop them from dying either – nor do wishes and thoughts. Everyone says and does things that later they wish they hadn't.

## Questions about who will take care of them

Again, there are no set answers. When a parent or other close family member dies there often are major changes. It's best to be honest about these. Your child may not like what they hear but dealing with reality is better than dealing with a fantasy.

Most children prefer to have something concrete to deal with rather than to guess and worry about what might happen. It may be that the news is better than they expect.

If your child is afraid to go to school, contact their teacher. They can look at what might help, for example letting the child call you during the day.

### (If a parent died) Will my mum/dad die too?

When a parent dies, children often fear that the other parent or carer will die too – especially if the other person becomes ill. Young children may believe that all illnesses have the same outcome and need to be reassured that most don't end in death.

### Will we have to move/change school/have enough money?

Your child may worry about how the family will manage financially or whether they'll need to move house or school.

## Questions about the future

It's important that your child doesn't feel that they're betraying the person who has died by getting on with their life. It can help to find a special way to mark anniversaries, perhaps once a month at first and then every year. Your child might like to make a card or pick a flower to take to the place where the person has been laid to rest.

### Will my sad feelings go away?

Sad feelings don't last forever. If something reminds you of the person who died, you may feel sad again for a while.

### Will I ever feel happy again?

People do feel happy again, although they never forget the person who died. It's OK if you laugh and have fun.

### Will I forget my mum/dad/person who died?

You will never forget the person who has died. As time goes by you're likely to start to feel less upset than you do now and to find a way of giving the person who died a new place in your life and your memories.

### Other questions children may ask

The following questions are also sometimes asked. You might like to think about these and other questions just in case a child brings them up.

- Will we still go on holiday?
- Will I still get pocket money?
- Who will help me with my homework?
- Can I go to the cemetery?
- Can I make a special card to take to the cemetery?
- Will we be together when I die?

## Section 5: Directory and further information

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## Books for adults

### **The grief book (2012) by Debbie Moore and Carolyn Cowperthwaite (CreateSpace Independent Publishing Platform)**

A workbook aimed at helping you work through your own grief process. Written by a nurse with over 20 years' experience in helping bereaved families and friends, it's full of exercises to help you understand and come to terms with your grief.

### **A grief observed (2013) by C.S. Lewis (Faber and Faber)**

This is a very personal and simply written account of the author's loss following the death of his wife. You may find this book particularly helpful if you have spiritual beliefs.

### **Bereavement (4th edition): studies of grief in adult life (2010) by Collin Murray Parkes (Penguin)**

This book was written for professionals as well as people who've recently lost a friend or family member. It recognises that there's no single way to grieve and includes lots of first-hand accounts of bereaved people's experiences of grief.

### **'You'll get over it': the rage of bereavement (2010) by Virginia Ironside (Penguin)**

A direct account of grief and the many difficult emotions it brings. The author also gets angry about awkward and unhelpful attempts to deal with grief by family and friends – hence the title.



For more books on grief, visit  
**[mariecurie.org.uk/books-adults](http://mariecurie.org.uk/books-adults)**

or call our Support Line on **0800 090 2309\***.

## Books for and about children

### **Muddle, Puddles and Sunshine: Your Activity Book to Help When Someone Has Died (Early Years) (2001) by Diana Crossley and Kate Sheppard (Hawthorn Press, UK)**

Offering practical and sensitive support for bereaved children, this book suggests a helpful series of activities and exercises accompanied by the friendly characters of Bee and Bear.

### **What does dead mean?: a book for young children to help explain death and dying (2012) by Caroline Jay and Jenni Thomas (Jessica Kingsley Publishers)**

This book guides children through questions they often ask about death and dying. It's suitable for children aged four and above and is an ideal book for parents and carers to read with their children.

### **Overcoming loss: activities and stories to help transform children's grief and loss (2008) by Julia Sorensen (Jessica Kingsley Publishers)**

This book is full of creative and play-based activities to help children understand and come to terms with different emotions including shame, anger and jealousy.

### **A child's grief: supporting a child when someone in their family has died (2009) by Di Stubbs, Julie Stokes, Katrina Alilovic (Winston's Wish)**

This book covers a variety of issues that may affect a child when a person close to them dies, both immediately and in the longer term. It also has practical suggestions and ideas for activities.



For more books for and about children, visit  
**[mariecurie.org.uk/books-children](http://mariecurie.org.uk/books-children)** or call

our Support Line on **0800 090 2309\***.

## How Marie Curie can help

We help everyone affected by a terminal illness get the care and support they need, including people who have been bereaved.

### Marie Curie Support Line

**0800 090 2309\***

Ask questions and find support. Speak to a trained member of staff or a nurse for free confidential information on all aspects of terminal illness. Open 8am to 6pm Monday to Friday and 11am to 5pm Saturday. Your call may be recorded for training and monitoring purposes.

### Marie Curie Online Chat

You can talk to our trained staff and get information and support via our online chat service.

**[mariecurie.org.uk/support](https://mariecurie.org.uk/support)**

### Marie Curie Community

Share experiences and find support by talking to people in a similar situation.

**[community.mariecurie.org.uk](https://community.mariecurie.org.uk)**

### Marie Curie Information

We have a range of free information available to view online or as printed booklets.

**[mariecurie.org.uk/support](https://mariecurie.org.uk/support)**

### Marie Curie Hospices

Our hospices offer the reassurance of specialist care and support, in a friendly, welcoming environment, for people living with a terminal illness and their loved ones – whether you're staying in the hospice, or just coming in for the day. Our hospices also support people who have been bereaved, and some offer support for children.

**[mariecurie.org.uk/hospices](https://mariecurie.org.uk/hospices)**

### Marie Curie Nursing Services

Marie Curie Nurses and Healthcare Assistants work in people's homes across the UK, providing hands-on care and vital emotional support. If you're living with a terminal illness, they can help you stay surrounded by the people you care about most, in the place where you're most comfortable.

**[mariecurie.org.uk/nurses](https://mariecurie.org.uk/nurses)**

### Marie Curie Helper Volunteers

We know the little things can make a big difference when you're living with a terminal illness. That's where our trained Helper Volunteers come in. They can visit you regularly to have a chat over a cup of tea, help you get to an appointment or just listen when you need a friendly ear.

**[mariecurie.org.uk/helper](https://mariecurie.org.uk/helper)**

## Useful organisations

### Bereavement support

#### **Bereavement Advice Centre**

0800 634 9494

[bereavementadvice.org](http://bereavementadvice.org)

Offers a free helpline for people who are bereaved and for professionals. It also has information on its website about practical matters and coping with grief.

#### **Bereavement Register**

020 7089 6403

0800 082 1230 (automated phone line registration service)

[thebereavementregister.org.uk](http://thebereavementregister.org.uk)

By registering with this free service, the names and addresses of the person who has died are removed from mailing lists, stopping most advertising mail within six weeks.

#### **British Association for Counselling and Psychotherapy**

01455 883300

[bacp.co.uk/therapists](http://bacp.co.uk/therapists)

A directory of qualified therapists working across the UK.

#### **Cruse Bereavement Care (England, Wales and Northern Ireland)**

0808 808 1677

[cruse.org.uk](http://cruse.org.uk)

Provides bereavement support, either face to face or over the phone, from trained volunteers around the UK.

#### **Cruse Bereavement Care Scotland**

0845 600 2227

[crusescotland.org.uk](http://crusescotland.org.uk)

Provides bereavement support, either face to face or over the phone, from trained volunteers in Scotland.

#### **Dying Matters**

08000 21 44 66

[dyingmatters.org](http://dyingmatters.org)

Find information to help you support those who've been bereaved, and download the leaflet *Being there*.

#### **Friends of the Elderly**

020 7730 8263

[fote.org.uk](http://fote.org.uk)

Offers a telephone or face-to-face befriending service for people who are socially isolated or not mobile.

#### **GriefShare**

[griefshare.org](http://griefshare.org)

Support groups in Northern Ireland led by people with personal experience of bereavement.

#### **Lifeline Northern Ireland**

0808 808 8000

Textphone: 18001 0808 808 8000

[lifelinehelpline.info](http://lifelinehelpline.info)

Lifeline is the Northern Ireland crisis response helpline service for people who are experiencing distress or despair. Free from UK landlines and mobiles.

### **Macmillan Cancer Support**

0808 808 00 00

macmillan.org.uk

Provides practical, medical and financial support for people affected by cancer.

### **Meetup**

meetup.com

A free website where you can find local groups of people with similar interests for conversation and support.

### **Mencap**

0808 808 1111

mencap.org.uk

Support for people with learning disabilities and their families in the UK, including bereavement support.

### **NHS website**

nhs.uk/livewell/bereavement

Information for bereaved family and friends, and a local bereavement support search facility.

### **Samaritans**

116 123

samaritans.org

Provides confidential emotional support 24 hours a day, for people who are experiencing feelings of distress or despair. Available by telephone, email or letter.

### **Scope**

0808 800 3333

scope.org.uk

Practical information and emotional support for anyone with a learning disability or physical impairment.

### **SupportLine**

01708 765 200

supportline.org.uk

Confidential and free emotional support for children, young adults and adults by telephone, email and post.

### **Switchboard**

0300 330 0630

switchboard.lgbt

A helpline and information and support service for lesbians, gay men and bisexual and trans people, and anyone considering issues around their sexuality and gender.

### **WAY (Widowed and Young)**

widowedandyoung.org.uk

WAY is the only national charity in the UK for men and women aged 50 or under when their partner died. It's a peer-to-peer support group run by a network of volunteers who have been bereaved at a young age. It runs activities and support groups for people coping with grief.

## Support for children and teens

### Child Bereavement UK

0800 02 888 40

[childbereavementuk.org](http://childbereavementuk.org)

Supports families when a baby or child of any age dies or is dying, or when a child is facing bereavement.

### Childhood Bereavement Network

020 7843 6309

[childhoodbereavementnetwork.org.uk](http://childhoodbereavementnetwork.org.uk)

Aims to improve the quality and range of bereavement support for children, young people, their families and other caregivers.

Offers information about support services.

### Hope Again

0808 808 1677

[hopeagain.org.uk](http://hopeagain.org.uk)

A website designed for young people by young people who have been bereaved. It is a part of Cruse Bereavement Care.

### Winston's Wish

08088 020 021

[winstonswish.org](http://winstonswish.org)

A child bereavement charity that offers specialist practical support and guidance to bereaved children, their families and professionals.

## Funeral planning

### Association of Green Funeral Directors

0330 221 1018

[greenfd.org.uk](http://greenfd.org.uk)

An organisation that can help you find a funeral director in your area with eco-friendly funeral options.

### Funeral Planning Authority

0345 601 9619

[funeralplanningauthority.co.uk](http://funeralplanningauthority.co.uk)

Trace a funeral plan through their registered funeral plan providers.

### National Association of Funeral Directors

0121 711 1343

[nafd.org.uk](http://nafd.org.uk)

Find a registered funeral director near you or get some advice about organising a funeral.

### National Society of Allied and Independent Funeral Directors

0345 230 6777

[saif.org.uk](http://saif.org.uk)

Find an independent funeral director in the UK.

### Natural Death Centre

01962 712 690

[naturaldeath.org.uk](http://naturaldeath.org.uk)

If you're looking for help, support, advice or guidance planning a funeral, either for yourself or for someone close to you, the Natural Death Centre can help. The website includes a list of green burial sites and advice on woodland burials.

## Advice on religious or secular services

### **The Buddhist Society**

020 7834 5858

[thebuddhistsociety.org](http://thebuddhistsociety.org)

The Buddhist tradition is diverse and there is no single funeral service or ritual common to all Buddhists. The Buddhist Society may be able to advise or suggest local contacts who are able to help with organising Buddhist funeral services.

### **Institute of Civil Funerals (IoCF)**

01480 861411

[iocf.org.uk](http://iocf.org.uk)

The IoCF can explain what is involved in arranging a civil funeral, how to find a celebrant, the history of this form of ceremony and how funeral professionals can work with IoCF members.

### **Humani**

[humanistni.org](http://humanistni.org)

Find a humanist celebrant in Northern Ireland.

### **Humanists UK**

020 7324 3060

[humanism.org.uk](http://humanism.org.uk)

Humanists UK can help if you want a non-religious funeral ceremony. Find a celebrant in your area.

### **Humanist Society Scotland**

0300 302 0682

[humanism.scot](http://humanism.scot)

Find a humanist funeral celebrant in your area if you live in Scotland.

### **The Muslim Council of Britain**

0845 26 26 786

[mcb.org.uk](http://mcb.org.uk)

Contact the Council for advice on Muslim funeral ceremonies and customs.

### **OneSpirit Interfaith Foundation**

[interfaithfoundation.org](http://interfaithfoundation.org)

A national organisation that can provide representatives to help plan tailor-made ceremonies, with or without a spiritual element.

### **United Synagogue**

020 8343 6283

[theus.org.uk/burial](http://theus.org.uk/burial)

Offers advice and support for planning a Jewish funeral ceremony.

## Legal, benefits and financial help

### Age UK

0800 678 1602

[ageuk.org.uk](http://ageuk.org.uk)

Age UK has a network of local branches that aim to help older people make the most out of life. The website includes information about what financial and legal help may be available. The network includes national branches.

### Bereavement Service (Northern Ireland)

0800 085 2463

[nidirect.gov.uk/contacts/bereavement-service](http://nidirect.gov.uk/contacts/bereavement-service)

If you need to report the death of someone receiving benefits in Northern Ireland, you can do this by contacting the service's freephone number.

### British Gas Energy Trust

01733 421021

[britishgasenergytrust.org.uk](http://britishgasenergytrust.org.uk)

A registered charity that helps individuals and families in poverty, suffering or other distress who are struggling to pay their gas and/or electricity debts. The grants can also be used to cover funeral expenses.

### Citizens Advice

03444 111 444

0800 028 1881 (Northern Ireland)

0808 800 9060 (Scotland)

03444 77 20 20 (Wales)

[citizensadvice.org.uk](http://citizensadvice.org.uk)

Citizens Advice provides access to information on your rights, including benefits, housing and employment, and on debt, consumer and legal issues. Search the site for your nearest bureau in England, Wales, Scotland and Northern Ireland.

### Department for Work and Pensions (DWP) Bereavement Service

English: 0800 731 0469 (Textphone: 0800 731 0464)

Welsh: 0800 731 0453 (Textphone: 0800 731 0456)

Call the helpline to find out if any bereavement benefits are due and notify the DWP about the death. You won't have to do this if you're using the Tell Us Once service.

### GOV.UK

[GOV.UK](http://GOV.UK)

An extensive directory of government benefits and services in England, Wales and Scotland, including bereavement benefits and pensions. Some local differences may apply so ask your local Citizens Advice what's available near you.

### gov.scot

The Scottish Government website. Find information about what to do after a death and local contact details. Also includes local legislation information about new medical certificates.

### Law Society (England and Wales)

020 7242 1222

[lawsociety.org.uk](http://lawsociety.org.uk)

Find a solicitor in England and Wales.

### **Law Society of Scotland**

0131 226 7411

Textphone: 0131 476 8359

lawscot.org.uk

Find a solicitor in Scotland.

### **Law Society of Northern Ireland**

028 9023 1614

lawsoc-ni.org

Find a solicitor in Northern Ireland.

### **Money Advice Service**

0800 138 7777

moneyadvice.service.org.uk

Free and impartial money advice set up by Government. Includes budgeting tools and planners, debt advice and guidelines on paying for funerals and care.

### **nidirect**

nidirect.gov.uk

The Northern Ireland Government portal includes online information about all aspects of money, tax and benefits. You can also download most application forms and guides from here.

### **Northern Ireland Housing Executive**

General: 03448 920 900

Benefits: 03448 920 902

Repairs: 03448 920 901

nihe.gov.uk

The Housing Executive provides help and advice with adapting your home and housing benefits in Northern Ireland.

### **Pension Tracing Service**

Telephone: 0800 731 0193

Textphone: 0800 731 0176

gov.uk/find-pension-contact-details

Find a lost pension by contacting the service, online or by phone.

### **Scottish Courts and Tribunals Service**

0131 444 3300

scotcourts.gov.uk

Provides information about getting 'confirmation' in Scotland – the legal permission to deal with someone's estate.

### **Shelter**

shelter.org.uk

Advice on housing benefits and housing law in England.

### **Tell Us Once**

gov.uk/tell-us-once

A free service that lets you report a death to most Government organisations in one go. When you register the death, the registrar will let you know if the service is available in your area and give you the phone number. They can also give you a unique reference number if you would prefer to use the Tell Us Once online service.

### **Turn2us**

turn2us.org.uk

Turn2us is a free service that helps people in financial need to access benefits, charitable grants and other financial help.

## Did you find this information useful?

If you have any feedback about the information in this booklet, please email us at [review@mariecurie.org.uk](mailto:review@mariecurie.org.uk) or call the Marie Curie Support Line on **0800 090 2309\***.

## Further information

This booklet was produced by Marie Curie's Information and Support team. It has been reviewed by health and social care professionals and people affected by terminal illness.

If you'd like the list of sources used to create this information, please email [review@mariecurie.org.uk](mailto:review@mariecurie.org.uk) or call the Marie Curie Support Line on **0800 090 2309\***.

## Notice

The information in this publication is provided for the benefit and personal use of people with a terminal illness, their families and carers.

This information is provided as general guidance for information purposes only. It should not be considered as medical or clinical advice, or used as a substitute for personalised or specific advice from a qualified medical practitioner. In respect of legal, financial or other matters covered by this information, you should also consider seeking specific professional advice about your personal circumstances.

While we try to ensure that this information is accurate, we do not accept any liability arising from its use. Please refer to our website for our full terms and conditions.

## Marie Curie – who we're here for

We're here for people living with any terminal illness, and their families. We offer expert care, guidance and support to help them get the most from the time they have left.

## Marie Curie Support Line

**0800 090 2309\***

Ask questions and find support from trained staff and nurses.

Open 8am to 6pm Monday to Friday,  
11am to 5pm Saturday.

**[mariecurie.org.uk/support](https://mariecurie.org.uk/support)**

You can also visit **[community.mariecurie.org.uk](https://community.mariecurie.org.uk)** to share experiences and find support by talking to people in a similar situation.

## We can't do it without you

Our Information and Support service is entirely funded by your generous donations, so the work we do would not be possible without your help. Thanks to you, we can continue to offer people the free information and support they need, when they need it.

**[mariecurie.org.uk/donate](https://mariecurie.org.uk/donate)**

\*Calls are free from landlines and mobiles.  
Your call may be recorded for training and monitoring purposes.



**Care and support  
through terminal illness**