

Coping with a death

A guide to the days following bereavement

The staff at Primary Care Knowsley wish to express their sincere sympathy to you and your family at this sad time

We have produced this guide to help you through the immediate practical matters, and also to provide you with other information which you may find useful in the coming weeks. The first section addresses the practical elements; the second section provides some emotional support and information. Finally, the third section lists organisations which you may find helpful.

We hope this guide will be of use to you, and if you have any feedback or questions, please speak to our Patient Communications Lead, Brittany O'Mahony on Brittany.Omahony@knowsleyccg.nhs.uk

Section 1 – The Practical Arrangements

In the first few days after a death it is often the responsibility of the person who is most distressed to make the necessary practical arrangements. It is therefore wise to have a friend or relative to help you with these arrangements.

Throughout this booklet, the term ‘your relative’ is used to refer to the member of the family, significant other or friend who has died.

Contact a Funeral Director

Funeral directors can manage funeral arrangements and give advice and support. Most people choose to use a professional Funeral Director but some people prefer to make their own arrangements as they consider this to be more personal and less expensive.

Factors that may affect your choice of funeral director include:

- The wishes of the person who has passed away
- Location of the firm's premises
- Do they belong to a trade association?
- The range of services provided
- Cost
- Recommendation of those who have used the service and trusted advisers
- The way you are treated by the staff
- Ownership – are they a large or small firm, a family business or company?
- Advice or recommendation of family or friends

Friends, family, clergy or your doctor’s surgery may be able to recommend local funeral directors. Most local companies are also listed in the telephone directory.

Obtain the Medical Certificate

The Medical Certificate (often called the death certificate) is an important legal document showing the cause of death, which has to be signed by the doctor who was responsible for your relative when they died. Once the surgery has been notified about the death, the Doctor will prepare the medical certificate. This usually takes 2-3 working days.

This may seem a long time when you are grieving, and planning a funeral, but the doctor has strict legal obligations to fulfil before they can issue the certificate. These obligations depend on the circumstances of the death, the location, and whether it was anticipated, but generally a doctor needs to physically verify the death, review the medical records and carefully complete the official paperwork.

In some cases there may be a delay in issuing the certificate should the death need to be referred to the Coroner, or the Doctor responsible for your relative is not immediately available. Any delay in receiving the certificate will not prevent you from making provisional funeral arrangements with a funeral director, although it is important to stress these are provisional until the death has been registered.

Reasons for a death being referred to the Coroner include if no doctor saw the person within the 14 days prior to their death, if there is a sudden or unexpected death, if there is

an unnatural death, or if the cause of death cannot be identified. If the death is referred to the Coroner, please notify your funeral director and follow their advice.

Once the certificate has been completed, the surgery will telephone you to let you know you can collect the certificate. We do not routinely post certificates due to the risk of them being lost or delayed in the post.

Please carefully read both sides of the detachable slip on the certificate when you receive it.

Register the death

The Medical Certificate must be taken to the Registrar within five days of the death, unless it has been referred to the Coroner. The registrar cannot register the death until the coroner's decision is made.

People legally allowed to register the death are:

- a relative
- a person present at the death
- an official from the hospital
- the person making the arrangements with the funeral directors

When registering a death, you will need to take the Medical Certificate and (if available):

- birth certificate
- marriage/civil partnership certificates
- NHS Medical Card

You will also need to tell the registrar:

- the person's full name at time of death
- any names previously used, including maiden surname
- the person's date and place of birth (town and county if born in the UK and country if born abroad)
- their last address
- their occupation
- the full name, date of birth and occupation of a surviving spouse or civil partner
- whether they were receiving a state pension or any other state benefit

If a post-mortem is not being held, the registrar will issue you with:

- a Certificate for Burial or Cremation (called the 'green form'), giving permission for the body to be buried or for an application for cremation to be made
- a Certificate of Registration of Death (form BD8), issued for social security purposes if the person received a State pension or benefits (please read the information on the back, complete and return it, if it applies)

You'll be able to buy one or more formal Death Certificates at this time. These will be needed by the executor or administrator when sorting out the person's affairs.

Where a post-mortem is required, the coroner will issue any necessary documents as quickly as possible afterwards.

The Registrar's Office

You can register a death at Knowsley Register Office. Further information can be found: <https://www.knowsley.gov.uk/residents/births,-deaths-and-marriages/registering-a-death>
You should telephone 0151 443 2900 to make an appointment or you can make an appointment online at registrars@knowsley.gov.uk

In the event of an emergency, where you need to contact the registrar out of normal office hours, please use 0151 443 2900.

Arrange the funeral

Before going ahead with any arrangements, it is advisable to check whether the deceased left a will and any instructions for the funeral. If you are not the Next of Kin (Nearest Relative) or Executor, you should check with them that you have the authority to proceed.

Most funeral directors are members of one of two trade associations:

- National Association of Funeral Directors (NAFD)
- Society of Allied and Independent Funeral Directors (SAIF)

Member firms must provide you with a price list on request and cannot exceed any written estimate they give you without your permission.

Most people would probably require the funeral director to provide the following services as a minimum:

- make all necessary arrangements;
- provide appropriate staff;
- provide a suitable coffin;
- transfer the deceased from the place of death to the funeral director's premises;
- care for the deceased prior to the funeral;
- provide a hearse to the nearest cemetery or crematorium;
- arrange for burial or crematorium as appropriate.

Embalming, viewing of the deceased, or providing a limousine for mourners are optional extras. Discuss these fully with your funeral director and make sure you receive an itemised written quotation.

Funeral costs for the same services may vary considerably from one funeral director to another. It is advisable to get more than one quote to compare costs and services. Funeral directors should provide detailed price lists for you to take away.

Disbursements are fees paid to others, i.e. for doctor's certificates, a minister, newspaper announcements, flowers, and crematorium. Ask the funeral director for a written quotation detailing all these fees.

In addition, it should be remembered:

- when you arrange a funeral, you are responsible for paying the bill;
- funeral payments are normally recoverable from the deceased's estate;
- check that the price includes what you require and whether there are any additional costs that will be added on.

Cremation Information

When a cremation is organised, the doctor signing the medical certificate has further legal obligations to fulfil. They have to fill in a cremation form, then speak to another doctor (not from the same surgery) and arrange for them to provide independent verification of the death before the cremation can take place.

A fee is chargeable for this service as it does not form part of a doctors NHS duties, and is done in addition to their patient workload. The funeral director or crematorium will deal with these arrangements on your behalf.

Whilst our doctors will do their best to ensure this is done as quickly as possible for the families, arranging this independent verification can often take 3-4 days, depending on the second doctors other planned clinical commitments. We would encourage you to bear this in mind when making arrangements with a funeral director, and allow enough time for this to be completed.

Away from the funeral

There will be a number of people and organisations who will need to be notified about the death to ensure the persons estate is dealt with appropriately. Banks in particular should be told quickly to prevent against fraud. The Registrar will be able to advise you who you need to speak to if you are unsure.

Telling people about a death is often difficult, and you may want to ask trusted family and/or friends to help you. Some organisations however may insist on speaking to the next of kin or executor of the estate. It is useful to record the date, time, and name of the person you speak to when making calls. Additionally, if you send of any important documents, it is advisable to keep a copy of them and a note of when you sent them.

If you are using a professional (such as a solicitor) to deal with the estate, they will be able to help you with any legal requirements and advice you on benefits or other financial matters.

Section 2 – The Emotional Factors

In this section we offer some support which we hope will help you come to terms with the emotions of losing a loved one.

Grief and other difficult feelings

Whoever has died, your loss is unique to you, and you will cope with it in your own way. But although bereavement is a highly personal and often traumatic event, many people go through a range of recognisable reactions and emotions when someone they are close to dies.

Sometimes people are shocked and upset by their changing and violent emotions when they are bereaved. Realising that these feelings are quite normal may help.

Grief

Grief knocks you off balance emotionally, physically and mentally.

If the death had been expected, you tell yourself you should be able to cope, but you can't. You think you're over it, and you're not. You think you should feel all right because you

have family and friends looking out for you – but you don't feel all right because no one can replace the person who has died.

When you are bereaved you have to cope with a world which seems to have fallen apart. In practical terms, your life may have changed dramatically. You may have much less money, or you may be better off financially. You may be eating and sleeping alone for the first time, or be faced with household jobs which you used to share with the person who died. Losing a close family member or an old friend can mean that you have no one who shares your childhood memories and family jokes.

Yet the biggest changes are probably inside you. When someone close to you dies it can seem as though everything you took for granted has gone, that you have lost your sense of identity and self-worth. You may feel you have lost almost everything and haven't much left to fall back on or look forward to. And you may feel like this even if you have loving friends and family around you.

Your feelings

At first you may be too shocked to feel anything much, even if the death had been expected. Many bereaved people say that, in their initial shock, they felt a sense of numbness and disbelief.

As you get over the shock and begin to grasp the reality of what has happened you may go through some of the most powerful feelings you have ever had, feeling high or excitable one minute, in despair the next. You may think you are going mad because you can't control your emotions, can't concentrate, can't organise yourself to make a phone call or make a cup of tea. It may seem as though everything you knew has gone and that nothing will ever make sense again.

You may feel that you don't care whether you live or die because the person who died was so important to you that you cannot imagine existing without them. Your loss may feel overwhelming and you are likely to be reminded of it constantly. You are likely to miss the person who died in all sorts of ways, physically as well as emotionally.

Your thoughts

You are likely to find it hard to concentrate, and may feel confused and forgetful. Your thoughts may constantly return to the person who died, with painful questions and fears running through your mind. Alongside this, you may have a sense of relief if they died at what seemed the right time for them.

As you think more about the person and your relationship with them, as you talk about them and listen to what relatives, friends and acquaintances say, you are likely to start building a fuller picture of them than you had before. As it grows, you will probably find this picture becomes a part of your life, a source of comfort which is more than just a memory.

Your body

You will probably notice physical changes. You may have difficulty getting to sleep, and your sleep may be disturbed by vivid dreams and long periods of wakefulness. You may lose your appetite.

People react physically in many different ways – some feel tense and short of breath, others feel edgy and restless, others feel very slow and lethargic.

You are likely to feel exhausted, especially if you had been providing care for the person who died, or had been through an anxious time before they died. Strong emotions and dealing with all the things that need to be done after a death can also make you feel tired and drained.

The stress of grief makes enormous physical demands upon you. You may be more susceptible to colds or other infections, or become more accident-prone. It is very important to take extra care of yourself – try to eat well and take extra rest even if you can't sleep. Take some gentle exercise if you can. Be kind to yourself – don't try to do too much while you are grieving.

Getting used to the death

Getting used to a death seems to happen in fits and starts and is often not as simple as it sounds, especially if you had shared your life with the person who died or had known them since childhood. Or you may have lost a younger relative, perhaps your daughter or son, or grandchild. When a young person dies it reverses the natural order of life and death and can seem particularly unjust.

You may switch between talking rationally about the death, the illness, the will, then have a surge of hope as you think you see the person who has died in the street or hear them whistling their favourite song.

Allowing your feelings to come out can help you to get used to your loss. Talking about the death and about the person who died, dealing with the practicalities of your new situation and trying to think of the present as well as the past can all help you get used to the reality of the death and get through some of the anguish you may feel.

As you do this you will probably, slowly, begin to find a way of living without the person alongside you but very much with you in your thoughts and memories.

Emptiness and depression

Feelings of depression and meaninglessness can hit you when the reality of the death begins to bite and you realise that the person who has died will not come back. And just when you think you have started to move on and are feeling better, you may hit rock bottom and life can seem endlessly bleak and empty. Surprisingly, although it may feel almost unbearable at the time, this seems to be a period when some inner healing takes place. Afterwards, people generally say they feel lighter, more in control of their lives and better able to look forward.

Depression is a natural response to bereavement, and usually lifts of its own accord. But if it doesn't, and life seems an endless, pointless struggle, you could be clinically depressed. Clinical depression can be treated and there are different ways of getting through periods of depression, both with and without antidepressant medication. Ask your doctor for help and advice.

If you have any thoughts of suicide, do talk to your doctor or someone you trust. Remember you can phone the Samaritans, day or night, on 0845 790 9090.

Anger

Some people don't feel angry after bereavement, but if you do it can be the hardest feeling to cope with. You may feel anger at the injustice of your loss; anger at the lack of

understanding in others; anger at the person who died because of what they are putting you through.

Bereaved people are usually angry because they feel hurt and unhappy. You probably feel angry at yourself and at the person who died – the person you need most, who has left you to feel abandoned, frightened and alone.

These feelings are normal and you can probably get rid of your anger in a way which doesn't hurt you or someone else. Some people have a shouting session, dig the garden or write their thoughts on paper and then destroy the pages.

Don't bottle up your feelings – try to think about the reasons for your anger. If you don't do this, whatever is upsetting you will almost certainly continue to trouble you; it won't disappear. It can help to talk about your feelings with someone who isn't emotionally involved in your own loss.

Fear

You are likely to feel fearful and anxious. This is very natural – your familiar world has been turned upside down and you are likely to feel you have little control over your life or over the thoughts and feelings churning inside you. Feeling out of control is likely to leave you feeling vulnerable and afraid. But you will probably notice that as you get used to coping, and start to get on top of life again, you will become more confident and less afraid.

You may also have fears about important practical issues. How will you cope with less money coming in? How will you manage household tasks? If you have worries like this it usually helps to get some practical advice. The organisations listed at the end of this leaflet may be able to help you.

Mixed feelings

It is usual to have mixed feelings when someone dies. You may find yourself thinking of times you wish had been different, or wondering what might have happened if you, or the person who died, had made different decisions. Mixed feelings of regret, guilt or anger are not easy to deal with.

The important thing is to try to reach a point where you are realistic about the past and can accept it for what it was. This can be hard if the relationship had turned sour or was always a mixture of good and bad.

When a difficult relationship ends with death the problem is that any chance of mutual understanding or reconciliation has gone. But if you try to avoid dealing with upsetting thoughts and feelings you run the risk of becoming angry, bitter or depressed. In a situation like this it usually helps to get a better understanding of the relationship you had with the person who died, of what was good about it and what was not, to work out what each of you contributed to it.

Don't be too hard on yourself or anyone else. No one is perfect and most people try to do the best they can with the situation they are in. Eventually you are likely to reach some acceptance of the past and move towards a more fruitful present.

Memories of other losses

Bereavement may trigger memories of earlier losses which you thought you had got over. Perhaps you did not realise at the time how much you were affected, or circumstances made it difficult for you to talk about your feelings. You may now remember these unhappy times with great clarity and this can be extremely distressing.

For example, some people are only now beginning to grieve for losses that happened in the war years. Similarly, people who had a stillborn baby or a miscarriage, or a child who died, or whose brother or sister died young, may only now start to grieve openly.

In years past, it was often customary not to talk much about such deaths and children's feelings were often overlooked, so you may have gone through life with an unspoken burden of sorrow. You may feel that you need to mourn for these losses, and talk about your experiences, before you can come to terms with your more recent loss.

Grief in children and adolescents

Generally children do not understand the meaning of death until they are three or four years old. Even with this being the case, they feel the loss of a close friend or relative in much the same way as adults. Even in infancy it is clear that children grieve and feel great distress.

Children experience the passage of time differently to adults and can therefore appear to overcome grief quite quickly. It is important that the grief of a young person is not overlooked

Section 3 – Sources of help and support

We have done our best to ensure all these details are correct, but if you find any errors or you know of other non-profit organisations which may be useful to include, please do let us know.

Age UK

Tel: 0800 169 6565

Web: www.ageuk.org.uk

Age UK is a national network of groups providing services for older people. Some Age UK groups offer bereavement counselling. Look in your phone book to find your local group, or ring the national office listed above.

Bereavement Advice Centre

Helpline: 0800 634 9494

Web: www.bereavementadvice.org

The Bereavement Advice Centre offers practical advice on what to do when someone dies.

Citizens Advice Bureau

Look in your phone book to find your nearest Citizens Advice Bureau, or go to their website: www.citizensadvice.org.uk

The Compassionate Friends

Helpline: 0845 123 2304

Web: www.tcf.org.uk

The Compassionate Friends is a charitable self-help organisation. Parents who have been bereaved themselves offer friendship and support to other bereaved parents, grandparents, and their families.

Cruse Bereavement Care

Helpline: 0844 477 9400

Web: www.cruse.org.uk

Cruse Bereavement Care offers free information, advice and support to bereaved people. Cruse runs a helpline, and can supply a wide range of books, leaflets and a newsletter for bereaved people.

Facing Bereavement

Web: www.facingbereavement.co.uk

Facing Bereavement contains articles offering advice and guidance on facing and dealing with bereavement.

Institute of Civil Funerals

Tel: 01480 861411

Web: www.iocf.org.uk

The Institute of Civil Funerals can help you find someone to conduct a non-religious funeral.

Natural Death Centre

Tel: 01962 712 690

Web: www.naturaldeath.org.uk

The Natural Death Centre offers advice on arranging a funeral with or without using a funeral director.

Probate and Inheritance Tax Helpline

Tel: 0300 123 1072

Web: www.hmrc.gov.uk/cto/iht.htm

Samaritans

Tel: 0845 790 9090

Email: jo@samaritans.org

Web: www.samaritans.org.uk

Samaritans are ordinary people from all walks of life who offer a sympathetic listening ear to despairing and suicidal people of all ages. Lines are open 24 hours a day, 365 days a year; all calls are charged at the local rate.

Service Personnel and Veterans Agency

General Helpline: 0808 1914 218

Bereavement number and minicom line: 0800 169 3458

Web: www.veterans-uk.info

The Service Personnel and Veterans Agency can offer support and advice to war pensioners, war widows, their dependants and carers.

War Widows Association of Great Britain

Tel: 0845 241 2189

Web: www.warwidows.org.uk

The War Widows Association gives advice, help and support to war widows and dependants.

Other local and national organisations can be found by looking on the internet, contacting the local council or by visiting your local library.