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# Financial constituents of family bereavement

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**Abstract**
The authors examine economic and financial transitions following family bereavement, drawing largely on their qualitative and quantitative study in the UK context. They consider the implications for family members of changed income streams, and immediate expenses such as funeral costs and bills, and debts outstanding from a period of costly family care. Managing adjustments in household budgeting may have impact on quality of family life and relationships. Economic practicalities often mean new roles and responsibilities within the family which influence emotional and psychological experiences and consequences of bereavement. The authors conclude by considering ways forward in developing economic support for bereaved families and the role of financial institutions, government and bereavement services.

## Financial constituents of family bereavement

### Introduction

Death of a family member can have substantial financial and economic impacts, yet their implications have received less attention than the emotional and psychological experience of bereavement. This chapter draws on the authors' research, and other work, to show how important are economic changes which follow a death. From an exploratory study of financial implications of death of a child (Corden, Sainsbury, & Sloper, 2001) the authors went on to investigate financial changes and adjustment to new economic roles following death of a partner (Corden, Hirst, & Nice, 2008). A mixed methods design integrated statistical analysis of longitudinal data drawn from the British Household Panel Survey (BHPS) with qualitative interviews with 44 people whose partner had died recently, in a purposive study group which included people in all age groups and a range of personal and economic circumstances (Corden & Hirst, 2008).

This chapter is divided into three main sections: the first part examines changes in levels and sources of income following death of a family member. In the second part, the implications for household budgeting are considered and the third part looks at changes in economic roles and responsibilities within the family. Throughout, there runs a thread of understanding that economic and financial practicalities have emotional meaning. This understanding leads to questions about how families can be supported to deal with financial changes. There is a need for debate about how far these are private matters, issues for government intervention, or areas of relevance for family support services.

The chapter focuses on the situation in the UK, but wherever possible the authors mention findings from other countries. Circumstances in non-industrialized and culturally diverse countries will be very different, reflecting different economic structures, different mortality patterns and different societal norms of family roles and responsibilities. It is also important to note that much of the UK economic data available for analysis is based on the 'household'. 'Family' is a much wider concept, often linking households across generations and geographical locations. However, economic data that encompass all significant family members beyond the bereaved household is hard to find.

### Changes in income and income sources

In the UK, the components of income which are lost when a household member dies are associated with that person's economic activities and family status. Death of a person of working age may mean loss of earnings of the sole, family breadwinner. Death of a child means loss of child-related state benefits and tax credits including, where claimed, the child's disability benefits. Death of a person of retirement age or over means loss of income from their state and private pensions, and investments.

What these losses mean for the household depends on circumstances immediately before the death, but also reflects generational patterns of association between social, economic and demographic factors that influence opportunities and decisions over the life course (Price, 2006). Outcomes for widowed women and men in the UK, most of whom are over state pension age, depend heavily on gendered patterns of work and family life. Current cohorts of elderly women had few opportunities through paid employment to build up pension entitlements in their own right, while private pension schemes were mostly open to men in managerial and professional occupations. Thus male pensioners reported less than ten per cent decline in household private pension income following their partner's death, compared with over 40 per cent decline among women pensioners (Corden et al., 2008). Almost a quarter of the income decline reported by women pensioners was attributable to loss of their partners' private pension, mostly from occupational schemes. There are also gendered patterns in loss of a partner's state benefits. A fifth of household income lost by women under pension age, and a quarter of men's, was attributable to previous social assistance transfers. These included loss of a partner's relatively generous benefits for injury and impairment at work or towards additional costs of disability, affecting over a third of younger women and men whose partners died; the financial consequences may be felt many years after the death (Disney, Grundy, & Johnson, 1997; Johnson, Stears, & Webb, 1998).

Most people whose partner dies have lower incomes relative to household spending than they had as a couple. Exceptions include male pensioners with private pensions and people, generally in younger age groups, whose earnings may increase following a partner's death. For example, some people who had reduced their own paid work, or stopped working altogether to care for family members, may re-engage with the world of work after their partner's death, to protect and increase household income. Our qualitative interviews showed that people grieving loss of their partner often needed time to think about doing paid work again (Corden et al., 2008). Some were too old, some in poor health, and some felt they needed to retrain or get new qualifications. Some young parents whose partner died unexpectedly now had sole responsibility for young children and maintaining homes, requiring them to reduce working hours, or search for a more suitable job. Our analysis showed that under pension age income from paid work declined by half after the death, accounting for around 90 per cent of lost household income in this age group. UK research shows how there may be longer-term effects on earnings capacity and employment trajectories, associated with emotional responses to bereavement, and practicalities and opportunities in changed roles (Oldfield, Adams, & Gunstone, 2012).

In a UK family whose child dies following illness or disability, reduced household incomes through loss of state benefits and tax credits related to that child may also be substantial, including the child's disability benefits and, in some families, a state allowance paid to the parent as 'carer' (Corden et al., 2001). Phased reductions in these benefits may ease financial transitions for a few months, but these income streams soon end. Their loss may have profound effects on household budgeting and a family's quality of life because income from state disability benefits, rather than 'earmarked' for the specific needs of the adult or child recipient, is usually dispersed within household spending, to meet regular bills, run a car, and enable couples and families with children to take part in activities together (Corden et al., 2001; Corden, Sainsbury, Irvine, & Clarke, 2010).

New income streams for the family after the death can mitigate financial decline. State bereavement benefits in the UK, including lump sums and weekly payments, help replace a partner's earnings and provide additional support for some families with dependent children, but there is low awareness and eligibility criteria are not well understood (Oldfield et al., 2012). Eligibility depends on age, marital status and National Insurance contributions of the person who has died. In younger age groups, the person who died may not have had time to build a contributions record, which may have been interrupted by periods of unemployment. Most recipients of UK bereavement benefits are women who were married to their partner. Proposed reforms aim to simplify eligibility, increase entitlements and widen coverage to include people across working age and those not formally married to their partner (Department for Work and Pensions, 2012). These reforms should go some way to strengthen the economic situation of younger families in which a parent dies, especially where parents had not formally registered their partnership. Such families are growing in number (Haskey, 2001) yet there is little awareness of their economic vulnerability, partly due to a mistaken belief that 'common law marriage' has formal status equivalent to marriage or registered civil partnership (Barlow, Burgoyne, Clery, & Smithson, 2008). In many UK regulatory systems, that is not the case and discovering this soon after a partner dies can be a great shock (Corden et al., 2008).

Survivors' benefits from partners' private and occupational pensions may help balance income loss following their death but receipt reflects UK gendered patterns of labor market engagement, job status and lifetime earnings. In our BHPS study group, half of the bereaved women reported receiving a survivor's benefit, compared with one in ten men, and our interviews confirmed the value to people of survivors' pensions. Income loss was also mitigated by increased uptake of disability benefits which may be related to poor health and being unable to sustain or return to work after a partner dies. Another influence might be advice received during new benefit assessments as an 'individual' rather than as a 'couple'. Increased uptake may also indicate that in families providing end-of-life care, it is only when caregiving ends that there is proper recognition of the caregivers' own health care needs (Rogers, Chapple, & Halliwell, 1998).

What can be said about the overall pattern of financial gains and losses following family bereavement? The UK picture for people over state pension age whose partner dies is not reassuring. Death of a partner increases income inequalities between older men and women, and between men with and without occupational pensions. Women's incomes relative to household spending generally drop, men's increase, and perceived financial decline following the death is associated with poor psychological adjustment, for women more so and for longer than men (Corden & Hirst, in press). Income levels gradually rise as new sources come on stream, but older women face increased risk of poverty for two to three years, as also found in US studies (Holden, Burkhauser, & Feaster, 1988; Hurd & Wise, 1989). Factors that protect people in the UK from substantial income drop following death of a partner are their own earnings (especially bereaved men), social assistance and, for older people, their own private pension or survivor's benefit from their partner's pension. Lump sums payments from a pension, life insurance or legacy, can be substantial but benefit relatively few people.

It is harder to present an overall picture of income change for families whose child dies, or children whose parent dies. In our exploratory study, reduction in household income due to loss of the child's benefits (and, for some families, carers' benefits), and problems for parents in sustaining or achieving earned income were important contributors to financial problems. Younger parents, including those who had not been married or in civil partnerships, and families who lost the sole breadwinner, whose partner died unexpectedly, faced particular problems. Economic disruption compounded the emotional shock of death in the family, and there was impact on quality of life, and strain on parental relationships.

Implications of financial change for the wider 'family', rather than the 'household', are more speculative. It seems likely that grandparents, grieving the death of a grandchild and observing the parents' financial distress, will reassess their role in providing inter-generational support. Money transfers may follow, or new behaviors such as child care provision may occur, making it easier for bereaved parents to sustain paid work. In families where an older person has died, financial transfers from adult children or younger relatives may come on stream, to keep an elderly parent (or relative) out of poverty. Such family responses and their effects are areas for further inquiry, especially in the current economic climate of 'austerity'.

**Changes in expenditure and household budgeting**

Death of a family member generally means changes in household spending. Our research showed that financial demands perceived as particularly urgent following death of a partner included paying for the funeral, meeting housing costs and dealing with debts. Longer-term budgeting adjustments covered buying food, paying utility bills, maintaining a home, transport arrangements and, for some families, spending on children.

Paying funeral expenses was not an issue for families who felt financially secure, confident that bills would be covered from an estate or life insurance, or when employers took financial responsibility. For many others, funerals were an immediate financial concern, generating anxieties and practical difficulties at a time of grief. Annual surveys of UK funeral costs show how increases in non-discretionary costs (burial and cremation fees; funeral directors' fees) have outstripped inflation (Sun Life Direct, 2012), leading to financial problems for families on low incomes when they have to arrange a funeral (Corden et al., 2001, 2008; Woodthorpe, 2012). Publicly funded funeral payments available to some of the poorest in UK society rarely cover costs (Woodthorpe, Tyrrell, & Cox, 2011). Borrowing from relatives, taking out commercial loans, negotiating installment plans with funeral directors, applying for public or charitable funding may help solve an immediate difficulty. However, there is evidence of long-lasting negative impact for family members in feelings of humiliation and inadequacy (Corden et al., 2001) and family tensions (Gentry, Kennedy, Paul, & Hill, 1995b). Although the number of UK funerals for which no relative or friend takes responsibility is small, it is increasing. It may be that families are increasingly unable or unwilling to bear the cost and decide to leave responsibility 'for disposal' to public authorities (Local Government Association, 2011). Comparisons of the affordability of funerals across capitalist, democratic nations reflect different cultures, politics and local practice with families in the US and UK particularly at risk of going into debt to pay for a funeral (Woodthorpe et al., 2011). McManus and Schafer with Donovan (2009) have also reported family poverty associated with funeral arrangements in New Zealand.

One of the most pressing financial issues reported by bereaved partners was 'how safe' was their home (Corden et al., 2008). A previously shared home usually had deep emotional significance, and offered some security and stability for grieving children. Sorting out mortgage agreements that included critical illness protection sometimes meant lengthy and difficult negotiations. Being without mortgage protection and knowing they could not meet liabilities from reduced incomes was a deep blow for some who had to deal with an unexpected death.

Among people renting homes, concerns centered on security of tenure in their changed circumstances, especially if there was now no need for sheltered or adapted accommodation. But even with secure tenancy, there were immediate anxieties among some low income families that administrative delay in adjusting state housing benefits would lead to rent arrears. Some families experienced lengthy delays and financial difficulties, with emotional strain until things were settled. Our BHPS analysis showed that uncertainties over housing were generally resolved, with a pattern of residential stability during the two-three years following a partner's death. Some families were able to use pension and insurance payouts, or legacies, to clear outstanding mortgages, thus reducing housing costs in the longer term, and bringing some security. There is evidence, however, that in other circumstances, loss of a spouse or partner can trigger behaviors that lead to a housing crisis. A recent Canadian study shows how death of a spouse, and inadequate support and resources to deal with grief, became a downward spiral for some men, that led to homelessness (Jones, Shier, & Graham, 2012).

Our research showed that dealing with a partner's outstanding loans or debt (other than mortgages) was a pressing problem mainly for people in their 40s and younger. Although people in this age group in UK are used to using credit cards, commercial loans and store cards for day-to-day budgeting, some were shocked to discover the extent of a partner's debt. Problems establishing liability, and dealing with unsympathetic or exploitative creditors increased emotional distress, as also found in US studies (Gentry et al., 1995b). However, we found that loan repayments and hire purchase agreements were gradually reduced during the next two to three years, and outstanding debts were seen as less burdensome over time.

When a family has been providing care at home for a sick or elderly relative, heavy bills may follow soon after the death, reflecting increased spending during the last months of life. Keeping homes warm; heavy laundry loads; running lighting day and night, and medical equipment; frequent telephone calls to medical personnel, service providers and relatives, and buying convenience foods when time is short can run up big bills and bank overdrafts. Parents of children with life-limiting illness sometimes spent heavily on family holidays, and specialist toys and equipment, putting off 'until afterwards' thought about how to pay bills (Corden et al., 2001). Costs of care and disability mean that some UK families' savings are depleted by the time of death (Oldfield et al., 2012). Families caring for a young adult with cancer describe the financial struggle while their child was alive (Grinyer, 2002). For some of these young people, trying to 'take control' of their lives as long as possible involved heavy expenditure on alternative medicines and huge telephone bills. Parents understood how this helped to keep their child positive and motivated, but feared debt. The financial tensions had a negative impact on family relationships, and long-term financial impact after the child died.

In the US, end-of-life care often includes paying for hospital and medical treatments, and deaths preceded by a long period of chronic illness can have severe financial implications for families, even for those who are insured. Himmelstein, Thorne, Warren and Woolhandler (2009) estimate that illness or medical bills contributed to 62 per cent of personal bankruptcies in 2007. In other circumstances of death, huge costs can arise. Thirty-six UK families bereaved by homicide described (in addition to funeral costs) loss of earnings, legal costs, costs related to criminal investigations and trial, domestic and household costs, and counseling which totaled £113,000 on average (Casey, 2011).

Beyond immediate financial demands come longer-term changes in household budgeting. In UK, fuel costs are an underlying source of concern, especially for people on reduced incomes with limited scope for altering heating systems. After a partner died, the number of people in fuel poverty (spending over one-tenth of disposable income on fuel) almost trebled, encompassing one in three households; many struggled for two years or more to manage these costs (Corden et al., 2008). Being cold at home or heating only one room can have major impact on health and quality of life.

There is more scope for adjusting food spending, and some people explained how they found relief from grieving in preparing food. But buying and cooking for one, rather than a couple, was hard for those with limited access to cheaper food choices. Some people lost interest in food, while others spent more on comfort eating. Parents whose child died said it was not easy to get back to plainer meals when other children had got used to the expensive desserts, drinks and continuous ice cream that had tempted the very ill child. US authors too have noted over-consumption associated with grief (Gentry, Kennedy, Paul, & Hill, 1995a).

Budgeting problems are often linked with changes in re-assignment of domestic tasks, as we see in the next section.

**Changes in economic role and responsibilities**

Death in a family means changes in some roles and responsibilities among those remaining (Carr et al., 2000). People previously part of a couple face life as a single person; parents must now bring up children alone. Death of a child rocks dynamics between parents, siblings and the wider family. Adult children must go on without the parent who, for some, provided support and security or, for others, had required time and resources from themselves to meet care needs.

In addition to the financial impact of lost income of the person who died was the emotional impact of loss of that person's 'economic personhood'. In our interviews, young bereaved women talked proudly of partners '*always working hard for us'.* Older women spoke of partners who had *'always been a steady worker'*, reflecting characteristics valued long after retirement. People whose partner went on working through illness and treatment were proud of such determination and courage. Self-employed partners were described as '*good at business'* or *'ready to try things'* – characteristics now part of what was lost. Some people spoke of a partner's negative employment experiences, when it was hard for their partner to find or keep work, or the disappointment of business failure. All these constructs and memories reflected aspects of a shared life now over and were experienced as part of coping with loss and bereavement (Corden & Hirst, in press).

Loss of earnings of the person who died may change relationships to paid work among surviving family members, and decisions may have implications beyond rational economic choices and opportunities. Going back to work quickly may be helpful but some will need more time and find it hard to sustain jobs. Our BHPS analysis showed that although most people under pension age were employed before and after their partner's death, there was a noticeable decline in the proportion of men in paid work following bereavement, whereas the proportion of women dipped only slightly. Within this overall pattern was a wide variety of opportunities, choices and pressures. In a Northern Ireland study of parents whose children died by suicide, employers gave parents choice about when to return to work (Gibson, Gallagher, & Jenkins, 2010). However, few UK employers have formal 'bereavement leave' policies or provision, and an early return to work is often expected, with financial penalties or loss of annual leave for those who take longer. Self-employed people may lose contracts and customer bases while they grieve (Oldfield et al., 2012).

Bento (1994) describes how modern workplaces and work roles 'disenfranchise grief', with economic costs to business and financial risk to working people. The emotional shock of an unexpected death can disrupt work routines, and there may be little support in the workplace. Loss of concentration and productivity, taking time off and eventually leaving a job is known to be a trajectory among parents whose child dies (Harper, 2010). When a child dies after a long illness or disability, parents who have not worked for many years may struggle to find and keep a job. Even highly motivated men, who registered for work soon after their child's funeral and expected to be the family breadwinner again, did not get work quickly (Corden et al., 2001). A study of parents readjusting to the workplace following death of a child by suicide showed gender differences in motivation and behavior, likely to have long-term impact on their working lives and earnings (Gibson et al., 2010). Some bereaved parents needed to pursue different kinds of work, for example, when work involving children was too distressing (Harper, 2010). In a review of families bereaved by homicide of a child, partner or parent, one in four of those taking part said they stopped working permanently (Casey, 2011).

Work-related changes following death of a family member may include joining groups categorized in society as 'breadwinners', 'providers', 'students' or 'carers', or those identified as 'retired', 'unemployed', 'benefit claimants', or 'long-term sick'. Individuals attach their own judgments to such categories, and their response to them is part of the process of coping with bereavement.

Administrative requirements following the death produce similar perspectives on people's response to new roles and responsibilities. UK financial and regulatory systems require that a person whose partner dies must pass information quickly to many organizations – government departments, utility companies, solicitors, banks, building societies, insurance companies, and for some people police and courts. Adult children may have similar responsibilities when an elderly parent dies.

Dealing with administrative work can help some people avoid the intensity of grief for a while, or bring focus for activity into empty evenings (Corden et al., 2008). But people less confident with paperwork and fearful of penalties for mistakes, spoke of extra burdens imposed by '*endless form-filling and telephone calls*'. There were feelings of anger and inadequacy in being left to deal with such responsibilities, especially when the partner who died was ‘*the one who always dealt with things’*. Perceptions of staff rudeness or lack of feeling, and wrong advice, delays and frustrations intensified distress, whereas helpful and respectful responses strengthened people, made things easier, and could reinforce positive constructs of the person who had died, for example as a ‘valued customer’. Among US widows, prior experience of managing money, discussing future arrangements before a husband’s death, and advice following bereavement also helped alleviate financial difficulties (O’Bryant, 1991; O’Bryant & Morgan, 1989).

While some immediate administrative pressures lessened, other changes in family roles and responsibilities took longer. Our research showed that bereaved partners often faced new household tasks, or gaps in home management had to be filled by relatives, friends, or support services. Practical problems and their financial implications were widespread. We found that when a partner died, one in five women no longer had access to a car for private use, compared with fewer than five per cent of men. For many older people, getting to shops, medical or hospital appointments, church and social events now meant relying on other people or paying taxi fares. Widowers often have to learn to shop and cook, or deal with laundry, while elderly widows often have to learn to deal with maintaining the home and garden (Gentry et al., 1995a).

In our interviews, much of the ‘economic personhood’ lost was constructed positively – the ‘*wonderful cook’*, the *‘one who loved gardening’*, the one who ‘*always saw to the car’.* People spoke of their partner’s financial generosity, or careful money management. But some lost partners who had found it hard to control spending, used up family resources or let debts accumulate, and for some couples there had been conflict over money matters. A range of negative economic constructs, memories, regrets and shocks also affected grieving and coping with bereavement. Some partners had to deal with the shock of discovering their economic vulnerability on being left with several children from a long relationship without formal registration or marriage, or where no Will had been made.

Finally, we consider the significance of money itself. Monies are not merely currency. They have resonance and meaning for family members, attached to source and derivation, processes of control and allocation, and perceptions of how they can be used, which may all be separate from actual monetary value. Our study showed how some of these meanings contributed to how people felt about their financial situation and sometimes influenced behavior. Even small survivors’ benefits from partners’ occupational pensions, of limited financial value, were spoken of positively, representing a partner’s careful economic provision, their previous skilled trade or long service. Payment for a funeral by a partner’s previous employer and work colleagues, demonstrating the respect accorded to the former employee, was experienced by the family as deeply supportive. In contrast, compensation payments paid to people whose partners died as a result of violence or drunken driving, were sometimes too painful to contemplate, and had been put away with no expectation of use for several years.

**Developing economic support for bereaved families**

Economic vulnerabilities experienced by dying and bereaved people in UK are becoming more widespread. The number of deaths in Britain is projected to rise by almost half during this century as the 'baby boomer' generations reach older age groups (Office for National Statistics, 2009a, 2009b). Death of a spouse or partner is predominantly experienced by older people and is happening much later in the life course than in previous generations, reflecting increases in life expectancy and the closing gender gap in mortality improvements (Hirst & Corden, 2010). Trends in ageing and mortality may mean more couples reaching older age with diminished capabilities to manage the financial transitions and adjustments that follow death of a partner. At the same time, older people's financial resources are increasingly a complex mix of income streams and housing wealth. How far younger family members will be able or ready to offer economic support is unknown.

UK households and 'families' too are changing rapidly, with growing numbers of divorced or separated couples, cohabiting couples and unregistered partnerships as well as growing numbers of former partners and children of former partnerships (Beaujouan & Bhrolcháin, 2011). Deaths in younger age groups are often sudden and unexpected yet UK couples without a legal partnership, or Will, and children of those relationships, currently lack protection for their property rights and financial well-being when separated by death (Law Commission, 2007).

Alongside demographic changes in the UK has come an environment of economic cutbacks, reductions in public services and policy intent to limit social assistance. There is increased political emphasis on personal responsibility and rhetoric of 'welfare as dependency'. Frequent spells of under-employment and unemployment, and cutbacks in employers' pension provision mean that future UK cohorts may have less opportunity to build up family savings, life insurance and personal pensions. Policy emphasis on enabling as many people as possible who want to to die at home (Department of Health, 2008) will require more families taking on caring roles, and thus more people experiencing bereavement after a period of interrupted employment histories and depleted savings.

UK government policies and planning for economic and social welfare, including employment, taxation, social security, financial capability, and health and social care will shape financial experiences of family bereavement for most people alive now. But there is an important role for family support services in engaging with policy makers: providing evidence, taking part in consultations, and making representations to keep economic implications of death, dying and bereavement high on national and local policy agendas. Encouraging people to take responsibility for the financial impact of death in the family depends on enabling awareness, understanding and opportunity. Bereavement awareness and support in the workplace can help bereaved people maintain links with employment. Provision of financial support for family carers, through social assistance or insurance products, can help carers protect their savings and cushion the economic impact for their families.

Timely and helpful financial advice not only eases economic transitions, but also has strong positive influence on emotional experiences. There is a role here for regulatory and administrative staff who deal with bereaved people: in banks, insurance companies, housing departments, benefit and tax offices. The practical help offered by community and voluntary services – handyman services, gardening and pet care, providing transport, simple administrative tasks, 'cooking groups' and social events – will continue to fill gaps in public services, personal capabilities and family provision. Importantly, there is need for palliative care, counseling and bereavement services to recognize that experience of financial change and economic impact in the family is a component of grief, integral to dealing with bereavement (Corden, Hirst, & Nice, 2010). Enabling people to talk about these matters and the feelings attached, to explore the emotional aspects of economic outcomes, is as important for family well-being as signposting people to financial advice services.

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