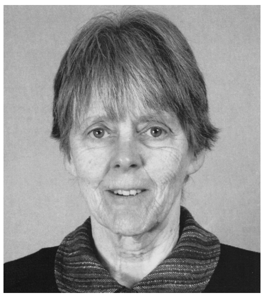
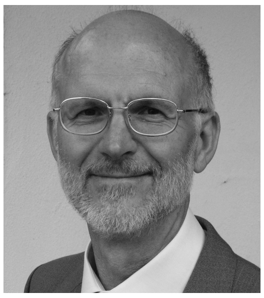
Death of a partner

Financial implications and experience of loss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Abstract: Little research has been done to explore the financial implications of bereavement, or how experience of economic change affects grief. This article discusses key findings from a study conducted in the UK of the financial implications of the death of a partner. Many participants experienced considerable change in their financial situation following the death of their partner, and many perceived themselves to be worse off. Dealing with financial issues occupied a considerable amount of time and could take an immense emotional toll, adding to the distress of the bereavement. An important conclusion is that practical and emotional responses to economic changes following a death are closely intertwined, and that palliative care and bereavement services are well-placed to understand and address this, and offer appropriate help and support.

Keywords: Bereavement, financial implications, coping, psychosocial support, dual process model

It is well known within services supporting bereaved people that financial changes and adjustment to new economic roles following the death of a partner can be hard. A family's finances may already be depleted by periods of chronic illness or palliative care and, following the death, financial difficulties and economic decline can lead to anxiety and depression in the surviving partner (Keene & Prokos, 2008). Dealing with household and money management may be a source of stress (Umberson, Wortman & Kessler, 1992). Overspending and health-risky consumption may be triggered by bereavement (Gentry *et al*, 1995). People whose partner dies find it easier to cope with such changes if they have previously had some involvement in managing household finances themselves (Carr & Utz, 2002). We now know that financial pressures and economic uncertainties may be independent risk factors for psychological distress in those whose partners have died (Stroebe *et al*, 2006; Stroebe, Schut & Stroebe, 2007).

Parkes (1996) suggests that constituent parts of grieving, such as fear, anger, guilt and reconstruction of identity, can all be affected by people's perceptions of financial responsibility and economic well-being. Gallagher (2004) uses the term 'financial pain' to cover the totality of needs arising from economic transitions and hardship experienced by dying and bereaved people, including changes in income, housing and employment as well as changes to status or role. He goes on to argue that palliative care and bereavement services must consider their role in addressing the financial pain in people's lives at both the practical and emotional level. Recent research funded by the UK Economic and Social Research Council and conducted at the University of York, England, has produced useful information for service providers when considering how to approach or develop this part of their work (Corden, Hirst & Nice, 2008). This article summarises the key findings from this research in relation to bereavement and bereavement care practice.

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Study design and methods

The study aimed to explore the financial and economic implications of the death of a life partner, using a mix of qualitative and quantitative methods.

The qualitative component comprised in-depth interviews with 44 people. The researchers worked with 10 national and local organisations already in touch with bereaved families, who sent out information about the research to people whose partner had died recently. Those who were interested in taking part got in touch with the researchers, and audio-recorded interviews were conducted in their home or place of work during 2007 and 2008. People spoke about their experience of economic changes after their partner died and the adjustments they made, the practical management issues involved, and what all this meant for them. Interviews were transcribed and data extracted, managed and thematically analysed using the 'Framework' approach (Ritchie *et al*, 2003).

The study group included 13 men and 31 women representing all age groups and with a range of personal and financial circumstances. Five men and 10 women had dependent children. Among the older participants, 15 people were bereaved when they were over UK state pension age (women 60 years, men 65 years). People who took part lived in various locations in England and southern Scotland, and included people whose partnership had not been formally registered as well as those who had been married.

> Women felt the emotional impact of perceived financial decline more acutely than did men

The research team also conducted quantitative analysis using the British Household Panel Survey, which follows a nationally representative sample of over 5000 private households. By pooling data across annual interview waves covering the years 1991 to 2004, the researchers identified over 750 couples where one partner had died and collated information about them from six interviews: three before and three after the death. Statistical techniques were used to monitor changes in people's economic circumstances before and after bereavement, and to examine key outcomes, including levels and sources of income, household spending, and people's own assessments of their well-being.

Two-thirds of the statistical sample were women. The youngest person was aged 18 when their partner died, the oldest 93. Three out of four people were over state pension age and were on average aged around 75 years old. People under pension age when their partner died were typically aged around 50 years.

The qualitative study group and statistical sample were drawn independently of each other and no individual appeared in both. The mixed methods approach we adopted (Corden & Hirst, 2008) was designed to integrate findings and interpretation from both qualitative and quantitative components to address issues in policy and practice.

Key findings

Circumstances as a couple

Around 220,000 people in England, Scotland and Wales experience the death of a partner each year. Of these, it is estimated that 5000 are not married to their partner, nor in a civil partnership.

In this study, people's personal circumstances just before their partner died were an important influence on what happened afterwards. The statistical analysis showed that, in the months before the death, most couples described themselves financially as 'doing alright' or 'living comfortably'. Between 10% and 15% were struggling financially; sometimes this was related to one or both partners leaving paid work, and the extra costs associated with illness and providing care. More than a fifth of households were living on incomes below the official poverty threshold, and one in eight households were spending more than 10% of household income on fuel. Income poverty was more widespread among people over state pension age; they were also most likely to be experiencing fuel poverty.

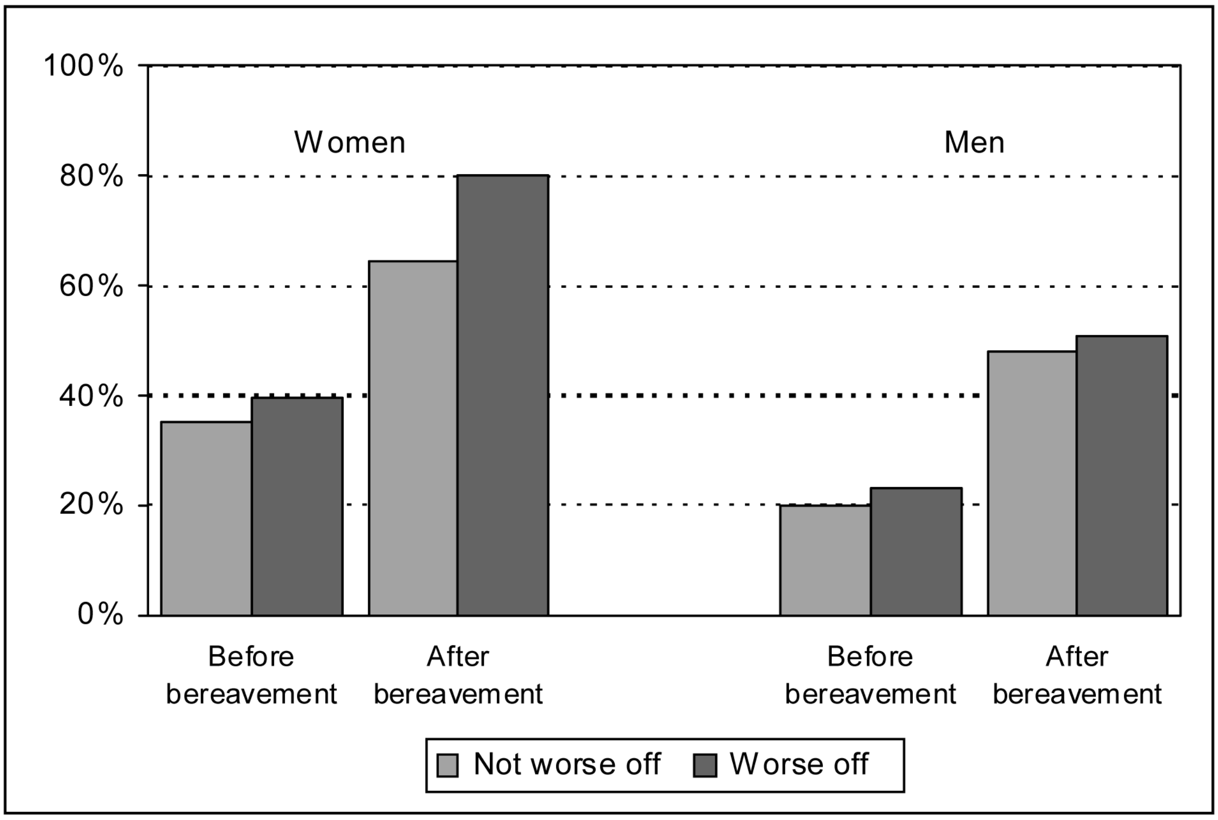
The findings on the financial circumstances of people shortly before the death of their partner point to some of the groups likely to be at particular economic risk in bereavement: for example, older women, people already living in financial hardship, people in poor health, and people without some of the protections that go with financial preparation or a legal partnership.

Changes in income and resources

The statistical analysis showed that, following bereavement, women usually reported an immediate drop in income, due to the loss of their partner's earnings, occupational pension or investment income. The impact was cushioned for women who had their own occupational pension or earnings. Some women who took part in qualitative interviews believed that new sources of income would come on stream eventually – state pensions and benefits, survivor's benefits through their partner's private contributions, or insurance payments. However, living with financial uncertainties during this period led to widespread distress.

People in the statistical sample were asked to compare their current financial circumstances with those of a year ago. After their partner's death, the number of women feeling financially worse off doubled from 24% to 48%; comparable figures for men were 19% and 30% respectively. Further analysis showed that feeling worse off heightened the emotional impact of bereavement. After the death, people who felt worse off were

Figure 1: Psychological distress in relation to perceived change in financial circumstances before and after the death of a partner



Note: This figure shows proportions of women (*n*=308) and men (*n*=164) who reported four or more symptoms of anxiety and depression around six months before and six months after bereavement according to whether they felt financially worse off compared with their circumstances a year ago. The measure of psychological distress used was based on the 12-item version of the General Health Questionnaire (Goldberg & Williams, 1991).

more likely to report symptoms of psychological distress, and women felt the emotional impact of perceived financial decline more acutely than did men (see Figure 1).

A drop in income pushed one in five people below the official poverty line. Women of all ages faced increased risk of poverty, as did men under pension age. Most falls into poverty were short-lived, but bereaved women, especially pensioners, were more likely to experience poverty lasting up to three years after the death. Men who went on working after the death, or drew a private pension, generally saw their incomes rise: they were better off financially as a widower.

Qualitative interviews showed that state bereavement benefits gave some protection to people who had been married, and met criteria for entitlement, but there was widespread lack of knowledge about the availability and purpose of these benefits. People who had not been married felt it unjust that they did not qualify, despite their partner's National Insurance contributions, especially when there were children of the relationship.

Security of accommodation

The in-depth interviews showed that uncertainties about meeting ongoing housing costs after the death were widespread. People worried about whether they would be able to maintain mortgage or rental payments, or what would happen to housing benefits or the security of their tenure. Initial uncertainties were mostly resolved within months, but people experienced emotional strain and financial difficulty during this time, and for some there were lengthy delays until things were settled. Some were relieved that pension and insurance pay-outs enabled them to clear the outstanding balance on their mortgage, but not everybody with a mortgage could afford to keep up payments. The statistical picture was that most people whose partner died were owner-occupiers with paid-up mortgages and the number of outright owners increased after the death from 65% to 73%. However, qualitative interviews showed that some people soon found their properties now too large or too expensive to maintain. People who were able to plan a move when they were emotionally ready saw this as a positive contribution to rebuilding their lives; those who had to make hurried arrangements often had negative experiences and were sometimes left with regrets and unresolved feelings.

Changes in spending

Death of a partner generally means adjustments in household budgeting. The qualitative interviews showed fuel costs to be a major concern, especially for people on reduced incomes. The number of people in the statistical sample who were spending more than one-tenth of their income on fuel (the official measure of fuel poverty in the UK) almost trebled to one in three households. Further analysis showed that many people struggled for two years or more to manage fuel costs now they were heating their homes and cooking for one person instead of two.

People generally had more scope to adjust spending on food. Qualitative interviews showed that cooking and planning different kinds of meals brought some men and women relief in their grief, but others said they spent more on comfort eating, or lost interest in buying good food. Learning how to shop for food and cook could be challenging when it had been the person who died who generally did this. Some people found it hard to buy food economically in small portions, and there were problems for people who did not have use of a car for shopping. Women were particularly affected by loss of the car driver. Within a year of a partner's death, 22% of women in the statistical sample no longer had access to a car for private use, compared with four per cent of men. This had considerable economic and social impact.

In the in-depth interviews people talked about dealing with debt and creditors as a financial priority in the early weeks of bereavement. It had sometimes been a shock to discover the extent of a partner's debt or the financial state of a small business. Finding where legal liabilities lay and dealing with unhelpful creditors took time and was emotionally draining. Paying for the funeral was also seen as an urgent matter. State bereavement payments helped some people pay their bill and were especially helpful when people were waiting for life insurance or pension pay-outs. For people on the lowest incomes, social fund funeral expenses payments were important in enabling people to arrange a funeral of the standard wanted.

Dealing with administration

Changes in financial circumstances following their partner's death meant that most people had to deal immediately with a range of administrative and regulatory bodies – the Department for Work and Pensions (state benefits, pensions, etc), Her Majesty's Revenue and Customs (tax etc), local authorities (housing, council tax, etc), private pension providers, insurance and mortgage companies, banks and building societies. The qualitative interviews showed the complexity and urgency of some of these matters. The volume of administrative work involved, delays and errors, problems in communication and frustration with professional practice and insensitive staff were widely experienced as a great burden at a time when people felt least able to cope. Financial problems could rapidly 'concentrate' due to interacting administrative systems. Arrears built up quickly when it took several months to sort out muddles between income replacement benefits and housing benefits, and people found themselves drawing on savings to pay for rent and food, which they found a frightening experience.

People spoke of feelings of despair when they did not understand access routes to information and advice, or when they had to make multiple visits to administrative offices and repeated telephone calls. People were left feeling hurt and uncared for when they encountered lack of privacy in offices, wrong advice, or staff lacking appropriate skills in speaking to bereaved people. They spoke of anger when receiving letters addressed to their partner from organisations already informed of the death.

Economic roles and identities

The qualitative interviews showed how taking on new economic roles and identities following the death of a partner could intensify loneliness and sense of loss. Being an executor of a partner's will caused some people anxiety about their capacity to deal properly with the matter, and a heavy sense of responsibility towards their partner and beneficiaries. As with funeral arrangements, such matters sometimes brought long-lasting family conflicts.

However, although learning to buy food and cook, finding reliable tradesmen and garages, and getting to grips with income tax returns could be hard and even frightening, achieving new roles could eventually bring satisfactions and enjoyment. More difficult to deal with was the heavy weight of financial and economic responsibility felt by people who had lost their partner and now had to deal with bringing up their children on their own.

The in-depth interviews showed how the way in which people are put into administrative categories was often unhelpful. Women described how hurtful it was to be categorised as a 'lone parent' when, for them, this label had negative associations with single parents and absent fathers. Women who had not been married also spoke about their sadness that they were not formally 'widows', an identity they thought might bring feelings of dignity, and give some recognition to the value of their partnership.

Part of the uniqueness of the partner who was lost was bound up with characteristics and constructs that reflected their 'economic personhood'. Much of what was lost in the 'economic person' related to the paid work they had done. People spoke proudly of partners who 'always worked hard for us', and older women remembered their husbands as 'a steady worker' or somebody who was 'always good at business'. Other aspects of the 'economic person' lost related to their practical skills and economic capacities. People spoke of partners as 'a wonderful cook', 'knowing all about gardening', 'always treating his friends', while some recognised negative aspects of partners who had found it hard to control spending and used up family resources, let unpaid bills accumulate, or made business deals that had poor outcomes. Both positive and negative constructs of the economic partner contributed to individual experiences of bereavement and the process of coping.

Coping with bereavement

The economic stressors described above can, we suggest, be understood within the 'dual process model of coping with bereavement' (Stroebe & Schut, 1999). Some stressors, such as dealing with bureaucracy, making funeral arrangements, organising new sources of income, claiming insurance pay-outs, settling a mortgage and taking on new economic roles, and the coping effort required, fall within the restoration-oriented domain of the model. This domain is about dealing with changes triggered by or accompanying the death and focuses on things that have to be done and the new things to be tackled. Other stressors – for example, loss of a partner's economic personhood and financial shocks and surprises – lie within the loss-oriented domain, which is concerned with yearning for the person who has died, the unique bond that has broken and mourning the loss of the life shared together.

We also saw how stressors in the restoration-oriented and loss-oriented domains affected each other and influenced coping strategies. In the qualitative interviews people talked about how financial experiences had affected their pain over the loss of a partner and vice versa. Grieving sometimes took people away from dealing with practical issues; on other occasions financial matters took people away from grieving. Stroebe and Schut (1999) describe this process of moving back and forth between domains as 'oscillation'.

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Some people found financial matters and associated paperwork a welcome distraction from grieving. Others felt the volume or urgency of economic matters requiring attention had got in the way of dealing with their feelings of loss. Some felt they had been compelled to sort out things when they had not been in a fit state to make important financial decisions. Some thought the time taken to resolve complex financial or legal matters, which could take several years, had prevented people moving on and rebuilding their lives after the death.

These examples show how people moved between dealing with practicalities and dealing with the emotional impacts of the loss. Moving between them was sometimes seen as helpful and actively sought as a coping strategy. At other times it could be stressful and disruptive. When people felt they had little control over feelings of intense pain or grief, family needs or administrative demands, and feared penalties or other difficulties when dealing with financial and regulatory bodies and legal requirements, this oscillation was experienced as intrusive and unwelcome.

Implications for bereavement care

Our findings provide new evidence of the breadth of support needed in bereavement care. On one level, the findings point to groups of people likely to be at particular financial and economic risk following death of their partner, and some of the situations and circumstances in which information, advice or practical help with financial affairs may be most needed. We found that:

- older women faced increased risk of persistent or recurrent poverty for two or three years after the death
- one in three households experienced fuel poverty following the death (that is, they had to spend more than one tenth of disposable income on fuel)
- uncertainties about meeting housing costs were widespread. These were mainly resolved within months, but delays and difficulties meant emotional strain and financial problems until things were settled
- paying for the funeral was seen as particularly urgent, and dealing with debts and creditors was prioritised in the early weeks of bereavement
- there was widespread lack of knowledge about the availability and purpose of state bereavement benefits. Their lack of availability to people whose partnerships had not been legally registered led both to financial hardships and to feelings of injustice
- perceptions of adverse change in financial circumstances following a partner's death were related to increased psychological distress among women, for up to two years after the death.

It is not the role of palliative care professionals and bereavement counsellors to develop expertise in all the administrative and financial aspects of bereavement. This requires a wide spectrum of specialist knowledge. However, awareness of relevant economic issues and risks is the first step in supporting people towards obtaining practical help, advice and information to maximise benefit income and access grants and trust funds, manage debt and, for those facing death, to plan ahead to secure their finances. There are a number of models of provision of practical help, in different service settings.

Multidisciplinary palliative care teams often include social workers whose role embraces helping ameliorate financial need and addressing the financial implications of loss (Small, 2001). Other service models in palliative care settings include welfare rights advocacy in response to individual referrals (Bechelet & Boultwood, 2001; Levy & Payne, 2006) and proactive interventions with service users and carers of dying people (Bechelet *et al*, 2008). In addition, palliative care and bereavement services will each have their own resource base of practical helping strategies in the community, including 'one-stop' bereavement centres (Varney, 2006) and money advice projects (Brazier *et al*, 2009) that can ease financial transitions following bereavement.

Our findings also provide evidence of the importance for bereavement care of considering economic issues at another level: that of the emotional and psychological response. This study shows how financial issues influence the grieving process itself and people's psychological responses to bereavement.

An important implication is that supporting bereaved people to share their feelings and gain understanding of the emotional implications of the economic changes may facilitate adjustment to their loss and help reduce risk of psychological distress. Professionals in palliative care and bereavement services can help people address the negative feelings caused by financial transitions and reconstruction of new identities – anger, frustration, despair, bitterness, regret and anxiety. They can help people recognise and build on positive feelings – the value of their partner's economic role, the warmth and humour perceived in their partner's practical contributions, and their own pride and satisfaction in taking on new economic roles. They can help people deal emotionally with shocks and surprises about their partner's economic behaviour – discovery of previously unknown generous gifting or careful saving, or extensive indebtedness. Equipping people emotionally to deal with financial issues and manage feelings about changes in role or status and family pressures will enable them to cope better with the practical impact of economic change.

Conclusion

There is a strong consensus among patients, families, doctors and other care providers on the importance of having financial affairs in order at the end of life (Steinhauser *et al*, 2000). The importance of offering financial assessment and advice is also recognised in the government's end-of-life care strategy (Department of Health, 2008). However, there is a need for more evidence about what works for whom in limiting or preventing 'financial pain' following bereavement. An important conclusion, for all services, is that practical and emotional responses to financial change are intertwined: palliative care and bereavement services are well-placed to understand and address this, and to help people move on.

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