'It would be quite good if there was somewhere that just did everything': Perspectives on death administration following a bereavement

Dr Laura Towers
University of Sheffield
laura.towers@sheffield.ac.uk

Professor Kate Reed
University of Sheffield

Dr Anna Balazs
University of St Andrews

Keywords: *death administration, bereavement, grief, finances, family*

Implications for practice

- Steps to simplify death administration processes are needed, including greater consistency across organisations and increased transparency of what is required.

- People who are bereaved need more support with death administration, including additional provision for those with reduced technological capacity.

- Staff need training in ways to handle cases of bereavement with clarity and sensitivity.

- People who are bereaved need further signposting to relevant support that is available, be it emotional, financial, or organisational assistance.

Abstract

'Death administration' is a term used to describe the wide range of tasks which must be completed after someone has died, such as registering the death and obtaining a death certificate. This involves fulfilling a complex set of time-sensitive procedures during a period of sometimes intense vulnerability, which can further compound the stress and upset felt when grieving. Using data from a qualitative study exploring people's experiences of carrying out tasks related to death administration in the UK, this article seeks to demonstrate some of the problems inherent within the process. In doing so, it highlights some of the ways that the unavoidable challenge of completing death administration can be made less burdensome, both physically and emotionally, for those tasked with its undertaking. As such, this paper offers new insights into an aspect of being bereaved that is currently overlooked, but in much need of improvement.

Introduction

Regardless of how someone dies, or whether that death is expected, a loss of life necessitates a process

of administrative duties for someone connected to the deceased, usually a family member. Though the complexity of this varies between individual circumstances, there are a basic set of requirements that must be fulfilled after every death[1]. For example, registering the death, acquiring a death certificate, notifying officials, organising a funeral, and redistributing personal belongings. Most of this must be arranged within a specific time-period, thereby contributing further pressure. These practical and administrative duties can add significant stress and upset during a time of potential vulnerability and upheaval, but receive very little recognition or study (Nikkola *et al* 2013; Gijzen *et al*, 2016).

Though there is a wealth of academic literature that explores ways to support bereaved people, the focus of this is primarily directed towards emotional and mental wellbeing (see Gijzen *et al*, 2016; Wainwright *et al*, 2020; Hanna *et al*, 2021). Indeed, practical help, such as where to find additional information or operative guidance, has been described as less comprehensive and sufficient than the emotional support provided to bereaved individuals (Nikkola *et al*, 2013; Gijzen *et al*, 2016). This reflects a wider issue that awareness and availability of bereavement support is inconsistent (Breen *et al*, 2014; Wakefield, 2020), with a gap between guidelines and practice (Aoun, 2017).

Regarding death administration, there is some awareness of the financial challenges faced by those bereaved of a spouse or family member (DiGiacomo *et al*, 2015; Woodthorpe & Rumble, 2016), as well as the practical support offered to those organising a funeral (Holloway *et al*, 2013; Aoun *et al*, 2019; Rumbold *et al*, 2021). One area that has received substantial attention is the managing of digital assets and legacies following a death (see Maciel &Pereria, 2013; Harbinja, 2022). While maintaining or closing these social media accounts is a form of death administration, however, engaging with them can also serve an additional purpose by helping those bereaved to grieve for or memorialise the deceased (Carroll & Landry, 2010; Rossetto *et al*, 2014). Overall, therefore, though the available literature begins to consider some aspects of the death administration processes, there are several other aspects that remain overlooked, such as acquiring appropriate documentation, managing the estate, and informing the necessary companies or state departments about the death. As such, the term

'death administration' is used here as an all-encompassing phrase to refer to the wide range of tasks which must be completed after someone has died.

One study that acknowledges the full range of tasks associated with death administration is the UK Commission on Bereavement (UKCB, 2022), in which 61% of adult respondents reported problems when dealing with administrative responsibilities. Owing to the prevalence of problems encountered, the UKCB emphasises the importance of simplifying death administration as one of its eight key principles for change. It is thus imperative that we learn more about experiences of completing death administration. In doing so, it is possible to help inform those seeking to improve the mental health and wellbeing outcomes of the thousands of bereaved people tasked with death administration each year. This paper therefore seeks to contribute new insights regarding the challenges faced by those carrying out death administration, alongside some suggestions for areas of improvement.

The findings presented in this paper are taken from a six-month exploratory research project titled 'Death administration post Covid: changing attitudes, policy, and practice', carried out in 2022. The primary aim of this study was to begin scoping people's understanding and experiences of carrying out tasks related to death administration in the UK. What follows is a brief outline of the participants and research methods, before proceeding to a summary of the main findings. The paper will conclude by tentatively suggesting some areas in need of further attention, as well as recommendation for further study.

Research methods

Using an interview schedule that was developed in consultation with partners at the National Bereavement Service, the research team carried out online video call interviews (lasting approximately one hour each) with 21 individuals in the UK, each bereaved between 2017–2022. People voluntarily responded to a call for participants advertised through the University of Sheffield and the National Bereavement Service. All participants (see Table 1 for an overview) were aged over 18, bereaved within the previous five years by any means or relationship. Including participants from across this time period allowed the research team

Table 1: Participant Information

Name	Gender	Age	Employment	Relationship to the deceased	Location of death	Year(s) of death
Clara	Female	54	Employed	Father	Hospital	2021
Ella	Female	33	Employed	Grandmother	Home	2017
Camilla	Female	20	Student	Grandmother	Hospital	2021
Margaret	Female	43	Employed	Mother	Hospital	2017
Lauren	Female	47	Employed	Mother, Father	Hospice, home	2019/2021
Janet	Female	66	Employed	Husband	Care home	2020
Teresa	Female	47	Employed	Father	Hospice, home	2017
Howard	Male	59	Employed	Mother	Care home	2019
Barbara	Female	48	Employed	Mother	Home	2022
Miriam	Female	23	Student	Father	Hospice	2020
Veronica	Female	59	Employed	Mother	Hospital	2019
Mark	Male	64	Employed	Father	Home	2022
Nora	Female	54	Employed	Mother	Home	2022
Karen	Female	59	Employed	Husband	Home	2021
Grace	Female	52	Employed	Father	Hospital	2019
Lily	Female	43	Employed	Father, Sister	Home, hospital	2020/2021
Alison	Female	42	Employed	Mother	Hospital	2018
Diana	Female	55	Employed	Husband	Hospice	2022
Fiona	Female	58	Retired	Father	Home	2021
Ian	Male	73	Retired	Wife	Home	2021
Rose	Female	36	Employed	Father	Hospital	2019

to identify any possible changes within death administration processes pre, during and post Covid.

Interviews were designed in three parts (introduction, practical tasks/duties, and emotional experiences), though the semi-structured approach taken meant that questions were asked in varying orders based upon participant responses. Example questions include, what were the main practical difficulties you encountered following the death of your relative? What did you find helpful during this time? To what extent did friends or family members participate in making practical arrangements? What support did you access to help with your grief and loss? All aspects of the conversation were recorded and transcribed, applying anonymisation techniques to maintain the confidentiality of participants.

Transcripts were analysed using reflexive thematic analysis (Braun & Clarke, 2019), with data coded in NVivo software. Analysis focused on the three main issues identified during the initial literature review, which were: the challenges of administration at different steps of the bereavement trajectory (registering the death, organising the funeral, dividing the estate etc); the emotional aspects of the administrative process; and the main areas for improvement as identified by those interviewed. The study was carried out in collaboration with the National Bereavement Service, funded by UKRI Research England, and received ethical approval from the University of Sheffield.

Of the 21 people who took part in the research, 18 were self-identifying women and 3 were self-identifying men. Participants were all bereaved within the past five years and participated in the administrative tasks that arose following the death of a relative. Two individuals had completed death

administration tasks for two relatives within the five-year research time frame; these deaths are also accounted for within the project data. Participants lived in a range of locations across the UK, most self-identifying as White (19), with one self-identifying as Black African and one self-identifying as Asian. The age range of participants was 20–73 years, though the majority (16) were aged 42–66. Two participants were students and two were retired, while the rest were employed, largely in 'professional' jobs such as social work, management and engineering.

While some groups (such as women) were well represented in the study, others (such as men and individuals from certain minority ethnic groups) were not. This relates to the short timeframe of the project and our inability to apply additional recruitment measures to target groups less likely to participate in research. This is, however, an exploratory study and does not seek to offer a generalisable account of experiences of death administration. Rather it aims to offer some important insights into some of the challenges individuals face when attempting to navigate death administration processes, make tentative recommendations for improvement, and inform future research in this area.

Findings

Overall, participants described feeling overwhelmed by the volume and complexity of death administration required, with the general feeling best summed up by Alison's suggestion that: 'It would be quite good if there was somewhere that just did everything'. Often the stress of having to complete the various administrative tasks was combined with an awareness of needing to be extremely organised and lucid in a period when they felt the most vulnerable and disoriented:

> 'At a time when you're reeling from that, and you're trying to come to terms with the fact that the world has just… it's like you've been transported to a different reality, you've got to be the most organised you're ever going to have to be.' (Teresa)

Even those who described themselves as strong-minded and administratively capable found the whole process a challenge, given the concurrent effects of being newly bereaved:

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

What follows is a breakdown of the issues faced by participants when carrying out the different death administration tasks, thereby capturing why this time is so overwhelming and consuming for a large proportion of those bereaved. These findings prioritise the perspectives and understandings of the participants, rather than seeking to present an objective 'truth'. Consequently, there may be factual errors in people's recollections of the actions required and steps taken following a person's death. These have been retained on purpose to highlight areas of potential misunderstanding and miscommunication during the death administration process.

Official documentation

The first administrative task to be completed is registering the death. This must be done within five days of the person dying and is a necessary requirement for obtaining a certificate for burial or cremation. However, many participants expressed confusion about registering the death and acquiring a death certificate. Often, they felt that it was unclear what to do and who to contact. Once this had been established, some people found they were required to make significant efforts regarding travel and providing identification[2]. Participants also expressed that time restrictions caused additional stress in an already difficult period, exacerbated at times by delays that were not their fault:

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

Although some participants stated that the online registration process introduced during the pandemic was helpful, those with lower internet

literacy or limited access to a computer found the reliance on online systems to be problematic. This reflects what Tsai *et al* (2017) identifies as a dual-layered digital divide, encapsulating those who don't have technology and those who do but don't know how to use it. Often, those participants with limited access or ability were of an older generation helped by younger relatives, but this cannot be assumed to be an option for everyone and additional provision for those without technological capacity is advised.

When providing proof of death, some companies required an original copy of the death certificate, while others accepted a photograph or photocopy. As such, people were unsure about how many copies of the death certificate to purchase[3]. This caused confusion and wasted time and money. A few participants reported instances where details had been incorrectly recorded; an error which once again cost time and money to rectify:

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

A more consistent approach across organisations, as well as transparency regarding these requirements, would make it easier for people to plan and prepare for this.

In most cases the deceased person had a will, which helped to make the process more straightforward and less confusing, as the deceased person's wishes were clear to follow. However, there were some occasions when the will was not up to date, which had the potential to cause problems for surviving relatives. This highlights the importance of both writing a will and keeping it updated, as the following example demonstrates:

> 'There was a lot of argy-bargy because the will… he'd written the will, but he hadn't changed it to reflect my step brothers and sisters so…he wanted it just to be between me and my brother, but actually he'd written a codicil which said, could the money be split between the seven of us, but that hadn't been…the codicil hadn't been approved by the solicitor, hadn't gone through the legal process.' (Clara)

Clara's account highlights that there needs to be more awareness and understanding of the importance of having an up to date will. A recent study by Royal London (2021) found that 68% of people aged 55+ have created a will, compared with 21% of those aged 18–34. Yet those in the lower age bracket are more likely to have dependents. As such, information about initiatives, such as Will Aid or Free Wills Month, needs to be targeted at all ages, and not just those from a specific age or background.

Notifying banks, officials and private companies

Participants reported spending a significant amount of time and energy trying to work with professionals from a range of authorities, including banks, private companies, councils and government departments. Difficulty in this regard was faced in some way by all participants, regardless of when their relative died and at what stage in the pandemic they were attempting to complete death administration. Example tasks involved notifying them of the death, submitting the relevant documentation and clearing outstanding balances. Overall, there was a strong sense of anger and frustration towards services that didn't work properly and made an already difficult situation more upsetting than it needed to be.

Participants encountered an array of problems when dealing with the varying banks and companies that the deceased person was involved with. They commented how much more positive their experience was when dealing with people specifically trained to handle cases of bereavement. Yet when dealing with departments that were not bereavement-specific, often they were met with a lack of compassion and a sense of disregard for their loss:

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

It was noted that companies regularly failed to implement important changes, despite repeated requests being made by relatives, and had to be 'chased up' in order to take action. This added unnecessary stress and delay to the overall death administration process. In response to complaints, companies often said: 'Oh this happens every time', which caused even greater frustration as it showed an awareness of their flaws mixed with an unwilling to do anything to improve the system. Overall, participants were often met with poor communication, confusing instruction, and a general lack of knowledge or understanding on behalf of staff, as demonstrated by the following example:

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

By making it the user's responsibility to understand and engage with a company's procedural requirements, this reflects Lea's (2021) argument that administrative labour has been reassigned to compliant 'customers' in order to reduce corporate organisational costs. A similarly common complaint was that each bank or company had a different system and set of requirements. As such, it was often painstakingly time-consuming for people forced to navigate these arrangements and comply with their varying requirements. Participants were also frustrated when different departments within the same bank or company did not communicate or share information:

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

In contrast to these experiences, the Government's Tell Us Once[4] initiative received largely positive feedback. Although there were some complications in cases requiring an interim death certificate[5], most participants commented how helpful it was to have a system that effectively consolidated the number of organisations they had to inform. There are a small number of emerging consolidatory services also in existence, such as Life Ledger and the Death Notification Service, which act as free online platforms that notify private companies beyond the remit of Tell Us Once. However, though these are available, none of the participants were aware of them or familiar with their services.

Another common complaint from participants was the recurrence of companies not willing to engage with the executor acting for the deceased person. People claimed that it was often only possible to communicate with or release funds to the account holder, even though the company had been notified of that person's death. The following example highlights the effort required on behalf of the bereaved family member to resolve these issues:

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

Such experiences were highly frustrating and emotionally draining, particularly as they often appeared illogical and unnecessary. Alongside this, it was also common for participants to receive letters or phone calls that were addressed to their deceased relative:

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

Often these came from companies who had already been notified of the person's death. The unexpected and unsolicited nature of their arrival once again prompted undue distress for those on the receiving end. Additional steps within company administrative processes to prevent these oversights would be simple but greatly improve the experiences of bereaved family members.

Locational variations

The place where someone dies affects the number of death administration tasks due and level of guidance offered for their completion. For example, unlike a home death, following a hospital death relatives will likely be notified of next steps by staff. This section is split by location, covering care homes, personal homes, hospices and hospitals. Information about the number of deaths in each location relative to this research is offered in brackets after each subheading. Though it does not affect the outcome of this study's findings, it is noted that these do not reflect the typical breakdown of death location, owing to the Covid-19 pandemic. More typically, according to Public Health England (2018), almost half of all 2016 deaths in England (46.9%) occurred in hospital; nearly a quarter of 2016 deaths (23.5%) occurred in the person's own home; 21.8% of deaths occurred in care homes (including residential and nursing homes); and 5.7% of deaths occurred in a hospice.

Care home (2 deaths)

Participants whose family member died in a care home were not particularly positive about their experiences. Largely they were seen as problematic and a significant financial burden. For example, financing the care home stay was connected with inheritance or sale of the deceased person's house, which placed extra pressure on those trying to release the funds. Living in a care home prior to death often meant that the family home was uninhabited, which changed the dynamics of post-death arrangements. For example, the house was cleared before the person's death, meaning that there was one less post-death task to complete. Participants also commented that the room of the deceased person had to be emptied quickly after their death, which was a source of additional anxiety and distress. Though only a small number of participants were required to engage with a care home, their experiences resonate with O'Connor

and Wilson's (2021) suggestion that bereavement support is lacking for the families of those people who die in this setting.

Personal home (10 deaths)

Coe (2020: 97) comments that 'without the support of institutional actors like funeral directors and healthcare professionals, kin do not have a cultural script of what to do' when a death occurs at home. This was generally reflected in the comments of participants whose relative died at home. Although participants generally believed that a home-death often required a coroner[6], they still reported feeling scared and overwhelmed by their involvement. Similar feelings were articulated by participants in cases where contact with the police was required, in cases of sudden or unexpected death. Similarly, while people felt that an inquest would be likely[7], they were less familiar with the procedural aspects of this process and the time requirements involved.

Hospice (4 deaths)

Most participants involved with a hospice were positive about the experience, praising the compassionate nature of care, and predicting it would have been less comfortable for their family member to have died in a hospital. Although, there were still a small number of instances of miscommunication, negligence and poor aftercare. Some noted that a hospice death led to a more straightforward death administration process, as concerns regarding finding a coroner, getting the necessary contacts, and arranging the transport of the body were already taken care of.

Hospital (7 deaths)

Overall, participants reported having negative experiences when their relative died in the hospital. However, the reasons given were largely linked to the pandemic and therefore not transferable to 'everyday' life. For example, restrictions regarding visiting and rules about self-isolation meant that some people were unable to be with their relative at the end of their life. The fact that these participants still experienced general difficulties with death administration, however, highlights that they require further help and guidance in this regard. Naik (2013) proposes that hospital staff should assist relatives through the official formalities, such as acquiring a death certificate, in order to reduce the level of distress experienced by family members. Though this may not be feasible or realistic in practice, it highlights that dying in a

medicalised institution does not guarantee those tasked with death administration are familiar with the next steps or procedures.

Financial concerns

A significant level of concern was expressed by a multitude of participants regarding the financial implications of death administration. Most participants said that they had hired a solicitor, despite the cost, because the overall death administration process was too complicated and they were scared to get things wrong, or they wanted to avoid future disputes with family members/companies:

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

The very fact that so many participants felt that no choice but to hire a solicitor, despite being concerned about the financial implications, emphasises the overall complexity of death administration and people's general sense of ill-preparation in its regard.

Participants expressed particular concern about accessing the deceased person's funds after their death. They reported that often companies would request payment regardless of the probate/financial situation of the bereaved and yet many people mentioned that it took far longer to access funds than the payment deadlines. Diana highlights an example of the contradictions inherent within the system:

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

As Diana raises, one of the most significant immediate costs is for the funeral. The average funeral in the UK in 2020 was £3740 (Co-op, 2022) and though there is some government support available for this[8], it is limited by personal circumstances and requires additional administration. Specific funeral loans are available for those who are ineligible for government

support, but these carry additional costs of interest incurred. As such, the 'political normative assumption that family members will step in at the point of death to pay for a funeral' (Woodthorpe & Rumble, 2016: 248) can place a heavy financial burden on some families.

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

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

Though there are some mechanisms in place to help people who are unable to cover the costs of death administration, these are not applied consistently and so not available to all. For example, in some local councils a relative is required to continue paying council tax after death, while in others they offer a six-month break from when probate is granted, to allow time for funds to be released. Greater consistency and clarity regarding these initiatives would be helpful for those carrying out death administration.

Material belongings

The loss of a relative, and subsequent shift in the way that people experience interactions and locations, means that familiar places and objects acquire new significance in bereavement (Maddrell, 2016). Participants often commented that they felt like an 'intruder' when clearing through their relative's home, even though they had been there many times previously, and expressed discomfort with the idea of 'rummaging' through their relative's possessions. One participant noted that they didn't fully understand what a house clearance involved and expressed regret about taking this option:

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

It was highly common for participants to keep a few meaningful items as personal mementos, as this allowed them to maintain a continuing bond with the deceased person (Klass*et al*, 1996; Gibson, 2008), with the remaining possessions divided between family members, charity, recycling and refuse.

With regards to the remains of the deceased person, participants noted difficulty gaining permission for their relative to be buried or have their ashes scattered in a particular location. How common this issue is cannot be commented on here, however, as Høeg (2021: 4) notes that 'ash scattering is not a well-documented subject'. Howard discusses trying to get permission for his mother to be buried next to his father:

'We've visited his gravestone many times, but it's in a military graveyard, and the regiment of the army that he was in… they moved to another part of the country. Firstly we wanted to clean his headstone, because it was very, you know, almost 50 years' old, and we wanted permission to put a stone for our mum in the same place, and we wanted permission to plant a rose, and to scatter the ashes when we were planting the rose and so on. Getting hold of the right people to get all of those permissions was quite a hard task and took quite a long time.' (Howard)

Participants also reported similar challenges when it came to updating the writing on a headstone; for example, to account for the death of a second parent. A few participants commented that direct cremation often turned out to be more straightforward as they did not have to wait for a date from the funeral director. This allowed more flexibility for those bereaved to organise their own memorial with the ashes, particularly in the context of the Covid-19 pandemic (Lowe *et al*, 2020). Greater transparency surrounding the different options available, relating to burial or cremation, and clearing the deceased person's possessions, would allow relatives to make informed decisions in these regards.

Family dynamics

Dominant narratives of death administration are largely individualistic, demonstrating an underlying assumption that tasks are completed by the officially appointed executor (see UKCB, 2022 for an example). However, this study found that the varying death administration tasks were often distributed between family members where possible, with different relatives cooperating to share the load and complete everything required. As Howard explains:

'I ended up doing most of that [obtaining permissions], even though I was, you know, my brothers were executors and they had all the legal stuff to do, but we were just sort of helping out really.' (Howard)

Often one or two people were identified as the 'main griever', who family and friends sought to support both practically and emotionally. This ties in with Robson and Walter's (2012) work regarding hierarchies of grief and the notion that there are social norms regarding 'primary grievers'. However, not all families operated so harmoniously. Though sometimes the death of a relative brought conflicted families closer together, other times it opened old wounds and pushed relatives further apart. This made it more difficult to complete some death administration tasks, such as funeral planning, and led in some cases to disputes over inheritance. Family estrangement also made the process more complicated, both practically and emotionally, as Alison discusses:

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

Challenges were faced in cases where the bereaved family were estranged from one another, but also when the family were estranged from the deceased relative. In the case of the latter, it made it harder to know which companies to contact, for example, if there wasn't a clear paper trail informing the living relatives. Participants also discovered new

things about their family, which came to light following the person's death, after finding documents and unsent letters. For example, Veronica describes the moment she discovered she had a sister that she never knew about:

> 'We found a birth certificate, so that's when we knew. It kind of made sense, because she'd named her Bella when she was born, and my mum's passwords were always Bella something. So we always wondered where that came from and obviously then it made sense afterwards.' (Veronica)

The emotional fall-out of these revelations had to be managed alongside the practicalities of dealing with the estate, which added to the complexity of emotions experienced. Further acknowledgement of the personal challenges faced by those carrying out death administration, as well as the variation in familial support available, would enable a more holistic approach to supporting those tasked with death administration.

Bereavement/compassionate leave

Linked to the idea of primary griever mentioned in the previous section, participants were entitled to varying amounts of time away from employment[9]. While some preferred to keep busy at work, others wanted the space to grieve and complete some of the more immediate death administration duties. A few participants commented that death administration tasks provided a welcome distraction and helped with the grieving process. Although one participant noted that, despite not being emotionally close to the person who died, the time demand of assisting with the death administration meant that they were behind with work:

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

While a GP is often the first point of contact to sign people off with bereavement or sick leave, some people commented that based on the lack of

follow-up, they didn't believe their GP had added a note about their bereavement to their record. Participants found state bereavement support difficult to access and were often confused about where and how to locate it, finding themselves passed between different institutions. This emphasises an inconsistency between people attempting to find and access bereavement support (Breen *et al*, 2014; Wakefield, 2020). Further clarity and availability of support for those bereaved would therefore help to assist people with their grief.

Suggestions for change

It is clear that the bureaucratic processes associated with death administration need to be simplified and transparency increased to avoid the additional confusion and stress that it can place on those bereaved. Based upon the findings of this exploratory project, some suggested areas requiring further attention in this regard include:

- Finding more ways to link systems together. Tell Us Once was often mentioned as a positive example of this. Though not mentioned by participants in this study, people's experiences of using emerging consolidation services, such as Life Ledger and Death Notification Service, could also be explored.

- Increasing levels of transparency and co-ordination within and between different services, institutions and organisations.

- Allowing greater flexibility, support and consideration for those unable to bear the financial burden of death administration.

- The potential for companies to have a specialist department or point of contact to deal with bereavement issues.

- The possibility of having the option to process some administrative steps online, combined with advice and support for people with reduced internet access/literacy.

- Ways to share information regarding options for those who, for various reasons, are unable to clear through the deceased person's belongings and need to hire professional assistance.

- Opportunities to widen access to mental health support, including developing mechanisms to support those who have difficulty asking for help or are particularly struggling with their grief.

• Broadening conceptualisations of death and grief literacy to include and increase awareness of death administration.

Conclusion

The volume and complexity of death administration in the UK can contribute to the distress and confusion already potentially experienced by those grieving a relative. This report outlines a number of areas where problems were encountered by bereaved families, highlighting ways that these processes could be made less problematic and more accessible. Although it is a limitation of the study that participants were from exclusively middle-class backgrounds, the fact that a group of people with generally increased levels of financial and digital literacy, as well as heightened administrative comprehension, found death administration so difficult is problematic; it suggests that these issues will be even more prevalent among those who are more economically and socially vulnerable. As such, this highlights the urgent need to carry out further research with a wider range of demographic groups, with the aim of developing a more accessible and transparent set of death administration procedures.

Notes

1 See www.gov.uk/when-someone-dies for an overview of administration tasks that must be completed following a death [accessed 12 December 2022].

2 Before the pandemic, a limited list of people could register a death and had to attend before the registrar in person. The Coronavirus Act expanded the range of people who can register a death and made it possible to register a death online. However, these powers expired at midnight on 24 March 2022 and deaths must now be registered in person again.

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

4 Tell Us Once is an online service in the UK that lets you report a death to most government organisations at the same time. See www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once [accessed 12 October 2022]

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

6 According to the Coroners statistics 2021: England and Wales, 33% of all registered deaths were reported to coroners in 2021. National Statistics, Ministry of Justice. www.gov.uk/government/statistics/coroners-statistics-2021/coroners-statistics-2021-england-and-wales (accessed 12 October 2022)

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

8 A government funeral expenses payment is available to people on certain benefits who meet the rules regarding their relation to the deceased person.

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

References

Aoun S, Rumbold B, Howting D, Bolleter A and Breen L (2017) Bereavement support for family caregivers: The gap between guidelines and practice in palliative care. *PLoS ONE* 12(10) e0184750. https://doi.org/10.1371/journal.pone.0184750.

Aoun S, Lowe J, Christian K and Rumbold B (2019) Is there a role for the funeral service provider in bereavement support within the context of compassionate communities? *Death Studies*, 43(10) 619–628. https://doi.org/1080/07481187.2018.1506835.

Breen L, Aoun S, O'Connor M and Rumbold B (2014) Bridging the gaps in palliative care bereavement support: an international perspective. *Death Studies*, 38(1) 54–61

Coe C (2020) Meaningful deaths: home health workers' mediation of deaths at home. *Medical anthropology*, 39(1) 96–108. https://doi.org/10.1080/01459740.2019.1693560.

Co-op (2022) How much does a funeral cost? Available at www.coop.co.uk/funeralcare/funeral-costs [accessed 12 November 2022].

DiGiacomo M, Lewis J, Phillips J, Nolan M and Davidson P (2015) The business of death: a qualitative study of financial concerns of widowed older women. *BMC Women's Health*, 15(36). https://doi.org/10.1186/s12905-015-0194-1.

Gibson, M. (2008). *Objects of the dead*. Melbourne.

Gijzen S, L'Hoir M, Boere-Boonekamp M and Need A (2016) How do parents experience support after the death of their child? *BMC Pediatrics*, 16 (204). https://doi.org/10.1186/s12887-016-0749-9.

Hanna J, Rapa E, Dalton L, Hughes R, McGlinchey T, Bennett K… Mayland C (2021) A qualitative study of bereaved relatives' end of life experiences during the COVID-19 Pandemic. *Palliative Medicine*, 35 (5) https://doi.org/10.1177/026921632 11004210.

Høe, I (2021) Solid and floating burial places. Ash disposal and the constituting of spaces of disposal. *Mortality*, https://doi.org/10.1080/13576275.2020.1869707.

Holloway M, Adamson S, Argyrou V, Draper P and Mariau D (2013) 'Funerals aren't nice but it couldn't have been nicer.' The makings of a good funeral. *Mortality*, 18(1) 30–53, https://doi.org/10.1080/13576275.2012.755505.

Klass D, Silverman P and Nickman S (1996) *Continuing bonds: new understandings of grief*. Taylor and Francis.

Lea T (2021) Desiring bureaucracy. *Annual review of anthropology*, 50(1) 59–74. https://doi.org/10.1146/annurev-anthro-101819-110147.

Lowe J, Rumbold B and Aoun SM (2020) Memorialisation during COVID-19: implications for the bereaved, service providers and policy makers. *Palliative Care and Social Practice*,14. https://doi.org/10.1177/2632352420980456.

Maddrell A (2016) Mapping grief. A conceptual framework for understanding the spatial dimensions of bereavement, mourning and remembrance. *Social & Cultural Geography*, 17(2) 166–188. https://doi.org/10.1080/14649365.2015.1075579.

Naik S (2013) Death in the hospital: Breaking the bad news to the bereaved family. *Indian Journal of Critical Care Medicine*, 17(3): 178–81. https://doi.org/10.4103/0972-5229.117067.

Nikkola I, Kaunonen M and Aho A (2013) Mother's experience of the support from a bereavement follow-up intervention after the death of a child. *Journal of clinical nursing*, 22(7-8): 1151–1162. https://doi.org/10.1111/j.1365-2702.2012.04247.

Public Health England (2018) Statistical commentary: End of life care profiles, February 2018 update. Available at: www.gov.uk/government/statistics/end-of-life-care-profiles-february-2018-update/statistical-commentary-end-of-life-care-profiles-february-2018-update [accessed 12 November 2022].

Robson P and Walter T (2012) Hierarchies of loss: a critique of disenfranchised grief. *OMEGA*, 66(2) 97–119.

Royal London (2021) Only one in five young adults have a will. Press release. Available at: www.royallondon.com/about-us/media/media-centre/press-releases/press-releases-2021/october/only-one-in-five-young-adults-have-a-will/ [accessed 2 November 2022].

Rumbold B, Lowe J and Aoun S (2021) The Evolving Landscape: Funerals, Cemeteries, Memorialization, and Bereavement Support. *Omega: Journal of Death and Dying*, 84(2) 596–616. https://doi.org/10.1177/0030222820904877.

Tsai H, Shillair R and Cotten S (2017) Social support and 'playing around': An examination of how older adults acquire digital literacy with tablet computers. *Journal of applied gerontology*, 36(1) 29–55. https://doi.org/10.1177/0733464815609440.

UK Commission on Bereavement (2022) Bereavement is everyone's business. Available at https://bereavementcommission.org.uk/media/xube5elb/ukbc_summary_report_low-res.pdf [accessed 23 November 2022].

Wainwright V, Cordingley L, Chew-Graham C, Kapur N, Shaw J, Smith S … McDonnell S (2020) Experiences of support from primary care and perceived needs of parents bereaved by suicide: a qualitative study. *British Journal of General Practice* 70 (691) https://doi.org/10.3399/bjgp20X707849.

Wakefield D, Fleming E, Howorth K, Waterfield K, Kavanagh E, Billett H … Dewhurst F (2020) Inequalities in awareness and availability of bereavement services in North-East England. *BMJ Supportive and Palliative Care*, 1–5.

Woodthorpe K and Rumble H (2016) Funerals and families: locating death as a relational issue. *British Journal of Sociology*, 67(2) 242–259. https://doi.org/:10.1111/1468-4446.12190.