



The Last Word

Tackling the death and funeral planning taboo



Chapter 2:

Lightening loss: how can we better support the bereaved?



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Introduction

Welcome to the second chapter of 'The Last Word', the MetLife report which sets out to open new conversations about 'the last taboo' – talking about our deaths, our funerals and making plans for what needs to happen after we've moved on.

In the first chapter of 'The Last Word' '[What's stopping us from talking about our final wishes?](#)' we revealed the need for more open conversations between family members and loved ones - and action earlier in life. Planning is simply not taking place today. Just 1 in 20 had planned their funeral, only 1 in 6 had made a will and just **14%** had talked to a loved one about their funeral wishes.

Building on this, the second 'chapter' of The Last Word reveals:

- How UK families are financially exposed through a lack of planning, 45% saying they felt stressed when considering how the cost of the funeral would be covered
- Ignorance is far from bliss; how more than 1 in 4 are left to make decisions, such as whether their loved one wanted to be buried or cremated
- Which areas of support people say would make the greatest practical and emotional difference to them, before and after death
- The solutions people really need from their employers, above and beyond essential time off to grieve and make arrangements

Our insight is based on research we commissioned this year with 2,000 people across the UK. It uncovers the emotional, financial (and wider) risks many families are exposing themselves to by not planning in advance – and the positive legacy we can leave behind by having conversations about death, earlier in life.



Just half of the recently bereaved were aware of any of their loved one's funeral wishes



Creating a funeral that captures the essence of a loved one and what mattered to them is never easy. Those left behind are faced with countless emotionally charged decisions, aiming to get the event just right. And as our research shows, this is often made more stressful by a lack of guidance.

Of the recently bereaved, a staggering **51%** said they were not aware of any funeral wishes from the deceased at all. And **13%** said planning the funeral caused arguments within their family or friendship circle.

Our research reveals the extent to which more open conversations need to take place earlier. As many as 1 in 4 (**28%**) weren't even aware if their loved one's wanted to be buried or cremated. More than 1 in 5 (**21%**) had no idea what songs, readings, poems or prayers their loved one wanted. And **14%** didn't know what style of wake they wanted – leaving them unsure whether a celebration of life or a formal event would be right.

By having these conversations in life, and detailing personal wishes, we can ease the burden for loved ones, providing the practical guidance and support they will need to make these important decisions.

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A lack of knowledge on arranging funerals, compounded by a lack of available support

We then set out to understand the most significant challenges facing the recently bereaved:

- 1. Decision-making under pressure.** One of the most common was the ‘struggle to make decisions at the same time as trying to grieve’. This was the case for 1 in 4 (25%) of this group; and felt twice as strongly by women (33%) as men (17%). People don’t know where to turn, with decision-making often made harder by the bereaved not sharing their funeral preferences in life. As a result, 12% let someone else take the lead on planning and 8% said they were told by someone what to do.
- 2. Lack of knowledge in this specialist area.** At a time when they should simply be grieving, the bereaved are required to make decisions – and often without experience – on finding the right undertaker, getting death certificates, stopping payments and benefits, dealing with a coroner and more. 14% said they had no idea what was involved.
- 3. Not knowing where to turn for support.** While our research clearly indicates the value of expert guidance when planning a funeral, it also reveals a gap in the support available. 14% felt there is little support when it comes to funeral planning, and 19% that they needed to turn to professional services to find out what was involved.



1 in 4

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Funding the high cost of a funeral unexpectedly. Who pays?

With many not having held a conversation with their loved ones about how their funeral would be paid for, our research shows that to add to the stress of bereavement, a large sum had to be found – unexpectedly. Creating further anxiety, particularly given the financial pressures the cost-of-living crisis is imposing on day-to-day spending.

The costs involved are no small amount to find, especially very suddenly. 1 in 3 (32%) estimated the full cost of the funeral at between £4,001 and £6,000, 16% at £6,001-£8,000 and 9% over £8,000, with costs varying regionally and depending on the cost of the undertaker.

1 in 10

had to alter some of the funeral arrangements to keep costs down

The conversation about where the money will come from to pay for our funerals clearly needs to be had earlier with our families, to protect them from additional stress. And money can be set aside, or products purchased in life, that will reduce the anxiety for loved ones and give them the time and space to grieve. Recent data from money.co.uk showed that 34% of adults had either no savings or less than £1,000 in a savings account.

Research reveals that as a result, many are unable to find the sum, with family members paying instead. Just 1 in 5 paid for the funeral themselves. For 11% their children paid, for 8% it was their siblings, for 8% it was their parents and 16% said it was other family members that covered the cost.

1 in 4 (23%) identified the cost of the funeral was more than they had ever anticipated. 13% that they were unsure how they would pay for the funeral and 11% that they had to alter some of the funeral arrangements to keep costs down.

And the bereaved will often be unable to access any monies in the deceased's name, as accounts are frozen by the financial provider until probate is granted, potentially months or in some cases years later. Just 15% of our sample had taken out a financial plan to help with funeral costs. And only 7% were covered by a workplace benefits policy.

How the bereaved are exposed to risks at the ‘wrong time’

Our research highlights how time invested in ensuring our wishes and essential information is accessible or shared with loved ones, can leave a legacy of love and care, that complements any financial one.



65%

of all adults haven't made a will

Wills. Without a will people's savings, home(s), and all they own may not go to who they're intended for. And individuals risk getting caught up in costly and complex legal proceedings. A further number of wills have been made, but are out-of-date, meaning redundant wishes remain legally in place.

And this is certainly not just an issue for those in or approaching retirement. **69%** of those aged 45-54 haven't made a will yet. Solicitors, charities, and specialist providers can help guide individuals through this process and provide certainty and peace of mind. In addition, for both unmarried partners and children of ageing parents, setting up Powers of Attorney over both finance and health issues will often enable access to information and funds at time of need.

Password access. Increasingly, critical information such as wills, financial information and policy documents are secured online, with passwords being the sole means of access. Emotional family content too, such as pictures and videos that hold treasured memories. Yet only too often passwords that hold often essential information aren't shared (or locked behind a secure portal) leading to frustration and access only being granted in drawn-out discussions with third parties who won't share information until probate has been granted. By ensuring this important information and access is shared with loved ones in life, they can be provided with confidence and clarity when they may need it most.

Paying over the odds for funerals. Some funeral directors charge considerably more for the same service than others nearby. Yet at a time of great rawness, families have little time or inclination to gather multiple quotations and repeat the heart-wrenching information. It doesn't feel like the right time to think about money, but the fact is there can be significant variances between providers for the same provisions.

When costs can easily be between £5,000 and £10,000 it's a realistic risk families can easily pay over the odds. Again, services are available to provide cost comparison effortlessly, reducing unnecessary expense and stress at a difficult time – effectively acting as a consumer advocate on their behalf, truly supporting the bereaved family. Many also simply don't know what is or isn't possible in terms of the options available and how the costs may differ.



What tangible support would be most valuable at the time of need?



Our research has identified many of the areas the bereaved have to contend with and make decisions around, often without critical information that would expose loved ones to less stress at a time when they are going through an overwhelming sense of loss.

So, what information or support would they have found valuable at their time of need?

Being aware of their loved one's wishes. Overall, what people felt would have helped most was 'knowing what their wishes were'; cited by **23%** of the recently bereaved.

A better understanding. The fact that many don't know where to start – and were concerned about getting arrangements badly wrong - also figured highly. Almost 1 in 4 (**21%**) would have been helped by 'a better understanding of what needed to be done'. A further **18%** wanted 'support to help understand the steps involved in planning a funeral'.

Somewhere to turn for support when they need it. **17%** of the recently bereaved said 'free support, available 365 days a year, 24/7 to help answer any questions' would have made the 'process' easier, with men seeing this as being twice as valuable (**21%**) as women (**11%**).

Knowing how the funeral would be paid for. This ranked highly, with **14%** clearly undergoing stress and uncertainty without an understanding of how the cost of the funeral would be covered.

Support and understanding from work. 1 in 4 (**24%**) said funeral planning took up a huge amount of time and **7%** that it impacted on their ability to do their job. As a result, **15%** said having time more time off to grieve would have made the process easier, and almost as many (**14%**) wanted support from a workplace benefits provider.

While HR departments will not pretend to be expert in this area, there clearly is an opportunity for them to build on their existing offering through greater practical support, either directly – or through an external provider.



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A better understanding of what needed to be done

17%

Somewhere to turn for support when they need it


14%

Knowing how the funeral would be paid for

24%

Support and understanding from work

Summary



The findings in this chapter are important as they direct us to those areas where the bereaved most need support – and from there where help can be best provided, giving families the time and space to grieve.

The data shows the many challenges facing individuals following a death; challenges they may have no experience of, such as organising a funeral, who you need to legally inform about a death and then organising a special day that sums up a special life. And how more open conversations about our funeral choices and wishes in life would reduce the guesswork and stress of organising a funeral.

Our research highlights the need to recognise that there are two legacies we can leave behind. There's the practical legacy, and the financial legacy; the need to not just make a will, but also, share passwords and the whereabouts of critical documents and expression of wishes. There is clearly also a need for individuals to plan how the cost of their funeral will be paid for, to avoid unnecessary stress and debt for those left behind.

But important too is the emotional legacy of love we leave. By sharing our wishes and preferences, we enable loved ones to organise a fitting funeral, removing the uncertainty, stress and even arguments our research reveals – removing the need to make the process of planning a loved one's funeral anymore painful than it need be.

Next chapter...

In the final chapter of *The Last Word: 'A Proper Send-off: Should Employers Be Helping Us Plan our Funerals?'* we examine the gap between the support employers currently provide employees with following a bereavement, and what employees want and need.

In this concluding chapter of *The Last Word*, we'll explore learnings on:

- Employees' awareness levels of their employers' bereavement benefits and support
- Whether employers' HR departments have the specialist skills to support employees in this area
- What tangible types of support employees say they most value from their employers
- The value of bereavement support for employees and employers as a standard benefit, like Group Life insurance

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